

**TUNBRIDGE WELLS BOROUGH
HOUSING NEEDS SURVEY
FINAL REPORT 2005**



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1 EXECUTIVE SUMMARY

1.1 Housing Needs Survey

1.1.1 Tunbridge Wells Borough Council formally commissioned DCA in May 2005 to carry out a Borough-wide Housing Needs Study.

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

1.1.3 The aims and objectives were to:-

- ◆ Define the term 'affordable housing' based on income and rent / mortgage payments in the Borough;
- ◆ Establish the total housing need in the area;
- ◆ Indicate the degree to which the housing register and transfer lists reflect housing need;
- ◆ Provide information to assist in utilising existing stock to meet identified local housing need – assessment of vacant properties in the area;
- ◆ Indicate tenure preference i.e. social rent, market rent, sub market rent, low cost home ownership, owner occupation;
- ◆ Provide the number of affordable units required at the date of the survey;
- ◆ Indicate the location preference, size and types of units required including any adaptations/ requirements of those with special needs;
- ◆ Establish the need for key worker accommodation in the Borough.

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

- ◆ A postal questionnaire to 6,400 households in 17 Sub Areas across the Borough;
- ◆ Face-to face interviews with 500 households across 8 ward sub-areas in the Borough, utilising the same questionnaire as the postal survey;
- ◆ A housing market survey utilising the Land Registry and Halifax House Price databases and a telephone survey of estate agents on the supply and cost of private rented housing;
- ◆ Secondary data analysis drawing upon HIP and Housing Register data on the flow of social housing stock and need, the 2001 Census, household and population forecasts and other national research.

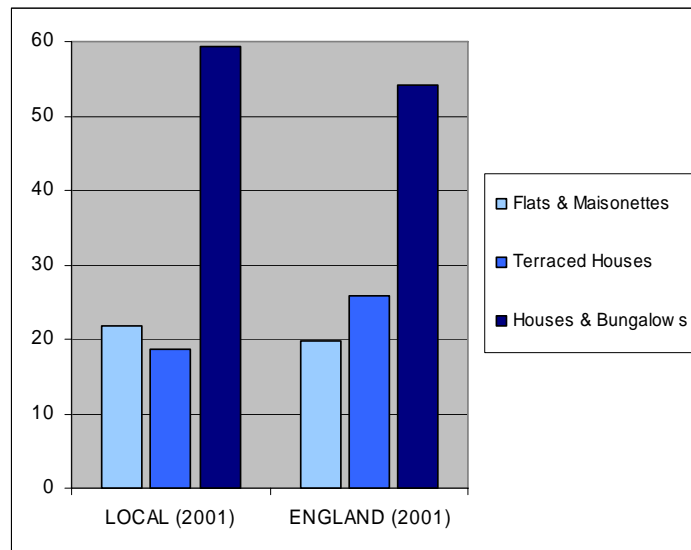
KEY FINDINGS OF THE SURVEY

- ◆ 87% of households live in accommodation suitable for their needs. Satisfaction varies from 96% in the owner occupied (no mortgage) sector to 72% in the private rented sector;
- ◆ Flats / maisonettes and terraced house prices have risen by 102% and 66% between 2000 and 2005 and now cost £204,199 and £201,075 on average respectively. Affordability is a major issue, particularly for new forming households;
- ◆ 40% of concealed households cannot afford private rental and home ownership is beyond the reach of 63%. Only 21.4% of them earning over £27,300 pa the national average;
- ◆ The social stock is 15%, much lower than the national average of 19.3%;
- ◆ Annually 825 affordable housing units are needed but only 419 are met by supply from re-lets. The new supply requirement of 406 units is almost eight times current delivery levels;
- ◆ There is a requirement to develop a more balanced housing stock in both sectors with a need for more flats and terraced houses, particularly in the private sector;
- ◆ The retired population will increase by 27% by 2016. There is an inextricable link between ageing and frailty. 65% of those with a support need are over 60, and almost half of these households contain someone with a walking difficulty.

1.2 The Housing Stock

1.2.1 Figure 1-1 shows the characteristics of the Borough stock compared to the national average level at the 2001 Census in each category.

1.2.2 Locally, the proportion of houses and bungalows (59.3%) is higher than the national average of 54%. The supply of terraced properties is 18.7%, lower than the national average of 26%, but flats / maisonettes at 21.7% are above the national average of 20%.

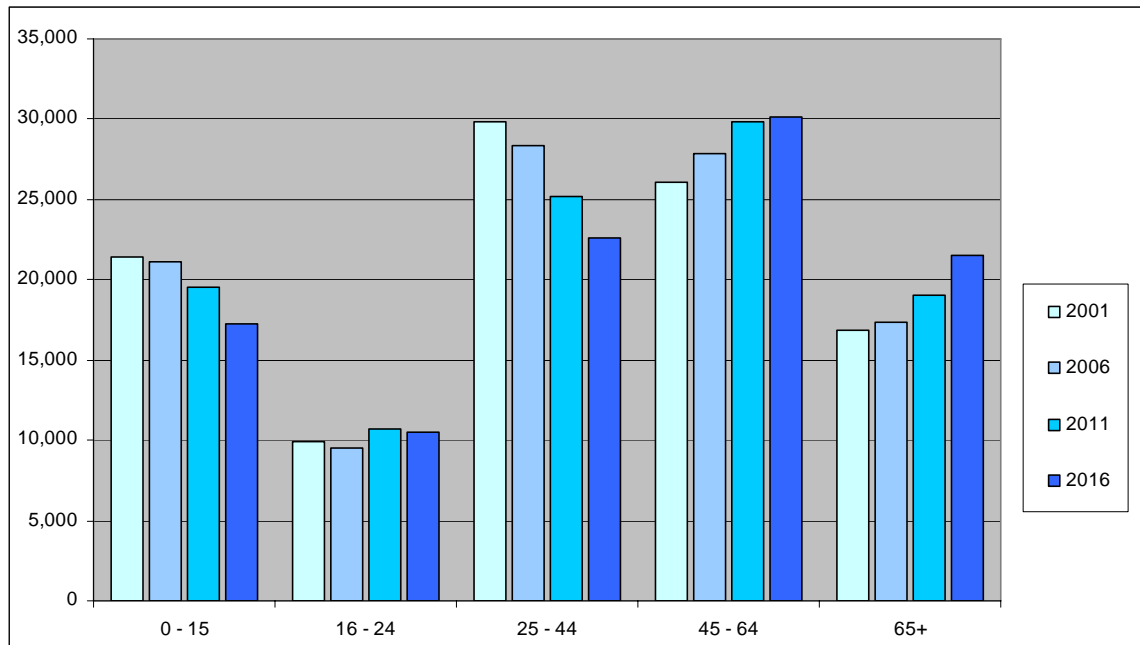
Figure 1-1 House Types Local: National**1.3 The Borough Population – Future Forecasts**

1.3.1 An important feature in measuring housing needs is to forecast what is likely to happen over the next decade or so in order that provision for new housing can be planned. Population change in an area results from a number of factors - numbers of births and deaths, how the population is ageing, and the migration of people into and out of the area. The number of households rises and falls over time in response to these and is also affected by changes in the pattern of marriages and divorces / relationships and the general economic climate.

1.3.2 What about the future?

- 1.3.3 The population data provided by Kent County Council are based on the Deposit Kent and Medway Structure Plan Policy HPI. The 2001 Census data has been taken into consideration in the production of these forecasts.
- 1.3.4 The 2001 based forecasts indicate that the population will decrease by approximately 2,100 people, 2.0% over the 15 years to 2016, falling to 101,900 by 2016.
- 1.3.5 The 0-15 age range shows a decrease overall (4,100 or 19.2%). A steady fall is seen throughout the forecast period, with the largest decrease of 2,200 people occurring between 2011 and 2016 (11.3%).
- 1.3.6 The 16-24 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 shows an increase of 600 (6.1%). Numbers fluctuate across the forecast period. The largest rise of 1,200 people is seen between 2006 and 2011 (12.6%).
- 1.3.7 The 25-44 age group, the main economically active and household forming and moving group shows a decline overall (7,200 or 24.2%). Numbers fall steadily throughout the forecast period, with the largest fall between 2006 and 2011 (3,200; 11.3%).
- 1.3.8 The 45-64 age group shows an increase in numbers with an increase of 4,000 people (15.3%). The main increase occurs between 2006 and 2011 (1,900 or 6.8%).
- 1.3.9 The most significant feature here is the growth of the population in the over 65 age group with an increase of 4,600 people (27.2%) seen over the forecast period. Numbers rise throughout the forecast period, with the largest rise of 2,500 (13.2%) occurring between 2011 and 2016.
- 1.3.10 Numbers in the 85+ age group show no overall change from 2001 to 2016. A decrease is seen between 2001 and 2006 with a fall of 400 people (16.7%). Numbers then increase steadily to 2016.

Figure 1-2 Population Change Age Band Forecast



1.4 The Housing Market

1.4.1 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, we are seeking to establish who cannot afford to enter into the market. This data is then related to the problems faced by the “concealed households” in the area, i.e. households living with friends and relatives seeking to gain access to the housing market.

1.4.2 National and Regional Context

1.4.3 UK house price inflation for the year ending 30th June 2005 was recorded by Halifax House Price Index at 3.7% and the Land Registry at 5.2%. House price inflation in the second quarter of 2005 remained static in most regions with no change reported on the 0.1% gain in the first quarter of 2005.

1.4.4 House prices in the South East Region show a fall, decreasing by 1.2% during the second quarter of 2005. The annual rate of house price inflation recorded in the Halifax Index for the South East Region at 30th June 2005 show a fall of 0.6%, compared to an increase in the UK average of 3.7%.

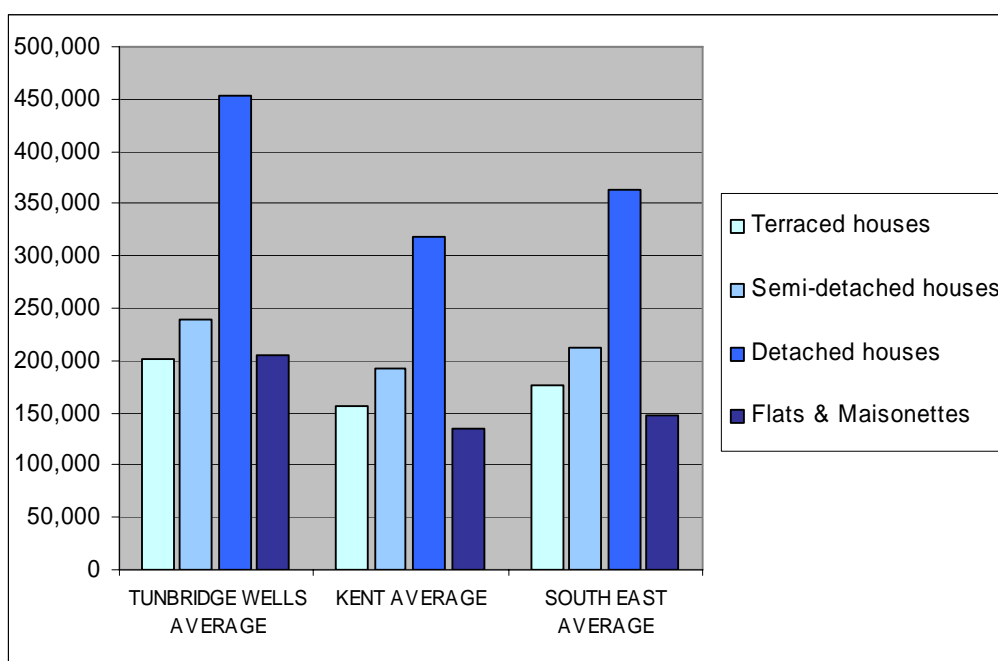
1.5 The Tunbridge Wells Borough Housing Market

1.5.1 The evaluation of the market in Tunbridge Wells Borough is based on specially prepared information taken directly from the Land Registry database for the year ending 30th June 2005 and an analysis of local estate agency sales looking at entry level properties.

1.5.2 The Land Registry recorded the average price for all dwellings in the Borough at £262,385. The average semi-detached dwelling was sold for £238,485 higher than the Kent average of £192,926. The graph shows semi-detached house prices in Tunbridge Wells Borough are higher than the average for Kent and are higher than the average for the South East Region, reflecting the level of prices for all property types in the Borough.

1.5.3 An income of £34,200 is required to buy a one bedroom flat in Royal Tunbridge Wells rising to £47,500 in Cranbrook. A two bedroom flat requires an income of £39,600 in Royal Tunbridge Wells and up to £49,200 in the Southborough area. Terraced properties require an income of £44,200 in Royal Tunbridge Wells rising to £52,100 in the Pembury area.

1.5.4 We assess flats/maisonettes and terraced houses to be the main entry level for first time buyers in view of their lower cost and higher volume of sales.

Figure 1-3 2005 Average House Prices

1.6 Key Findings from the Household Survey

- 1.6.1 The fieldwork for the study took place in June 2005 and provides a detailed picture of the current and future housing needs and preferences in the Borough. The study consisted of a postal questionnaire sent to 6,400 households in 17 ward sub areas across Tunbridge Wells Borough and face-to-face interviews with 500 households across 8 ward sub-areas across the Borough utilising the same questionnaire as the postal survey. 2,388 responses were achieved, providing statistical confidence at 95% \pm 1.64% at Borough level sampling error rate. 5.3% of all households in the Borough participated in the survey.
- 1.6.2 The “implied” numbers are our assessment of the total numbers after applying a sub area weighting factor to represent the total population. Below we present in summary form, the key findings from the survey with a particular emphasis on the needs of concealed households.

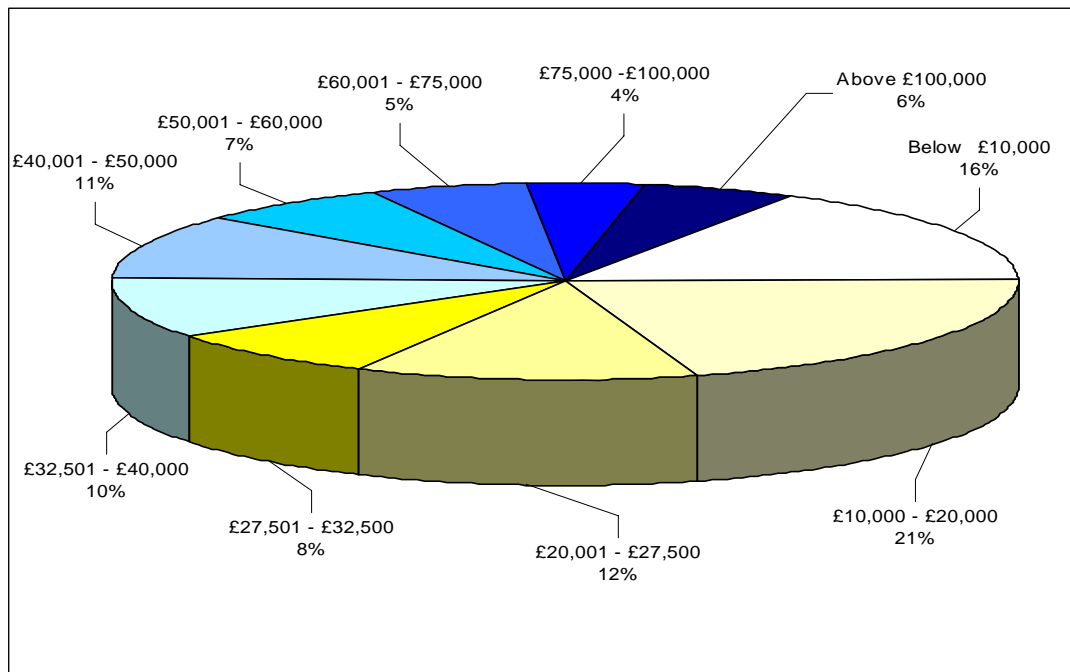
1.7 Adequacy of the Existing Housing Stock

- 1.7.1 The vast majority of households have access to all the basic amenities and the perception of most residents is that their homes are well maintained and not in need of improvement.
- 1.7.2 Some 87.0% of households say that their accommodation is adequate for their needs. 13.0% (5,814 implied) say that it is inadequate. The largest single issue for those reporting an inadequacy which could be resolved in-situ (without moving) was that the dwelling needed improvement / repairs (89.9%). Of those requiring a move 67.8% (3,094 implied) indicated that the dwelling was too small.
- 1.7.3 Based on a calculation of occupants to bedroom numbers, under-occupation affects approximately 38.9% of all households and over-occupation affects 2.1%.

1.8 Costs of Present Housing and Household Income

- 1.8.1 A total of 45.3% had less than £5,000 savings and a further 10.3% had less than £10,000 savings; 30.2% had savings of over £20,000. Of the homeowners in the sample responding to the question, 23.2% had equity in their home of between £75,001 and £150,000 and 56.7% had equity above £150,000.
- 1.8.2 16.3% of households have incomes below £10,000, well below the corresponding UK figure (21.6%). 42.8% of households in the Borough have incomes above £32,500, well above the UK average (30%).

Figure 1-4 Average Income of Existing Households



- 1.8.3 24.6% of households were in receipt of welfare benefits (11,016 implied), close to the average found in recent DCA surveys (26%), of whom 40.7% (4,484 implied) were in receipt of Housing Benefit or 68.9% of renters in the sample.

1.9 Moving Households

- 1.9.1 3,840 existing households and 1,671 new households expect to move within Tunbridge Wells Borough in the next two years.
- 1.9.2 3,084 existing and new forming households anticipate moving away from the Borough. In the case of existing households moving, the single most common reason given by existing households moving outside the Borough was lack of affordable housing (31.6%). In the case of concealed households moving, choices were more focused on employment and access to work (67.6%).

1.10 Housing Waiting List

- 1.10.1 It is accepted that generally housing waiting lists under represent the true picture of need as households do not register. The local situation reflects the position.
- 1.10.2 40% of Concealed households cannot afford to rent in the private sector but only 10.8% are registered on a waiting list.

1.11 Support Issues

- 1.11.1 16.4% of households in the Tunbridge Wells Borough contain somebody with a support need (7,326 households implied), of which 15.0% had two members affected. 64.2% of those with a support need were aged over 60, 35.2% of those aged over 75.
- 1.11.2 The largest group (3,538 implied) affected by a named support need were those with a walking difficulty but who do not use a wheelchair, representing 49.5% of those with a support need.
- 1.11.3 Around 8.3% of these households contained someone who was a wheelchair user, suggesting around 592 in Tunbridge Wells Borough as a whole. 25.2% of wheelchair user households live in a property with suitable adaptation.
- 1.11.4 Of household members with support needs, some 6.7% (226 implied) felt they needed care or support which is not currently provided.
- 1.11.5 8.9% of all dwellings (3,971 implied) have been adapted to meet the needs of a disabled person. In terms of the nature of adaptations, 60.0% have handrails / grabrails, 43.4% have bathroom adaptations and 40.3% have ground floor toilet adaptations.

1.12 Concealed Households

- 1.12.1 Concealed households are people living within a household wanting to move to their own accommodation and form a separate household. We found that around 3.7% of households contained one or more households seeking independent accommodation giving a total of 1,672 cases over the next two years to 2007. 91.1% are the adult children of existing Borough residents.
- 1.12.2 In the Concealed Households Group:-
- ◆ 67.7% of the people in these concealed households are between 20 and 29 years of age and 18.4% are over 30;
 - ◆ 310 households (37.1% per annum) are being formed with a partner living in a separate household elsewhere in the Borough;
 - ◆ 787 new households are forecast to form each year;
 - ◆ Only 10.8% of concealed households moving were registered on a housing waiting list, 77.8% being on the Tunbridge Wells Borough Council List.
- 1.12.3 Their needs and preferences for specific house types were:-

Type	Need %	Preference %	Current Stock %
Flat	65.2	40.0	21.7
Terraced	22.1	33.6	18.7
Semi-detached	8.8	18.9	30.9
Other	3.9	7.5	28.7
Size	Need %	Preference %	Current Stock %
One bed	46.6	11.0	14.3
Two bed	41.2	63.6	25.6
Three bed	12.2	24.3	35.3
Four or more	0.0	1.1	24.8

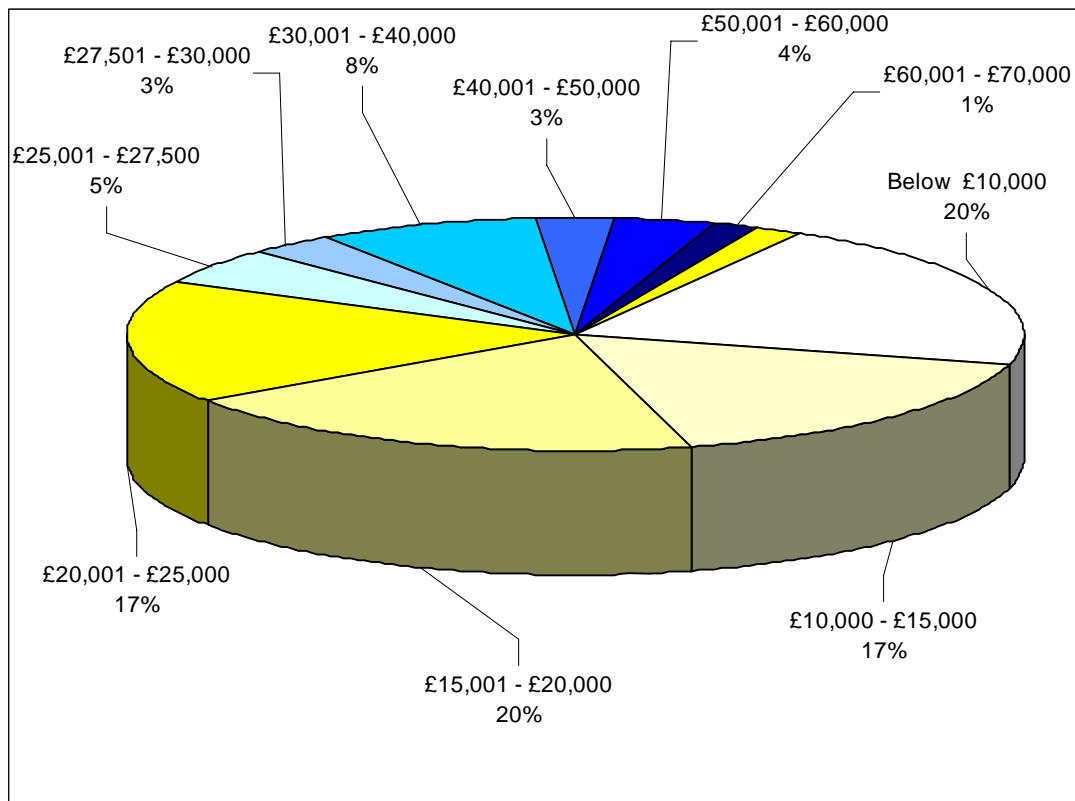
- ◆ Important differences exist between the levels of preference expressed for property types and their stock supply levels, especially the higher preference for flats / maisonettes and terraced houses than are present in the existing stock.
- ◆ 65.5% (547 implied) of the concealed households preferred owner occupation, 14.4% (120 implied) prefer HA rented. 12.1% (101 implied) want private rent and 8.1% (68 implied) want HA shared ownership.

1.13 Concealed Households' Housing Costs and Incomes

1.13.1 Key factors relating to concealed households' ability to meet housing costs are that:-

- ◆ 50.0% of those wishing to rent could not afford a weekly rent of more than £70;
- ◆ 55.4% wanting to buy could not afford a mortgage of more than £400 per month;
- ◆ 37.5% have household incomes below £15,000 per annum, 19.9% earn between £15,001 - £20,000 and a further 16.4% between £20,001 and £25,000, 73.8% in total earning below £25,000;

Figure 1-5 Average Income of Concealed Households Moving



1.14 Affordability and Access to Market Housing

- 1.14.1 The data indicates strongly that there is an affordability problem arising from the relationship between local incomes and the realistic supply of the cheapest housing stock available.
- 1.14.2 The following table shows the annual household income needed to buy in the lowest and highest priced areas in the Borough, based on 95% mortgage availability and a 3-times gross income to lending ratio.

