

**NEWARK & SHERWOOD
DISTRICT COUNCIL**

**HOUSING MARKET &
NEEDS ASSESSMENT**

FINAL REPORT



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1 EXECUTIVE SUMMARY

1.1 Key Recommendations

Balancing the Housing Market

- Focus new delivery in market housing to address the impact of future demographic and household formation change, meeting the continuing need for small units, mainly 2 bedrooms, to improve the quality of the housing offer.
- Delivery strategy should be closely linked to meeting the growth in older people and enabling a better flow of the existing stock.

Affordable Housing Targets

- The 2014 Affordable Housing Assessment Model identified a shortfall of 221 units a year, the scale of which supports the Local Development Plan affordable housing target of 30% negotiated from the total of all suitable sites, subject to viability.

Affordable Tenure Mix Targets

- The overall affordable tenure target balance should continue at **60% for affordable rent** and **40% intermediate housing**;
- The Housing Market & Needs Assessment (HMNA) data will remain valid until 2019 at which stage it will need to be fully updated as required in Guidance. The assessment should be monitored and updated annually.

Property Size Targets

Affordable Housing

- Consider affordable rented housing property size targets of **40% one and 30% two bedrooms** to meet the needs of single, couple and small family households.
- The need for **three bedroom affordable rented units** should be principally addressed by initiatives to free up the under-occupied stock, (**20%** target).
- **Four** bedroom property needs is greater than the stock of these units and should be 10% of new build;
- Intermediate market housing should be **10% one, 75% two bedrooms** and **15% three bedroom units**.

Market Housing

- It would be reasonable to consider future delivery in the market sector of **50% one and principally two bedroom** properties to address the low current market stock supply to meet the needs of single, couple and small family households and to address demographic change and reducing household size.
- **50%** of market units should be **three and four bedroom** houses to address the needs of larger families, a marginal change from the 2010 study.

Under Occupation

- To address the under-occupation of over 1,150 affordable housing units across the district, continue to develop housing priorities to make best use of the existing stock by providing positive incentives to improve the turnover of houses to address the needs of over-crowded and waiting list families.
- New affordable sector delivery strategy should be closely linked to the needs of older tenants and in resolving the under-occupation of family sized properties.

Older Persons' Housing Needs

- There is an inextricable link between ageing and frailty and the forecast rise in the retired population means that the housing and support needs of older and disabled households is important to consider at a strategic level.
- In line with the strategic priorities already established, resources should focus on the provision of home-based support services and adaptations for older people living at home in both affordable rented and owner occupied housing.
- Support services rely heavily on help provided by family and friends. Carer support networks should be recognised and used to complement rather than replace statutory provision.
- Although a high proportion of older people may have their own resources to meet their accommodation and care needs some may need financial support to enable them to access housing support services.
- As part of the on-going development of the Council Housing Strategy for Older People consider:-
 - ❖ The type and quality of existing supported stock in meeting today's housing standards and preferences and the scale of need and demand for 1,432 units, 1,002 (20% of the stock should be three bed properties) in the affordable sector and 430 in the private sector by 2017.
 - ❖ The large future potential requirement for 'extra care' accommodation to meet the significant growth in the number of people over 85.

1.2 Background to the HMNA

- 1.2.1 In March 2014 Newark & Sherwood District Council commissioned DCA to carry out a Housing Market and Needs Survey (HMNA).
- 1.2.2 The key objective of the HMNA is to enable Newark & Sherwood District Council to understand the nature and level of housing demand and need within the district and provide a robust and credible assessment of the local housing market which can be used to inform key policies and strategies.

- 1.2.3 To complement the HMNA which provides data at a local level within the district and to meet the requirements of NPPG, the Council is collaborating with Ashfield and Mansfield District Councils to undertake a Strategic Housing Market Assessment to provide data at a housing market area level.

1.3 Data Collection and Methodology

- 1.3.1 Extensive secondary data and primary data collected during the 2014 Housing Survey have been used throughout this report.
- 1.3.2 It should be noted that we have used where possible the most up to date Census data (2011). However, there is still some data that is not yet available and in these circumstances we have used 2001 Census data.
- 1.3.3 The study consisted of the following elements:-
- A postal survey of 9,650 households across seven sub-areas.
 - In depth analysis of the local housing market to assess house prices through an internet search of local estate agents in relation to the delivery, cost and supply of market access level properties.
 - The supply and rental costs in the local private rented sector.
 - Secondary data analysis, including a strategic review of the 2001 and 2011 Censuses, District Population Growth Forecasts, Local Development Plan, Nomis, Land Registry, Housing Strategy, 2003 and 2009 Housing Need Survey Reports and the Housing Register and CORE/LAHS Returns.
- 1.3.4 The use of both key secondary data and primary data from the survey has provided a valid and robust assessment of the housing need and housing markets within the district.
- 1.3.5 A full survey methodology is included with this report as an Appendix.

1.4 The Newark & Sherwood Housing Market Area

- 1.4.1 An important element of any Market Assessment is to consider the relationship between Newark & Sherwood and other local authorities, and the extent to which there are overlaps and links with other housing market areas.
- 1.4.2 Housing market areas were defined in previous guidance as '*geographical areas defined by household demand and preferences for housing*'. They reflect key functional links between the places where people live and work.
- 1.4.3 A housing market is defined in the NPPG as typically comprising of an area in which around 70% of moves are contained within a defined area and the market is likely to cover the administrative areas of a number of local authorities. It would be expected that there would be a close relationship between the housing market and travel to work areas.
- 1.4.4 In identifying the housing market area we look at key data such as, migration and travel to work patterns, housing stock data and Census 2001 and 2011 data.

- 1.4.5 2011 Census data has revealed that self-containment is 72.0% in Newark & Sherwood when analysing household movements within the district. The Newark & Sherwood travel to work patterns suggests a relatively high level of self-containment, with around 73.5% of residents working within the local authority area.
- 1.4.6 The data would suggest that Newark & Sherwood on the whole can be considered to be a single market area.

1.5 The Demographic Context & Future Projections

- 1.5.1 Analysis of changes in population and household profiles are essential in enabling an understanding of the level of housing need and demand within an area.
- 1.5.2 Demographic change creates the need for different levels and types of housing provision and is a key factor influencing the requirements for market and affordable housing.
- 1.5.3 According to the 2012 Office for National Statistics (ONS) and Sub-National Population Projections (SNPP) by 2037 the district population will increase by 12.9%.
- 1.5.4 The most significant feature is the growth of the population in the over 65 age group with the highest proportional growth seen in those aged over 85. This group will impact on demand for supported housing, support services and need for adaptations.
- 1.5.5 According to ONS 2008 data, there are predicted to be 10,000 (19.6%) more households in the district in 2033 than in 2013 and the household size will reduce to 2.23 in 2033 from 2.29 in 2013.

1.6 The Economic Climate

- 1.6.1 The economic development of an area can be of equal importance in driving change in housing markets, especially due to the effect of migration. It is important to highlight the reciprocal relationship between economic development and the provision of housing.
- 1.6.2 Whilst there is an obvious and established link between economic development and the requirement for new housing, or economic decline and problems of low demand, the type of housing provided within an area can also play a central role in addressing and facilitating economic development and regeneration objectives.
- 1.6.3 It is important to understand the extent to which the working age population is engaged with the labour market. In 2013, Newark & Sherwood had an employment rate of 76.9% and an unemployment rate of 5.6%.
- 1.6.4 An alternative measure of unemployment is to review the proportion of people claiming Job Seekers Allowance (JSA). In Newark & Sherwood 2.3% of people claimed JSA and 9.5% claimed out of work benefits.
- 1.6.5 Census 2011 recorded that 17.1% of households in Newark & Sherwood are currently retired. High levels of retirement can impact on the economy of an area with lower levels of economically active households. It also indicates an elderly population who will in the future require suitable accommodation to meet their needs.

- 1.6.6 Incomes are lower than the national average. Around 26.6% of existing households receive financial support but there is also a relatively high level of wealth, based on the equity held in owner occupation. Many retired people will have their own resources for housing and care.
- 1.6.7 Incomes amongst **concealed households** are lower than in the population as a whole and their housing choices are consequently more limited. 71% of concealed households are unable to afford to buy in the owner occupied market.

1.7 The Active Housing Market

- 1.7.1 The housing market is the context against which all the housing needs of the area are set. In particular, house price information is the basis on which the “affordability” of housing is measured for low-income households. In essence the study is seeking to establish who cannot afford to enter into the market.
- 1.7.2 **Hometrack data shows average UK house prices have fallen by 0.3% in the month of June 2014.**
- 1.7.3 The Land Registry data for the district showed an overall increase over the year from 2013-2014 of 6.2%.
- 1.7.4 The average price for a flat / maisonette in the district in Quarter 1 2014 was £97,828, the average price of a terraced property is £114,483. Over the five year period 2009 to 2014, the average property price in Newark & Sherwood has increased by around 8.9%.
- 1.7.5 The number of sales in the district has increased by 93.4% over the five year period (2009-2014) compared to 120% in the East Midlands but are still almost 40% below the 2003 level (*Q2 2009 – Q1 2014 Land Registry*).
- 1.7.6 Entry level stock in the district is considered to be flats. Property prices start at £47,500 for a 1 bedroom flat in the Sherwood area rising to £129,950 for a two bedroom flat in Southwell (*Q2 2009 – Q1 2014 Land Registry*).
- 1.7.7 The price for a 1 bedroom flat starts at £47,500 and this would require an income of £12,900 and 38.9% of newly forming households earn below this amount.
- 1.7.8 The need for a significant deposit is also a major factor in preventing access to the market and in Newark & Sherwood, for a two bedroom terraced house a deposit amount ranges from £17,500 to £28,000 across the district.
- 1.7.9 85.4% of new forming households had less than £10,000 in savings. Therefore unless significant support is available these households will find it very difficult to access the market and will be limited to the rental or intermediate market.
- 1.7.10 The main requirement for property size in the intermediate housing market is mainly one and two bedroom units to meet the needs of new households forming and unable to access the market sector as a First Time Buyer.
- 1.7.11 Access to the private rented sector is restricted by cost. 31.1% of all newly forming households can afford to pay no more than £350 per calendar month in rent. The private rented sector entry level rents start from £315 per month for a 1 bedroom flat and £410 per month for a 2 bedroom flat.