Table 1-1 Annual Household Income

Area	Income Thresholds (£)		
	1 bed Flat	2 bed Flat	2 bed Terraced
Royal Tunbridge Wells	34,200	39,600	44,200
Southborough	37,700	49,200	50,600
Pembury	41,200	47,500	52,100
Paddock Wood	41,200	46,700	50,100
Cranbrook	47,500	-nd-	47,500
Hawkhurst	-nd-	-nd-	47,500
Rural Areas	43,500	47,500	49,200

. -nd- no data available

- 1.14.3 Although the average price of flats according to the Land Registry survey is £204,199 entry levels for 2-bed flats start at £125,000 in Royal Tunbridge Wells, rising to £155,333 in Pembury.
- 1.14.4 The survey findings indicate that income levels of around 63% of the concealed households are below the level necessary to be able to buy and 40% to rent in the local market.

1.15 Housing Stock Balance Analysis

- 1.15.1 The nature and turnover of the existing housing stock is vitally important in meeting current and future housing demand in all tenures. The information gained from a separate detailed stock flow analysis will be of major benefit to the development of the Local Development Framework policies and Supplementary Planning Documents for the delivery of both private sector and affordable sectors, balancing housing markets and in longer-term business planning.

1.16 House Type Preferences / Supply

- 1.16.1 Table 1-2 reflects the differing levels of existing supply against demand from new households and the impact in actual sales levels created by stock availability and turnover.
- 1.16.2 New household's preference and need for flats at 40.0% and 65.2% respectively are higher than the stock level of 21.7% reflecting the impact of changing household formation and preferences and relatively lower price levels.

- 1.16.3 New forming households show a level of preference for terraced houses at 33.6% higher than the stock supply of 18.7%. Sales of flats / maisonettes are higher because they are the most available stock type.

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

	Demand		Census 2001 Stock Supply %	Sales
	New Household Need %	New Household Preference %		All Buyers %
Terraced	22.1	33.6	18.7	21.3
Flats	65.2	40.0	21.7	26.1

- 1.16.1 Small units, flats and particularly terraced houses are 40.4% of existing stock, slightly lower than national average level of 45%. In projects still to be developed, the Council should promote the house types which are under represented in the stock compared to national average levels, in line with the principles in the PPG3 issued in March 2000 and further consultation papers on balancing stock by type, size and tenure.

1.17 Affordable Housing Need Summary

- 1.17.1 The following summary is our assessment of the broad balance of affordable unit delivery between rental and “intermediate” market housing by unit need numbers and percentages. These are summarised in Table 1-3 below.
- 1.17.2 Before allowing for existing stock net re-let supply, there will be an annual affordable housing shortfall of 825 units.
- 1.17.3 The annual level of outstanding affordable need of 406 units, after allowing for current re-let supply is clearly not economically deliverable or sustainable, bearing in mind past new supply levels averaging 51 units each year. Based on previous new supply the level of need is almost 8 times new delivery. Even if supply increased to 30% of total dwellings on sites of 15 or more units, the need would still not be met.
- 1.17.4 In terms of future new supply, actual delivery will need to be monitored annually to assess progress relative to the total scale of need.
- 1.17.5 Despite the evidence of the scale of need from existing and concealed households, there are wider issues to consider when setting targets for delivery of affordable housing from new developments. Primarily there is a need to build viable, sustainable developments.
- 1.17.6 The Structure Plan allocation is 2,900 units from 2001 to 2011 (290 a year). Not all of these will be on qualifying sites, nor does this total take account of completions or outline consents. However the total affordable need of 406 is 140% of the full annual allocation, targets can only be set by a professional judgement based on experience of what is sustainable and deliverable.
- 1.17.7 Our significant experience and evidence of need for affordable subsidised housing in mixed developments leads us to recommend that 40% of new units negotiated should be the level applied from the total of all suitable sites negotiated. Based on the evidence of need and evolving Government policy and our significant experience, this target includes both housing for social rent (which should be 30%) and intermediate housing (which should be 10%) to meet the needs of low income households, key workers and those on average incomes unable to purchase. Targets may vary above and below this level on a site by site basis.

- 1.17.8 In view of the scale of need, subsidised affordable units should be negotiated on all suitable sites. As planning policies are revised, the Council should set a 'target' for each site taking into account existing supply, survey demand and other regeneration, planning, sustainability and economic factors.
- 1.17.9 The increases in flat and terraced house prices of 102% and 66% over the last five years have excluded many 'first-time buyers' from the owner occupied market. We believe therefore that the proportion of affordable housing provided on new sites should encompass more intermediate market housing than would have been the case four years ago when it was a more marginal element of affordable need.
- 1.17.10 The ratio below is recommended only in terms of the total delivery and will need to be assessed for individual sites to take account of the existing flow of re-lets from the rental stock. The summary of total affordable need and supply in Table 1-3 is derived from the Assessment Model in Section 12.

Table 1-3 Affordable Need Summary

Total Annual Need	825	
Existing Stock Re-lets	419	
New Rental	305	75%
Shared Ownership / Shared Equity	101	25%
Discounted Market Rent		
Total	406	100%

- 1.17.11 All affordable housing need each year could be justified as social rented units, both for new forming households and existing families. The requirement to provide sustainable, balanced communities and developments means that housing has also to be provided to address households excluded from the market following almost 10 years of house price inflation well above the growth in incomes.
- 1.17.12 There is therefore a fundamental difference between assessment justification and policy direction in relation to tenure balance.
- 1.17.13 In addition to the scale of affordable housing to meet general household requirements, there are specific needs which should also be addressed. These are highlighted in the following paragraphs.

1.18 Sheltered Housing

- 1.18.1 In total, the data suggests a combined requirement within the next two years for sheltered accommodation, from older people currently living in the Borough (193 households) and those who may in-migrate to be beside their family (871 households) of 1,064 units, 389 in the affordable sector and 675 in the private market. Some of this requirement will be addressed by flow of the existing sheltered stock, but acceptability of existing stock to meet today's standards will need to be assessed in calculating the scale of new delivery.
- 1.18.2 The significantly higher level of elderly accommodation for people moving into the Borough is common to other DCA surveys. Generally the forecast is being made by their children who assist in the moving process. Conversely the indigenous older population prefer to continue in the area/surroundings they know and within their own home as long as possible.

1.19 Supported Housing

- 1.19.1 The Survey identified a need within the next two years for 71 units of independent accommodation with external support, 24 units of independent accommodation with live in carer and 17 units of residential / nursing home accommodation.

1.20 Recommendations

1.20.1 Housing and Planning Strategies

- ◆ Continue to provide a mix of house types in both market and social sectors but mainly flats and terraced houses to meet the needs of new and existing households for smaller units to provide a balanced housing market.
- ◆ Complete an older persons delivery strategy to address the current and future growth in elderly and frail elderly households across all tenures, and their related care and support needs to:-
 - re-assess existing sheltered stock in meeting today's housing standards and preferences;
 - assess the need for 'extra care' accommodation for the growing frail elderly population.
- ◆ Continue to negotiate with prospective developers towards achieving 30% subsidised affordable homes from all suitable sites of 15 or more dwellings coming forward for planning consent until amendment in the Local Development Framework.
- ◆ Each site will need to be assessed individually, targets being subject to wider planning, economic viability, regeneration and sustainability considerations and will require a flexible approach to specific site negotiation.
- ◆ As the Local Plan is rolled forward as part of the Local Development Framework, we believe the overall affordable housing target should be 40% of all suitable sites negotiated and / or a lower threshold adopted across the Borough.
- ◆ Within this target the major requirement is for rented housing and we recommend a balance of around 75% i.e. 30% for social rent.
- ◆ The rise in house prices in excess of inflation is resulting in greater difficulty in entering the housing market and around 25% of provision (10%), should be as 'intermediate' housing, provided it is delivered at a cost below the cheapest entry level costs in the general market and would be available on a similar basis to subsequent purchasers.
- ◆ Both the affordable housing target and the tenure balance within it may vary on a site by site basis.

1.21 Disabled Households

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

2 SURVEY METHODOLOGY

2.1 Purpose, Aims and Objectives

2.1.1 Tunbridge Wells Borough Council formally commissioned DCA in May 2005 to carry out a Borough-wide Housing Needs Survey.

2.1.2 Tunbridge Wells Borough Council is seeking to undertake a comprehensive and robust housing market and needs assessment to obtain high quality information about current and future housing needs across the Local Authority level.

2.1.3 The key aims of the Housing research project are to:-

- ◆ Define the term 'affordable housing' based on income and rent/ mortgage payments in the Borough;
- ◆ Establish the total housing need in the area;
- ◆ Indicate the degree to which the housing register and transfer lists reflect housing need;
- ◆ Provide information to assist in utilising existing stock to meet identified local housing need – assessment of vacant properties in the area;
- ◆ Indicate tenure preference i.e. social rent, market rent, sub market rent, low cost home ownership, owner occupation;
- ◆ Provide the number of affordable units required at the date of the survey;
- ◆ Indicate the location preference, size and types of units required including any adaptations/ requirements of those with special needs.
- ◆ Establish the need for key worker accommodation in the Borough;

2.1.4 The Final Report will provide the information to:-

- ◆ Support future housing strategy to meet the criteria set out by the ODPM in its Good Practice Guidance and Housing Investment Programme (HIP) 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 Circular 6/98 and PPG3.

2.2 Promotion

2.2.1 A comprehensive promotion campaign was agreed with the Council to create awareness of the survey, and its importance to the Council. All councillors in the Borough were contacted to inform them of the survey and enlist their assistance in publicising the survey and maximising the response rate.

2.2.2 Posters were prepared for display in public places in all wards throughout the Borough and a press release was issued to publicise the postal survey, both on the weekend of the survey being received and the final weekend for responses.

2.3 Methodology

2.3.1 The study consisted of the following elements:-

- ◆ A postal questionnaire to 6,400 households in 17 sub areas across the Borough;
- ◆ Face-to-face interviews with 500 households across 8 ward sub areas in the Borough, utilising the same questionnaire as the postal survey;
- ◆ A housing market survey utilising the Land Registry and Halifax databases and a telephone survey of estate agents on the cost of access level property and on the supply and cost of private rented housing;
- ◆ Secondary data analysis drawing upon HIP and Housing Register data on the flow of social stock and need, 2001 Census, household and population projections and other national research.

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

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

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

- ◆ house type and number of bedrooms;
- ◆ adequacy of current housing to meet the households needs;
- ◆ property repair and improvement requirements;
- ◆ forms of heating and energy efficiency facilities;
- ◆ housing costs and income;
- ◆ employment and travel to work;
- ◆ support and adaptation needs;
- ◆ Household composition by gender, age and ethnicity.

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

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

2.3.6 The Postal and Interview questionnaires are provided as an Appendix to this report.

2.4 Sampling

- 2.4.1 Sample size depends on two key factors: the degree of accuracy required for the sample and the extent to which there is variation in the population with regard to key characteristics. The most important points to note about these issues are:-
- ◆ Beyond a certain sample size, there is no benefit in a bigger sample in terms of accuracy;
 - ◆ The size of the population is largely irrelevant for the accuracy of the sample. It is the absolute size of the sample that is important.
- 2.4.2 Our Survey is structured to achieve a 95% confidence rate and that our results reflect the population. Using simple random sampling, the confidence interval with a sample size of 1,580 households is in the region of 2% at Borough level.
- 2.4.3 This means, for example, that if 53% of respondents in a survey do not have central heating then we can be 95% confident that 53% of households plus or minus 2% do not have central heating (i.e. 51% - 55%).
- 2.4.4 The postal sample was stratified into 17 Ward sub areas in the Borough and selected by random probability from the Council Tax Register.
- 2.4.5 The sample was 14.3% of resident households, determined to ensure statistical validity within each Ward sub-area. As seen in 2.6.4, based on a 17 Ward sub-area structure and a high response rate, a finer level of $\pm 1.64\%$ was achieved in this survey.
- 2.4.6 The main issue is whether non-respondents are different in some crucial way to responders (e.g. low education, older etc.). However, increasing the sample size does not necessarily alleviate this problem if some groups of people systematically do not respond. The data is checked for bias and re-weighted where necessary by comparing known characteristics in the population with our findings.

2.5 Interview Survey Fieldwork

- 2.5.1 Mill Field Services, an independent research company, were commissioned by DCA to conduct face-to-face interviews with respondents across 8 wards in the Borough.
- 2.5.2 The interviews utilised the same questionnaire as the Postal Survey. The fieldwork element was combined with the responses from the postal sample and was combined to create one data file.
- 2.5.3 The interview fieldwork for this project began on the 12th June 2005 and was completed by the 18th June 2005.
- 2.5.4 There were a total of seventy-four refusals which is reasonable for a sample of this size.

2.6 Postal Survey Process and Response

- 2.6.1 The sample survey of 6,000 postal questionnaires was dispatched for delivery on the 10th June 2005. The return deadline was 29th June 2005 allowing respondents a period of around twenty days including three weekends for completion and return. The response rate was analysed on a daily basis and towards the closing deadline of the survey it was noted further 400 questionnaires were issued to the lowest responding wards across the Borough to boost the response rate. A final sample total of 6,400 questionnaires were sent across the Borough.
- 2.6.2 The final postal response of 1,888 questionnaires was achieved and 500 face-to-face interviews were conducted, giving a total response of 2,388 which provides a robust sample for analysis.
- 2.6.3 The highest postal response level was achieved in Pembury with 34.8%. Six areas achieved over 30%, with the remaining 10 areas achieving below 30%.
- 2.6.4 All sub-areas reached response levels based on household numbers adequate to ensure statistical validity at a confidence level of 95%. The confidence interval ranged from $\pm 5.53\%$ to $\pm 8.16\%$ at Ward sub-area level and was $\pm 1.64\%$ at Borough level.
- 2.6.5 5.3% of all households in Tunbridge Wells Borough took part in the Survey. The response rate analysis by ward sub area is detailed in Table 2-1 below.

Table 2-1 Response Rate by Ward

Ward	Households	Postal Sample	Postal Response		Interview Response	Total Response	Confidence Interval \pm %
			No.	%			
Broadwater	1,887	190	47	24.7	55	102	7.92
Culverden	3,355	160	45	28.1	55	100	8.00
Pantiles & St Marks	2,925	155	49	31.6	55	104	7.84
Park	3,176	130	41	31.5	55	96	8.16
Rusthall	2,121	165	43	26.1	55	98	8.08
St James'	2,267	155	42	27.1	55	97	8.12
St John's	2,757	165	47	28.5	55	102	7.92
Sherwood	2,892	320	87	27.2	115	202	5.63
Southborough and High Brooms	2,948	360	103	28.6	0	103	7.88
Southborough North	1,764	350	110	31.4	0	110	7.63
Benenden, Frittenden & Sandhurst	1,654	600	173	28.8	0	173	6.08
Brenchley, Goudhurst, Horsmonden & Lamberhurst	3,758	600	183	30.5	0	183	5.91
Hawkhurst	1,884	600	165	27.5	0	165	6.23
Cranbrook	2,624	650	159	24.5	0	159	6.34
Pembury	2,406	600	209	34.8	0	209	5.53
Paddock Wood	3,241	600	178	29.7	0	178	6.00
Bidborough, Capel & Speldhurst	3,153	600	207	34.5	0	207	5.56
Total	44,812	6,400	1,888	29.5	500	2,388	1.64

2.7 Survey Weighting

- 2.7.1 The data file has been checked against the 2001 Census Tenure data and the Council's Housing Strategy Statistical Appendix for bias and re-weighted where necessary. A copy of the weighting carried out in this survey is provided with the Survey data Tables.
- 2.7.2 Given the nature of the random sample of households within agreed sub-areas embodied in the postal survey, tenure type would be expected to provide the main validation of the representativeness of the sample.
- 2.7.3 The data set out on household population and tenure at Table 2-2 is based on the Council Tax number of resident households. Private sector tenure has been re-weighted to be in line with the 2001 Census data, with allowance for four further years development. The social housing stock has been re-weighted to the number of units in the HIP Statistical Appendix at March 2005, at ward level.
- 2.7.4 The overall data set is therefore representative of the Borough 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 / type / location balance.

Table 2-2 Tenure of Present Households

Question 1

Type	2005 Survey %	N ^{os} implied	Local Area Census 2001 *
HA rented **	15.3	6,864	15.8
Private rented	12.2	5,459	12.2
Tied to employment / Other	0.4	165	0.4
Owner occupier - mortgage	40.5	18,178	40.1
Owner occupier - outright	31.1	13,937	30.7
Shared ownership	0.5	205	0.8
Total	100.0	44,808	100.0

* © Crown Copyright (Census)

** HA rented total for 2001 Census includes Council Rent responses

- 2.7.5 The private rented / tied to employment sector constitutes 12.6% of households. This group includes those renting from a private landlord, from a relative and from an employer. At the Census 2001, 865 households of the total of 5,398 lived rent free and households in this sector are not therefore homogenous.

2.8 Definitions

- 2.8.1 The Housing Needs Study has been undertaken in line with the ODPM research Local Housing Needs Assessment: A Guide to Good Practice in assessing people's preferences as well as their needs.
- 2.8.2 DCA work to a definition of housing requirements that encompasses both demand and need. Households that can enter the general market without intervention of any sort can be defined as demand, whereas those households unable to enter the general market without some form of intervention can be defined as having a housing need. Our methodology enables us to identify this distinction by asking for both a household's characteristics in terms of size, current property condition and income and a household's views on suitability of current housing and preferences for moving or modification.

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

“Affordable housing is that provided with subsidy, 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 sub-market rent.”

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

2.9 Survey Household Data

- 2.9.1 It should be noted that the “numbers implied” column inserted in some of the tables is our assessment of the total numbers to be derived after applying a weighting factor calculated by Ward responses to that Ward’s household numbers. Where multiple choice is not involved, this will generally equate to the household population of the Local Authority as a whole but some individual questions may not be answered by all respondents, giving a marginally lower total.
- 2.9.2 Where multiple choice questions are involved, two percentage columns are included. The first percentage column relates each heading to the total number of actual responses. Those responses are set out at sub-area level in our accompanying data tables and are the basis of the ‘numbers implied’ column in the report. The second percentage column relates the same numbers to the number of households, which in the case of a multiple choice question is likely to give a total in excess of 100% depending on the level of multiple choice made.
- 2.9.3 All tables included in this report are extracted from the DCA Housing Survey data for the Tunbridge Wells Borough, unless otherwise indicated. A comparison is also provided for many results throughout this Report to the average of over 170 DCA Surveys nationally.

2.10 Affordable Housing Needs Assessment Model

- 2.10.1 The overall assessment of housing need is calculated using the ODPM Basic Needs Assessment Model, which is structured from the survey data to take account of the key demand sources, households requiring subsidised housing, homeless households not assessed in the survey, households living in unsuitable housing whose needs can only be resolved in a different dwelling and concealed household formation emanating from demographic change.
- 2.10.2 There are a total of 18 ‘stages’ in the needs assessment model, combined into three distinct sections assessing:-
- ◆ B - The Backlog of Existing Housing Need
 - ◆ N - Newly Arising Need
 - ◆ S - Supply of Affordable Units
- 2.10.3 $(B + N) - S =$ Overall annual net shortfall (or surplus) of affordable housing.
- 2.10.4 The Assessment Model calculation is outlined in detail in Section 12 of this report.

3 THE BOROUGH HOUSING MARKET

3.1 Introduction

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

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

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

3.1.3 As explained in 3.1.1 above, these indices are not absolutely comparable. Land Registry increase levels tend to be lower because they include cash transactions but they are less reliable on a quarterly basis because they only calculate actual transactions and the figures are affected by changes in the mix of properties between the current and previous periods. Halifax data measures a constant mix of properties by type and size which removes the changing mix factor but does not of course include lower price cash transactions.

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

3.2 National Picture

3.2.1 House price inflation in the second quarter of 2005 remained static in most regions with no change reported on the 0.1% gain in the first quarter of 2005. The overall sound UK economic background and the lowest mortgage rates since the 1950s have boosted housing demand for a sustained period but turnover has reduced substantially, prices have stabilised and some property types have reduced in the first and second quarter of 2005.

3.2.2 UK house price inflation for the year ending 30th June 2005 was recorded by Halifax Index at 3.7% and the Land Registry at 5.2%.

3.2.3 The Halifax First Time Buyer (FTB) Annual Review of 2005 indicates that the average price paid by first time buyers increased by 16% in 2004 from £112,541 in 2003 to £131,024.

3.2.4 The affordability difficulties confronting first time buyers have significantly reduced the number entering the market. This is reflected in the fact that there were an estimated total of 361,000 first-time buyers in 2004, the lowest annual total since 1981. The numbers of FTB's last year was almost a third lower that on 2002 (532,000)¹

¹ Source: Halifax First Time Buyer Annual Review 2005

3.3 Regional Picture

Table 3-1 House Price Inflation

	Change over year to 30th June 2005	Change over quarter to 30th June 2005
	%	%
South East ¹	- 0.6	- 1.2
Kent ²	+ 0.7	- 0.8

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

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

- 3.3.1 The annual rate of house price inflation recorded in the Halifax Index for the South East Region at 30th June 2005 was -0.6%, below the UK average of 3.7%.
- 3.3.2 House prices in the South East Region show a fall, decreasing by 1.2% during the second quarter of 2005.
- 3.3.3 House prices in Kent rose over the last year by 0.7% and in Tunbridge Wells Borough prices increased by 0.6% as calculated by the Land Registry.

3.4 The Housing Market

- 3.4.1 The Regional Market is shown in Table 3-2 below, which details the prices paid for the main categories of house types for the whole of the South East with comparisons against a different source of house price index data.
- 3.4.2 The Halifax data is based on actual sales of mortgaged properties and the information is a real indication of actual prices prevailing in the purchases being made in the South East. The Land Registry data incorporates all transactions, at Local Authority level.

Table 3-2 Average South East Region House Prices - All Buyers 2005

Property Type	SOUTH EAST REGION		KENT
	Land Registry Average Price	Halifax Average Price	Land Registry Average Price
Terraced	175,629	181,836	156,330
Semi-detached	211,632	216,114	192,926
Detached	363,204	402,549	318,426
Bungalows	*	233,183	*
Flats & maisonettes	148,010	145,090	134,828
All properties	223,372	222,786	197,560

Source: Halifax House Price Index, © Copyright HBOS plc

Land Registry Residential Property Price Report, 2nd Quarter 2005.

© Crown Copyright (Land Registry)

* Land Registry figures do not identify bungalows separately.

- 3.4.3 The Halifax data refer to mortgage transactions at the time they are approved rather than when they are completed. Whilst this may cover some cases which may never proceed to completion, it has the important advantage that the price information is more up-to-date as an indicator of price movements and is on a more consistent time-base than completions data (such as the ODPM Index) given the variable time lags between approval and completion.² The Land Registry data incorporates all sales transactions in the Region and more specifically below in Tunbridge Wells Borough.
- 3.4.4 Prices vary between the different data sources and the Land Registry figures would be expected to be lower in all cases given that these figures include non-mortgaged sales.
- 3.4.5 The table below examines average house prices for the Borough recorded by the Land Registry in June 2005, against house prices at the time the previous housing needs survey in 2000 and the rate of price increase.

Table 3-3 Average House Prices and Sales - All Buyers 2005 & 2000

Property Type	Land Registry Tunbridge Wells Borough 2005 Average Price	Land Registry % of sales in Tunbridge Wells Borough	2000 Land Registry Tunbridge Wells Borough Average Price	Change % 2000 - 2005
Terraced	201,075	21.3	121,312	+ 65.8
Semi-detached	238,485	33.5	150,954	+ 58.0
Detached	453,044	19.0	318,935	+ 42.0
Flats & maisonettes	204,199	26.1	101,025	+ 102.0
All properties	262,385	100.0	168,743	+ 55.5

Source: Land Registry Residential Property Price Report, 2nd Quarter 2005
 Land Registry Residential Property Price Report, 4th Quarter 2000
 © Crown Copyright (Land Registry)

- 3.4.6 The largest volume of sales in the Borough were for Semi-detached houses (33.5%) selling at an average price of £238,485. Detached houses average £453,044 are 19.0% of sales. Both terraced houses and flats / maisonettes account for 21.3% and 26.1% of sales with average prices of £201,075 and £204,199, respectively. Flats / maisonettes and terraced houses are assessed to be the main entry level properties for first time buyers in view of their high level of sales and lower price levels.
- 3.4.7 Over the five years the prices of all properties have risen by 55.5%. Entry level stock, flats / maisonettes have increased over the last year by 102.0% and terraced houses have increased by 65.8%.
- 3.4.8 The sales levels of terraced properties in 2005, 21.3% are lower than 2000 levels (23.7%). Sales levels of flats (26.1%) are slightly lower than 2000 levels (26.5%).

² Source: www.hbosplc.com – Methodology Section

3.5 Sub-Area Structure

- 3.5.1 In order to further analyse house prices in the area, the Borough has been divided into 7 sub-areas.

Table 3-4 Sub-Areas

Area
Royal Tunbridge Wells
Southborough
Pembury
Paddock Wood
Cranbrook
Hawkhurst
Rural

3.6 Entry Sales Levels in the Borough

- 3.6.1 Entry to the market is clearly dependent on availability, a factor which is particularly critical for low income households who can only enter the market in any numbers where there is an adequate supply of affordable dwellings.
- 3.6.2 First-time buyers as new entrants to the housing market do not purchase houses at average prices as they do not have average incomes. Although average prices are useful for comparisons in general they are not the purchase levels used in assessing the ability of households to enter local markets.
- 3.6.3 In broad terms new purchasers of either flats or terraced properties buy in the lowest quartile of prices i.e. the bottom 25%. The only comparison which is available has therefore been made from Land Registry data, which is at Borough wide level. In Tunbridge Wells Borough this is £162,500, 60.1% lower than the average of £262,385 in Table 3-3.
- 3.6.4 DCA have therefore undertaken an internet / telephone survey of the local estate agents to ascertain the cost of the cheapest units available i.e. the lowest quartile stock prices for sale in each of the seven sub-areas. These are detailed below:-

Table 3-5 Entry Sales Levels in Tunbridge Wells Borough – July 2005

Property Type	Royal Tunbridge Wells	Southborough	Pembury	Paddock Wood
1-Bed Flat	107,974	118,967	129,998	129,995*
2-Bed Flat	125,000	155,333	150,000	147,500*
2-Bed Terraced	139,475	159,833	164,500*	158,125
3-Bed Terraced	162,450	171,250	181,750	170,498
Property Type	Cranbrook	Hawkhurst	Rural	Borough wide
1-Bed Flat	150,000*	-nd-	137,498	110,071
2-Bed Flat	-nd-	-nd-	150,000	133,775
2-Bed Terraced	150,000*	150,000	155,311	147,061
3-Bed Terraced	159,000*	172,000	180,982	164,553

-nd- no data

* Low level of data

Source: DCA House Price Survey July 2005

- 3.6.5 Although the average price of terraced properties according to the Land Registry survey is £201,075, entry sales levels vary across the Borough with the lowest entry prices, for a 2-bed property, starting at around £139,475 in Royal Tunbridge Wells, rising to £181,750 in Pembury, as can be seen in Table 1-5 above. 3 bed terraced properties start at £159,000 in Cranbrook, rising to £181,750 in Pembury.
- 3.6.6 According to the table above, entry levels for flats start at £107,974 in Royal Tunbridge Wells, rising to £150,000 in Cranbrook, for a 1 bed unit. Entry levels for 2-bed flats start at £125,000 in Royal Tunbridge Wells, rising to £155,333 in Southborough.

3.7 Purchase Income Thresholds

- 3.7.1 The cheapest entry levels of the smallest units were assessed to enable threshold income levels to be calculated. These are based on 95% mortgage availability and a 3x gross income lending ratio, the levels recommended in the SEERA 2004 Good Practice Guidance. Table 3-6 below outlines the income ranges needed to enter the market in the seven sub-areas in the Borough.

Table 3-6 Purchase Income Thresholds - July 2005

Area	Income Thresholds (£)		
	1 bed Flat	2 bed Flat	2 bed Terraced
Royal Tunbridge Wells	34,200	39,600	44,200
Southborough	37,700	49,200	50,600
Pembury	41,200	47,500	52,100
Paddock Wood	41,200	46,700	50,100
Cranbrook	47,500	-nd-	47,500
Hawkhurst	-nd-	-nd-	47,500
Rural Areas	43,500	47,500	49,200

Please note: figures are rounded to nearest hundred.

-nd- no data available

3.8 Secondary Research

- 3.8.1 The Joseph Rowntree Foundation published the results of a study undertaken across the Country examining the ability of working households, both existing and new forming, to become homeowners. The study entitled 'Can Work – Can't Buy' conducted by Professor Steve Wilcox uses the Halifax database for House Prices of the lowest quartile prices for 4/5 room dwellings and calculates affordability ratios based on working household incomes from the New Earnings Survey.
- 3.8.2 In 2003 the survey was updated to take account of local prices and increase in incomes at the end of 2003.
- 3.8.3 The Joseph Rowntree Foundation Study "Can Work – Can't Buy" shows in the 2003 Report that the Borough has the 6th lowest house price-to-income ratio out of over 13 local authority areas in the County at 4.42 to 1. The report highlights that outside London, access to home ownership is problematic throughout the South East, where average house price to gross earned income ratios average 4.61 to 1.
- 3.8.4 The report highlights the key issue, "All ratios should be considered in relation to the ratio of mortgage advance to household gross earned income, which rarely exceeds 3.5 to 1". This ratio would only apply to professionals and it is more likely that the majority of local households would achieve mortgage ratios below 3.5 to 1 and closer to the average of the Council of Mortgage Lenders for first time buyers in 2004 of 3.03 to 1. The mean percentage loan to first-time buyers was 87% in 2004.

- 3.8.5 Table 3-7 highlights the data and house price to income ratio for Tunbridge Wells Borough and the South East Region.

Table 3-7 Purchase Income Thresholds

Area	Working Households		
	2003 Prices £	Income £	Ratio
Tunbridge Wells Borough	200,417	45,343	4.42
South East Region	183,175	39,734	4.61

Source: Joseph Rowntree Foundation 2003 Update

- 3.8.6 House prices range from 5.00 to 1, the highest in Canterbury and Thanet to the lowest of 3.88 to 1 in Ashford.
- 3.8.7 The Core data incomes of new tenants in the Borough Social Sector in 2004 shows that the median income was £7,800 and that 75% earned below £13,000.

3.9 Private Sector Rent Levels

- 3.9.1 Some of the main private renting agencies operating in the Borough were approached to access the costs of property at the lower end of the private rented market. From the estate agency sources approached, the prevailing private sector rent levels are set out below.

Table 3-8 Average and Entry Rent Levels in the Borough July 2005

Property Type	Royal Tunbridge Wells		Southborough		Pembury		Paddock Wood	
	Average	Entry	Average	Entry	Average	Entry	Average	Entry
1-Bed Flat	494	395	521	450	548	440	517	475
2-Bed Flat	658	560	633	600	674	600	658	650
2-Bed Terraced	692	575	650	575	900	850	674	650
3-Bed Terraced	761	675	844	800	832	795	828	795
2-Bed Semi-detached	821	700	933	900	-nd-	-nd-	936	895
3-Bed Semi-detached	1,129	950	-nd-	-nd-	1,025	1,000	993	875

Property Type	Cranbrook		Hawkhurst		Rural		Borough Wide	
	Average	Entry	Average	Entry	Average	Entry	Average	Entry
1-Bed Flat	471	400	553	495	604	435	511	411
2-Bed Flat	663	600	685	675	775	725	657	630
2-Bed Terraced	-nd-	-nd-	838	800	725	725	709	696
3-Bed Terraced	-nd-	-nd-	892	825	-nd-	-nd-	805	778
2-Bed Semi-detached	858	825	-nd-	-nd-	750	750	874	814
3-Bed Semi-detached	988	850	-nd-	-nd-	-nd-	-nd-	1,060	919

-nd- no data available

Source: DCA House Price Survey April 2005

3.10 Entry to Private Rent

- 3.10.1 Entry rental costs in the private rented sector vary by location within the Borough. The private rented sector can be entered at £395 a month in Royal Tunbridge Wells, rising to £495 Hawkhurst (see Table 3-8) for a one bedroom flat, the smallest unit. For a 2-bed flat, rents range from £560 in Royal Tunbridge Wells to £675 in Hawkhurst.
- 3.10.2 In the case of 2-bed terraced houses, it was found that the entry rent levels range from £575 p.m. in Royal Tunbridge Wells and Southborough to £850 p.m. in Pembury. 3-bed terraced properties can be rented from £675 p.m. in Royal Tunbridge Wells to £925 in Hawkhurst.
- 3.10.3 The concealed households gave details of how much rent per week they could afford to pay. This data was examined to see if those who had specified their preferred tenure as Private Rent could actually access the market price levels that were identified in the Estate Agents Survey.
- 3.10.4 Concealed households preference for private rented housing is around only 12.1% of immediately forming households. 22.4% could afford to pay between £301 and £430 a month which would allow them entry to the cheapest 1 bed flats. A further 23.3% could afford to pay between £431 and £650 a month which would allow entry to all 1-bed flats and the cheapest 2-bed flats. Only 4.3% could afford to pay above £650 a month which would allow them to access all properties across the Borough. The data indicates around 40% of concealed households in the Borough are priced out of the private rental market.
- 3.10.5 There is evidence to suggest that landlords would not accommodate Housing Benefit / Income Support cases; however the decision does rest with the individual landlord concerned.
- 3.10.6 A range of property types are available in the sector as a whole and are found in a variety of locations within the Borough. The difference in rent level between furnished and unfurnished property is marginal with agents indicating they do charge slightly more for furnished accommodation, although many agencies do not deal with furnished property due to the fire regulations involved.

3.11 Rental Income Thresholds

- 3.11.1 The cheapest rental prices of the smallest units in the Borough 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). Table 3-9 below shows the income levels needed to access the private rented market in the Borough.

Table 3-9 Rental Income Thresholds- July 2005

Area	Income Thresholds (£)		
	1 bed Flat	2 bed Flat	2 bed Terrace
Royal Tunbridge Wells	19,000	26,900	27,600
Southborough	21,600	28,800	27,600
Pembury	21,100	28,800	40,800
Paddock Wood	22,800	31,200	31,200
Cranbrook	19,200	28,800	-nd-
Hawkhurst	23,800	32,400	38,400
Rural	20,900	34,800	34,800

NB Figures rounded to nearest hundred.

3.12 Conclusions

3.12.1 House Prices

- ◆ The annual rate of house price inflation recorded in the Halifax Index for the South East Region at 30th June 2005 was -0.6%, below the UK average of 3.7%.
- ◆ The Land Registry data for average price for all dwellings in the Borough during the year was around £262,385.
- ◆ The largest volume of sales in the Borough were for Semi-detached houses (33.5%) selling at an average price of £238,485. Detached houses average £453,044 are 19.0% of sales. Both terraced houses and flats / maisonettes account for 21.3% and 26.1% of sales with average prices of £201,075 and £204,199, respectively. Terraced houses and flats / maisonettes are assessed to be the main entry level properties for first time buyers in view of their higher level of sales and lower costs.
- ◆ The analysis shows that the housing market excludes many families and single person households who are currently seeking access to local housing. This concealed demand requiring affordable housing is mainly in addition to Waiting List numbers. There clearly is an 'affordability' problem in the Borough for low-income households.

3.12.2 Sub-Area Sales Prices / Incomes

- ◆ Prices vary across the Borough; a 1-bed flat can be purchased at £107,974 in Royal Tunbridge Wells, rising to £150,000 in Cranbrook. 2-bed terraced houses cost from £139,475 in Royal Tunbridge Wells, rising to £164,500 in Pembury.
- ◆ An income of £34,200 is required to buy a one bedroom flat in Royal Tunbridge Wells, rising to £47,500 in Cranbrook. A two bedroom flat requires an income of £39,600 in Royal Tunbridge Wells and up to £49,200 Southborough. Terraced properties require an income of £44,200 in Royal Tunbridge Wells rising to £52,100 in Pembury.
- ◆ Access to home ownership is beyond the reach of at least 63% of the concealed households identified in the DCA survey based on entry level stock prices in the seven sub-areas.
- ◆ Mortgage interest rates this year have been at their lowest levels for over 45 years and people who cannot enter the market under these circumstances may never be able to do so, short of some collapse in the market or a significant change in their income level. Further house price increases above wage inflation in 2005 would make access to market housing more difficult to achieve and would impact on households with marginal incomes most significantly.

3.12.3 Private Rental Costs / Incomes

- ◆ Similar cost variation applies in the private rented sector across the Borough. Based on rent at 25%, the gross income needed to rent a one bed flat ranges from £19,000 per annum to £23,800 per annum. The cost of renting a 2-bed flat would need an income of £26,900 up to £34,800. A terraced house requires an income of between £27,600 and £40,800.
- ◆ The private rented sector makes only a limited contribution to access to affordable housing providing access to housing for only 60% of concealed households.

4 INCOMES AND HOUSING COSTS

4.1 Introduction

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

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

- 4.1.2 The survey data was gathered through 1,888 postal questionnaires and from 500 household interviews. The response rate on the income question was 77.0% from existing households and 91.9% from all concealed households, providing a total of 1,925 actual income responses in the Borough. Additionally 80.1% of existing households provided data on savings.
- 4.1.3 Secondary data availability is poor in providing comparability with that provided by households in the survey. The Family Expenditure Survey and Survey of English Housing have small samples and are not adequate to provide data below regional level. The New Earnings Survey (now known as the Annual Survey of Hours and Earnings – ASHE) is individual earnings and workplace based and has limited value as a comparator, particularly for localities with substantial cross-boundary commuting. This is recognised in the Good Practice Guide (page 98).
- 4.1.4 The data from the CORE system of household income for new RSL tenancies and from the ASHE data for the Borough are outlined in 4.6. The 2004 CORE data is based on a sample of 246 households and the ASHE data in 2003 had a sample of 361 for the Borough and 2,063 for the whole County.
- 4.1.5 The 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 newly forming households”*. New households at this point may have circumstances which change quickly. It suggests therefore that the incomes of households who recently formed should be examined, although even this is not without difficulty.
- 4.1.6 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. 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.”*

4.2 Existing Households

4.2.1 The following table show the level of savings for existing households in Tunbridge Wells Borough, answered by 35,876 implied households (80.1%).

Table 4-1 Household Savings

Question 15a

Savings	%	Cum %
£0 - £5,000	45.3	45.3
£5,001 - £10,000	10.3	55.6
£10,001 - £15,000	8.2	63.8
£15,001 - £20,000	6.0	69.8
Above £20,000	30.2	100.0
Total	100.0	

4.2.2 The table indicates that 45.3% of households in the sample had less than £5,000 savings. 30.2% had more than £20,000.

4.2.3 The next table shows that, of the 71.7% (32,115 implied) of households responding as home owners, 79.6% had equity in their home. Of those with equity 56.7% have more than £150,000 of equity.

Table 4-2 Level of equity

Question 15b

Level of equity	%	Cum %
£0 - £10,000	3.8	3.8
£10,001 - £20,000	2.5	6.3
£20,001 - £30,000	2.7	9.0
£30,001 - £50,000	5.0	14.0
£50,001 - £75,000	6.1	20.1
£75,001 - £100,000	9.2	29.3
£100,001 - £150,000	14.0	43.3
Above £150,000	56.7	100.0

4.2.4 The next question probed for information about household income, the results are set out in Table 4-3 below.

Table 4-3 Gross Annual Income of Existing Households
Question 15c

Annual income	%	Cum %	UK 2002 - 2003 *
Below £10,000	16.3	16.3	21.6
£10,000 - £20,000	20.7	37.0	48.4
£20,001 - £27,500	12.2	49.2	
£27,501 - £32,500	8.0	57.2	
£32,501 - £40,000	9.9	67.1	30.0
£40,001 - £50,000	10.7	77.8	
£50,001 - £60,000	7.0	84.8	
£60,001 - £75,000	5.4	90.2	
£75,001 - £100,000	4.2	94.4	
Above £100,000	5.6	100.0	

* Source: DWP Family Resources Survey 2002-2003, © Crown Copyright

- 4.2.5 The response rate to the income question was 77.0% and should give a good picture of the income levels in the Borough. The table shows that 16.3% of households had incomes below £10,000, less than the corresponding UK figure (21.6%). The total proportion in the Borough earning below the approximate national average household income of £27,500 per annum was 49.2%, below the average for the UK as a whole (63.6%). 42.8% of the households in the Borough on the basis of the survey data had incomes above £32,500 per annum, above the UK average (30.0%).
- 4.2.6 A cross-tabulation was run to examine income by age and the results are shown in the table below.

Table 4-4 Gross Annual Income of Existing Households by Age

Annual income	20-29	30-59	60+
Below £10,000	10.7	7.8	32.9
£10,000 - £20,000	22.2	15.5	29.4
£20,001 - £27,500	13.4	11.9	12.8
£27,501 - £32,500	15.0	8.3	6.4
£32,501 - £40,000	8.6	12.3	5.6
£40,001 - £50,000	18.2	14.0	2.7
£50,001 - £60,000	9.7	8.4	3.7
£60,001 - £75,000	1.0	8.0	1.9
£75,001 - £100,000	1.2	5.7	2.2
Above £100,000	0.0	8.1	2.4

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

Table 4-5 Annual Income by Tenure

Question 15c by Question 1

Annual income	Owner Occupier with Mort.	Owner Occupier no Mort.	Private Rented	HA Rented
Below £10,000	3.7	19.7	16.4	54.7
£10,000 - £20,000	12.0	28.2	29.5	24.2
£20,001 - £27,500	11.4	13.8	13.7	8.8
£27,501 - £32,500	8.5	8.0	7.6	7.0
£32,501 - £40,000	11.8	8.0	13.2	3.4
£40,001 - £50,000	17.0	5.9	8.4	1.9
£50,001 - £60,000	11.2	3.7	7.0	0.0
£60,001 - £75,000	9.2	3.8	1.6	0.0
£75,001 - £100,000	6.9	2.9	1.9	0.0
Above £100,000	8.3	6.0	0.7	0.0
Total	100.0	100.0	100.0	100.0

- 4.2.8 The profiles were largely as would be expected as between owner-occupiers and renters, especially bearing in mind that a significant proportion of owner-occupiers without mortgage would be people with limited pension income. HA rented sector incomes were concentrated (78.9%) below £20,000 per annum. Private rented sector incomes were somewhat higher than HA rented sector incomes but 46% were still below £20,000 per annum.
- 4.2.9 Our findings are also broadly consistent with the findings of the Family Spending Review 2000/01. The review found the average gross income of owners without a mortgage to be £21,944 compared to £36,712 for those with a mortgage. Lowest incomes were found among local authority tenants (£12,168) and housing association tenants (£13,468). 54.8% of households with incomes in the lowest income group (up to £5,564 per year) were social housing tenants; 24.4% were outright owners.
- 4.2.10 24.6% of households were in receipt of financial support (11,016 implied), close to the average found in recent DCA surveys (around 26%). The results from those responding to a multiple-choice question are set out in Table 4-6 below. On average, each respondent indicated around 1.5 forms of financial support.

Table 4-6 Financial Support

Question 15d

Support	Responses %	Households %	N ^{os} implied
Housing Benefit	26.8	40.7	4,484
Working Family Tax Credit	18.5	28.2	3,105
Pensions Credit	15.7	23.9	2,633
Disability Allowance	15.5	23.7	2,607
Income Support	12.1	18.5	2,034
Other	10.0	15.2	1,676
Job Seekers Allowance	1.4	2.1	228
Total	100.0		16,767

- 4.2.11 40.7% of households responding were in receipt of Housing Benefit (4,484 implied) or 68.9% of renters in the sample.

4.3 Concealed Households

Table 4-7 Maximum Weekly / Monthly Rent of Concealed Households
Question 35a

Weekly rent	All concealed households moving	
	%	Cum %
Below £50 pw / £215 pm	14.7	14.7
£50 - £70 pw / £215 - £300 pm	35.3	50.0
£71 - £100 pw / £301 - £430 pm	22.4	72.4
£101 - £150 pw / £431 - £650 pm	23.3	95.7
Above £150 pw / £650 pm	4.3	100.0

- 4.3.1 Responses were received from 64.5% (537 implied per annum). Of those, 14.7% could afford a weekly rent of no more than £50; 50.0% no more than £70.

Table 4-8 Maximum Monthly Mortgage of 'Concealed' Households
Question 35b

Monthly mortgage	All concealed households moving	
	%	Cum %
Below £300	27.8	27.8
£301 - £400	27.6	55.4
£401 - £500	22.1	77.5
£501 - £600	6.2	83.7
Above £600	16.3	100.0

- 4.3.2 67.5% of concealed households (562 implied per annum) responded. For those seeking to buy a dwelling, 55.4% could not or would not pay a mortgage of more than £400 per month. The mortgage bands selected might reflect to some degree perceptions of the actual cost of access to home ownership.
- 4.3.3 The concealed households were asked for further information on their financial position via a question on annual income. These findings are presented in Table 4-9 below. A cross tabulation was also run for newly formed existing households i.e. those that had formed within the last two years.

Table 4-9 Annual Income of Concealed Households
Question 35d

Annual Income	All concealed households forming – 2005-2007			New Households formed 2003-2005		
	%	Cum %	N ^{os} implied	%	Cum %	N ^{os} implied
Below £10,000	20.8	20.8	319	5.9	5.9	58
£10,000 - £20,000	36.6	57.4	562	14.6	20.5	143
£20,001 - £27,500	21.6	79.0	332	24.7	45.2	243
£27,501 - £40,000	11.5	90.5	177	25.3	70.5	248
£40,001 - £50,000	2.7	93.2	42	23.2	93.7	227
£50,001 - £60,000	3.6	96.8	56	4.7	98.4	46
Above £60,000	3.2	100.0	50	1.6	100.0	16
Total	100.0	100.0	1,538	100.0	100.0	981

- 4.3.4 A response was received from 92.0% of concealed household respondents moving within 2 years (averaged to an annual total of 836 households). The proportion of concealed households with annual incomes above the average UK annual household income of £27,300 was 21.4%, above the average in recent DCA surveys (around 16%). The proportion in the sub £10,000 per annum category was 20.8%, less than the average in our recent surveys (around 26%).
- 4.3.5 The current incomes of households who formed their first home in the Borough over the previous two years were higher than those about to form. 52.3% earned below £27,500 compared to 79.0% of those about to form. These income levels are used in the Assessment Model calculation in Section 12.
- 4.3.6 On the basis of a response rate of 98.8%, 6.1% of all concealed households expected to be claiming housing benefit. Around 15% has been the average in our recent surveys.

4.4 BME Households

- 4.4.1 The next question probed for information about BME household income and the results are set out in Table 4-10.

Table 4-10 Gross Annual Income of BME Households
Question 15c / 13b

Annual Income	%	Cum %	All households cum %
Below £10,000	14.8	14.8	16.3
£10,000 - £20,000	17.5	32.3	37.0
£20,001 - £27,500	7.6	39.9	49.2
£27,501 - £32,500	5.7	45.6	57.2
£32,501 - £40,000	14.3	59.9	67.1
£40,001 - £50,000	13.9	73.8	77.8
£50,001 - £60,000	7.7	81.5	84.8
£60,001 - £75,000	5.2	86.7	90.2
£75,001 - £100,000	6.1	92.8	94.4
Above £100,000	7.2	100.0	100.0

- 4.4.2 The response rate to the income question was 98.1% (2,489 implied BME households). The table shows that 14.8% of BME households had incomes below £10,000, compared to 16.3% in the whole population, well below the corresponding UK figure (33.0%). 60.1% of BME households, on the basis of the survey data, had incomes above £27,500 compared to 50.8% in the whole population.