1.8 Migration

- 1.8.1 **In-migration** can impact on the local housing market, depending on the type, size and tenure required by in-migrants. The main reason for a move to the district within the last three years was 'to be near family' and 'to move to a better area'.
- 1.8.2 5,692 households had in-migrated to Newark & Sherwood over the last three years from outside the district. 24.5% had moved from elsewhere in Nottinghamshire, 19.8% from elsewhere in the UK and 13.9% from Mansfield.
- 1.8.3 **Out-migration** from the district was mainly to elsewhere in the UK for both existing and concealed households, at 29.3% and 34.8% respectively, followed by 'elsewhere in Nottinghamshire'.
- 1.8.4 The main reason for leaving the district for existing households was family reasons at 47.4%, followed by retirement at 29.2% and employment / access to work at 22.9%. In the case of concealed households the main reason was employment / access to work at 62.2%. Family reasons at 29.3%, financial reasons at 21.5% and unable to afford to buy a home locally at 17.1% were also popular choices.
- 1.8.5 Migration patterns from ONS 2011 data shows that Newark and Sherwood shares its main migration flow with Mansfield, 710 people migrating in and 660 people migrating out. A fairly high proportion of people also in-migrated to Newark and Sherwood from Gedling (310) and Nottingham (310).
- 1.8.6 A similar level also out-migrated to the same areas, Gedling (280) and Nottingham (280). The net migration levels from these adjoining areas are therefore small.

1.9 The Current Housing Stock

- 1.9.1 The scale and nature of the existing housing stock by tenure, type, turnover and location is vital to meeting future housing need and demand.
- 1.9.2 Survey data revealed that 62.7% of the property type profile is made up of detached and semi-detached houses and the average number of bedrooms by property across the district is 3.0.
- 1.9.3 79.3% of properties in the market sector are 3 bedrooms or more, compared to 36.6% of properties in the affordable sector.
- 1.9.4 The overall over-occupation level of 1.5% (747 implied households), is lower than the average UK level indicated by the Survey of English Housing (SEH) 2012/13 at 3.0%.
- 1.9.5 The highest level of over-occupation is in Council rented accommodation at 3.9%.
- 1.9.6 The overall under-occupation figure of 50.8% was higher than the average found in recent DCA surveys (around 40%). Under-occupation was high in the owner occupied sector, particularly those with no mortgage (70.0%).
- 1.9.7 In the affordable rented sector the levels are lower but suggest around 1,153 properties are under-occupied by two spare bedrooms. This is high bearing in mind that 46% of the stock is sheltered properties for older people.
- 1.9.8 90.0% of respondents said their home was adequate for their needs; 10.0% considered their home inadequate for their needs. The main reason for inadequacy was that the property was too large (25.8% of households).

- 1.9.9 The private rented sector has increased by 48% since 2001, similar to the national level. This sector had the lowest level of adequacy with the current property at 77.3%.

1.10 Future Housing Requirements

Market Housing

- 1.10.1 According to the 2014 survey data, the majority of both existing and concealed households plan to move to owner occupied housing and the balance to private rented housing.
- 1.10.2 The main requirement for type of property from existing moving households was for detached properties, whereas for concealed households the main requirement was for a semi-detached property followed by a terraced house.
- 1.10.3 Existing households moving mainly need 3 bedrooms in the market sector where as for concealed households it was 2 bedrooms.
- 1.10.4 The total demand combined for both concealed and existing households showed Newark as the most popular location at 22.6% with a further 18.8% of households choosing Southwell and 12.1% Balderton. The main reasons for these choices included 'nearness to family' and 'quality of neighbourhood'.

Affordable Housing

- 1.10.5 Demand for affordable housing from existing moving households was 1,660 units, 1,151 implied for Council rented, 495 implied for Registered Provider rented accommodation and 14 implied for Registered Provider shared ownership.
- 1.10.6 470 concealed households are looking for affordable housing, 312 intend to move to council rented, 125 to Registered Provider rented and 33 to Registered Provider shared ownership.
- 1.10.7 67.6% of existing households who need council rent need bungalows. The main interest in the Registered Provider rented sector for concealed households was for flats / maisonettes.
- 1.10.8 Newark was the most popular location for existing households moving within the district and also for concealed households forming in the district. Nearness to family / friends was the most common reason for choice of location of both concealed and existing households.

1.11 The Needs of Specific Household Groups

Black Minority Ethnic Households (BME)

- 1.11.1 In Newark & Sherwood, there were 1,593 implied BME households identified from the survey data (3.3%). The main BME group was 'other white' (46.9%) and 9.4% of residents were 'other Asian'.
- 1.11.2 The highest proportion of BME households currently lived in a semi-detached property (39.8%), higher than the level found for all households of 28.3%. The main size of property occupied by BME households was 3-bedrooms (44.8%).

- 1.11.3 **Owner occupation** was the main tenure for BME households at 55.5%, and 22.8% lived in private rented accommodation, nearly double the 12.7% level found for all households.
- 1.11.4 181 existing BME households indicated they would be moving within the district in the next 3 years. 66.3% require 2 bedrooms and 53.2% want semi-detached houses or 30% a bungalow. The majority (66.3%) want affordable rent as their future tenure.
- 1.11.5 54 concealed BME households indicated they would be moving within Newark & Sherwood in the next 3 years. The main type of housing required is a flat, the main tenure is owner-occupation and the main size is 2 bedrooms.

Existing Younger Households

- 1.11.6 The data showed that 1.1% (525 implied) of head of households in the district were aged 16 to 24 years.
- 1.11.7 The main tenure amongst younger households was private rent at 75.9%, considerably higher than the all household response (12.8%). The amount of young households that are owner occupied with mortgage is at 17.8% which is significantly lower in comparison to all households at (35.2%).
- 1.11.8 The main type of property occupied by households aged 16-24 was semi-detached at 45.3%, higher than the all household response (28.5%). 41.4% of younger households currently live in a 2 bedroom property, compared with 21.6% of all households. However, 42.7% live in 3 bedroom properties, similar to the all household average.
- 1.11.9 1,440 implied existing 'younger' households said they were planning to move within the district in the next 3 years. 90% of households said they required semi-detached accommodation with the main size being 3 bedrooms and two-thirds said they require owner occupation.

Housing Needs of Older People

- 1.11.10 Survey data showed the majority of older households (40.7%) live in 3-bedroom properties. Only 17.0% (5,395 implied households) would consider downsizing from their current property. Of the households who said they would consider downsizing, 50.1% currently live in a three bedroom property and 31.7% in a property containing four or more bedrooms.
- 1.11.11 83% (26,319) would not consider downsizing, and of those 55.4% (13,944) felt they could manage in their existing home and 23% (5,801) refused to leave the family home.
- 1.11.12 2,174 (4.5%) implied households indicated that they had older relatives who may need to move to the district in the next three years. The greatest demand expressed by the family of in-migrating parents or relatives was for 'Live with respondent' (but would need extension / adaptation) at 29.4%, followed by Council / Registered Provider Supported housing at 25.7%.
- 1.11.13 69.2% (1,504 implied) said the older in-migrant household would have equity from the sale of their current home.

- 1.11.14 685 implied existing households (14%) in Newark & Sherwood wanting to move expressed an expectation for supported housing. Over the next three years, demand for accommodation is predominantly for Council / Registered Provider supported housing.
- 1.11.15 The bedroom requirement for all supported housing types was predominantly for 1 and 2 bedrooms. 51.9% required 1 bedroom and 46.2% required 2 bedrooms.
- 1.11.16 In total, the data suggests a combined requirement for supported accommodation from older people currently living in the district (510 households), and those who may in-migrate to be beside their family (922 households) of 1,432 units, 1,002 in the affordable sector and 430 in the private sector in the 3 years to 2017.
- 1.11.17 There was a need expressed to 2017 for extra care accommodation from older relatives moving into the district (394) units, but no need was expressed from existing households.

Households with Support Needs

- 1.11.18 Housing may need to be purpose built or adapted for households with specific support needs. Information about the characteristics of these households will inform housing and support strategies.
- 1.11.19 22.1% (10,563 implied) of households in the district contained a member with a disability / limiting long term illness and half of these households had a support need. The largest group of people were those with a walking difficulty (53%).
- 1.11.20 Around 18% (1,179 implied) of disabled households who require support said they were not receiving sufficient care / support. The main adaptations needed were, bathroom adaptations at 31.8% followed by a handrails / grabrails at 27.0%.
- 1.11.21 The highest preference by disabled households moving was for a bungalow.
- 1.11.22 The entire bungalow requirement came from people aged 35 to 64. This potentially reflects a need in the disability group of households without specific support needs but who require accommodation on one level.
- 1.11.23 The main location choice was Newark, followed by Balderton.

2 INTRODUCTION TO THE HMNA

2.1 Background and Context to the Newark & Sherwood HMNA

- 2.1.1 In March 2014 Newark & Sherwood District Council commissioned DCA to carry out a Housing Market & Needs Assessment (HMNA) which incorporated a Housing Needs Survey (HNS).
- 2.1.2 The key objective of the HMNA is to enable Newark & Sherwood District Council to understand the nature and level of housing demand and need within the district and provide a robust and credible assessment of the local housing market which can be used to inform key policies and strategies.
- 2.1.3 The use of both key secondary data, the primary data from the household survey and stakeholder consultation provide a valid and robust assessment of the housing need and housing markets within the district.