4.5 Key Worker Households

Table 4-11 Annual Household Income of Key Workers
Question 15c / 13g

Income	Nurses and other NHS staff	School / FE / College teacher	Police officer	Prison and Probation staff	Social worker/ Occupational Therapist	Fire service
Below £10,000	5.0	6.9	0	0	0	61.0
£10,000 - £20,000	14.9	8.2	3.0	44.2	12.4	0
£20,001 - £27,500	11.1	8.9	0	0	12.7	0
£27,501 - £32,500	9.7	6.2	21.7	22.5	0	0
£32,501 - £40,000	10.8	13.9	10.6	15.2	20.3	8.8
£40,001 - £50,000	15.3	17.2	46.6	0	12.8	18.4
£50,001 - £60,000	9.2	18.5	18.1	18.1	18.9	11.8
£60,001 - £75,000	5.8	7.7	0	0	4.9	0
£75,001 - £100,000	7.7	4.9	0	0	0	0
Above £100,000	10.5	7.6	0	0	18.0	0
Total	100.0	100.0	100.0	100.0	100.0	100.0

4.5.1 5,836 implied existing key worker households gave details of their total household income (i.e. including spouse / partners income), shown in Table 4-11 above.

4.6 Other Secondary Income Data

4.6.1 The CORE data for lettings to new tenants in RSL housing in 2004 shows that the median combined household income was £7,800, and that 75% of tenant households earned below £13,000.

4.6.2 The 2004 Annual Survey of Hours and Earnings (ASHE) data shows that the mean incomes of people in full-time work in the Borough have increased by 9.8% between 2002 and 2004, around 4.9% p.a. close to inflation levels only.

4.6.3 Although the ASHE does provide useful data on income distribution, the data produced refers to income related to a person's place of work, not income distribution in their resident area. There are indications within the new ASHE of unreliable and unavailable data within certain areas, where this applies to data that affects the Local Authority being assessed the County wide level data has been used as a more reliable source.

4.6.4 It is particularly important to examine the distribution of income rather than the average figure, especially in relation to the proportion of households with the capacity to access the private sector market for rent or sale.

4.6.5 There is a wide distribution of earnings illustrated from the ASHE data. Analysis of the data for the Borough shows that in 2004: -

- ◆ 25% earned less than £16,002;
- ◆ 50% earned less than £23,278;
- ◆ 75% earned less than £31,561.

Please note findings from Annual survey of Hours and Earnings for this area are based on a reasonably precise statistical measurement of quality at CV >5% and <=10%.

5 CURRENT HOUSING IN THE BOROUGH

5.1 The Existing Stock

5.1.1 Table 5-1 below indicates the type of accommodation occupied by existing households responding to the question.

Table 5-1 **Type of Accommodation**
Question 2

Type	2005 Survey %	N ^{os} implied	Local Area Census 2001 *
Whole House or Bungalow (Detached)	28.9	12,950	28.4
Whole House or Bungalow (Semi-detached)	31.1	13,938	30.9
Whole House or Bungalow (Terraced)	18.7	8,367	18.7
Flat / maisonette / bedsit	21.1	9,441	21.7
Caravan / mobile home	0.2	112	0.3
Total	100.0	44,808	100.0

* © Crown Copyright (Census)

5.1.2 The dwelling type structure has been weighted to the Census 2001 data as part of the survey weighting described in section 2.7. The proportion of semi detached and detached houses and bungalows at 59.3% is higher than the national level. Flats represent 21.7% of the existing stock but our analysis of concealed households in Section 7 of this report found 55.8% of expressed need to be for flats / maisonettes.

Table 5-2 **Property Type by Tenure (%)**
Question 2 by Question 1

Tenure	Semi-detached	Detached	Terraced	Flat / Mais. / Bedsit	Caravan / mobile home	Total
Owner Occupied w/Mort.	35.8	32.3	20.8	11.1	0.0	100.0
Owner Occupied no/Mort.	30.1	44.5	14.3	10.7	0.4	100.0
Private Rented	20.9	12.4	15.5	50.2	1.0	100.0
HA Rented	28.7	2.2	24.0	45.1	0.0	100.0
HA Shared Ownership *	36.4	3.1	43.3	17.2	0.0	100.0
Tied to employ. / Other	29.1	20.6	8.0	42.3	0.0	100.0

* Low volume of data

5.1.3 A cross-tabulation relating property type to form of tenure shows that the majority of the owner occupied sector relates to houses and bungalows, while the rented sector is concentrated around flats / maisonettes.

5.1.4 Respondents were asked how long had they lived at their present address. On the basis of a 99.4% response, 46.5% had lived in the same home for over 10 years. These levels are similar to recent surveys in Ashford and Maidstone where 42.5% and 50.6% respectively had lived in their home for over 10 years.

Table 5-3 Time at Present Address

Question 3

Date	%	N ^{os} implied
Less than 1 year	8.6	3,805
1 – 2 years	7.6	3,399
2 – 5 years	20.1	8,964
5 – 10 years	17.2	7,665
Over 10 years	46.5	20,711
Total	100.0	44,544

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

Table 5-4 Number of Bedrooms

Question 5

Bedrooms	%	N ^{os} implied
Bedsit	1.7	752
One	12.6	5,607
Two	25.6	11,466
Three	35.3	15,775
Four	17.3	7,735
Five or more	7.5	3,353
Total	100.0	44,688

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

Table 5-5 Number of Bedrooms by Tenure

Question 5 by Question 1

Tenure	Bedsit	One	Two	Three	Four	Five+	Total
Properties owned	0.6	4.6	21.6	39.7	23.3	10.2	100.0
Properties rented	4.6	33.1	36.4	23.4	2.0	0.5	100.0
HA rented only	4.4	29.8	36.3	27.8	1.7	0.0	100.0

- 5.1.7 As might be expected, 97.0% of four (or more) bedroom properties were in the owner occupied sector. 72.7% of bedsit / one bedroom properties were in the rented sector.

Table 5-6 Access to Basic Facilities
Question 6

H/IF	All tenures %	Owner occupier with mortgage	Owner occupier no mortgage	Private rented	HA rented	Shared ownership *	Tied to employment / other *
CH-F	86.2	90.5	86.5	72.3	84.5	83.4	81.9
CH-P	7.0	5.6	8.7	6.7	7.6	6.4	13.6
DG-F	64.7	62.9	67.6	45.0	78.1	74.7	48.4
DG-P	16.3	18.5	16.7	21.1	6.0	16.8	11.3
HWTJ	63.8	64.8	73.9	40.6	58.2	48.2	77.2
CWI	29.3	26.8	32.0	16.2	40.8	20.5	23.0
LI	65.3	70.5	75.2	36.6	53.4	54.7	60.4
DP	19.7	20.3	24.8	11.4	14.0	18.4	19.6
WPI	39.4	42.9	50.1	21.3	22.4	17.9	29.5

* Low volume of data

Heating / Insulation facilities:-

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

- 5.1.8 Households with some form of central heating at 93.2% were significantly above the national average in the 2001 Census (78%), and essentially the same as the Tunbridge Wells Borough Local Area 2001 Census figure of 93.3%.
- 5.1.9 In the case of HA rented accommodation alone, 92.1% had some form of central heating, just below the all tenure average; 84.5% having full central heating as compared with the all tenure average of 86.2%. The HA rented sector performed below the all tenure average in loft insulation, water pipe insulation and hot water tank jackets but over-performed the all tenure average in full double glazing.
- 5.1.10 Another significant pattern to emerge from the cross tenure analysis was that private rented accommodation had a lower level of access to all the nominated facilities than the all tenure average. Full central heating was available in only 72.3% of properties; full double glazing in only 45.0% with very low levels of insulation.

5.2 Adequacy of Present Dwelling / Improvement Required

- 5.2.1 Respondents were asked if their current accommodation was adequate for their needs. 87.0% indicated that their accommodation was adequate; 13.0% (5,814 implied) that it was inadequate. A level in the region of 89% has been a typical result in recent DCA surveys. The Guidance test of inadequacy causing a housing need is based on those households in this situation actually needing to move to another dwelling. Some households may technically need to move but decide not to do so and it was found that of all of those living in inadequate housing, 2,541 households actually intend to move in the next 2 years (43.7%).
- 5.2.2 From a cross-tabulation some discrepancy in satisfaction by tenure was evident. The satisfaction level for HA rented accommodation (81.7%) was much the same as the average emerging for social rented accommodation from recent DCA surveys. Satisfaction in the private rented sector (72.1%) was well below the all tenure average, as might be expected from our comment at 5.1.10 above.

Table 5-7 Adequacy by Tenure
Question 7a by Question 1

Tenure	% adequate
Owner occupied with mortgage	86.7
Owner occupied no mortgage	95.8
Private rented	72.1
HA rented	81.7
Shared ownership *	87.0
Tied to employment / other *	71.1

* Low volume of data

- 5.2.3 Responses on the reason for inadequacy were invited on two bases - 'in-house' solutions (improvements / repairs or cost of heating) and other solutions. Respondents could reply in both categories on a multiple-choice basis.
- 5.2.4 36.3% (2,113 implied) of the group indicated an 'in-house' solution. The results in response to a multiple choice question are shown in Table 5-8 below. 89.9% of these households selected need for repair or improvement.

Table 5-8 Reason For Inadequacy of Present Accommodation Where an "In House" Solution May Be Possible
Question 7bi

Reasons	% responses	% households	N ^{os} implied (all choices)
Needs repair / improvement	76.8	89.9	1,898
Too costly to heat	23.2	27.2	575
Total	100.0	117.1	2,473

Table 5-9 Reason for Inadequacy of Present Accommodation Likely to Require a Move
Question 7bii

Reasons	% responses	% households	N ^{os} implied (all choices)
Too small	59.2	67.8	3,094
Rent / mortgage too expensive	22.4	25.7	1,175
Housing affecting health	7.3	8.4	382
Tenancy Insecure	4.2	4.8	221
Too large	6.9	7.9	360
Total	100.0	114.6	5,232

- 5.2.5 78.6% (4,567 implied) of the group indicated a solution requiring a move. The largest single issue was that the home was too small, referred to by 67.8% of households indicating a solution likely to require a move, and implying 3,094 cases. We have tested in paragraph 5.3.8 whether households are actually overcrowded by the national bedroom standard and there are around 932 households in the situation.
- 5.2.6 This suggests that around 2,162 households 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. Although some of them could become overcrowded they have been eliminated from our calculations of those needing to move for this reason, leaving a net figure of 932 households who should need to move for this reason only.
- 5.2.7 Overall 63.1% of all households saying their home was inadequate said that a move was necessary to resolve any inadequacy but 70.9% of those indicated that they could not afford a home of suitable size in the Borough.

Table 5-10 Rent / Mortgage too Expensive / Income
Question 7bii / Question 15c

Income	% of all households in sample	% households rent/mortgage too expensive	N ^{os} implied
Below £10,000	16.3	0.0	0
£10,000 - £20,000	20.7	28.6	303
£20,001 - £27,500	12.2	19.3	204
£27,501 - £32,500	8.0	6.5	69
£32,501 - £40,000	9.9	30.8	326
£40,001 - £50,000	10.7	9.1	96
£50,001 - £60,000	7.0	5.7	61
£60,001 - £75,000	5.4	0.0	0
£75,000 - £100,000	4.2	0.0	0
Above £100,000	5.6	0.0	0
Total	100.0	100.0	1,059

- 5.2.8 Based on limited data, there was little co-relation between lower incomes and cost in that the most significant problems by far were found among households with annual incomes below £32,501 - £40,000.

- 5.2.9 Arguably, the main finding from the basic question on adequacy is the high degree of satisfaction expressed but some caveat has to be drawn in relation to the degree to which respondents maybe reluctant to describe their accommodation as unsuitable.

5.3 Household Composition and Household Profile

- 5.3.1 Large amounts of data were collected about the structure of the households and the summary table below shows the basic pattern of household types. It is based on the categories used by the ONS to construct their 'Social Trends' statistical series but is not exactly similar due to the manner in which the different data sets are collected and not directly comparable. Bearing in mind that the survey was also conducted 4 years later than the 2001 Census and both household tenure, type and the population age groups show close comparability.

Table 5-11 Family Composition
Question 13c & d

Family Composition	%	Group %	Local Area Census 2001 *
1 adult over 60	17.5	35.7	37.0
1 adult under 60	14.6		
1 adult + other(s)	3.6		
Couple no child	30.2	60.7	58.6
Couple with children	18.7		
Couple + other(s)	11.8		
Single parent	3.6	3.6	4.4
Total	100.0	100.0	100.0

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- 5.3.2 Our 2005 survey sample shows a household type distribution similar to the Local Area Census 2001 in relation to the split between single adult and couple households. The small difference may hinge on the 'Couple + others' category which could include some households categorised as '1 adult + others' households in the Census data. Single parent households are close to the Census level.

Table 5-12 Population Age Groups
Question 13d

Age Group	Sample %	Local Area Census 2001 *
0 – 10	12.6	20.7
11 – 15	7.3	
16 – 19	4.5	4.7
20 – 29	9.0	10.8
30 – 44	21.9	22.6
45 – 59	21.2	20.1
60 – 74	16.0	13.2
75+	7.6	7.9
Total	100.0	100.0

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- 5.3.3 Table 5-12 shows the ages of all household members in the sample. The 2005 Survey shows minor change from the 2001 Census data with a somewhat higher proportion (44.8%) above age 45 as compared with the Census data (41.2%). These changes are broadly in line with the population change forecasts in Section 11.

Table 5-13 **Number in Household**
Question 13a

Number in household	%	N ^{os} implied
One	30.7	13,760
Two	35.5	15,883
Three	13.3	5,953
Four	14.1	6,287
Five	4.8	2,132
Six	1.2	536
Seven	0.2	102
Eight	0.1	45
Nine	0.1	24
Ten or more	0.0	0
Total	100.0	44,722

- 5.3.4 The profile emerging from our survey equated to 2.3 persons per household on average – close to the UK average of 2.4 (as endorsed by 2001 Census data) and overall virtually the same as the Local Area 2001 Census figure (2.4).

Table 5-14 **Numbers in Household by Tenure**
Question 13a by Question 1

Tenure	N ^{os} in household
Owner occupier with mortgage	2.9
Owner occupier no mortgage	1.9
Private rented	1.9
HA rented	2.1
Shared ownership *	2.6
Tied to employment / other *	1.9

* Low volume of data

- 5.3.5 The owner occupied with mortgage sector would be expected to have a relatively high proportion of families. The HA rented sector figure was close to the average for that sector in our survey experience, with a similar level of single person households (46.6%) as found on average in recent DCA surveys (around 45%).
- 5.3.6 82.9% of the owner-occupier no mortgage households contained no more than two persons, reflecting the higher average age in this form of tenure and the fact that children will in the main have left home. 15% of the owner-occupier with mortgage households were single person households, at the average in recent DCA surveys (around 15%).

- 5.3.7 A broad assessment of 'under-occupation' and 'over-occupation' was carried out based on a detailed analysis of the family composition data. The number of bedrooms required in each household was established, allowing for age and gender of occupants as defined by the 'bedroom standard'. In the case of over-occupation any dwelling without sufficient bedrooms to meet that requirement has been categorised as over-occupied. In the case of under-occupation, any dwelling with more than one 'spare' bedroom above requirement has been categorised as under-occupied.
- 5.3.8 Our overall over-occupation level (2.1%), 932 households implied, was below the average UK level indicated by the Survey of English Housing 2001 / 2002 (3%). There is no comparable data against which to measure our overall under-occupation figure of 38.9% but it is slightly below the average found in DCA surveys (around 43%).
- 5.3.9 The assessment of under / over occupation by tenure revealed some disparity between tenure types as indicated at Table 5-15 below.

Table 5-15 Under / Over Occupation by Tenure
Question 13a by Question 5 & Question 1

Tenure	% under occupied	% over occupied
Owner occupied with mortgage	41.2	2.2
Owner occupied no mortgage	64.1	0.6
Private rented	12.1	2.9
HA rented	10.4	4.2
Shared Ownership *	17.9	9.2
Tied to employment *	28.4	0.0
Other *	11.2	10.8

* Low volume of data

- 5.3.10 The levels of over-occupation are higher in the HA rented sector 4.2%, over occupation is also high in the shared ownership sector at 9.2% and in "other" accommodation 10.8% although this is based on a low level of data.
- 5.3.11 Under occupation within the owner occupied no mortgage sector (64.1%), which will include a higher proportion of elderly households, was well above the level of around 43% found in recent DCA surveys. The HA rented under-occupation was low at 10.4% in contrast to the all-tenure average and the owner occupied forms of tenure set out in Table 5-15.

Table 5-16 Employment Status of Head of Household
Question 13e

Status	%	N ^{os} implied
Full-time employee (30+ hours)	35.5	15,241
Wholly retired	32.6	13,980
Part-time employee (up to 30 hours)	13.0	5,593
Looking after the home	7.1	3,026
Self-employed	8.1	3,482
Permanently sick / disabled	2.6	1,107
Unemployed / available for work	0.9	400
In full-time education	0.2	96
On Government training scheme	0.0	15
Total	100.0	42,940

5.3.12 95.8% of Heads of Households responded to the question on employment. 56.6% (24,316 implied) of Heads of Household indicated that they were in employment, as compared with the 60% average identified for Heads of Household in the Survey of English Housing 2001/2. 32.6% were retired – somewhat higher than the average in our recent survey experience; However these figures are relative to the population of people over 65 of 23.6%. The percentage of people retired in the Tunbridge Wells Borough are similar to recent surveys in Ashford and Maidstone where 31.9% and 31.5% were retired. 0.9% indicated that they were unemployed and available for work, close to our recent survey experience in which the average has been between 1-2%.

Table 5-17 Occupation Type of Head of Household
Question 13f

Occupation	%	N ^{os} implied
Retired	32.3	11,998
Professional	27.1	10,107
Managerial / Technical	13.6	5,084
Skilled, manual	5.8	2,168
Other	7.6	2,847
Unskilled	5.1	1,909
Skilled, non manual	5.0	1,868
Partly skilled	3.5	1,312
Total	100.0	37,293

- 5.3.13 In the case of occupation type there were 37,293 implied responses from heads of households in work as compared with the 42,940 implied responses from those in work referred to at 5.3.12 above. Of those, 40.7% described themselves as professional or management / technical.
- 5.3.14 Table 5-18 analyses the employment distribution of key workers as a sub-set of all employees. 16.2% of heads of household and spouse / partners in employment were in key worker occupations, 55.2% of whom were teachers.

Table 5-18 Key workers

Question 13g

Occupation	%	N ^{os} implied
Nurse / other NHS clinical staff	35.3	1,325
School / FE / College teacher	55.2	2,069
Police officer	1.6	61
Prison / Probation service staff	1.3	50
Social worker / Occupational therapist	3.7	138
Fire service	2.9	108
Total	100.0	3,751

Table 5-19 Workplace of Head of Household

Question 13h

Workplace	%	N ^{os} implied
Within Tunbridge Wells Borough	52.6	12,767
Sevenoaks District	3.0	723
Ashford Borough	0.7	168
Maidstone Borough	3.4	821
Tonbridge and Malling Borough	9.7	2,351
Wealden District	2.4	572
Rother District	0.7	175
Hastings Borough	0.2	62
Mid Sussex District	0.6	135
Elsewhere in Kent	3.7	907
Elsewhere in Sussex	2.4	574
London	12.6	3,065
Elsewhere in North East	4.6	1,128
Elsewhere in UK	2.8	688
Abroad	0.6	134
Total	100.0	24,270

- 5.3.15 99.8% of those in work responding to the question on occupation also responded to a further question on the location of their workplace. 52.6% of heads of household worked within Tunbridge Wells Borough; a further 12.6% worked in London.

- 5.3.16 In the case of ethnic origin the breakdown at Table 5-20 below refers only to 'Self' which is taken in the main to be the Head of Household. 98.3% of respondents answered the ethnic origin question. The results largely mirrored the Census 2001 data in terms of the White British and other white proportions and showed very similar distribution across the other ethnic groups.

Table 5-20 Ethnic Origin of Households

Question 13b

Ethnic Origin	%	N ^{os} implied	Local Area Census 2001 **
White British	94.2	41,514	94.0
Other White	1.8	782	2.6
Other Asian background	0.7	300	0.1
Other Ethnic	0.6	250	0.3
White Irish	0.5	221	0.8
White & Black Caribbean	0.4	196	0.2
White & Asian	0.4	188	0.4
Black Caribbean	0.2	102	0.1
Pakistani	0.2	89	0.1
Other mixed	0.2	78	0.3
White & Black African	0.2	77	0.1
Indian	0.2	72	0.3
Chinese	0.2	72	0.3
Bangladeshi	0.1	64	0.2
Black African	0.1	33	0.2
Other Black	0.0	12	0.0
Total	100.0	44,050	100.0

No data for Gypsy / Traveller.

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- 5.3.17 The survey asked how many cars respondents had in their households. Only 19% indicated that they had no car based on a response rate of 92%.

Table 5-21 Number of Cars in Household

Question 14

	%	N ^{os} implied
One	43.0	17,734
Two	32.4	13,376
Three or more	6.1	2,519
None	18.5	7,620
Total	100.0	41,249

- 5.3.18 In response to a further question on travel to work, based on responses from the head of household and spouse / partner combined, 63.6% indicated that they went by car. A further 14.9% travel by train; 12.2% walk to work, while 2.9% travel by bus. For households with no car, the proportion walking to work increases to 44.9%, and the proportion who travel by bus increases to 20.5%.

6 MIGRATION

6.1 In Migration to Tunbridge Wells Borough

- 6.1.1 This section looks at the patterns of migration for the Tunbridge Wells Borough. In the first part of the section the 7,490 implied households (17% of the sample) who had moved in the last 2 years were asked where they had moved from. 61.6% had previously lived within the Tunbridge Wells Borough.
- 6.1.2 With regard to the households in-migrating to the Borough, 13.0% had moved from elsewhere within UK (i.e. from beyond the South East). 17.4% had moved from elsewhere in the South East.

Table 6-1 **Location of Previous Dwelling**
Question 4a

Location	%	N ^{os} implied
Elsewhere in South East	17.4	503
Sevenoaks District	13.9	399
Elsewhere in UK	13.0	373
Tonbridge and Malling Borough	11.3	325
London	9.8	282
Wealden District	7.2	207
Maidstone Borough	5.9	168
Elsewhere in Sussex	5.5	159
Abroad	5.3	152
Rother District	4.3	122
Elsewhere in Kent	3.5	100
Ashford Borough	2.9	84
Hastings Borough	0.0	0
Mid Sussex District	0.0	0
Total	100.0	2,874

- 6.1.3 Those who had moved into the Borough within the last 2 years were then asked what the most important reason was for moving home. 93.9% (2,700 implied) of the group indicating a move responded to the question.

Table 6-2 Reason for the Moving Within Last 2 Years
Question 4c

Reason	%	N^{os} implied
Wanted own home	18.8	507
Needed more space	17.5	475
New job	14.2	385
Education	12.2	329
To be near relative	9.9	267
Closer / easier to commute	9.0	242
Relationship / family breakdown	8.4	226
Wanted to buy	4.1	112
Needed less space	2.1	56
Move to a cheaper home	1.7	46
Retirement	1.6	44
Health reasons	0.5	12
Total	100.0	2,701

- 6.1.4 18.8% of households moving into the Borough moved because they wanted their own home. The need for more space (17.5%) is frequently the most common single reason given for moving when all moving households are considered; it is commonly a less significant reason among those moving into the Borough. Employment accounted for 23.2% of reasons when new job and closer / easier to commute are taken together.
- 6.1.5 91.3% of the group indicating a move into the Borough (2,625 implied) answered a further question on whether the move was to a first home. 82.9% said that it was not their first home.

6.2 Out-Migration from Tunbridge Wells Borough

- 6.2.1 Out-migration is expected to account for 38.2% of all moves for both existing and concealed households over the next 2 years (3,084 moves implied). Out-migration will account for 36.7% (2,225 implied) of all intended moves for existing households and 36.8% (859) in the case of concealed households over the next 2 years.
- 6.2.2 Those moving out of the Borough were asked where they were thinking of moving to. In this case 2,200 implied existing households (36.3%) and 859 implied concealed households (36.8%) responded to the question.

Table 6-3 Location of Move for those Moving Outside the Borough
Question 16c

Location	Existing households		Concealed households	
	%	N ^{OS} implied	%	N ^{OS} implied
Sevenoaks District	2.2	48	1.8	16
Ashford Borough	0.7	16	1.8	16
Maidstone Borough	0.5	10	3.1	27
Tonbridge and Malling Borough	6.8	149	6.9	59
Wealden District	2.6	58	0.0	0
Rother District	6.3	138	0.0	0
Hastings Borough	2.7	59	3.1	27
Mid Sussex District	3.1	68	0.0	0
Elsewhere in Kent	9.5	210	7.9	68
Elsewhere in Sussex	8.7	192	0.0	0
London	5.9	129	27.6	237
Elsewhere in South East	20.6	454	15.8	136
Elsewhere in UK	28.8	633	30.7	264
Abroad	13.0	287	7.2	62
Total		2,451		912

- 6.2.3 In the case of existing households moving, the main single interest was in moving elsewhere in the UK (i.e. outside the South East) at 28.8% with 20.6% opting for moving elsewhere in the South East.
- 6.2.4 In the case of concealed households moving a higher proportion were interested in moving elsewhere in the UK (30.7%), 27.6% were interested in moving to London.
- 6.2.5 Those moving out of the Borough were asked their reasons for moving away. 2,070 implied existing households, 34.1% of those intending to move out of the Borough, and 727 implied concealed households, 30.7% of those intending to move outside the Borough, responded to a multiple choice question, offering around 1.4 choices in the case of existing households and 1.1 in the case of new households.

Table 6-4 Reason for Moving Out of the Borough
Question 16d

Reason	Existing Households		Concealed households	
	% households	N ^{os} implied	% households	N ^{os} implied
Better area	28.6	592	1.5	11
Employment / access to work	27.9	578	67.6	491
Retirement	27.6	571	0.0	0
Safety / fear of crime	13.5	280	0.0	0
Education	7.4	152	24.0	174
Lack of affordable housing	31.6	655	20.7	151
Total		2,828		827

- 6.2.6 Reasons for moving out of the Borough were well spread across the options offered. The single most common reason given by existing households moving outside the Borough was lack of affordable housing within the area (31.6%). In the case of concealed households moving, choices were more focused on employment reasons (67.6%) as might be expected from a group likely to have a younger profile. Lack of affordable housing was a factor for 20.7% of concealed households.
- 6.2.7 Based on a response rate of 93.8%, 7.6% of all households in the Borough (3,172 implied) indicated that a member of their family had moved out of the Borough in the last 5 years because they could not afford to buy or rent a home locally.
- 6.2.8 68.6% of those who had moved away were looking for owner occupied accommodation, 18.3% wanted to rent from a Housing Association and 13.1% hoped to rent in the private sector.
- 6.2.9 Of those who had moved away 51.9% wanted 2 bed accommodation.

Table 6-5 Number of bedrooms required for those moving outside the Borough

Question 38

	%	N ^{os} implied
One	18.4	767
Two	51.9	2,170
Three	24.9	1,041
Four or more	4.8	199
Total	100.0	4,177

- 6.2.10 In 59.6% of cases the household member who had moved away would return to the Borough if cheaper housing was available.

6.3 Migration Summary

6.3.1 This table reflects the net migration position for existing Tunbridge Wells Borough households only.

Table 6-6 Existing Households

Migration Areas	Sevenoaks	Ashford	Maidstone	Tonbridge and Malling	Wealden	Rother	Hastings	Mid Sussex
Moving into the Borough from	399	84	168	325	207	122	0	0
Moving out of the Borough to	48	16	10	149	58	138	59	68
Net Migration	351	68	158	176	149	(16)	(59)	(68)

Table 6-7 Reasons for Out Migration

Reasons	Retirement	Employment	Education
Moving into the Borough	44	627	329
Moving out of the Borough	571	578	152
Net Impact	(527)	49	177

6.3.2 There is a positive net level of in-migration relating to employment of 49 existing households, and education 177 existing households. However additionally 491 concealed households are out-migrating for employment reasons, as highlighted in table 6-4, resulting in an overall net negative position of 442 (491 – 49).

7 FUTURE HOUSING REQUIREMENTS

7.1 Moving Households within the Borough

- 7.1.1 Moving intentions were tested in several sections of the questionnaire with an emphasis on future plans to move within the Borough for existing households and also a more focused study on concealed households who represent pent up demand for housing.
- 7.1.2 Respondents were asked to say whether they or any members of the household were currently seeking to move or will do so in the next two years. 18.4% of all households responding (8,241 implied) were found to be planning a move. A further 8.5% (3,799 implied) indicated that they wished to move but were unable to do so.
- 7.1.3 The scale of movement implied, at an average of around 9.2% per annum, was significantly higher than that found in other recent surveys carried out by DCA in which an average annual figure of 4.6% has emerged (though this figure includes periods of up to 5 years in some cases). This proportion would rise to 13.4% if all those wishing to move in the period were able to do so.
- 7.1.4 Those indicating a wish to move but an inability so to do offered the following reasons for not being able to move. Respondents offered around 1.6 choices on average. However, the number of implied households responding was 4,011, not 3,799 as indicated by the basic responses on moving referred to at 7.1.2 above. It is assumed that some households experiencing a difficulty in moving in the shorter term also answered this question even though they expected to move some time in the next two years.
- 7.1.5 It would seem clear from Table 7-1 below that affordability was by far the most important factor with 57.5% indicating an inability to afford to buy a home and 57.8% a lack of affordable rented housing as one of their choices.

Table 7-1 Reasons Preventing a Move for both Existing and Concealed Households

Question 16e

Reason	% responses	% households	N ^{OS} implied
Unable to afford to buy a home	36.0	57.5	2,308
Lack of affordable rented housing	36.1	57.8	2,319
Unable to afford moving costs	12.3	19.6	785
Family reasons	4.0	6.3	253
Location of employment	2.8	4.4	177
Local education choices	2.3	3.7	147
Other	6.5	10.3	413
Total	100.0	159.6	6,402

7.2 Housing Needs of Existing Households Moving Within the Borough

7.2.1 The percentages in all tables in this section (except cross tabulations) have been applied to the control total of 3,840 implied existing household moving within the Borough, corresponding to the total number of households responding to question 16b asking about the nature of the move.

7.2.2 The first table in this section looks at the current tenure of existing households moving within the Borough. 57.0% of the group were owners; 30.4% tenants in private rented property. 11.9% were HA rented sector tenants as compared with around 12% found for the social rented sector in recent DCA surveys.

Table 7-2 Current Tenure of Existing Households Moving Within the Borough
Question 16b by Question 1

Tenure	% of moving households	N ^{os} implied
Owner occupier with a mortgage	48.0	1,845
Owner occupier no mortgage	9.0	347
Private rented	30.4	1,166
HA rented	11.9	456
Shared ownership	0.3	10
Tied to employment / other	0.4	16
Total	100.0	3,840

Table 7-3 When is the Accommodation Required
Question 17

Time accommodation required	%	N ^{os} implied
Within 1 year	76.3	2,930
1 - 2 years	23.7	910
Total	100.0	3,840

7.2.3 The table shows that 76.3% of potential movers sought to do so within one year.

Table 7-4 Type of Accommodation Required
Question 18

Type	%	N ^{os} implied
Semi-detached	41.0	1,575
Detached	27.2	1,044
Terraced	8.0	307
Bungalow	9.9	380
Flat / maisonette	11.8	453
Supported housing	2.1	81
Total	100.0	3,840

No data for Caravan/Mobile Home or bedsit / studio / room

- 7.2.4 Table 7-4 indicates that 27.2% of these respondents felt that they required detached houses – below the average for this group found in recent DCA surveys (around 32%). Interest in flats / maisonettes at 11.8% was above that found in recent DCA surveys (around 8%), both partly reflecting the current stock balance of the Borough.

Table 7-5 Number of Bedrooms Required

Question 19

Bedrooms	%	N ^{os} implied
One	10.9	419
Two	25.6	983
Three	37.0	1,421
Four	21.0	806
Five or more	5.5	211
Total	100.0	3,840

- 7.2.5 62.6% of existing household moving respondents indicated that they required two or three bedroom accommodation. The requirement for one bedroom accommodation (10.9%) was above that found in other recent surveys carried out by DCA in which around 8% has been the average.
- 7.2.6 Cross-tabulation relating type of property required to size required in terms of bedrooms produces the following results.

Table 7-6 Type Required by Size Required

Question 19 by Question 18

Type	One bed		Two bed		Three bed		Four beds		Five + bed		Total
	%	N ^{os}	%	N ^{os}	%	N ^{os}	%	N ^{os}	%	N ^{os}	N ^{os}
Semi-detached	0.6	8	21.7	335	56.3	870	19.8	306	1.6	25	1,544
Detached	2.5	25	2.4	25	32.5	333	44.4	455	18.2	187	1,025
Terraced	0	0	67.0	201	33.0	99	0	0	0	0	299
Flat / maisonette	58.3	259	41.7	185	0	0	0	0	0	0	444
Bungalow	13.6	51	56.7	211	29.8	111	0	0	0	0	373
Supported housing *	84.6	67	15.4	12	0	0	0	0	0	0	79
Total		410		969		1,413		761		212	3,764

* low volume of data

No data for Caravan / Mobile Home, Bedsit / Studio / room

- 7.2.7 56.7% of bungalow demand was for 2-bed accommodation. 62.6% of detached demand favoured 4+ bed accommodation; 32.5% for 3 bed accommodation. 56.3% of semi-detached demand was for 3-bed accommodation. 33.0% of terraced house demand was for 3 bed accommodation; 67.0% for 2 bed accommodation. 42% of flats / maisonette demand was for 2 bed accommodation; 58% for 1 bed accommodation. These are the levels expected for existing households.
- 7.2.8 Existing moving households were next asked if they were looking to rent or buy. The results are set out in Table 7-7.

Table 7-7 Preferred Tenure

Question 20

Tenure	%	N ^{os} implied
Owner occupation	75.8	2,911
HA rented	16.7	641
Private rented	4.1	157
HA shared ownership	3.4	131
Total	100.0	3,840

No data for tied to employment

- 7.2.9 75.8% (2,911 implied) saw owner occupation as their preference – close to the average found in recent DCA surveys (around 73%). 16.7% of the group indicated a preference for Housing Association rented accommodation – below the level found for social rented accommodation in recent DCA surveys (around 20%). The number of households expressing a demand for Social rented accommodation (772 implied) was higher than the number of Social housing tenants indicating an intention to move in Table 7-2 above (456 implied) and implies a required turnover of 5.6% in the two year period.
- 7.2.10 Of those hoping to move into HA rented housing 60.8% were already Social housing tenants; 35.3% were moving from private rented accommodation.
- 7.2.11 Cross-tabulation comparing type of property required with type of tenure preferred shows the following results.

Table 7-8 Type Required by Preferred Tenure

Question 20 by Question 18

Type	Owner – occupation		Private rented		HA rented		HA shared ownership		Total
	%	N ^{os}	%	N ^{os}	%	N ^{os}	%	N ^{os}	N ^{os}
Semi-detached	73.7	1,113	0.6	8	19.4	293	6.3	95	1,510
Detached	95.5	965	0	0	4.5	46	0	0	1,011
Terraced	85.4	256	0	0	14.6	44	0	0	299
Flat / maisonette	53.1	236	30.1	134	16.8	74	0	0	444
Bungalow	59.6	216	3.0	11	27.9	101	9.5	35	362
Supported housing *	100.0	46	0	0	0	0	0	0	46
Total		2,832		153		558		130	3,672

** Low volume of data**No data for Caravan / Mobile Home or bedsit / studio / room*

- 7.2.12 52.5% of demand in the HA rented sector was for semi-detached accommodation. 39.3% of owner-occupation demand was for semi-detached houses; 34.1% for detached houses; 7.6% for bungalows; 9.0% for terraced houses.
- 7.2.13 95.5% of demand for detached houses; 73.7% of demand for semi-detached houses; 59.6% of demand for bungalows and 85.4% of demand for terraced houses was for owner-occupation. 16.8% of demand for flats / maisonettes; 27.9% of demand for bungalows and 14.6% of demand for terraced houses was for HA rented accommodation.
- 7.2.14 15.8% of existing moving households (607 implied) were registered on a housing waiting list, 49.2% of whom indicating registration on the Tunbridge Wells Borough Council list. 68.6% were registered with a Housing Association; 1.7% were registered with another Council.
- 7.2.15 Existing households moving were asked where accommodation was required. Two choices were invited but on average only 1.4 choices were offered.

Table 7-9 **Where Accommodation is Required**
Question 23

Location	All existing households moving			Households seeking HA rented accomm
	% responses	% households	N ^{os} implied	N ^{os} implied
Tunbridge Wells	50.3	67.6	2,511	357
Southborough	13.4	18.0	668	216
Paddock Wood	6.7	9.1	337	107
Hawkhurst	4.1	5.5	203	24
Cranbrook	3.4	4.6	171	17
Bidborough	1.7	2.3	86	32
Capel	1.6	2.2	82	50
Pembury	6.6	8.9	329	43
Speldhurst	1.3	1.8	65	0
Beneden	1.8	2.5	91	3
Frittenden	0.0	0.0	0	0
Sandhurst	2.0	2.7	99	24
Brenchley	2.8	3.8	142	33
Goudhurst	1.2	1.7	62	15
Horsmonden	2.0	2.8	102	15
Lamberhurst	1.1	1.5	55	15
In another village	0.0	0.0	0	0
Total	100.0		5,003	951

- 7.2.16 The main single focus of interest was in Tunbridge Wells itself, 67.6% of households made this one of their choices.

- 7.2.17 A separate cross tabulation was made looking at the locations required by those seeking HA rented accommodation who made 1.5 choices on average. Demand among that group was also focused on Tunbridge Wells (57% of households), 34% of households made Southborough one of their choices.
- 7.2.18 The final question in this section asked respondents why they preferred a particular location. The average number of choices was 2. Employment / closer to work was the largest single choice made by 37.4% of respondents. Always lived here (34.1%) was the second choice. Better area was a choice for 30.0% of households.

Table 7-10 Reason for Preferred Location

Question 24

Reason	% responses	% households	N ^{os} implied (all choices)
Employment / closer to work	18.0	37.4	1,354
Always lived here	16.4	34.1	1,234
Better area	14.5	30.0	1,088
Nearer family / carer	12.5	25.9	939
Nearer / better shopping / leisure facilities	12.1	25.1	910
Nearer / better schools / colleges	11.7	24.3	880
Better public transport	6.4	13.2	479
Safety / fear of crime	5.5	11.4	411
Greater availability of cheaper housing	2.9	6.1	220
Total	100.0		7,515

7.3 Needs of Concealed Households Moving Within the Borough

- 7.3.1 This section looks in detail at those people living in an existing household but described as a 'concealed' household which is taken as a proxy for the extent of 'concealment' of housing need within the Borough because these households represent a pent up and unmet demand for housing.
- 7.3.2 The tables below show both the findings for all concealed households planning to move within the next 2 years (1,671 households), averaged to an annual formation level over the next 12 months of 836 households.
- 7.3.3 The vast majority (91%) of the total of concealed households consisted of people described as children of the household as set out in Table 7-11 below. The level of relationship breakdown at 2.9% was slightly lower than normally found in DCA surveys (around 4%).

Table 7-11 Person Looking to Form Concealed Households

Question 25

Persons forming household	%	N ^{os} implied
Children 16 +	91.1	762
Partner / Spouse	2.9	24
Friend	2.8	23
Lodger	1.9	16
Parent / grandparent	0.7	6
Other relative	0.6	5
Total	100.0	836

Table 7-12 Age Structure of Concealed Households

Question 26c

Age	%	N ^{os} implied
16 – 19	13.9	133
20 - 29	67.7	644
30 - 44	13.5	128
45 - 59	3.9	37
60 – 74	0.0	0
75 +	1.0	10
Total	100.0	952

- 7.3.4 The age question refers to individual adult household members. Table 7-12 above suggests 14% of concealment relates to the 16 - 19 age group with 18% relating to all those 30 years of age and over. The largest group (68%) are 20 to 29 years old.

Table 7-13 Number of Children

Question 26d

Children	%	N ^{os} implied
Child due	1.7	14
One	1.9	16
Two or more	1.1	9
None	95.3	797
Total	100.0	836

- 7.3.5 The survey found that children (under the age of 16) were involved in 4.7% of all cases (39 implied).

- 7.3.6 Respondents were asked if the new household was being formed as a single or couple household. 37.1% (310 implied) indicated formation as a couple household. Those indicating a couple household were also asked where their partner was currently living. In 31.9% of cases the partner was living elsewhere within the Borough resulting in a potential double count of 11.8% (37.1% x 31.9%) which is removed in Table 7-14 below. In 44.7% of cases the partner was living in the existing household; 23.4% of cases outside Tunbridge Wells Borough.

Table 7-14 Time of Move – All New Forming Households

Question 28

When required	%	N ^{os} implied
Within 1 year	43.8	732
1 - 2 years	56.2	940
Total	100.0	1,672

- 7.3.7 The Good Practice Guidance recommends that the scale of annual new household formation is calculated as an average of the first two years identified in the survey in Table 7-14 above. The annual average in the Borough is 836, the total annual formation used in this section and referred to at 7.3.2 above.

Table 7-15 Tenure Needed / Preferred

Question 27a / Question 27b

Tenure	Needed		Preferred	
	%	N ^{os} implied	%	N ^{os} implied
Owner occupation	42.7	357	65.4	547
Private rented	32.2	269	12.1	101
HA shared ownership	12.1	101	8.1	68
HA rented	13.0	109	14.4	120
Total	100.0	836	100.0	836

No data for 'tied to employment'

- 7.3.8 The highest proportion (42.7%) of all concealed households moving said their need was for owner occupation but 13.0% opted for HA rented accommodation. In the case of tenure preference, the choices of concealed households were more aspirational, with a higher preference for owner occupation (65.4%) over the other forms of tenure, but only by a relatively small margin compared with other recent DCA surveys.

Table 7-16 Type of Accommodation Needed / Preferred

Question 29a / Question 29b

Type	Needed		Preferred	
	%	N ^{os} implied	%	N ^{os} implied
Flat / maisonette	55.8	465	40.0	334
Terraced	22.1	185	33.6	281
Semi-detached	8.8	74	18.9	158
Bedsit / studio / room only	9.4	79	0.0	0
Detached	1.9	16	5.9	49
Supported housing	2.0	17	0.8	7
Bungalow	0.0	0	0.8	7
Caravan/Mobile home	0.0	0	0.0	0
Total	100.0	836	100.0	836

- 7.3.9 The results from the survey showed a different profile from existing households moving, as might be expected for a generally younger group. 55.8% of concealed moving households required flats / maisonettes, close to the level of 40-50% commonly found in our surveys. 22.1% indicated a need for terraced houses. The more aspirational view usually reflected amongst all concealed households moving on preference for type (i.e. more houses; fewer flats) emerged from the survey data.

Table 7-17 Number of Bedrooms Needed / Preferred

Question 30a / Question 30b

Bedrooms	Needed		Preferred	
	%	N ^{os} implied	%	N ^{os} implied
One	46.6	390	11.0	92
Two	41.2	344	63.6	532
Three	12.2	102	24.3	203
Four or more	0.0	0	1.1	9
Total	100.0	836	100.0	836

- 7.3.10 The proportion needing 1-bed accommodation was slightly below the proportion of flats needed as per Table 7-16 above. The preference results for concealed households moving reflected the interest in larger house types referred to at 7.3.9 above in that preference for 2-bed properties was higher (63.6%) as compared with need (41.2%) at Table 7-17.
- 7.3.11 10.8% of all concealed households moving (180 implied) were registered on a housing waiting list, 77.8% being on the Tunbridge Wells Borough Council list.
- 7.3.12 Concealed households were asked the same questions on location as existing households moving. Two choices were offered but on average concealed households moving made 1.5 choices.

Table 7-18 Choice of Location

Question 31

Location	All concealed households moving		
	% responses	% households	N ^{os} implied (all choices)
Tunbridge Wells	45.3	67.6	565
Southborough	15.3	22.8	191
Paddock Wood	12.5	18.7	156
Hawkhurst	4.2	6.3	52
Cranbrook	3.8	5.7	47
Bidborough	1.5	2.2	19
Capel	0.9	1.3	11
Pembury	5.4	8.1	67
Speldhurst	1.7	2.5	21
Beneden	0.0	0.0	0
Frittenden	0.0	0.0	0
Sandhurst	1.7	2.5	21
Brenchley	4.3	6.4	54
Goudhurst	0.0	0.0	0
Horsmonden	1.5	2.2	19
Lamberhurst	1.9	2.8	24
Total	100.0		1,247

- 7.3.13 67.5% of concealed households moving made Tunbridge Wells one of their choices, other choices were widely spread and offered no clear trend.

Table 7-19 Reason for Preferred Location
Question 32

Reason	All concealed households moving		
	% responses	% households	N ^{os} implied (all choices)
Employment / closer to work	26.4	62.0	519
Nearer / better shopping / leisure facilities	25.8	60.1	507
Always lived here	22.0	52.0	432
Better public transport	7.8	18.5	153
Greater availability of cheaper housing	7.2	17.0	141
Greater availability of smaller homes	4.9	11.5	96
Better area	3.7	8.8	73
Nearer / better schools / colleges	2.2	5.2	43
Total	100.0		1,964

7.3.14 The most popular reason given for moving was employment / closer to work (62.0%). 60.1% of respondents made access to shopping and leisure facilities one of their choices. 52.0% choose familiarity with the area ('always lived here').

7.4 Housing Waiting List

7.4.1 It is accepted that generally housing waiting lists under-represent the true picture of need as households do not register. The local situation reflects that position.

7.4.2 40% of concealed households cannot afford to rent in the private sector but only 10.8% are on a Waiting List.

8 KEY WORKER HOUSING ISSUES

8.1 Introduction

- 8.1.1 The survey identified whether household members worked in the Public Sector. If the respondent is employed in the Public Sector and specified that they work within the Borough, they have been identified as 'Key Workers'. The public sector occupations defined as 'Key Workers' were agreed with the Council at the design stage of the questionnaire.
- 8.1.2 In this section the analysis of key workers has been split into two groups: those from existing households and those from concealed households, as these groups are affected by different issues.

8.2 Housing Issues of Key Workers from Existing Households

- 8.2.1 Respondents and their spouse / partner were asked to state which area of Public Sector employment they worked, see Table 8-1 below.

Table 8-1 Nature of Employment within Public Sector
Question 13g

	%	N ^{os} implied
School / FE / College Teacher	55.2	2,069
Nurse or other NHS staff	35.3	1,325
Social Worker / Occupational Therapist	3.7	138
Fire and Rescue	2.9	108
Police Officer	1.6	61
Probation and Prison Service staff	1.3	50
Total	100.0	3,751

- 8.2.2 Around 3,751 implied households (8.4% of all households in the Borough) gave details of their work in the public sector, with 55.2% (2,069 implied) indicating work as teachers, 35.3% (1,325 implied) work in health services, and 3.7% (138 implied) work as social workers. Numbers working in the fire services, police and probation were lower than all other areas, 2.9% (108 implied) work in fire services, 1.6% (61 implied) work in the police service, and 1.3% (50 implied) work in the probation and prison service.
- 8.2.3 A series of cross tabulations were made on households who work in the public sector, to try and gather information on their tenure preferences and the types of housing they can afford to access.
- 8.2.4 Firstly those who have already decided to leave the Borough were examined. 5.1% (193 implied) of the key workers identified in Table 8-1 are existing households leaving the Borough, 49.8% of whom (146 implied) are leaving due to better employment and access to work. 48.1% of whom (141 implied) are leaving due to lack of affordable housing to buy, 30.4% are leaving due to retirement and 21.8% are leaving due to better educational facilities.