2.2 Primary Data Collection

- 2.2.1 DCA were commissioned by the Council to conduct a postal survey to provide local primary data within the district. 2,145 households in Newark & Sherwood responded to a postal questionnaire (see Table 2-1 for response) during May 2014, a copy of which can be found at **Appendix I**.
- 2.2.2 The survey data has been structured into seven local housing market sub-areas agreed by the Council. DCA weighted the responses by tenure from the 2011 Census to ensure that respondents were representative of the whole population.

2.3 Methodology

- 2.3.1 The core objectives of this project were to identify robust evidence for future use to support the targets to be set in the Local Development Framework Documents and local housing and planning policies and for delivery at local level. The methodology adopted for this Assessment utilises a mix of primary and secondary data from local and national sources.
- 2.3.2 The household survey consisted of the following elements:-
- A postal household survey completed by 2,145 households across seven agreed sub-areas.
 - In-depth analysis of the local housing market to assess affordability through an internet search of local estate agents in relation to the delivery, cost and supply of market access level properties and in the private rented sector.
 - Secondary data analysis, including a strategic review of the 2001 Census, 2011 Census, District Population Growth, Local Plan, Nomis, Land Registry, Housing Strategy, 2009 HMA Report, LDF documents and the Housing Register and LAHS Returns.

2.3.3 Around 4.1% of all households in Newark & Sherwood took part in the survey.

Table 2-1 Response Rate by sub-area

SUB-AREA	2014 resident households	Sample	Total response	Response rate %	Confidence interval $\pm\%$
Newark	24,017	3,700	795	21.5	3.55
Collingham and Meering	2,118	400	105	26.3	9.76
Sutton-on-Trent	2,057	900	233	25.9	6.55
Sherwood	11,547	1,550	303	19.5	5.75
Mansfield Fringe	7,082	1,900	334	17.6	5.47
Southwell	3,377	800	245	30.6	6.39
Nottingham Fringe	2,026	400	130	32.5	8.77
TOTAL	52,224	9,650	2,145	22.2	2.16

Source: DCA Newark & Sherwood Housing Survey 2014

2.3.4 Response to the survey was good and the final response rate was 22.2%. All areas reached response levels based on household numbers adequate to ensure statistical validity at the confidence level of 95%. The confidence interval ranged from $\pm 9.76\%$ to $\pm 3.55\%$ at sub-area level and was $\pm 2.16\%$ at district level.

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

What is a Housing Market Assessment?

2.3.6 The HMNA is an assessment of housing demand and need in the area.

2.3.7 The Newark & Sherwood HMNA, along with other strategies and research are a crucial part of the evidence base for the Council to review its housing and planning policies, plans and strategies including the Local Development Framework. It can also inform business planning processes, as well as identify targets for investment.

2.3.8 An assessment of housing demand and need is necessary from a spatial planning perspective to support housing policies in the LDF development plans and to aid negotiation with developers, on tenure and property mix so that future developments will deliver the right type of market, affordable and specialist housing.

2.3.9 The process employed has utilised both primary and secondary data and has closely followed the Guidance. DCA believe that this report provides a robust and credible evidence base and fully complies with the requirements of the National Planning Practice Guidance.

2.3.10 It does not however address the level of objectively assessed need which will be dealt with in the Nottinghamshire outer housing market area SHMA.

2.4 The HMNA Report Structure

2.4.1 The key report sections that form the HMNA Report are outlined below:-

Section 3 - Identifying the Newark & Sherwood Housing Market Area

2.4.2 In Section 3 the scope of the Newark & Sherwood Housing Market is established. This involves analysis of migration and travel to work patterns in order to assess the relationship between Newark & Sherwood and other local authorities in the East Midlands Region.

Section 4 - The Demographic & Economic Context

2.4.3 Following the identification of the local housing market boundary and the key policy drivers, the next step is to explain how local demographic and economic conditions can influence the housing market.

2.4.4 Section 4 examines:-

- The current demographic structure;
- Future population change forecasts;
- Household characteristics.
- Employment levels and structure;
- Labour force and income;
- Skills and educational attainment.

Section 5 - The Active Market

2.4.5 Section 5 analyses indicators of housing market activity area. This section examines the following:-

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

Section 6 – The Private Rented Sector

2.4.6 Section 6 focuses solely on the Private Rented Sector in Newark and Sherwood and what impact this has on the district now and in the future.

Section 7 - Welfare Reforms

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

Section 8 – Current Housing in Newark & Sherwood

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

- 2.4.9 More specifically, this section examines the following:-
- Number of dwellings in the area by size, type, location and tenure;
 - Stock adequacy and condition;
 - Overcrowding and under-occupation;

Section 9 – Households Intending to Move

- 2.4.10 Section 9 examines those households who are intending to move home within the district in the next three years.

Sections 10 and 11 Future Market/Affordable Housing Requirements

- 2.4.11 Sections 10 and 11 provide estimates of the scale of future housing demand and analyses the nature of future demand and need for market and affordable housing particularly by property size.

Section 12 – Housing Needs of Specific Household Groups

- 2.4.12 Section 12 examines the housing needs of specific household groups. These include:-
- Households with support needs;
 - Older people;
 - Younger people;
 - Black Minority Ethnic (BME) households;
 - Students;
 - Gypsy and Traveller Households.

Section 13 – CLG Housing Needs Assessment Model

- 2.4.13 Section 13 consists of the Needs Assessment Model for the authority. This provides a quantitative assessment of the future need for affordable housing.

Section 14 - Bringing the Evidence Together

- 2.4.14 Section 14 provides a range of recommendations, for both planning and housing policies and other strategies relating to housing and support services. The objective is to inform the Council to deliver a mix of housing by tenure, type and size to meet the current and future requirements of all household groups in the community. It includes recommendations for:-
- Overall Affordable Housing target level;
 - Tenure mix targets;
 - Property type and size targets.

Section 15 - Updating the HMNA

- 2.4.15 Section 15 provides an outline of the mechanisms to monitor future change in the housing market drivers and update the HMNA.

2.5 Data Sources

- 2.5.1 Extensive secondary data and primary data have been used throughout this report. The 2014 primary survey data has been used unless indicated otherwise. It should also be noted that we have used where possible the most up to date Census data (2011).
- 2.5.2 All local, East Midlands Region and national Government documents mentioned in the HMNA are current at the time of report writing. However these documents are subject to change and may be superseded by revised policy and strategy over time.
- 2.5.3 The sources of data used within each section of the report are referenced where appropriate and **Appendix III** contains a list of the secondary data sources used in the report.

2.6 Data Benchmarking

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

2.7 Glossary of Terms

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

3 IDENTIFYING THE HOUSING MARKET

3.1 Introduction

- 3.1.1 An important element of the assessment is to consider the relationship between Newark & Sherwood and other local authority areas, and the extent to which there are overlaps and links with other housing market areas.
- 3.1.2 The NPPG defines housing market areas as a *'geographical area defined by household demand and preferences for all types of housing, reflecting the key functional linkages between places where people live and work'*.
- 3.1.3 Housing markets do not respect administrative boundaries and may overlap with other local authority boundaries. Local planning authorities should work with all the other constituent authorities under the duty to cooperate.
- 3.1.4 Housing markets are defined by using three different sources of information which include:-
- House prices and rates of change of house prices;
 - Household migration patterns;
 - Travel to work patterns.
- 3.1.5 Self-containment in the NPPG is defined as being typically 70 per cent. Therefore this is the guide we will use when we examine household moves within an area.
- 3.1.6 Specifically this section of the HMNA will explore:-
- the linkages between Newark and Sherwood and surrounding local authorities;
 - patterns of movement internally within the district;
- 3.1.7 Sources of data utilised are:-
- 2001 and 2011 Census;
 - Office for National Statistics (ONS) (June 2010-June 2011);
 - Annual Population Survey 2012;

3.2 The Profile of Newark & Sherwood

- 3.2.1 Newark & Sherwood District Council is the largest authority / area (Rural 50 authority) in Nottinghamshire covering 65,000 hectares. It is a predominantly rural Local Authority serving a population of around 115,000 people and has 48,773 households (2011 Census), over 70% of whom are owner-occupied, Council housing accounts for around 11.0% of the total housing stock. The main towns are Newark-on-Trent, Southwell and Ollerton, however due to the size and rural nature of the district, the population is spread out across many smaller villages.
- 3.2.2 Newark-on-Trent is a market town with a population of 26,700 people and the main town in the district, Southwell with a population of approximately 7,500 and Ollerton with approximately 9,800 are considerably smaller. The District of Newark & Sherwood is situated approximately 15 miles from Nottingham and around 138 miles from London and has good rail and road links.

- 3.2.3 Newark-on-Trent has two rail stations - one on the East Coast mainline linking it with London in only 1 hour 20 minutes and one which links Newark with Nottingham and other central England towns and cities. Newark-on-Trent is on the A1. The M1 is easily accessible with a drive of about 40 minutes via the A46 for southbound and the A38 for northbound connections.
- 3.2.4 However, the district retains an unspoilt, strong rural nature and its own special character:-
- the large and ancient Sherwood Forest which lies in the north;
 - the river Trent which runs through the district and
 - a number of local nature reserves and a number of Sites of Specific Scientific Interest and two country parks.
- 3.2.5 The district is well served with five secondary schools across the area, The Joseph Whitaker School, The Newark Academy, The Minster School, The Dukeries Academy and Magnus Church of England Academy.