Table 8-2 Annual Household Income of Key Workers (%)

Question 15c

Income	Nurse or other NHS staff	School / FE / College Teacher	Police Officer	Social Worker *	Fire and Rescue*	Probation Service Staff *
Below £10,000	13.4	15.6	0.0	0.0	100.0	0.0
£10,000 - £20,000	19.8	11.2	0.0	68.8	0.0	100.0
£20,001 - £27,500	2.7	8.7	0.0	0.0	0.0	0.0
£27,501 - £32,500	10.2	4.4	56.3	0.0	0.0	0.0
£32,501 - £40,000	9.9	11.6	0.0	0.0	0.0	0.0
£40,001 - £50,000	19.5	16.2	43.7	31.2	0.0	0.0
£50,001 - £60,000	6.9	20.9	0.0	0.0	0.0	0.0
£60,001 - £75,000	10.8	5.6	0.0	0.0	0.0	0.0
£75,001 - £100,000	0.0	3.2	0.0	0.0	0.0	0.0
Above £100,000	6.8	2.6	0.0	0.0	0.0	0.0
Total	100.0	100.0	100.0	100.0	100.0	100.0

8.2.5 Of 3,751 existing household key workers, 2,037 gave details of their total household income (i.e. including spouse / partners income), shown in Table 8-2 above.

8.2.6 Access to the owner-occupied market in the Borough through the cheapest 1-bed flats, requires an income of at least £25,300, the proportions who could not afford to owner occupy in the Borough were:-

- ◆ 100.0% of Fire & Rescue Service staff
- ◆ 100.0% of Probation & Prison Service staff
- ◆ 68.8% of Social Work/ Occupational Therapist staff
- ◆ 35.1% of Nurse or other NHS staff
- ◆ 32.9% of Teaching staff

NB: All Police staff who responded had incomes over £25,300, and therefore could afford to owner occupy in the Borough

8.2.7 A series of cross tabulations were made on key worker households who stated they would be moving within the Borough, to find information on their tenure and house type preferences. There was no data for fire service workers, probation service staff, and police officers.

Table 8-3 Key Workers House Tenure Preference
Question 20

Tenure	Nurse or other NHS staff	School / FE / College Teacher	Social Workers/ Occupational Therapist
Owner occupation	66.9	40.3	0.0
HA rent	33.1	24.7	0.0
Private Landlord rent	0.0	35.0	100.0
Total	100.0	100.0	100.0

NB No data for HA shared ownership, HA rent or tied to employment

- 8.2.8 Of those responding to the question on tenure preference, 40.3% and 66.9% of teachers and NHS staff respectively expressed preference for owner-occupation. The remaining 33.1% of NHS staff expressed preference for Housing Association rent. Out of the remaining teaching staff 24.7% expressed a preference for Housing Association rent and 35.0% for Private Landlord rent. All Social Work staff expressed preference for Private rent.
- 8.2.9 Table 8-4 shows the type of housing required by key workers moving within the Borough.

Table 8-4 Key Workers House Type Required
Question 18

	Nurse or other NHS staff	School / FE / College Teacher	Social Workers/ Occupational Therapists
Semi-detached	69.2	65.0	100.0
Detached	30.8	0.0	0.0
Flat / maisonette	0.0	35.0	0.0
Total	100.0	100.0	100.0

N.B: No data for other house types

- 8.2.10 The majority of teachers (65.0%) say they require semi-detached housing, with a further 35.0% requiring a flat / maisonette. Of NHS staff responding, 69.2% required semi-detached housing and 30.8% expressed a need for detached accommodation. All of the social workers whom responded required semi-detached accommodation.

Table 8-5 Number of Bedrooms Required
Question 13g x Question 20

	Nurse or other NHS staff	School / FE / College Teacher	Social Workers/ Occupational Therapists
One	0.0	0.0	100.0
Two	33.1	35.0	0.0
Three	0.0	0.0	0.0
Four	66.9	65.0	0.0
Total	100.0	100.0	100.0

N.B: No data for five or more bedrooms

- 8.2.11 Table 8-5 indicates the number of bedrooms required by key workers moving within the Borough. NHS staff mainly expressed preferences for 4-bed units (66.9%) and 2-bed units (33.1%), similarly, the majority of teaching staff expressed a preference for 4-bed accommodation (65.0%) and 2-bed units (35.0%). All social work staff expressed a preference for 1-bed units.

8.3 Housing Issues of Key Workers from Concealed Households

- 8.3.1 The response received from concealed key workers moving within the Borough was small; therefore the data in this section should not be treated as being representative of this group. Neither were responses obtained from a cross-section of key workers, with no responses from police service staff, probation services / prison staff and the fire service.
- 8.3.2 Respondents were asked to state which area of the public sector they were employed in. See Table 8-6 below for results.

Table 8-6 Nature of Employment within Public Sector
Question 13

	%
School / FE / College Teacher	42.3
Nurse or other NHS staff	40.0
Social worker	17.7
Total	100.0

- 8.3.3 Of the concealed workers responding around 42.3% (129 implied) works as a teacher, 40.0% (122 implied) work in health.
- 8.3.4 Respondents were asked about their total household annual income, the results are shown in Table 8-7 below. The workers who responded stated they earned between £25,001 and £27,500 (24.8%). Almost 24% said their incomes were between £40,001 and £50,000. The remaining 19% had incomes between £15,001 and £20,000. No concealed key worker household earned over £50,000.

Table 8-7 Annual Household Income of Concealed Key Workers

Question 35d

Income	Key Workers	N ^{os} implied
£15,000 - £20,000	18.8	22
£20,001 - £25,000	17.1	20
£25,001 - £27,500	24.8	29
£27,501 - £30,000	0.0	0
£30,001 - £40,000	16.2	20
40,001 – 50,000	23.9	28
Total	100.0	118

N.B. No incomes above £50,000 or below £15,000

- 8.3.5 Looking at the access levels to the owner-occupied market in the Borough, requiring an income of £25,300, around 38.9% of the concealed key workers could not afford to owner occupy in the Tunbridge Wells Borough.
- 8.3.6 Concealed key workers were asked if they had any savings to meet a deposit and legal costs in terms of purchasing a property. Over 44.4% had over £10,000 saved to meet these costs. The remaining 32.5% had under a £1,000 saved.
- 8.3.7 A series of cross tabulations were made on key worker households who stated they would be moving within the Borough, to find information on their tenure and house type preferences.
- 8.3.8 Table 8-8 below, shows that the most popular tenure was owner occupation, mentioned by 89.9% of the concealed key workers. 10.1% of concealed key workers said they preferred private rent. There was no demand for HA rent, HA Shared Ownership or tied to employment.

Table 8-8 Preferred Tenure of Concealed Key Workers (%)

Question 27b

Tenure	Key Workers
Owner Occupation	89.9
Private rent	10.1
Total	100.0

- 8.3.9 Concealed key workers were asked what type of accommodation was needed by the new household. 81.2% of workers said they needed a flat / maisonette and 18.8% expressed a need for a terraced property. There was no expressed need for any other type of accommodation.
- 8.3.10 68.8% of concealed key workers stated they needed one bedroomed accommodation and 31.2% said they needed two bedrooms. There was no demand for anything larger than two bedrooms.
- 8.3.11 This section analyses the main issues for this group of households but all key worker households in need of affordable housing are contained within the total figures calculated in the Needs Assessment Model in Section 12.

9 SUPPORTED AND ADAPTED HOUSING

9.1 Needs of Disabled People

- 9.1.1 Issues relating to households with one or more member affected by a disability or long-term illness were addressed through a series of questions. This section draws together the findings from these questions.
- 9.1.2 16.4% of households in the area did contain somebody with a disability, suggesting 7,326 households in the Borough were affected in some way.
- 9.1.3 Assessment of the UK average for the percentage of households affected is difficult both because of the impact of multiple disability and the tendency to express statistics in terms of population rather than household population. The Department of Social Security report of 1998 (based on a 1996 / 97 survey) suggested as many as 8.6 million disabled adults in private households - around 14 - 15% of the population.
- 9.1.4 From cross-tabulation it was established that the comparative figures for the various tenures were as per Table 9-1 below. The HA rented figure (32.8%) is below the average for the social housing sector found in recent DCA surveys (around 39%).
- 9.1.5 The level for owner occupiers with no mortgage (20.7%) was low in our experience, especially given the older age profile in this sector.

Table 9-1 Incidence of Disability by Tenure
Question 8 by Question 1

Tenure	Tenure in Sample %	Tenure of those with disability %	N ^{os} implied
Owner occupied with mortgage	40.5	7.4	1,339
Owner occupied without mortgage	31.1	20.7	2,866
Private rented	12.2	15.2	827
HA rented	15.3	32.8	2,245
Shared ownership *	0.5	9.2	19
Tied to employment / other *	0.4	18.3	30

* low volume of data

- 9.1.6 In 85.0% of cases only one household member had a disability; in 15.0% two members had a disability. On this basis 8,455 individuals were identified in the Borough with a disability. 40.3% of households with two members with a disability were owner occupiers with no mortgage, 29.4% were HA tenants. The age profile and nature of disability data referred to below suggest marginally different totals.
- 9.1.7 The age groups of all disabled household members are shown in Table 9-2 below. 64.2% of all disabled household members were over the age of 60 including 35.2% over 75; 22.0% were under 45.

Table 9-2 **Age of all Household Members with a Disability**
Question 9b

Age	%	N ^{os.} implied
0 – 15	6.5	534
16 - 24	2.9	231
25 - 44	13.1	1,049
45 - 59	13.3	1,083
60 - 74	29.0	2,415
75+	35.2	2,923
Total	100.0	8,235

9.1.8 The next table shows the nature of the disability of members of the household. 11,416 implied responses were received to a multiple choice question from the 1st household member with a disability and 1,602 implied responses from the 2nd member, giving an average of 1.6 choices in the case of first members and 1.4 in the case of second members.

Table 9-3 **Nature of Disability**
Question 9c

Disability	1 st Member			2 nd Member		
	% responses	% households	N ^{os.} implied (all choices)	% responses	% households	N ^{os.} implied (all choices)
Walking difficulty	31.0	49.5	3,538	27.3	37.4	437
Limiting long-term illness	19.5	31.2	2,231	18.3	25.0	292
Asthmatic / respiratory problems	11.9	19.0	1,359	19.5	26.8	313
Other physical disability	9.0	14.4	1,026	7.0	9.6	112
Visual / hearing impairment	11.4	18.2	1,303	10.5	14.4	168
Wheelchair user	5.2	8.3	592	1.0	1.3	16
Mental health problem	7.9	12.6	903	7.8	10.9	127
Learning disability	4.1	6.5	464	8.6	11.7	137
Total	100.0		11,416	100.0		1,602

9.1.9 By far the largest group of people was those with a walking difficulty (49.5%). 8.3% of households contained a member who was a wheelchair user suggesting 592 in the Borough as a whole.

9.1.10 A cross-tabulation was made to establish whether the houses which had been adapted for a wheelchair were indeed the dwellings where people using a wheelchair lived and found this to apply in 25.2% of cases (263 of the 1,044 at Table 9-7), suggesting a mismatch between houses adapted and those where wheelchair users lived. By extension, it would appear that 329 households with a wheelchair user (55.6%) did not live in suitably adapted premises (viz. 592 in Table 9-3 above less 263).

9.2 Support Needs

- 9.2.1 8,175 implied household members responded to the question on need for care or support. 41.2% indicated a need for care or support (3,368 implied).
- 9.2.2 93.3% of those with a care or support need felt they were getting enough support, the data implying 6.7% (226 implied) with outstanding support needs.
- 9.2.3 Those with an outstanding care or support need were asked what types of support they needed. Responses were in fact received from 274 respondents, each making an average of 1.9 choices each.

Table 9-4 Type Of Care / Support Required (All Disabled Household Members)
Question 9g

Care / Support	% responses	% households	N ^{os} implied
Personal care	24.8	48.2	132
Claiming welfare benefits / managing finances	6.8	13.1	36
Establishing social contacts / activities	15.4	30.0	82
Establishing personal safety / security	14.7	28.8	79
Looking after home	33.4	65.0	178
Someone to act for you	4.9	9.5	26
Total	100.0		533

No data for accessing training/employment

- 9.2.4 Looking after the home was the most required form of support with 65.0% making it one of their choices, but choices were quite wide spread. However the data involved was very limited and did not lend itself to further cross tabulation.
- 9.2.5 The Supporting People programme was introduced in April 2003, and provides a structure for funding the housing related support services outlined in Table 9-4 above. New services developed after April 2003 will have to compete for resources with established schemes within the County. The local authority will need to develop plans to meet outstanding needs through the Supporting People programme.
- 9.2.6 Those who currently received care and support services were asked who provided their support. In 48.2% of cases (1,750 implied) support was provided by Social Services / Voluntary Body. In the majority of cases (60.7% or 2,205 implied cases) support was provided by family / friends / neighbours. In 786 cases (21.6%) support was provided from both sources.

9.3 Adaptations

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

Table 9-5 Adaptations for the Disabled

Question 10a

Adaptations	%	N ^{os} implied
Adapted	8.9	3,971
Not adapted	91.1	40,797
Total	100.0	44,768

9.3.2 As can be seen from the table above, 8.9% of properties had been adapted, below the average level found in other recent DCA surveys (around 11%). The split by tenure is set out in the table below.

Table 9-6 Adaptations by Tenure

Question 10a by Question 1

Tenure	%	N ^{os} implied
Owner occupied with mortgage	3.0	544
Owner occupied no mortgage	11.5	1,600
Private rented	8.0	434
HA rented	19.8	1,354
Shared Ownership *	14.6	30
Tied to employment / other *	5.0	8

* low volume of data

9.3.3 Adaptation in the HA rented sector (19.8%) was considerably higher than in the owner occupied sector. Adaptations for owner occupied properties with no mortgage (11.5%) were above the average for the Borough, reflecting the higher proportion of older persons within that sector.

9.3.4 4,154 implied households actually responded to the question on which adaptations had been provided, suggesting an adaptation level of 9.3% (rather than 8.9% in Table 9-5 above). The following adaptations were identified based on responses to a multiple-choice question, respondents making around 2.5 choices on average.

Table 9-7 *Types of Adaptations Provided*

Question 10b

Adaptations	% responses	% households	N^{os} implied (all choices)
Handrails / grabrails	24.1	60.0	2,490
Bathroom adaptations	17.5	43.4	1,805
Ground floor toilet	16.2	40.3	1,671
Access to property	17.1	42.6	1,772
Wheelchair adaptations	10.1	25.1	1,044
Stairlift / vertical lift	9.8	24.4	1,014
Extension	2.4	6.0	253
Other	2.8	6.9	288
Total	100.0		10,337

9.3.5 Wheelchair adaptations at 25.1% (1,044 implied) were above the average level found in recent DCA surveys (around 15%). The data taken in conjunction with 9.1.10 above suggests that many adapted premises are no longer occupied by wheelchair users (781 properties implied). 60% had handrails / grabrails fitted, usually the most common type of adaptation in DCA survey experience; 43.4% had had bathroom adaptations; 40.3% had ground floor toilets; 42.6% access to property adaptations.

9.3.6 6,561 implied households (89.6% of all households with a disability) responded to a further question on what facilities still needed to be provided to ensure current members of the household can remain in the property now or for the next 2 years. Respondents made around 1.7 choices on average. Of those answering this question, 74% were aged 60+.

Table 9-8 *Types of Adaptations Needed for Current Member in Next 2 Years*

Question 11

Adaptations	% responses	% households	N^{os} implied (all choices)
Bathroom adaptations	20.3	34.7	2,279
Stairlift / vertical lift	14.5	24.8	1,624
Handrails / grabrails	13.8	23.3	1,529
Access to property	11.7	19.9	1,302
Other	11.4	19.4	1,272
Wheelchair adaptations	10.3	17.6	1,155
Extension	9.1	15.5	1,017
Ground floor toilet	8.9	15.1	993
Total	100.0		11,171

9.3.7 All the main adaptations referred to as provided at 9.3.5 above featured less prominently than might be expected. Interest in extensions was quite significant at 15.5% as was stair lift / vertical lift at 24.8%.

9.4 Supported Accommodation

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

Table 9-9 Type of Supported Accommodation Required

Question 21

Type	%	N ^{os} implied
Independent accommodation (with external support)	29.9	71
Independent accommodation (with live in carer)	10.3	24
Residential / nursing home	7.0	17
HA sheltered housing	38.6	91
Private sheltered housing	43.0	102
Total		305

No data for extra care housing

9.4.2 Demand for supported accommodation (other than sheltered accommodation) was focused on independent accommodation (with external support).

9.5 Housing Needs of Older People

9.5.1 Based on 99.5% response, 4.9% of existing households (2,172 implied) indicated that they had elderly relatives (over 60) who may need to move to the Borough in the next two years. 2,368 implied households responded to a further multiple-choice question on the type of accommodation required, with respondents making around 1.2 choices on average.

Table 9-10 Accommodation Required by Elderly Relatives in Next 2 Years

Question 12b

Adaptations	% responses	% households	N ^{os} implied (all choices)
Extra care housing	8.9	10.6	251
Private sheltered housing	20.3	24.2	573
Live with respondent (need extension / adaptation)	17.7	21.0	498
Residential care / nursing home	13.5	16.1	381
HA sheltered housing	10.6	12.6	298
Private housing	17.0	20.2	479
Live with respondent (existing home adequate)	5.1	6.1	143
Non-sheltered HA property	6.9	8.1	193
Total	100.0		2,816

- 9.5.2 Demand for this group was predicted by the children of elderly people and, as would be expected, it shows a different pattern to that normally seen among elderly respondents in DCA surveys. In our experience elderly people seek to remain in their own homes and prefer to receive support at home. In contrast, the children of elderly parents tend to predict the need for supported housing. In this case, 12.6% of demand was for HA sheltered housing; 24.2% for private sheltered housing. 16.1% of demand was for residential / nursing home accommodation. 27.1% (641 households implied) indicated that their relative could live with them but in 77.7% of cases (498 implied) the home would need adaptation or extension to accommodate an elderly relative.
- 9.5.3 The sheltered housing needs of elderly people within the Borough were captured within the question for all movers within the Borough on supported housing.
- 9.5.4 The combined requirement for sheltered housing in both sectors from existing households living in the Borough and in-migrating parents / relatives is shown below in Table 9-11. The figures exclude sheltered housing with extra care.

Table 9-11 Sheltered Housing Demand

	Private Market	Affordable Sector	All Sectors
Existing Households	102	91	193
In-migrant Households	573	298	871
Total	675	389	1,064

N.B. Figures taken from Table 9-9 and Table 9-10.

- 9.5.5 The higher level of elderly accommodation for people moving into the Borough is common to other DCA Surveys. Generally, the forecast is being made by their children who assist in the moving process. Conversely, the indigenous older population prefer to continue in the area / surroundings they know and within their own home as long as possible.
- 9.5.6 In total, the data suggests a combined requirement for sheltered accommodation from older people currently living in the Borough (193 households) and those who may in-migrate to be beside their family (871 households) of 1,064 units, 389 in the affordable sector and 675 in the private sector.
- 9.5.7 Some of this requirement will be addressed by flow of the existing sheltered stock, but acceptability of existing stock to meet today's standards will need to be assessed in calculating the scale of new delivery.
- 9.5.8 There were an average of 55 re-lets of existing HA sheltered stock each year over the three years to 31 March 2005. 74 of the 91 local households requiring affordable sheltered housing over the next two years are on the waiting list and the 17 who are not need to be added to the current waiting list level of 116 households.

10 BLACK AND MINORITY ETHNIC NEEDS

10.1 Introduction

10.1.1 In the case of ethnic origin, the breakdown provided in Table 10-1 below refers to the ethnicity of the household in which the respondent lives. This provides numerical and percentage breakdown of all ethnic groups who responded to the postal survey. Table 10-1 shows that 41,514 (94.2%) of households ethnic origin was British. The remaining 2,537 (5.8%) household's ethnic origin fall into the other ethnic origin categories. Local Area 2001 Census figures are provided as an illustration however, Census data relates to population not households so the figures are not directly comparable.

Table 10-1 Ethnic Origin

	%	N ^{os} implied	Local Area Census 2001 **
British	94.2	41,514	94.1
Other White	1.8	782	2.7
Other Asian background	0.7	300	0.1
Irish	0.5	221	0.1
White & Asian	0.4	188	0.4
White & Black Caribbean	0.4	196	0.2
Other mixed	0.2	78	0.1
Indian	0.2	72	0.3
White & Black African	0.2	77	0.1
Pakistani	0.2	89	0.1
Caribbean	0.2	102	0.1
Chinese	0.2	72	0.4
African	0.1	33	0.2
Bangladeshi	0.1	64	0.2
Other Black background	0.0	12	0.0
Gypsy/ Traveller	0.0	0	0.0
Other	0.6	250	0.3
Total	100.0	44,051	100.0

* - Nearest decimal place.

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10.1.2 Table 10-2 illustrates the ethnic breakdown in more detail within the Borough. 122 Black and Minority Ethnic (BME) respondents provide statistical validity of $\pm 7.24\%$. This sample represents 2,536 implied households which have been drawn from the survey and analysed separately to give an insight into the specific housing needs of BME households in the Borough. The BME responders include categories of 'White Irish' and 'White Other' (in line with the Census definition) which represents 1,003 (39.6%) of BME implied households across the Borough.

Table 10-2 Ethnic Origin

	N^{os}	%	2001 Census *
White Other	782	30.8	45.2
Other Asian	300	11.8	2.0
Other ethnic	250	9.9	5.2
White Irish	221	8.7	13.0
White & Black Caribbean	196	7.7	2.7
White & Asian	188	7.4	6.1
Black Caribbean	102	4.0	1.4
Pakistani	89	3.5	1.0
Other Mixed	78	3.1	4.7
White & Black African	77	3.1	2.0
Indian	72	2.9	4.9
Chinese	72	2.9	6.3
Bangladeshi	64	2.5	2.7
Black African	33	1.3	2.5
Other Black	12	0.5	0.3
Total	2,536	100.0	100.0

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10.2 Current Housing

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

Table 10-3 Property Type by Number of Bedrooms
Question 2 by Question 5

Type	Bedsit		1-bed		2-bed		3-bed		4+ bed		Total
	%	N ^{os}	%	N ^{os}	%	N ^{os}	%	N ^{os}	%	N ^{os}	N ^{os}
Semi-detached	0.0	0	7.3	45	18.5	114	50.2	309	24.0	147	615
Detached	0.0	0	0.3	2	0.0	0	13.2	73	35.2	195	552
Terraced	0.0	0	3.3	10	26.9	83	57.0	176	6.0	18	308
Bungalow	0.0	0	0.0	0	63.5	61	25.0	24	11.5	11	96
Flat / maisonette	4.2	40	40.5	385	50.1	476	5.2	49	0.0	0	950
Total		40		442		734		631		371	2,521

No data for bedsits / studio / room only and caravan / mobile home

10.2.2 The majority of respondents live in flats/maisonettes (37.0%), followed by semi-detached (24.4%) and detached properties (21.9%). The majority of respondents living in flats/maisonettes have 2-bedrooms (50.1%). 50.2% of respondents who live in semi-detached properties have 3-bedroom properties.