3.3 Identifying Housing Market Area Boundaries

- 3.3.1 A market is where buyers and sellers exchange goods or services for an agreed price. A housing market however is a complex market for a variety of reasons:-
- Housing is a high value commodity. The decision to purchase is of great importance to individuals due to the scale of the investment and the time required to pay off this investment;
 - Housing is built to last and because of this, only a fraction of the stock is for sale and available to purchase at any point in time;
 - The housing market is highly regulated and the location and volume of new development is controlled through planning policies and procedures;
 - Housing is a basic human requirement and resources are provided to ensure that those who cannot access market housing are adequately housed through either direct provision of housing or subsidy;
 - A housing market has a strong spatial dimension. Location matters to people. Most buyers seek to move within the same sub-region because they want to continue living in that area for reasons such as family, employment or access to particular services such as schools;
 - Affordable housing and housing benefit add to the market complexities.
- 3.3.2 A housing market is defined in the NPPG as typically comprising an area in which around 70% of moves are contained.
- 3.3.3 It is recognised that local authorities face a variety of challenges in their housing markets. Patterns of housing demand and need, affordability, availability and tenure can all vary from the neighbourhood level upwards.
- 3.3.4 In identifying the housing market area we examine key data on migration and commuting patterns, housing stock and Census 2011 data.

3.4 Household Migration

3.4.1 Migration patterns reflect a variety of economic, affordable and environmental factors including proximity to work and family. Migration is generally associated with the relative economic prosperity of an area, with people moving to areas where they have the best chance of finding employment. However, research has shown that migration can also be associated with lifestyle changes, such as retirement, or moving to an area with a higher quality of life.

3.4.2 Migration patterns can help to identify these relationships and can identify the extent to which people move house within an area and the areas within which a relatively high proportion of household moves are contained (typically 70%).

3.4.3 The table below uses inflow and outflow data for moves within the UK and International movements from the Office for National Statistics (ONS) Migrations Statistics Unit for the year ending June 2012.

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

Area	Moves within the UK			International Migration		
	Inflow	Outflow	Change	Inflow	Outflow	Change
Newark and Sherwood	5,800	5,100	+700	400	300	+100

Source: ONS Migration Statistics Unit year ending June 2012

3.4.4 The migration patterns in the table above show that in the year ending June 2012 there was a net in-migration into Newark and Sherwood of 700 people from moves within the UK. There was a positive net-in migration of 100 people into Newark and Sherwood from overseas.

3.4.5 The table below shows the net migration balances, broken down by age group for Newark and Sherwood.

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

Age	Inflow	Outflow	Balance
0 – 15	1,000	800	+200
16 – 24	1,300	1,400	-100
25 – 44	2,000	1,700	+300
45 – 64	1,100	900	+200
65 +	500	400	+100
All ages	5,800	5,100	+700

Source: ONS Migration Statistics Unit year ending June 2012

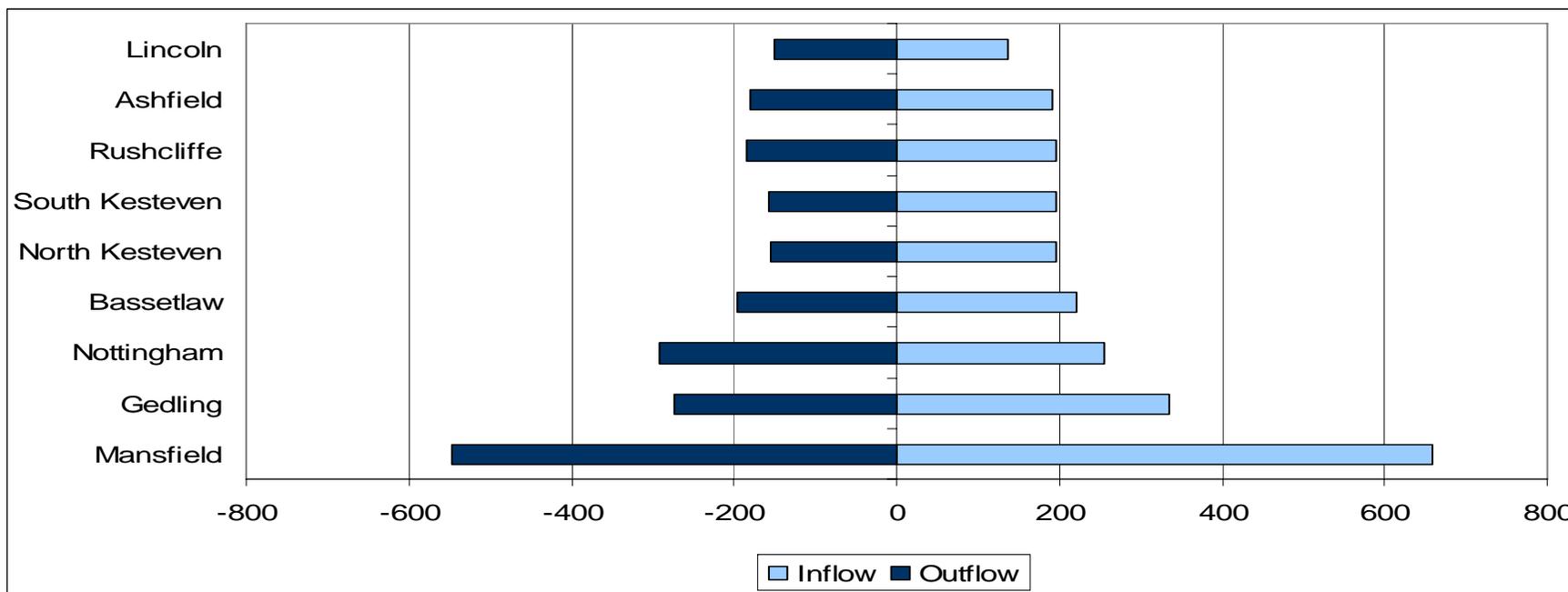
3.4.6 The data shows that at the end of June 2012 the largest inflow and outflow was in 25-44 age range, representing over 40% of net in-migration.

3.5 Household Migration

3.5.1 The pattern of household movement between authorities has been analysed by examining 2011 Census Origin-Destination Statistics. The following chart shows inflow and outflow data to and from Newark and Sherwood.

3.5.2 Newark and Sherwood experienced its largest in migration in 2011 from Mansfield (658 people) followed by Gedling (335 people). Of those moving out of Newark and Sherwood in 2011, the main destination was Mansfield, Nottingham and Gedling.

Figure 3-1 Household Migration 2011



Source: © Crown Copyright Census 2011

3.5.3 In addition to this there was an internal movement within Newark and Sherwood of 6,080 people, making the total inflow of people to Newark and Sherwood 8,465. Based on this data the level of self-containment within Newark and Sherwood is estimated to be around 72%, very close to the level suggested in NPPG of around 70%.

3.6 2014 Survey Migration Data

- 3.6.1 This section looks at the patterns of migration for the district. In the first part of the section, the 10,479 implied households (21.5% of the sample) who had moved in the last 3 years were asked where they had moved from.
- 3.6.2 45.7% had previously lived within the district; 54.3% had moved in from outside the district (5,692 implied households).

3.7 In-Migration to the District

- 3.7.1 5,692 households had in-migrated to Newark & Sherwood over the last three years from outside the district. 24.5% had moved from Elsewhere in Nottinghamshire, 19.8% from elsewhere in the UK and 13.9% from Mansfield.

Table 3-3 Location of Previous Dwelling (In-migrants)

Question 5a

Location	%	N ^{OS.}
Elsewhere in Nottinghamshire	24.5	1,388
Elsewhere in the UK	19.8	1,129
Mansfield	13.9	794
Elsewhere in Lincolnshire	11.6	662
Yorkshire	5.7	324
Nottingham City	5.4	309
Ashfield	3.3	189
London	3.1	175
Derbyshire	3.0	169
Lincoln City	2.7	156
Bassetlaw	2.7	153
Abroad	2.2	124
Leicestershire	2.1	120
Total	100.0	5,692

Source: Newark & Sherwood Housing Survey 2014

- 3.7.2 11.9% of all those who had in-migrated into the district said that it was their first independent home as an adult.

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

Table 3-4 Reason for Moving for those Moving within or to the District
Question 5d

Reason	% Households moved within the district	% households in-migrated to the district
To be near family / relative	29.1	40.2
Better quality area	24.6	20.5
Closer / easier to commute to work	18.4	19.7
Better quality housing	17.6	11.4
Retirement	15.0	11.0
Relationship / family breakdown	14.9	5.5
Quality of local schools	14.8	10.2
Able to afford local housing	13.6	13.2
Move from urban to rural location	11.4	18.9
Health reasons / personal care	10.7	6.6
New Job / employment	3.8	18.2
Move from rural to urban location	2.2	1.6

Source: Newark & Sherwood Housing Survey 2014

- 3.7.4 The main reason for a move within the district was to be near family / relative at 29.1%, followed by better quality area at 24.6%, and closer / easier to commute to work at 18.4%.
- 3.7.5 The main reason for in-migrating to the district was also to be near family / relative at 40.2%. Better quality area and closer / easier to commute to work were also popular choices.

3.8 Out - Migration from the District

- 3.8.1 Out-migration is expected to account for 26.3% of all moves for existing moving households (2,327 implied) and 10.8% of concealed households over the next 3 years (955 moves implied).
- 3.8.2 Those moving out of the area were asked where they were thinking of relocating. 2,180 implied existing households (72.0%) responded, in the case of **concealed households**, 851 **implied households** (28.0%) responded to this question.
- 3.8.3 Neither existing nor concealed households gave Ashfield as a choice of location to move to.
- 3.8.4 For both existing and concealed households moving, the main single interest was in moving elsewhere in the UK at 29.3% and 34.8% respectively.
- 3.8.5 The second most popular choice for existing households was elsewhere in Nottinghamshire at 20.0%, followed by abroad at 13.3%.

- 3.8.6 In the case of concealed households moving, the second most popular choice was elsewhere in Nottinghamshire at 20.5%, then Nottingham City at 11.0%.

Table 3-5 Location of Move for those Moving Outside the District

Question 17d

Location	Existing households		Concealed households	
	%	N ^{OS} implied	%	N ^{OS} implied
Bassetlaw	1.0	23	5.0	43
Mansfield	5.0	109	3.2	27
Nottingham City	5.6	123	11.0	93
Elsewhere in Nottinghamshire	20.0	435	20.5	174
Lincoln City	5.3	116	0.0	0
Elsewhere in Lincolnshire	10.9	239	4.2	36
Leicestershire	2.9	62	7.2	61
Yorkshire	4.0	87	4.5	39
Derbyshire	1.8	40	1.1	10
London	0.8	17	2.1	18
Elsewhere in the UK	29.4	638	34.8	296
Abroad	13.3	291	6.4	54
Total	100.0	2,180	100.0	851

Source: Newark & Sherwood Housing Survey 2014

- 3.8.7 Those moving out of the area were asked their reasons for moving away. This question was a multiple choice question and on average all households made 1.4 choices.
- 3.8.8 In the case of existing households the main reason was family reasons at 47.4%, followed by retirement at 29.2% and employment / access to work at 22.9%.
- 3.8.9 In the case of concealed households the main reason was employment / access to work at 62.2%. Family reasons at 29.3%, financial reasons at 21.5% and unable to afford to buy a home locally at 17.1% were also popular choices.

- 3.8.10 Table 3-6 below shows the full breakdown of reasons for moving out of the district for both existing and concealed households.

Table 3-6 Reason for Moving Out of the District
Question 17e

Reason	Existing Households		Concealed households	
	% households	N ^{os.} implied	% households	N ^{os.} implied
Family reasons	47.4	969	29.3	273
Employment / access to work	22.9	469	62.2	580
Education	13.8	282	15.2	142
Retirement	29.2	598	3.7	34
Financial reasons	12.1	247	21.5	200
Unable to afford to buy a home locally	8.8	181	17.1	160
Lack of affordable rented housing	3.0	61	0.0	0
Need specialist housing	3.3	67	0.0	0
Total		2,874		1,389

Source: Newark & Sherwood Housing Survey 2014

3.9 Migration Summary

- 3.9.1 The tables below, based on survey data show the number of existing households who have moved into the district and those planning a move out of the district. It reflects the net migration patterns for existing households.

Table 3-7 Net Migration Patterns

Migration areas	Ashfield	Bassetlaw	Mansfield	Nottingham City	Elsewhere in Nottinghamshire
Moving into the District	189	153	794	309	1,388
Moving out of the District	0	16	78	88	311
Net Migration	+ 189	+ 137	+ 716	+ 221	1,077

Migration areas	Lincoln City	Elsewhere in Lincolnshire	Leicestershire	Yorkshire
Moving into the District	156	662	120	324
Moving out of the District	83	171	44	62
Net Migration	+ 73	+ 491	+ 76	+ 262

Migration areas	Derbyshire	London	Elsewhere in the UK	Abroad	Total
Moving into the District	169	175	1,129	124	5,692
Moving out of the District	29	12	456	208	1,558
Net Migration	+ 140	+ 163	+ 673	- 84	+ 4,134

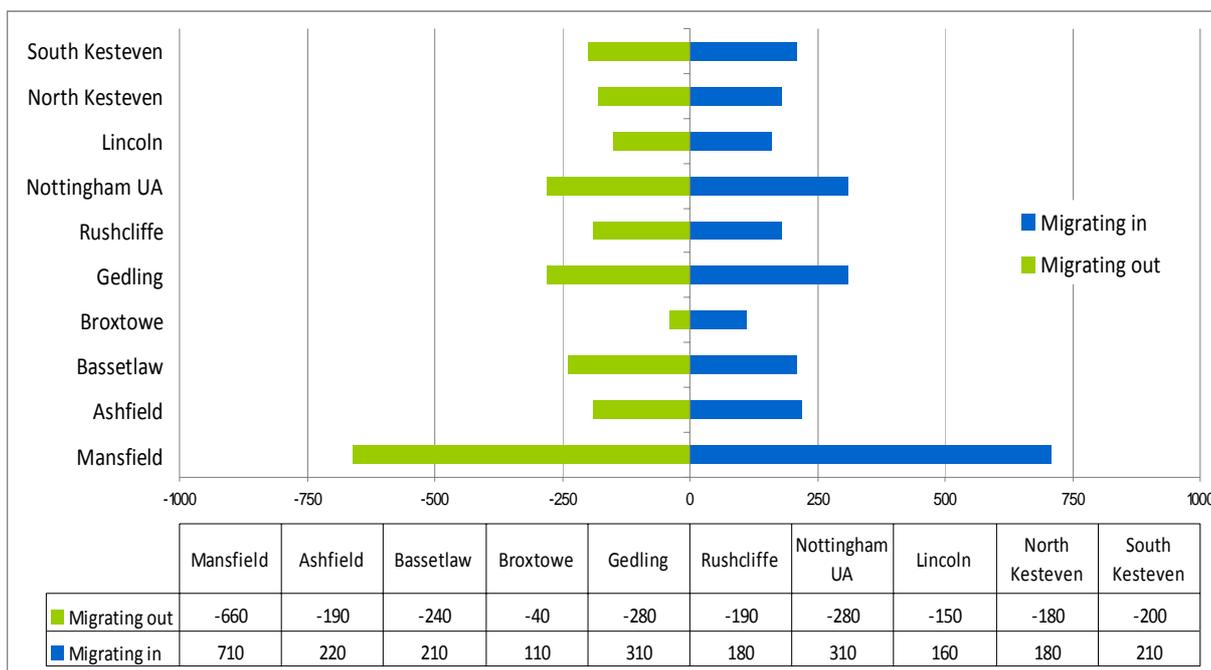
Source: Newark & Sherwood Housing Survey 2014

- 3.9.2 Over the past 3 years the total net migration for the whole district was +4,134 households.
- 3.9.3 The main net in-migration to Newark & Sherwood was from Elsewhere in Nottinghamshire at +1,077, followed by Mansfield at +716. The lowest in-migration was from Lincoln City at +73.
- 3.9.4 The only net out-migration from Newark & Sherwood was to abroad at -84.

3.10 ONS Migration Data

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

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

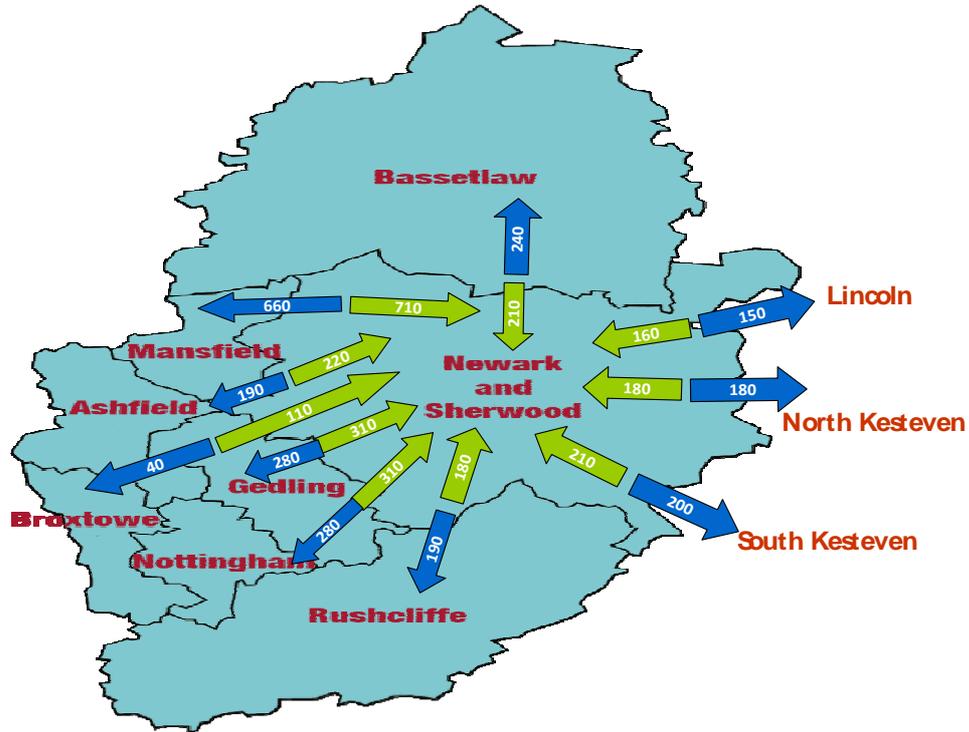


Source: ONS Migration Data Year Ending June 2011

- 3.10.4 The data shows that Newark and Sherwood shares its main migration flow with Mansfield, 710 people migrating in and 660 people migrating out.
- 3.10.5 A fairly high proportion of people also in-migrated to Newark and Sherwood from Gedling (310) and Nottingham (310). A similar level also out-migrated to the same areas, Gedling (280) and Nottingham (280).