Table 10-4 Access to Basic Facilities
Question 5

Facilities	N ^{os}	%	All households
Central heating (full)	2,364	93.9	86.2
Central heating (part)	10	0.4	7.0
Double glazing (full)	1,570	62.4	64.7
Double glazing (part)	277	11.0	16.3
Cavity wall insulation	725	28.8	29.3
Loft insulation	1,225	48.7	65.3
Water pipes insulated	698	27.7	39.4
Hot water tank insulated	1,164	46.3	63.8
Draught proofing	468	18.6	19.7

- 10.2.3 Households with central heating at 94.3% (compared with 86.2% for the whole population) were above the national average in the 2001 Census (91.5%) and slightly above the average of 94% found in the 2001 English House Condition Survey (EHCS). Full double-glazing at 62.4% (64.7% for the whole population) was below the UK average of 70% (EHCS 2001).
- 10.2.4 74.9% of respondents indicated that their homes were adequate. 638 (25.1%) BME households indicated their home was inadequate. Respondents were asked to indicate the reasons why the accommodation was not suitable. Responses on the reason for inadequacy were invited on two bases - 'in-house' solutions (improvement / repairs or cost of heating) and other solutions. Respondents could reply in both categories on a multiple choice basis. 28.7% of the group indicated an 'in-house' solution (compared to 36.3% in the whole population) of which all of BME respondents (89.9% for the whole population) selected need for repairs / improvements as one of their choices; 18.0% selected too costly to heat compared to 27.2% for the whole population.
- 10.2.5 Table 10-5 below sets out the other choices with all respondents opting for solutions likely to require a move. A total of 552 BME households answered the question with 690 responses, giving an average of 1.3 choices per respondent.

Table 10-5 Inadequacy of Present Accommodation
Question 7bii *(likely to require a move)*

Reasons	N ^{os.}	% (all choices)	All households
Too small	272	49.3	678
Rent / mortgage too expensive	321	58.1	25.7
Housing affecting health	12	2.2	8.4
Tenancy insecure	25	4.5	4.8
Too large	60	10.8	7.9
Total	690		

- 10.2.6 The largest single issue for BME households was rent and mortgage too expensive, with 58.1% stating this compared to 25.7% of the whole population. The second largest issue mentioned by BME households was that the dwelling was too small, mentioned by 49.3%, of respondents lower than the whole population at 6.7%.

10.3 Disability / Limiting Long Term Illness

- 10.3.1 Respondents were asked to indicate if any member of the household had a disability or long term limiting illness. 20.0% of the BME sample had a member of their household with a disability or long-term illness, a slightly higher level to that found for the whole population (16.4%). In the majority of cases only one person was affected, in 86 cases 2 members of the household had a disability or long term illness.
- 10.3.2 BME households were asked about the nature of their disability as is shown in *Table 10-6* below. 507 1st household members gave 851 responses, making an average of 1.7 choices each. 99 2nd household members gave 98 responses, making an average of 1.0 choices each.

Table 10-6 Nature of Disability / Long Term Illness
Question 9c

	1 st Member		2 nd Member	
	N ^{os}	% (households)	N ^{os}	% (households)
Limiting long-term illness	264	52.1	0	0.0
Walking difficulty	222	43.9	0	0.0
Mental health problem	107	21.2	14	14.5
Asthmatic / respiratory problems	85	16.8	72	73.1
Other physical disability	73	14.4	0	0.0
Learning disability	40	7.9	0	0.0
Visual / hearing impairment	34	6.7	12	12.4
Wheelchair user	26	5.2	0	0.0
Total	851		98	

10.3.3 The majority of respondents (52.1%) had a limiting long-term illness compared to the general population where the majority of respondents with a difficulty were those with walking difficulty (52.6%). 222 respondents (43.9%) had a walking difficulty, 21.2% respondents had a mental health problem and 16.8% had an Asthmatic / respiratory problems. Of the 222 people who had a walking difficulty, 84.2% were aged 60 years or over.

10.4 Moving

10.4.1 Respondents were asked the reasons that prevented them moving and the results are shown in Table 10-7 below. The majority of the BME households said that they were unable to buy another home prevented them from moving (68.3%) compared to 57.5% of the whole population. Lack of affordable housing (62.2%) and unable to afford to move (36.0%) were also significant reasons for BME households, compared to 57.8% and 19.6% respectively in the whole population.

Table 10-7 Reasons Preventing a Move
Question 16e

	N ^{os}	% households	All H/Holds %
Unable to buy another home	272	68.3	57.5
Lack of affordable rented housing	248	62.2	57.8
Unable to afford to move	143	36.0	19.6
Family reasons	55	13.8	6.3
Local education choices	0	0	3.7
Location of employment	0	0	4.4
Other	32	8.1	10.3
Total	750		

- 10.4.2 Respondents were also asked to indicate the reasons for moving out of the Borough. 379 respondents gave 429 responses making an average of 1.1 choices each. The results are shown in Table 10-8 below.

Table 10-8 Reasons for Moving Out of the Borough

Question 16d

	N ^{os}	% cases (275)	All H/Holds %
Lack of affordable housing	222	58.6	33.0
Employment / better access to work	88	23.1	36.0
Retirement	76	20.0	19.2
Better education facilities	28	7.3	11.0
Better area	15	3.9	20.3
Safety / fear of crime	0	0.0	9.4

- 10.4.3 The most important reason for BME households leaving the Borough was lack of affordable housing with 58.6% mentioning this, compared to 33.0% for the whole population. The second most important reason for BME households leaving the Borough was due to employment / better access to work, mentioned by 23.1% of BME households responding. This was followed by retirement mentioned by 20.0% of BME respondents, and better educated facilities (7.3%).

10.5 Existing Households Moving

- 10.5.1 337 BME existing households indicated they would be moving within the Borough in the next 2 years, 311 responses were given regarding questions on type and size of accommodation required. 52.7% indicated they required semi-detached accommodation of which 57.9% required three bedrooms. 22.8% of moving BME households required detached accommodation, of which 57.7% require five bedrooms.

Table 10-9 Type Required by Number of Bedrooms

Question 18 by Question 19

	Semi-detached	Detached	Supported housing	Flats/ maisonette	Total
One	0	0	0	20	20
Two	3	0	12	44	59
Three	95	15	0	0	110
Four	66	15	0	0	81
Five	0	41	0	0	41
Total	164	71	12	64	311

NB. No data available for terraced, bungalow / bedsits / caravan and mobile home accommodation.

- 10.5.2 An assessment was made regarding the type of accommodation required, by preferred tenure. The main preference made by BME households moving was for owner occupation (74.6%; 232 implied) followed by HA rent (15.1 %; 47 implied) and private rent (6.4%; 20 implied).

Table 10-10 Type Required by Tenure Preferred
Question 18 by Question 20

	Semi-detached	Detached	Supported housing	Flat/ Maisonette	Total
Owner occupation	150	71	12	0	232
Private rent	0	0	0	20	20
HA Rent	3	0	0	44	47
HA rent	11	0	0	0	12
Total	164	71	12	64	311

No data available for terraces, bungalow / bedsits / caravan / mobile home or HA shared ownership.

- 10.5.3 As Table 10-10 above shows, of those requiring semi-detached accommodation 92.0% preferred owner occupation and 7.3% preferred HA rent. Of those requiring detached accommodation (100.0%) preferred owner occupation. Of those requiring flat/ maisonette accommodation (68.8%) preferred Housing Association rent.

10.6 New / Concealed Households Moving

- 10.6.1 29 concealed BME households are forming within the Borough over the next two years. Of these all are forming within a year. In comparison to the general population 43.8% are forming within one year, 56.2% between 1 to 2 years. (Please note overall responses gained from BME households moving were based on a low level of data).
- 10.6.2 BME households were asked how many children would be forming in each new household. 18 BME respondents replied, 18 stated they had none. This is compared to the general population in which 95.3% contained none; 1.9% contained at least one child and 1.7% were expecting a child.
- 10.6.3 62.8% of the concealed BME households said that they required a flat/maisonette and 37.2% said they would need terraced accommodation. There was no other preference for any other property type.
- 10.6.4 62.8% of concealed BME respondents said they required one bedroomed accommodation. 37.2% said they needed two bedrooms. There was no other preference for any other number of bedrooms.
- 10.6.5 62.8% of demand from concealed BME households moving with regard to tenure was for HA Rent. 37.2% of concealed households had a preference for owner occupation. There were no other preferences for any other types of tenure.

10.7 Conclusions

- 10.7.1 122 Black and Minority Ethnic (BME) returns, representing 2,537 implied households have been drawn from the Survey and analysed separately to give an insight into the specific housing needs of BME households in the Borough. The BME returns include the categories of 'White Irish' and 'White Other' which represent 1,003 implied households across the Borough.
- 10.7.2 The majority of BME households who responded to the DCA survey are living in flats/maisonettes (37.7%). Around 24.4% live in semi-detached and 21.9% live in detached accommodation.
- 10.7.3 58.1% of those BME households, who said their home was inadequate, cited accommodation was too expensive. This was much higher than the 25.7% found in the whole population.
- 10.7.4 20.0% of BME households have someone with a disability, slightly higher than the 16.4% of all households. 43.9% of the BME respondents with a disability have a walking difficulty; this was slightly lower than that of the whole population (53%).
- 10.7.5 68.3% of the BME households, who wished to move but cannot stated this was due to being unable to afford to buy another home compared to 57.5% for the whole population.
- 10.7.6 Lack of affordable housing (58.6%) and employment / better access to work (23.1%) were the main reason for leaving the Borough compared to 33.0% and 36.0% respectively in the whole population. Retirement was also mentioned by 20% of respondents compared to 19.2% of the whole population.
- 10.7.7 There are fewer BME households (32.3%) earning below £20,000 compared to the whole population (37%) and higher proportions in all income bands over £40,000 per annum (40.1%) compared to 32.9% of all households.
- 10.7.8 The majority of existing BME households moving within the Borough in the next 3 years stated they required semi-detached accommodation with three bedrooms and the majority of households stated owner occupation as their preferred tenure.
- 10.7.9 29 concealed households are forming within the Borough over the next two years. Of these two thirds said they required flat/maisonettes with the other 3rd requiring terraced accommodation. However, it should be noted that responses relate to a low sample, consequently choices may be influenced by individual circumstances.
- 10.7.10 Generally the BME population in the Borough have better incomes than all households and the requirements of moving and concealed households are similar to the whole population. Their need for affordable housing is contained within the total Borough level in the Assessment Model.

11 POPULATION GROWTH AND HOUSEHOLD FORMATION PROJECTIONS

11.1 Introduction

- 11.1.1 In this section of the report a short background commentary is provided to the demographic element in housing demand in Tunbridge Wells Borough. The purpose is two-fold. First, to provide a context in which the results of the postal questionnaire can be interpreted. Secondly, to give a more specific focus on the demand for affordable housing provision and to make projections for five and ten year periods.
- 11.1.2 Modelling housing needs is a very complex procedure and it is only very recently that attempts have been made to model local housing needs. Most of the established procedures are aimed at the provision of national level estimates of housing need, including:-
- ◆ simple estimates such as those provided by the ODPM, which measured the crude dwelling to household surplus (and concluded no additional building was necessary to meet need);
 - ◆ a second approach by the Audit Commission measured household growth minus expected private sector output;
 - ◆ Glen Bramley's work focused on local supply and demand to calculate for a particular point in time the proportion of new households unable to buy in the market (minus social sector re-lets);
 - ◆ Steve Wilcox described a 'Net Stock' approach which calculates net household increase and adds a factor for concealed households before deducting new private sector output to arrive at estimates of need in the social sector.
- 11.1.3 Kleinman and Whitehead have devised a so-called 'Gross Flows' approach which looks at gross household formation, tenure choice, demand from in-migrants and deducts these from new social output and re-lets to yield a measure of social housing requirements.
- 11.1.4 How these national models translate to the local level is not at all clear. Kleinman and Whitehead have attempted a 'Gross Flows' analysis for Cambridge but relied entirely on secondary data for their estimates. This is a problem in the model particularly for the incorporation of measures of concealed households and factors relating to affordability are not considered directly but by modelling the tenure propensities of new households.
- 11.1.5 Our method emphasises the affordability issue and gives much greater weight to the issue of concealment of households than most of the 'national' level studies.
- 11.1.6 The affordability measure is derived from primary data collected in the household's surveys and from access to the Land Registry database on house prices and the concealment issue is also addressed through the survey findings. Since our study is targeted at Tunbridge Wells Borough, there are inevitable limitations because local housing markets encompass much wider areas than a single Local Authority area.

11.2 Demographic Analysis

- 11.2.1 There are four basic components to changes in the number and composition of households. The aim of this section of the report is to highlight the issues which are relevant to the evaluation of housing needs in the Borough particularly the changes in:-
- ◆ the age distribution of the population arising from births, deaths and ageing of the indigenous population;
 - ◆ family units such as marriage, divorce and child bearing patterns;
 - ◆ the number and composition of households arising from migration, particularly due to employment opportunities in the area;
 - ◆ the probabilities that family units form a separate household, particularly in response to changes in incomes in the labour market area.
- 11.2.2 In local area forecasting new household formation is mainly due to responses to income and employment opportunities. New household formation is also affected by life cycle patterns. This purely demographic influence on the number of households contributes to about 40% of the growth in the number of new households at any one time (Dicks, 1988; Ermisch, 1985).
- 11.2.3 The general demographic projections in the tables in this section have been provided by Kent County Council and are based on Deposit Kent and Medway Structure Plan Policy HP1.
- 11.2.4 The factors which combine to produce the population and household forecasts are:- population age-sex structures, headship rates, survival factors, infant mortality, fertility rates, base numbers of dwellings, vacancy rates, building / demolition programmes and the age-sex structure of migrants. The summary of this data is provided in the following tables with the population changes for a 5 year interval 2001 - 2016.
- 11.2.5 These projections are produced periodically by the Government and use the 2001 mid year estimate as their starting point. They assume the continuation of current trends in fertility and mortality and migration moves into and out of the area. They do not reflect change due to future housing development in the area.

11.3 Population Projections

- 11.3.1 The projections in Table 11-1 are based on the predictions made by Kent County Council (2001-based). These figures are based on the assumptions outlined in paragraphs 11.2.1 to 11.2.3 regarding mortality, fertility and migration etc, and are contained in population projections for the Borough for the period 2001 - 2016 provided by Kent County Council.

Table 11-1 Population Change in Tunbridge Wells Borough, 2001 - 2016

	2001	2006	2011	2016	Change
Total Population	104,000	104,400	104,200	101,900	
Change		+400	-200	-2,300	-2,100
% Change		+0.4	-0.2	-2.2	-2.0

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- 11.3.2 The table shows a decrease in the population of the Borough of about 2,100 over the forecast period. An increase is seen between 2001 and 2006 followed by a steady decrease across the remainder of the forecast period. The largest decrease occurs between 2011 and 2016 (2,300; 2.2%).

11.4 Age Structure Forecast 2001 - 2016

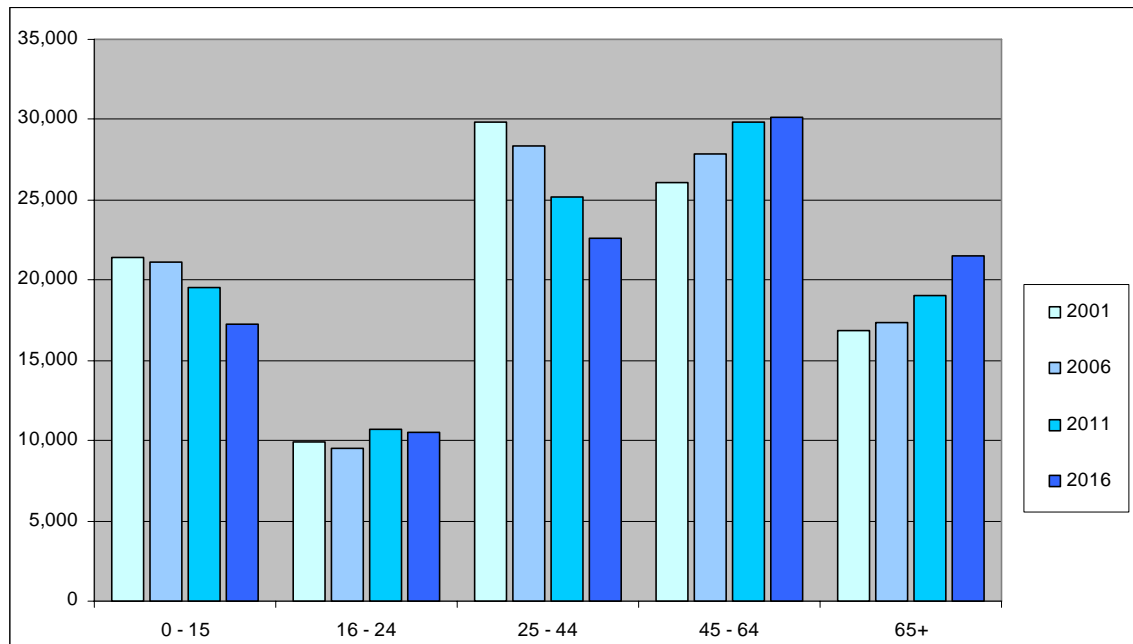
11.4.1 The next stage in the forecast is to disaggregate the population data into age bands because there may be changes in the population structure with significant housing implications. Table 11-2 is based on the net migration model and for this purpose best represents the position.

Table 11-2 Population Age Band Forecast, Tunbridge Wells Borough 2001 - 2016

	2001	2006	2011	2016	Change
0 - 15	21,400	21,100	19,500	17,300	-4,100
16 - 24	9,900	9,500	10,700	10,500	+600
25 - 44	29,800	28,400	25,200	22,600	-7,200
45 - 64	26,100	27,900	29,800	30,100	+4,000
65 +	16,900	17,400	19,000	21,500	+4,600
Total	104,000	104,400	104,200	101,900	-2,100
% Change		+0.4	-0.2	-2.2	-2.0

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Figure 11-1 Population Age Band Forecast, Tunbridge Wells Borough, 2001 - 2016



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

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

11.4.4 As we show above, there will be an average decrease in the population of Tunbridge Wells Borough of approximately 0.1% per annum over the forecast period according to the forecast model. There is projected to be around 2,100 less people in the Borough in 2016 than in 2001, a decrease of 2.0%.

- 11.4.5 The 0-15 age range shows a decrease overall (4,100 19.2%). A steady fall is seen throughout the forecast period, with the largest decrease of 2,200 people occurring between 2011 and 2016 (11.3%).
- 11.4.6 The 16-24 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 shows an increase of 600 (6.1%). Numbers fluctuate throughout the forecast period. The largest rise of 1,200 people is seen between 2006 and 2011 (12.6%).
- 11.4.7 The 25-44 age group, the main economically active and household forming and moving group shows a decline overall (7,200; 24.2%). Numbers fall steadily throughout the forecast period, with the largest fall between 2006 and 2011 (3,200; 11.3%).
- 11.4.8 The 45-64 age group shows an increase overall with a rise of 4,000 people up to 2016 (15.3%). The main increase occurs between 2006 and 2011 (1,900; 6.8%).
- 11.4.9 The most significant feature here is the growth of the population in the over 65 age group with an increase of 4,600 people (27.2%) seen over the forecast period. Numbers rise throughout the forecast period, with the largest rise of 2,500 (13.2%) occurring between 2011 and 2016.
- 11.4.10 Numbers in the 85+ age group show no overall change from 2001 to 2016. A decrease is seen between 2001 and 2006 with a fall of 400 people (16.7%) Numbers then increase steadily to 2016.

Table 11-3 Numbers of 85+ in Tunbridge Wells Borough, 2001 - 2016

	2001	2006	2011	2016	Change
85+	2,400	2,000	2,100	2,400	
Change		- 400	+ 100	+ 300	0
% Change		- 16.7	+ 5.0	+ 14.3	0

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11.5 Forecast Change in Households 2001 - 2016

- 11.5.1 Table 11-4 outlines the household formation forecasts for the Borough in the 15-year period from 2001 to 2016. It is based on the statistics provided by Kent County Council, and is considered the best available forecast on currently available data of household change in the Borough.

Table 11-4 Forecast Change in Households in Tunbridge Wells Borough, 2001 - 2016

	2001	2006	2011	2016	Change
Households	42,700	44,100	45,500	46,600	
Household change		+1,400	+1,300	+1,100	+3,900
% change		+3.3	+2.9	+2.4	+9.1

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- 11.5.2 There have been significant changes in household formation over the last decade which result in much higher household numbers compared to population growth and average household size. There is a large increase in single person households through elderly people living longer, separation and divorce and young people forming single person households.

11.6 Summary

- ◆ The forecasts to 2016 are based on the assumptions outlined in paragraphs 11.2.1 to 11.2.3 regarding mortality, fertility and migration etc, and are contained in population projections for the Borough for the period 2001 - 2016 provided by Kent County Council.
- ◆ The population is projected to decrease by 2,100 people over the 15 year period to 2016, a decrease of 2.0%.
- ◆ The 0-15 age range shows a decrease overall (4,100 19.2%). A steady fall is seen throughout the forecast period, with the largest decrease of 2,200 people occurring between 2011 and 2016 (11.3%).
- ◆ The 16-24 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 shows an increase of 600 (6.1%). Numbers fluctuate across the forecast period. The largest rise of 1,200 people is then seen between 2006 and 2011 (12.6%).
- ◆ The 25-44 age group, the main economically active and household forming and moving group shows a decline overall (7,200; 24.2%). Numbers fall steadily throughout the forecast period, with the largest fall between 2006 and 2011 (3,200; 11.3%).
- ◆ The 45-64 age group shows an increase in numbers with an increase of 4,000 people (15.3%). The main increase occurs between 2006 and 2011 (1,900; 6.8%).
- ◆ The most significant feature here is the growth of the population in the over 65 age group with an increase of 4,600 people (27.2%) seen over the forecast period. Numbers rise throughout the forecast period, with the largest rise of 2,500 (13.2%) occurring between 2011 and 2016.
- ◆ Numbers in the 85+ age group show no change from 2001 to 2016. A decrease is seen between 2001 and 2006 with a fall of 400 people (16.7%). Numbers then increase steadily to 2016.
- ◆ Despite a decrease in total population, household formation is forecast to rise by 9% over the period to 2016 due to a large increase in single person households, through elderly people living longer, separation and divorce and young people forming single person households.

12 ODPM NEEDS ASSESSMENT MODEL

12.1 Affordable Housing Needs Assessment Model

12.1.1 The overall assessment of housing need is calculated using the ODPM Basic Needs Assessment Model, which is structured from the survey data to take account of the key demand sources, households requiring subsidised housing, homeless households not assessed in the survey, households living in unsuitable housing whose needs can only be resolved in a different dwelling and concealed household formation emanating from demographic change.

12.2 Income Requirement Assumptions

12.2.1 Each category has been adjusted to ensure that proper account is taken of households who can buy the lowest quartile stock in the owner occupied market without assistance. The private rent sector costs are estimated at an access cost of £395 / £675 per month for the vast majority of households in this sector, requiring an annual income of at least £19,000 / £34,800 per annum, subject to location.

12.2.2 Entry to owner occupation requires an income between £34,000 for the cheapest 1 bed flat and £49,200 for a 2 bed flat or terraced house, subject to location.

12.3 Basic Model Structure

12.3.1 There are a total of 18 'stages' in the needs assessment model, combined into three distinct sections assessing:-

- ◆ B - The Backlog of Existing Housing Need
- ◆ N - Newly Arising Need
- ◆ S - Supply of Affordable Units

12.3.2 $(B + N) - S =$ Overall annual net shortfall (or surplus) of affordable housing.

12.4 B – The Backlog of Existing Housing Need

12.4.1 The first stage of the backlog calculation identifies existing households in living accommodation unsuitable for their needs who need to move to resolve their difficulty. **Stage 1** identifies the number of households who indicated their accommodation was inadequate, a total of 5,814 households across the Borough as shown in the table below.