3.10.6 The migration flow patterns to and from Newark and Sherwood are also highlighted in the following map.

Figure 3-3 Migration flow map

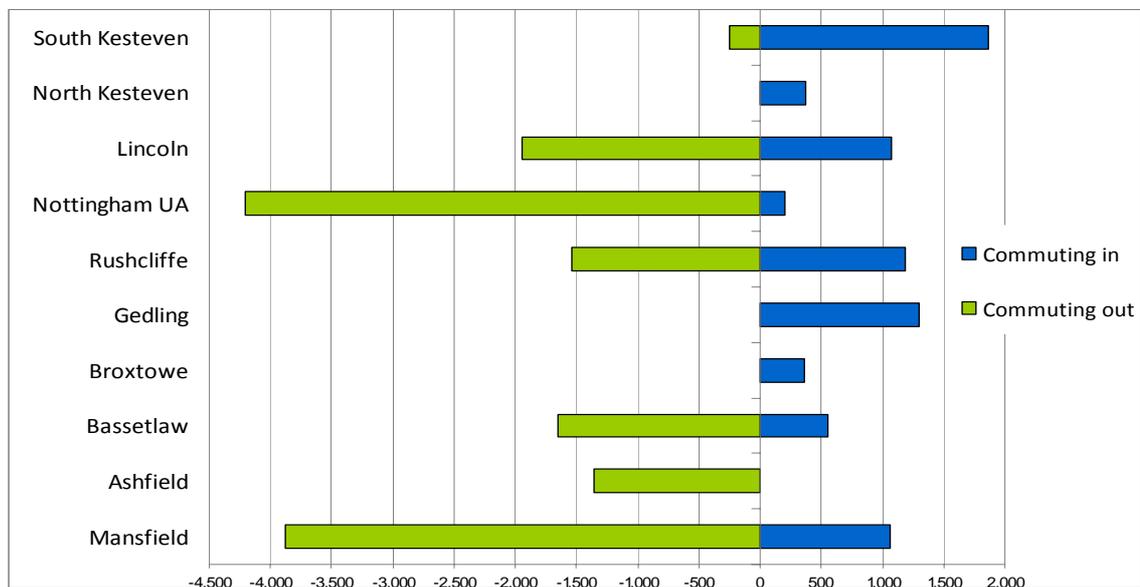


Source: ONS Migration Data Year Ending June 2011.

3.11 Newark and Sherwood Travel to Work Patterns

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

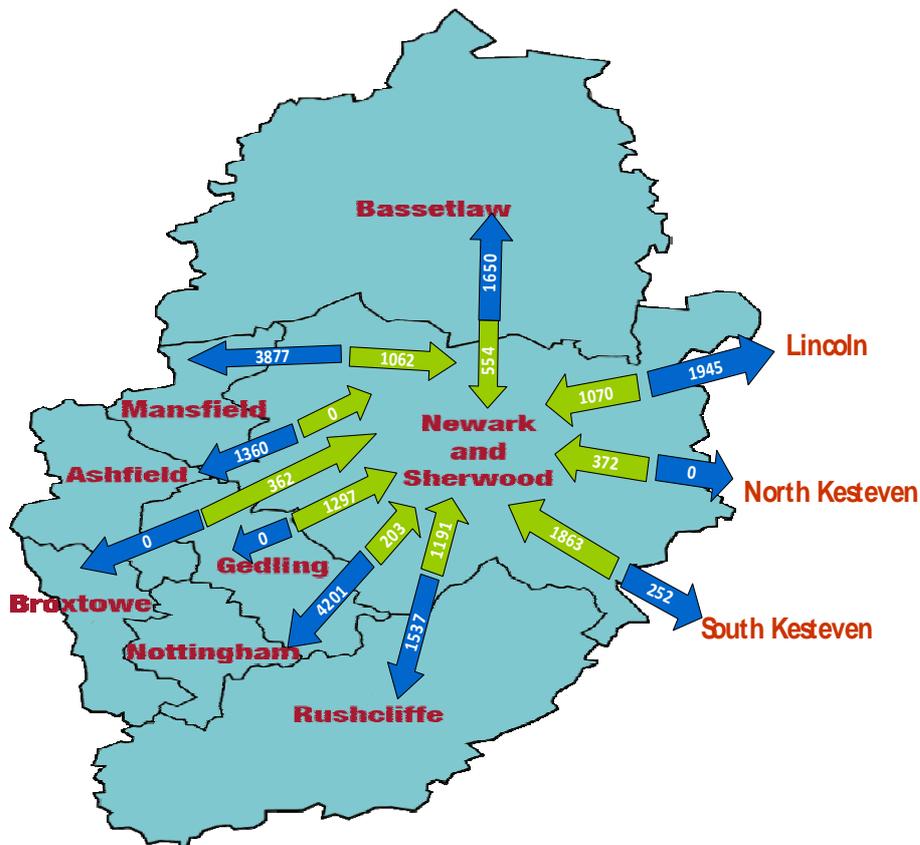
Figure 3-4 Inward and Outward Commuting Flows



Source: Annual Population Survey commuter flows (2011)

- 3.11.2 In terms of people commuting out of Newark and Sherwood to work, the highest level are those commuting to Nottingham (4,201), followed by Mansfield (3,877), Lincoln (1,945), Bassetlaw (1,650) and Rushcliffe (1,537).
- 3.11.3 The data shows the highest proportion of people living elsewhere and commuting into Newark and Sherwood lived in South Kesteven (1,863).
- 3.11.4 Fairly high proportions also commuted into Newark and Sherwood from Gedling (1,297), Rushcliffe (1,191), Lincoln (1,070), and Mansfield (1,062). There was no data found from anyone commuting in to Newark and Sherwood from Ashfield.
- 3.11.5 The commuting flow patterns to and from Newark and Sherwood are also highlighted in the following map.

Figure 3-5 Commuting flow map



Source: Annual Population Survey commuter flows (2011)

3.12 Household Survey Travel to Work Data

3.12.1 The tables below show the results for the workplace and method of travel to work of the heads of the households. Data is from the 2014 household survey.

Table 3-8 Workplace of Head of Household (Question 15ga)

Workplace	%	Nos. implied
Within the District	47.5	11,501
Elsewhere in Nottinghamshire	10.3	2,493
Nottingham City	9.3	2,265
Mansfield	8.3	2,004
Elsewhere in UK	6.8	1,637
Elsewhere in Lincolnshire	3.5	849
Bassetlaw	3.3	804
Ashfield	2.6	631
Derbyshire	2.1	506
Yorkshire	2.0	482
Lincoln City	1.6	397
London	1.4	349
Leicestershire	0.8	194
Abroad	0.5	129
Total	100.0	24,241

Source: Newark & Sherwood Housing Survey 2014

3.12.2 The majority of heads of household worked within Newark and Sherwood (47.4%) followed by 10.3% who worked elsewhere in Nottinghamshire, 9.3% in Nottingham City and 8.3% in Mansfield.

3.12.3 The following question asked heads of household how they travel to work. 7.3% walk to work, lower than the findings in the 2011 Census where 11.1% travelled to work on foot.

3.12.4 Other factors have changed since the 2001 Census e.g. working from home has increased from 6.2% to 14.2%. Car sharing has also increased with a 4.1% increase in those travelling as a passenger in a car.

Table 3-9 Travel to Work of Head of Household
Question 15ha

Travel to Work	%	Nos. implied	2011 Census (%)
Driving Car / Van	66.9	16,173	67.6
Work mainly at / from home	14.3	3,449	6.2
On foot	7.3	1,757	11.1
Bicycle	4.0	958	3.9
Train	2.9	713	1.6
Bus, Minibus or coach	2.2	529	2.6
Passenger in car / Van	1.4	337	5.5
Other	0.5	125	0.6
Motorcycle, scooter, moped	0.3	75	0.7
Taxi	0.2	45	0.2
Total	100.0	24,161	100.0

Source: Newark & Sherwood Housing Survey 2014 and Census 2011

3.13 Housing Stock

- 3.13.1 We have also looked at the similarities in housing stock between Newark and Sherwood and the authorities (shown in the map above) in the East Midlands region.
- 3.13.2 We looked at the Census 2011 type and tenure data for Newark and Sherwood and the adjoining authorities and the data concluded that Newark and Sherwood shares a similar tenure pattern to Bassetlaw.
- 3.13.3 In relation to the type of property, Newark and Sherwood shares some similarities with other areas. The stock of flats is similar to South Kesteven and Ashfield and the terraced stock is similar to Bassetlaw and Broxtowe. However there isn't one area that shares similarities across all stock types.

3.14 Average House Prices

- 3.14.1 As part of this housing market area exercise we also examined the overall average house price data from the Land Registry (Q1 2014). This data will show us where there are similarities in house prices for Newark and Sherwood and the other local authority areas.
- 3.14.2 The overall average house price for Newark and Sherwood for Q1 2014 was £174,919 and the closest to that level in other areas was North Kesteven at £164,180 and South Kesteven at £184,865.
- 3.14.3 The district does share some similarities in price when looking at certain stock types. The price of a semi-detached and a terraced property in the district was close to the average price found in Broxtowe, North Kesteven and Lincoln.

Table 3-10 Average House Price Similarities

Area	Semi-detached	Terraced
Newark and Sherwood	£128,361	£114,483
Broxtowe	£128,126	£115,183
North Kesteven	£126,455	£112,906
Lincoln	£129,832	£117,681

Source: Land Registry Q1 2014

3.15 The Newark and Sherwood Housing Market Area

- 3.15.1 As mentioned in paragraph 3.3.2 a housing market area is identified as one within which 70% of moves are contained.
- 3.15.2 2011 Census has revealed that when analysing household movements self-containment is 72.0% in Newark and Sherwood. In terms of commuting patterns, 73.5% of residents who live in Newark and Sherwood also work within the local authority area, suggests a relatively high level of employment self-containment.
- 3.15.3 Although initially the district was considered to be in a Nottingham Outer Housing Market Area, current ONS and survey data would suggest that although Newark and Sherwood has links to Mansfield, but on a similar scale to Gedling, links to Ashfield are quite marginal. **The district could now be considered to be a single market area.**

3.16 Duty to Co-operate

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

Table 3-11 Links with Newark and Sherwood

Area	Migration (ONS 2011)	Travel to Work (APS 2011)	Average House Prices (Land Registry Q1 2013)	House Types (2011 Census)	Tenure (2011 Census)
Mansfield	✓	✓			
Gedling	✓	✓			
Nottingham	✓	✓			
South Kesteven	✓	✓	✓		
North Kesteven	✓		✓		
Lincoln		✓			
Rushcliffe		✓			
Bassetlaw	✓	✓			✓
Ashfield		✓			

- 3.16.7 There is a suggested mechanism for tracking changes in market signals / indicators that may influence the current conclusion on the housing market area. This can be seen in more detail at 15.8.

4 DEMOGRAPHIC AND ECONOMIC CONTEXT

4.1 Key Findings

Economic

- In 2011, the total number of jobs in the district was 53,000 (ONS Jobs Density).
- The largest occupation group in absolute terms are in elementary occupations at 18.5%, much higher than the regional and national level.
- The largest proportion of the workforce is in occupation groups 1 to 3 (managerial professional & technical occupations) at 34.7%, lower than in all the other benchmark areas.
- At 2012 (ONS mid-year population estimates) there were estimated to be around 71,700 people of working age in the district, 61.9% of the total population.
- In 2012, Newark & Sherwood had an employment rate of 76.7%, higher than both the national and regional level, increasing by 8.0% from 2010 to 2013.
- The unemployment rate in 2012 was 5.9%, lower than the other benchmark areas and had decreased over the last three years by 0.5%.
- In April 2013 the district had a lower level of key out of work claimant's rate at 9.7%, compared to the East Midlands (10.3%), and the national figure of 10.9%.
- Around 66.9% of Newark & Sherwood residents travel to work by car; 47.5% of residents also worked in the district.
- The average weekly residence pay in 2014 of £454.20 is lower than regionally and nationally, similar comparative levels to average workplace pay.

Demographics

- The population in 2011 (based on the Census data) was 114,800 an increase of 8.0% from the 2001 Census.
- According to the 2012 ONS based sub-national population estimates an increase in population of around 12.9% between 2012 and 2037.
- There are increases in population across most age groups except for the key working age group of 30 – 64 where there is a decrease of 2,700 people.
- The overall growth of 14,900 people is a net increase of 12.9%.
- The growth of 15,200 people in the 65+ age group is an increase of 65.8%. Within the older age group, the major growth is in the numbers of people aged 85+, by with an increase of 175.8% from 2012 to 2037.
- The 65+ group grows from 19.9% of the population in 2012 to 25.4% in 2027 and to 29.3% in 2037.

Dwelling projections

- The average household size in 2013 is 2.29 and is predicted to reduce to 2.23 in 2033.
- There is predicted to be 10,000 (+19.6%) more households in the district in 2033 than in 2013.

4.2 Introduction

- 4.2.1 Analysis of changes in population and household profiles are essential in enabling an understanding of the level of housing need and demand within an area. Monitoring population and household projections allows the Council to see if any significant changes are occurring that could affect their housing market.
- 4.2.2 Demographic change creates the need for different levels and types of housing provision and is a key factor influencing the requirements for market and affordable housing.
- 4.2.3 In the local area, projecting new household formation is mainly due to responses to income and employment opportunities. However, new household formation is also affected by life cycle patterns and this demographic influence contributes to about 40% of the growth in the number of new households at any one time (Dicks, 1988; Ermisch, 1985).
- 4.2.4 The factors which combine to produce the population and household projections are: - age-sex structures (including those of migrants) headship rates, survival factors, infant mortality, fertility rates, base numbers of dwellings, vacancy rates, building / demolition programmes.
- 4.2.5 The key features of population change impacting on the housing market are migration of mainly younger and economically active households and an ageing population with increasing care and support needs.
- 4.2.6 The economic development of an area can be of equal importance in driving change in housing markets, especially due to the effect of migration. This section analyses the recent economic performance in Newark & Sherwood and how changes have influenced and interacted with demographic changes as analysed in section 4.5.
- 4.2.7 It is important to highlight the reciprocal relationship between economic development and the provision of housing. Whilst there is an obvious and established link between economic development and the requirement for new housing, or economic decline and problems of low demand, the type of housing provided within an area can also play a central role in addressing and facilitating economic development and regeneration objectives.
- 4.2.8 It is a central factor in the need to create a more balanced housing market.

4.3 Demography and Household Types

- 4.3.1 Demographic change creates the need for different levels and types of housing provision and is a key factor influencing the requirements for market and affordable housing.

4.4 The Historic Demographic Structure (2001-2011)

- 4.4.1 This sub-section analyses the demographic change over the last 10 years (2001-2011). The 2001 and 2011 Census data on population were used.
- 4.4.2 The 2011 Census recorded 114,800 people in Newark & Sherwood and 785,802 in Nottinghamshire.

- 4.4.3 Since 2001, Newark & Sherwood has experienced an increase in population of around 8.0% (+8,527 people). Nottinghamshire has seen an increase in population of +5.0% and the East Midlands region an increase of +8.6%, compared to 7.9% nationally.

Table 4-1 Population Change, 2001 / 2011

Area	Population 2001	Population 2011	Absolute Change	% Change
Newark & Sherwood	106,273	114,800	8,527	8.0%
Nottinghamshire	748,510	785,802	37,292	5.0%
East Midlands Region	4,172,174	4,533,222	361,048	8.6%
England	49,138,831	53,012,456	3,873,669	+ 7.9

Source: ONS Census (2001 / 2011)

- 4.4.4 The age profile of the Newark & Sherwood population follows a similar pattern to the County. The age groups that peak slightly above the other authorities in percentage terms are the older age groups 45-64 and 65-74.

- 4.4.5 The following table shows the full breakdown in numbers and percentages for each age bracket.

Table 4-2 2011 Population Profile by Age

Area	0-19	20-29	30-44	45-64	65-74	75-79	80-89	90+	TOTAL
Newark & Sherwood	26,460	12,032	21,858	32,682	11,973	4,100	4,800	925	114,800
%	23.0	10.5	19.0	28.5	10.4	3.6	4.2	0.8	100.0

Source: 2011 Census

4.5 Future Population Projections

- 4.5.1 The general demographic forecasts in the tables in this section that have been provided are ONS 2012-based sub-national population projections. These projections were released on 29th May 2014 and are the most up to date forecasts available.
- 4.5.2 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.
- 4.5.3 The summary of this data is provided in the following tables with the population changes disaggregated from 2012 to 2037.
- 4.5.4 The key feature of population change impacting on the housing market is an ageing population with implied increasing care, support and accommodation needs.
- 4.5.5 The projections are ONS 2012 based sub-national population projections and relate to the total population change in the district between 2012 and 2037.

Table 4-3 Total Population Change in Newark and Sherwood, 2012 – 2037

	2012	2017	2022	2027	2032	2037	Change
Total Population	115,800	119,100	122,600	125,700	128,400	130,700	
Change		+3,300	+3,500	+3,100	+2,700	+2,300	+14,900
% Change		+2.8	+2.9	+2.5	+2.1	+1.8	+12.9

Source: 2012 based ONS sub-national population projection: Figures are rounded to the nearest 100

4.5.6 The table shows an increase of 12.9% in the total population by 14,900 people over the forecast period to 2037.

4.6 The Population Age Structure Forecast

4.6.1 The table below shows the population change by age group between 2012 and 2037.

Table 4-4 Population Age Band Forecast, Newark and Sherwood, 2012 – 2037

Age	2012	2017	2022	2027	2032	2037	Change	Change %
0 to 19	26,600	26,700	27,400	28,100	28,300	28,200	+1,600	+6.0
20 to 29	12,200	12,800	12,200	11,700	12,400	13,100	+900	+7.4
30 to 44	21,200	19,900	20,700	21,400	21,300	20,700	-500	-2.3
45 to 64	32,600	33,700	33,600	32,500	30,900	30,400	-2,200	-6.7
65+	23,100	26,000	28,800	31,900	35,700	38,300	+15,200	+65.8
Total	115,800	119,100	122,600	125,700	128,400	130,700	+14,900	+12.9

Source: 2012 based ONS sub-national population projections
 Figures do not sum due to rounding, ONS only publish data to the nearest 100

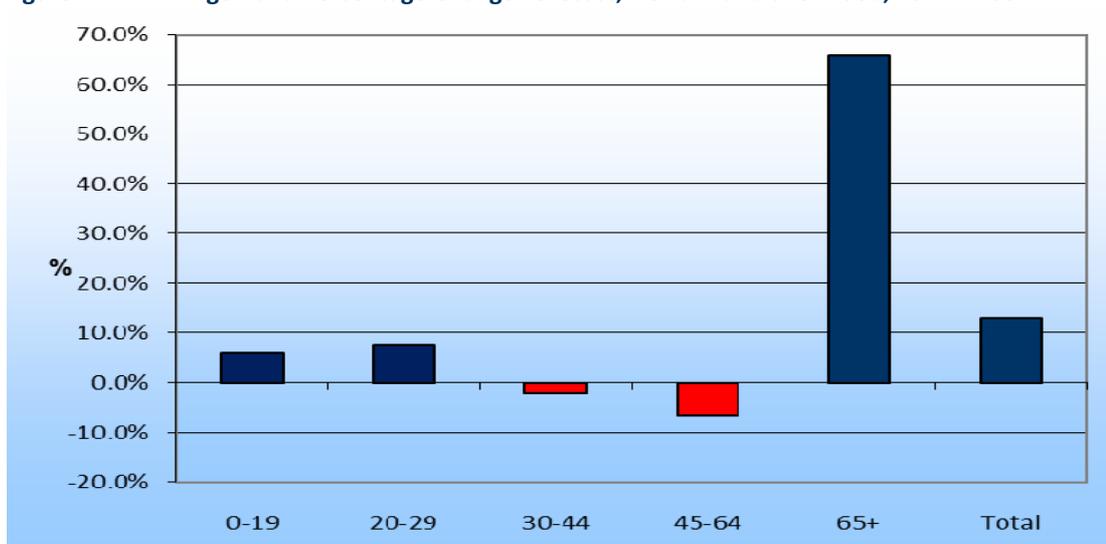
4.6.2 There are increases in population across most age groups except for the key working age group of 30 – 64 where there is a decrease of 2,700 people.