Table 12-1 *Is your accommodation adequate for your households needs?*
Question 7a

	%	N ^{os.} implied
Adequate	87.0	38,775
Inadequate	13.0	5,814

12.4.2 The second stage of the unsuitability assessment removes Council / RSL Rented tenants from the calculation of those in unsuitable housing, because any move 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.

Table 12-2 Inadequacy by Tenure
Question 7a by Question 1

	N^{os.} implied
Owner occupied with mortgage	2,395
Owner occupied no mortgage	587
Private rented	1,506
HA rented	1,251
Shared ownership	27
Tied to employment / other	48
Total	5,814

- 12.4.3 As shown in the table above, 1,251 households need to be removed from the total of households with an unsuitability, and this figure is applied in the model at **Stage 2**.
- 12.4.4 The third stage of the unsuitability assessment removes from the total those households whose unsuitability can be resolved 'in situ' (i.e. in their current accommodation). This is derived from HNS data testing the reason for inadequacy of those households who stated their accommodation was inadequate, mainly relating to repairs or improvements to the home.
- 12.4.5 We assess that households who stated their accommodation was too small, those whose rent / mortgage was too expensive, housing was affecting their health, whose tenancy was insecure or whose home was too large all require a move.
- 12.4.6 Households who stated their accommodation was too small, without specifying any other reason which would require a move, were tested against the ODPM 'Bedroom Standard' to determine whether they are actually overcrowded and only those households who are overcrowded are deemed to require a move.
- 12.4.7 The calculation results in a total of 2,430 cases where an 'in situ' solution is most appropriate and this figure is also applied at **Stage 2**, giving a total of 3,681 households who need to be removed from the unsuitability calculation at this stage.
- 12.4.8 The final stage of the unsuitability assessment takes the sub-total calculated above (**Stage 1 MINUS Stage 2**) and applies to this total the proportion of households unable to afford to buy or rent a home of a suitable size in order to resolve their difficulty.
- 12.4.9 We found that 80.4% of these households could not afford to buy or rent a home of a suitable size in the Borough, based on the responses of these 'unsuitable' households to a specific question asking whether a home of a suitable size in the Borough could be afforded, in accordance with the 2004 SEERA Good Practice Guidance. This proportion is applied at **Stage 3**.
- 12.4.10 Homeless households are counted in the Backlog of Need although we ensure that they are not double counted from any other source. Council records at March 2005 show that 62 households are in temporary accommodation, but those living in their own home or in other general stock would be captured in the survey. The P1 (E) return shows that only 19 households are in hostels and this figure is applied at **Stage 4**.
- 12.4.11 Potential households are also counted in the Backlog of Need. Table 12-3 below shows the calculation steps.

Table 12-3 Potential Households – Basic Needs Assessment Model

New household formation	422
TIMES Proportion unable to afford to buy or rent	40%
Total	169

12.4.12 New household formation is based on those who formed their first home in the last year having previously lived within the Borough. Of 679 newly forming households, 422 are in this category. The income of these households has been used to test their ability to access private rental of 1 and 2 bedroom units suitable for their requirements and 40% of them would be unable to do so. 169 households is the net number, also applied at **Stage 4**. 57% of these households were couples and 43% single households. 39% of the couples and 17% of the single households had dependent children.

12.4.13 The total resultant calculated backlog having taken into account unsuitability, homeless and potential households is then multiplied by a 20% quota at **Stage 6** to progressively eliminate the backlog calculated over a five year period, in accordance with Government Guidance, although the Council can make a Policy decision to eliminate the backlog over a longer period (e.g. 10 years or years to the end of the Local Plan period).

Table 12-4 Backlog of Need – Basic Needs Assessment Model

B - BACKLOG OF NEED		
1.	Households in unsuitable housing	5,814
2.	MINUS – Council & RSL tenants	1,251
	Cases where in-situ solution most appropriate	2,430
	Moving out of the Borough	<u>175</u>
		3,856
	<i>Households in unsuitable housing and need to move</i>	<u>1,958</u>
3.	TIMES - Proportion unable to afford to buy or rent	80.4%
4.	PLUS - Backlog - homeless households	19
	- potential households	<u>169</u>
5.	TOTAL BACKLOG NEED	1,762
6.	TIMES - Quota to progressively reduce backlog *	(20%)
7.	ANNUAL NEED TO REDUCE BACKLOG	<u>352</u>

12.5 N – Newly Arising Need

- 12.5.1 The first calculation involved in assessing newly arising need is to establish how many new households intend to form each year, then determine how many of these households have insufficient income to buy or rent in the market and therefore fall into need.
- 12.5.2 Good Practice Guidance recommends that the total of concealed households identified in the survey is annualised at the average level of those forming in the next two years.

Table 12-5 Time of Move – New Forming Households

Time of Move	N ^{os.} implied	Annual Average
Within 1 year	732	836
1 - 2 years	940	

- 12.5.3 The table shows that the annual average new household formation level is 836 households per annum.
- 12.5.4 In order to avoid double counting due to two-person household formation, duplication is removed. In 7.3.7 we found that 31.9% of the 37.1% new forming couple households were with a partner who lived separately elsewhere in the Borough, which would cause a double count. However data on recently formed households suggests that couple formation might increase to 57.3% and we have therefore removed the 31.9% from this higher level in the table below ($57.3\% \times 31.9\% = 18.3\%$).

Table 12-6 Double Counting Removal

New household formation (gross p.a.)	836
MINUS - Two person formation (18.3%) x 0.5	76
Total	760

- 12.5.5 This results in an annual average formation level of 760 households per annum, used at **Stage 8** of the model.
- 12.5.6 The income of recently formed households has been used to test future new forming households ability to both purchase in the lower quartile stock and access private rental of 1 and 2 bedroom units suitable for their requirements. 63% of new forming households are considered to be unable to purchase in the market, with 40% unable to rent. The rental proportion is used in **Stage 9** of the Model.
- 12.5.7 No data was available on ex-institutional population moving into community. This is a common situation and the figure of 0 is used in **Stage 10** of the Model.
- 12.5.8 The calculation of Existing Households falling into priority need is based on net new registrations on the waiting list over the year of 429 less 4 homeless households (20% of 19 at **Stage 5**) and all of the 107 in-migrant households. Of the net resulting figure of 319, 62 households on the waiting list are at the maximum points of 150, and this figure is applied at **Stage 11**. This is 19.5% of new registration and may be a low estimate bearing in mind that in the last two years 175 homeless households had not been housed, an average of 87 per annum alone.
- 12.5.9 The survey data identified 97 in-migrant households in year 1 and 110 in year 2, 104 on average who live in social rented accommodation, and a further 7 households in shared ownership. Additionally there were an annual average over the last two years of 560 in-migrant households living in the private rented sector, but none of them were in receipt of housing benefit. An average annual figure of 107 households unable to afford market housing is used at **Stage 12**.

Table 12-7 Newly Arising Need – Basic Needs Assessment Model

N - NEWLY ARISING NEED		
8.	New household formation	760
9.	TIMES Proportion unable to buy (63%) or rent (40%) in market	(40%) 304
10.	PLUS - Ex-institutional population moving into community	(no data) 0
11.	Existing households falling into priority need	62
12.	In-migrant households unable to afford market housing	<u>107</u>
13.	TOTAL NEWLY ARISING NEED	<u>473</u>

12.6 S – Supply of Affordable Units

- 12.6.1 The annual supply of affordable units over the last three years is used in the model as a prediction for future annual affordable housing supply which is likely to arise.
- 12.6.2 It is important firstly to establish the average stock re-let level and we have studied data from both the HIP returns and CORE for the three years to 31/03/2005, which shows the following:-

Table 12-8 2003 to 2005 Affordable Housing Supply (HIP & CORE)

RSL Re-lets	2002 / 03	2003 / 04	2004 / 05	Average
HIP Return	477	383	440	433
CORE Data *	373	308	408	363
Average	425	346	424	398

* © CORE, Housing Corporation

- 12.6.3 The overall average figure for the three year period is 398 units per annum, which is used at **Stage 14** of the needs model. Shared ownership units are estimated at 379 based on 2001 Census numbers plus 42 units built up to March 2005. Assuming a resale rate based at 5.7%, the same as social stock re-lets, 22 units would become available each year and this number is also incorporated at **Stage 14**.
- 12.6.4 **Stage 15** of the needs model involves assessing how increased vacancies and units taken out of management will have an effect on the annual flow of affordable housing. The calculation takes the average annual right to buy level, multiplied by the average re-let rate of the stock. The table below shows the right to buy levels from the HIP returns for the three years to 31/03/2005.

Table 12-9 2003 to 2005 Right to Buy Levels (HIP)

	2002 / 03	2003 / 04	2004 / 05	Average
Right to Buy	No data	12	6	9

- 12.6.5 The average annual right to buy level is 9 units per annum, based on the available data over the last two years. With an average stock re-let rate of 5.7% per annum, this leads to a total of 1 unit per annum applied at **Stage 15**.

12.6.6 **Stage 16** of the needs model takes account of the predicted annual new affordable housing supply. The HIP returns for the three years to 31/03/2005 show the following trends:-

Table 12-10 2003 to 2005 New Affordable Housing Supply (HIP)

Supply	2002 / 03	2003 / 04	2004 / 05	Average
New RSL Supply	33	34	74	47
Other New Supply	<u>7</u>	<u>6</u>	<u>0</u>	<u>4</u>
Total	<u>40</u>	<u>40</u>	<u>74</u>	<u>51</u>

12.6.7 The average annual new supply total is 51 units per annum, and in view of the relatively steady supply over the period this total has been applied to **Stage 17** of the model as the predicted annual new affordable supply.

Table 12-11 Supply of Affordable Units – Basic Needs Assessment Model

S - SUPPLY OF AFFORDABLE UNITS		
14. Supply of social re-lets (398) and Shared Ownership re-sales (22)		420
15. MINUS Increased vacancies (if applicable) and units taken out of management. Right to Buy	(9 x 5.7%)	<u>1</u>
		419
16. PLUS - Committed units of new affordable supply		51
17. AFFORDABLE SUPPLY		<u>470</u>

12.7 Affordable Housing Needs Assessment Model

B - BACKLOG OF NEED		
1.	Households in unsuitable housing	5,814
2.	MINUS – Council & RSL tenants	1,251
	Cases where in-situ solution most appropriate	2,430
	Moving out of the Borough	<u>175</u>
		3,856
	<i>Households in unsuitable housing and need to move</i>	<u>1,958</u>
3.	TIMES - Proportion unable to afford to buy or rent	80.4%
4.	PLUS - Backlog - homeless households - potential households	19 <u>169</u>
5.	TOTAL BACKLOG NEED	1,762
6.	TIMES - Quota to progressively reduce backlog *	(20%)
7.	ANNUAL NEED TO REDUCE BACKLOG	<u>352</u>
N - NEWLY ARISING NEED		
8.	New household formation	760
9.	TIMES Proportion unable to buy (63%) or rent (40%) in market	(40%)
10.	PLUS - Ex-institutional population moving into community	(no data)
11.	Existing households falling into priority need	62
12.	In-migrant households unable to afford market housing	<u>107</u>
13.	TOTAL NEWLY ARISING NEED	<u>473</u>
S - SUPPLY OF AFFORDABLE UNITS		
14.	Supply of social re-lets (398) and Shared Ownership re-sales (22)	420
15.	MINUS Increased vacancies (if applicable) and units taken out of management. Right to Buy	(9 x 5.7%)
		<u>1</u>
		419
16.	PLUS - Committed units of new affordable supply	51
17.	AFFORDABLE SUPPLY	<u>470</u>
	Annual need to reduce backlog (B)	352
	Newly arising need (N)	<u>473</u>
	TOTAL AFFORDABLE NEED (B + N)	825
	Affordable supply (S)	<u>470</u>
18.	OVERALL ANNUAL SHORTFALL (B + N) - S	<u>355</u>

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

12.8 Model Structure

- 12.8.1 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 2011. The primary data gathering will of course be undertaken again before 2011, but unless there are major changes in house prices and incomes it is unlikely that there will be much variation in the overall situation.

12.9 Needs Assessment

- 12.9.1 The total affordable housing need annually is for 825 units. Net re-lets of the existing social stock, after Right to Buy (RTB) impact, average 419 units and is the major means of addressing the scale of need identified.
- 12.9.2 After allowing for existing stock net re-let supply and new delivery at past levels, there will still be a total annual affordable housing shortfall of 406 units (355 shortfall + 51 assumed new units), 2,436 units in total over the six years to 2011.
- 12.9.3 Based on previous new supply of 51 units the level of need is nearly eight times new delivery.
- 12.9.4 The level of new supply can fluctuate significantly on an annual basis. Although the 3 year average has been used in the Model, the actual delivery should be monitored each year in updates of the assessment.
- 12.9.5 Additionally, 655 existing and 151 concealed households intend to leave the Borough over the next two years because of a lack of affordable housing. These are not included in our needs assessment calculation, although we could be justified in doing so.

13 PLANNING AND DELIVERY

13.1 Land and Affordable Housing Delivery

- 13.1.1 Land supply is crucial to the provision of housing. Land available at a discount is often the key to making a social housing scheme viable, particularly given the limited funding available. Therefore, local authority housing and planning strategies need to ascertain the availability of sites and propose ways of bringing sites forward.
- 13.1.2 The inter-relationship of the land and subsidy issues is important in the negotiation process. It is clear from the scale of affordable need identified in the survey that the Council will need to negotiate with private landowners and developers to be able to deliver the scale of housing required.
- 13.1.3 Whilst the survey data provides identified demand levels in each strategic housing area, the Council must apply its own judgement as to the suitability of sites for affordable housing for low income families, particularly related to the provision of services, and other planning policy requirements.

13.2 Planning Policies for Affordable Housing

- 13.2.1 Planning Guidance Note 3 on Housing gives the planning system a role in affordable housing provision in urban and rural areas. Following the Local Plan Inquiry and Inspector's Report, the modified Local Plan affordable housing target is 30%.
- 13.2.2 Local needs within or adjoining rural settlements are addressed in Policy H9 on 'exceptions' sites.

13.3 Affordable Housing

- 13.3.1 Circular 6/98 emphasises the need for local authorities to provide a local definition of affordable housing. A basis for a definition of affordable housing, which would assist within the context of the Local Plan, is discussed below.
- 13.3.2 The Council needs to define affordable housing in setting future planning policy and we would suggest that as simple a definition as possible be provided. We have attempted to provide text which identifies the requirement but leaves the percentage to be achieved as an issue for negotiation on a site by site basis. Our definition is:-

"Affordable housing is that provided with subsidy, both 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 and "intermediate" housing i.e. shared ownership, shared equity and sub-market rent."

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

Social Rent

- ◆ *RSL units for rent, the major requirement;*

Intermediate Housing

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

- 13.3.4 The DCA definition of affordable housing has been followed in the Good Practice Guidance published in January 2004 by the South East Regional Assembly (SEERA) including reference to subsidy:-

“housing provided with a subsidy to enable the asking price or rent to be substantially lower than the prevailing market prices or rents in the locality”.

- 13.3.5 All definitions vary slightly but the core meaning is the same. The Draft South East Plan Policy H4 however also provides a very clear definition and stresses the importance of “subsidy”. The policy text is as follows:-

“Affordable housing is defined as that provided with a subsidy to enable the asking price or rent to be substantially lower than the prevailing market prices or rents in the locality and which is subject to mechanisms that will ensure that the housing remains affordable for those who cannot afford market housing. The subsidy is provided from the public sector, usually through a local authority or registered social landlord, or from the private sector through planning obligations. This definition covers housing for social rent, shared ownership, low cost home ownership and sub-market rent.”

- 13.3.6 The policy guidance gives the Council the power to negotiate with developers on all new permissions, subject to the ability to provide defensible data to justify need following a rigorous and up to date assessment provided in this survey.

13.4 Low Cost Market Housing

- 13.4.1 The definition of low cost market housing in Circular 6/98 lacks clarity particularly regarding the provision of subsidy. We have never accepted that “low cost market housing”, provided without subsidy, satisfies ODPM's own definition of affordable housing and have always questioned the lack of clarity in the Guidance definition, particularly in areas with high house prices relative to local income levels.

- 13.4.2 Low cost market housing is not small units which are provided without subsidy to meet the needs of households with income levels just adequate to access the housing market. These are ‘starter’ homes and are part of the general market. A household able to buy a house-builders cheapest new unit is not included in our calculation of affordable housing need because they could buy market re-sales or live in the private rented sector.

- 13.4.3 Housing provided with subsidy (i.e. shared equity) is incorporated within our definition and target for intermediate housing.

- 13.4.4 The consultation paper ‘Planning for Mixed Communities’ identifies the types of housing described at 13.3.3 above (other than social rented) as “intermediate housing” which should remove the lack of understanding of what was previously termed, ‘low cost market housing’. The Draft PPS3 specifically excludes low cost market housing from the affordable housing definition.

13.5 Perpetuity

- 13.5.1 It is important that additional affordable housing units provided through acquisition, conversion or new delivery add to the available affordable stock in the long term. Many past initiatives have provided subsidy which has been of benefit to the first occupier only and perpetuity providing control of the subsidy element, whether provided by free land, grant or discount is vital if the benefit is to be passed to subsequent occupiers for as long as it is needed.

- 13.5.2 To ensure the delivery and long term occupation of the affordable housing, it will be preferable for a specialist organisation such as an RSL or trust to be involved in the ownership and management of the dwellings to be provided. These arrangements would be formalised within a legal agreement to ensure that provision meets with the Council's affordability criteria.

13.6 Overall Target Levels

- 13.6.1 The annual level of outstanding affordable need of 406 units, after allowing for current re-let supply, will be difficult to deliver or sustain, bearing in mind past new supply levels averaging 51 units each year.
- 13.6.2 Despite the evidence of the scale of need from existing and concealed households, there are wider issues to consider when setting targets for delivery of affordable housing from new developments. Primarily there is a need to build viable, sustainable developments.
- 13.6.3 The Structure Plan allocation is 2,900 units from 2001 to 2011 (290 a year). Not all of these will be on qualifying sites, nor does this total take account of completions or outline consents. However the total affordable need of 406 is 140% of the full annual allocation, targets can only be set by a professional judgement based on experience of what is sustainable and deliverable.
- 13.6.4 Our significant experience and evidence of need for affordable subsidised housing in mixed developments leads us to recommend that 40% of new units negotiated should be the level applied from the total of all sites negotiated. Based on the evidence of need and evolving government policy and our significant experience, this target includes both housing for social rent (which should be 30%) and intermediate housing (which should be 10%) to meet the needs of low income households, key workers and those on average incomes unable to purchase. Targets may vary above and below this level on a site by site basis.
- 13.6.5 Policy H4 of the Draft South East Plan suggests an overall regional target of 35%, but this will vary between authorities in the Region who are responsible for setting targets to meet their specific local housing needs.
- 13.6.6 Until the target is able to be reviewed in the Local Development Framework process, the current 30% target should we believe operate on a balance of 25% social rent and 5% intermediate housing.
- 13.6.7 In view of the scale of need, subsidised affordable units should be negotiated on all suitable sites. The Council should set a 'target' for each site taking into account existing supply, survey demand and other regeneration, planning, sustainability and economic factors.
- 13.6.8 The increases in house prices over the last five years have excluded many of 'first-time buyers' from the owner occupied market. We believe therefore that the proportion of affordable housing provided on new sites should encompass more intermediate housing than would have been the case five years ago when it was a more marginal element of affordable need.

13.7 Site Thresholds

- 13.7.1 In all areas across the Borough we believe that the significant level of need identified is unlikely to be met even at the lower threshold of 15 units, both in the current Circular and the proposed level for all authorities in the Draft PPS3 issued in December 2005.
- 13.7.2 Following the Local Plan Inquiry and Inspector's Report, the site threshold in the Borough has now been modified to 15 dwellings.

13.8 Affordable Housing Need Summary

- 13.8.1 The following summary is our assessment of the broad balance of affordable unit delivery between social rental and intermediate housing by unit need numbers and percentages. These are summarised below.

Table 13-1 Affordable Need Summary

Total Annual Need	825	
Existing Stock Re-lets	<u>419</u>	
Net New Need	<u>406</u>	
New Rental	305	75%
Shared Ownership / Shared Equity	101	25%
Discounted Market Rent		
Total	<u>406</u>	<u>100%</u>

13.9 Affordable Rented Accommodation

- 13.9.1 The local relationship between house prices and incomes is such that around 63% of new forming households are unable to purchase in their own right depending on location. Social stock is 15.3% of housing in the Borough, below the national level of 19.3%. The availability of rented stock through re-lets (only 50% of need) is low relative to the expectation that existing stock flows should address 90% of all need.
- 13.9.2 All affordable housing need each year could be justified as social rented units, both for new forming households and existing families. The requirement to provide sustainable, balanced communities and developments means that housing has also to be provided to address households excluded from the market following almost 10 years of house price inflation well above the growth in incomes.
- 13.9.3 There is therefore a fundamental difference between assessment justification and policy direction in relation to tenure balance.

13.10 Intermediate Market Housing

- 13.10.1 Concealed households forming in the next year express a need (43%) or preference (65%) for owner occupation as can be seen in table 7-15, but generally around 63% of them have incomes inadequate to be able to purchase. The sustained period of high house price inflation, however, has impacted on new forming households' ability to buy and existing households to move through the market, requiring an increase in supply of housing at lower cost to assist those on middle incomes, including key workers.
- 13.10.2 There is an expressed need for Shared Ownership units from 131 existing households and 101 new households over the next two years as can be seen in Table 7-7, around 116 each year, a very significant level relative to new delivery levels.

13.11 Intermediate Housing to Buy

- 13.11.1 Shared ownership supply is very low relative to current need of 116 units per year created by high house price inflation. Shared ownership units are estimated at 379 based on 2001 Census numbers plus 42 units built up to March 2005. Assuming a resale rate based at 5.7%, the same as social stock re-lets, 22 units would become available each year (almost 2 per month).

- 13.11.2 To assess the scale of viability of the two main intermediate housing options, grant assisted shared ownership and shared equity using land subsidy only, recent examples of new build RSL shared ownership schemes in the Borough were studied. The income data of concealed households has been checked against the market values of two bed units in these developments.
- 13.11.3 Generally purchases need to be at a 40% to 50% share to be viable for the majority of new forming households. The required income for 2-bed flat units is £30,000 (for a 50% share scheme in Royal Tunbridge Wells) to around £37,500 (for a 60% share in a 2-bed semi-detached development).
- 13.11.4 There are around 70 new forming households a year with adequate income to be assisted by shared ownership at these levels, particularly helping younger working households to buy in their local housing market.
- 13.11.5 However, although the income requirement to purchase in the open market would range from £34,200 for the cheapest 1-bed flat to £52,100 for a 2-bed terraced property depending on location, access to the private rented sector in the main locations ranges from £26,900 to £28,800. Households purchasing with the assistance of 50% shared ownership could therefore afford the cost of private rent and should not technically be eligible for affordable housing.
- 13.11.6 There are around 80 new forming households a year who earn between £20,001 and £27,500, the income band below private rental, which should be the threshold applicable to intermediate housing to buy in the Borough. However, the level of subsidy required to assist households in this income group would need to increase to almost 60% based on the cost of a flat in recent developments.

13.12 Market Rent

- 13.12.1 Around 365 new households and 672 existing households, 1,037 in total express a preference for private rental over the next 3 years around 346 a year. Initiatives to deliver discounted market rent could well assist households, including key workers unable to afford full market costs.
- 13.12.2 Quality housing provided in this sector could also address the short term needs of key worker and other middle income households expressing interest in shared ownership, especially those at the early stages of their careers or on limited employment contracts who are looking for flexibility in their housing arrangements.

13.13 Needs Distribution by Sub-Area

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

13.14 Need and Demand by Tenure Type, Size and Location

- 13.14.1 Appendix I contains a detailed analysis of the type and size of units required by both existing and concealed households analysed by tenure and location.