4.6.3 The overall growth of 14,900 people is a net increase of 12.9%;

4.6.4 The growth of 15,200 people in the 65+ age group is an increase of 65.8% and is greater than the total population change;

4.6.5 The 65+ group grows from 19.9% of the population in 2012 to 25.4% in 2027 and to 29.3% in 2037.

Figure 4-1 Age Band Percentage Change Forecast, Newark and Sherwood, 2012 – 2037



Source: Office for National Statistics (ONS)

4.7 Older Population Growth Forecasts

4.7.1 More detailed analysis of the population forecasts for people over 65 are provided below.

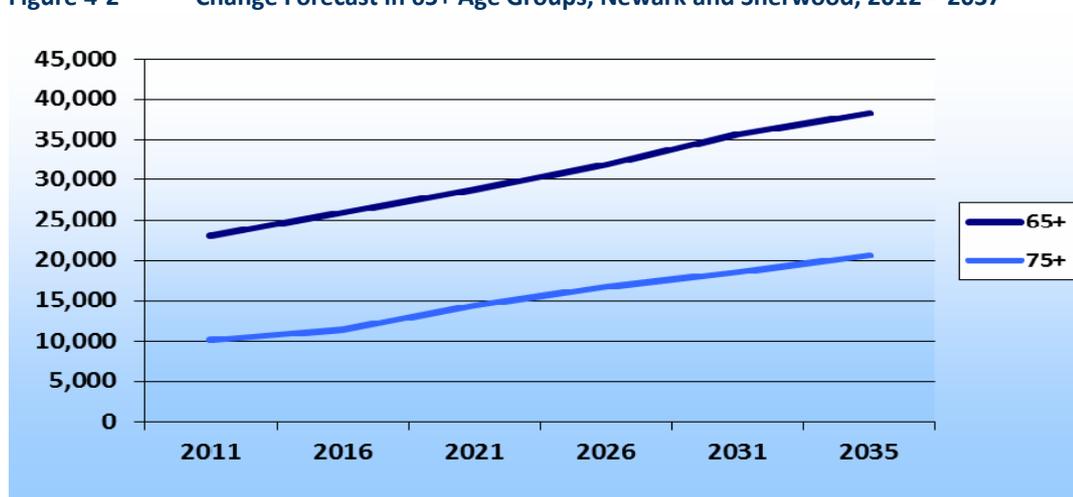
Table 4-5 65+ Population Age Band Forecast, 2012 – 2037

Age	2012	2017	2022	2027	2032	2037	Change
65+	23,100	26,000	28,800	31,900	35,700	38,300	
Change		+2,900	+2,800	+3,100	+3,800	+2,600	+15,200
% change		+12.5	+10.7	+10.7	+11.9	+7.3	+65.8

Source: 2012 based ONS sub-national population projections

4.7.2 There is an increase of 2,900 people (12.5%) over the current period to 2017, with a further 2,800 people (10.7%) to between 2017 and 2022, a total of 5,700 more older people over the next 8 years.

Figure 4-2 Change Forecast in 65+ Age Groups, Newark and Sherwood, 2012 – 2037



Source: Office for National Statistics (ONS)

4.8 65+ Age Structure Breakdown

4.8.1 The table below shows the 65+ age structure breakdown over the period to 2037.

Table 4-6 Breakdown of 65 + age groups, 2012 – 2037

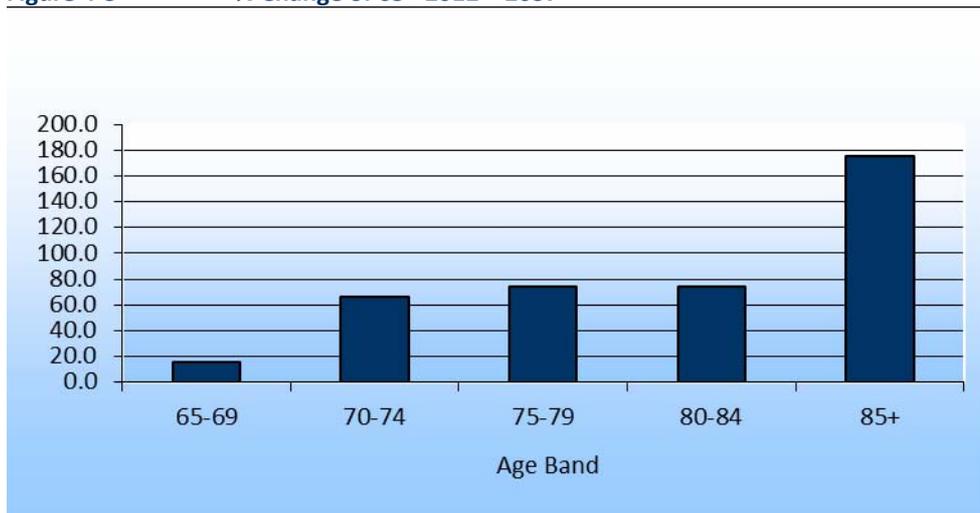
	2012	2017	2022	2027	2032	2037	Change	%
65-69	7,600	7,500	7,300	8,300	9,200	8,800	+1,200	+15.8
70-74	5,300	7,100	7,100	6,900	7,900	8,800	+3,500	+66.0
75-79	4,200	4,700	6,400	6,500	6,400	7,300	+3,100	+73.8
80-84	3,100	3,400	3,900	5,300	5,500	5,400	+2,300	+74.2
85+	2,900	3,300	4,100	4,900	6,700	8,000	+5,100	+175.8
Total	23,100	26,000	28,800	31,900	35,700	38,300		
Change		+2,900	+2,800	+3,100	+3,800	+2,600	+15,200	+65.8
% Change		+12.5	+10.7	+10.7	+11.9	+7.3		

Source: Office for National Statistics (ONS)

4.8.2 Within the older age group, the major growth is in the numbers of people aged 85+, by with an increase of 175.8% from 2012 to 2037.

4.8.3 However, there is also a significant growth of 6,600 people within the 70-79 age cohort by 2037.

Figure 4-3 % Change of 65+ 2012 – 2037



Source: Office for National Statistics (ONS)

4.9 The Over 75 Population

4.9.1 The 75 and over age group is forecast to double by 2037, shown in the table below.

4.9.2 The largest increases occur after 2017 with the greatest increase of 26.3% occurring between 2017 and 2022 higher than any other period.

Table 4-7 75+ Population Age Band Forecast, Newark and Sherwood, 2012 – 2037

Age	2012	2017	2022	2027	2032	2037	Change
75+	10,200	11,400	14,400	16,700	18,600	20,700	
Change		+1,200	+3,000	+2,300	+1,900	+2,100	+10,500
% change		+11.7	+26.3	+15.9	+11.4	+11.3	+102.9

Source: 2012 based ONS sub-national population projections

4.9.3 There is an increase in this group in the older population throughout the forecast period with a growth of 11.7%, 1,200 more people over 75 in the current period with a further 3,000 people in the period from 2017 to 2022.

4.9.4 Given the resource demands associated with older people and the relatively limited scale of private sector supply of retirement housing, these are significant figures.

4.9.5 Changes in the population structure will impact on demand for different house types and tenures. Housing and Planning Policies will need to take account of the projected growth in demand in these sectors and the strategic implications of these projections.

4.9.6 Growth in the number of individuals in the 45 to 64 age group is most likely to increase the demand for higher quality market housing, whilst the increase in the number of people in the 65+ age group will impact on the demand for market and affordable supported accommodation.

4.9.7 As older people tend to remain in their family home after children have left home or after the loss of a partner there is a growing trend of under-occupation in both sectors of the housing market.

- 4.9.8 The increase in older householders (i.e. 80+) will have implications for support services, options for housing with support, extra care housing, long term suitability of accommodation, equity release schemes, adaptations, and other age related care requirements.
- 4.9.9 POPPI data (Projecting Older People Population Information System) was also analysed to see what data they had recorded for the over 65's projections through to 2020. The following table shows the full breakdown for Newark and Sherwood, County, Regional and National projections.

Table 4-8 POPPI data for the over 65's through 2012-2020

Area	2012	2014	2016	2018	2020	Change%
Newark and Sherwood	22,900	24,500	25,600	26,600	27,800	21.4
Nottinghamshire	149,400	158,000	165,200	171,400	177,400	18.7
East Midlands	811,800	861,100	901,600	938,100	973,900	20.0
England	9,055,900	9,536,400	9,911,700	10,256,600	10,603,000	17.1

Source: POPPI data

- 4.9.10 The older population in Newark and Sherwood, over 65 according to the data sourced from POPPI will increase by 21.4% between 2012 and 2020. The ONS 2012 sub-national population projections showed an increase in the population of those aged 65+ as around 24.7%, based on data between 2012 and 2022.

4.10 Household size and projections

- 4.10.1 According to the 2011 Census there are 48,773 households in Newark & Sherwood.
- 4.10.2 However, there are other data sources available to look at the household size and projections for an area. There are interim household projections (2011 based) but they only project to 2021 and have come under criticism as they are based on a 5 year period of recession. For this section we examined the 2008 based ONS based household projections published in November 2010.
- 4.10.3 The ONS 2008 data which is available at a national, County and district level shows that over the period **2013 to 2033**, the average number of households in Nottinghamshire is projected to rise by 19.8%, 348,000 in 2013 to 417,000 in 2033.
- 4.10.4 In Newark & Sherwood that figure is 19.6%, an increase of 10,000 households; 51,000 in 2013 to 61,000 in 2033.
- 4.10.5 The table below outlines the projected change in households for Newark & Sherwood and Nottinghamshire from 2013 to 2033.

Table 4-9 Projected Change in Households 2013 – 2033

Area	2013	2018	2023	2026	2028	2033	Change (N ^{os.}) %
Newark & Sherwood	51,000	54,000	57,000	58,000	59,000	61,000	(+ 10,000) + 19.6%
Nottinghamshire	348,000	367,000	385,000	395,000	402,000	417,000	(+ 69,000) + 19.8%

Source: ONS 2008 based household projections

4.10.6 The following table shows the average household size in the district.

Table 4-10 Newark & Sherwood Average Household Size 2014

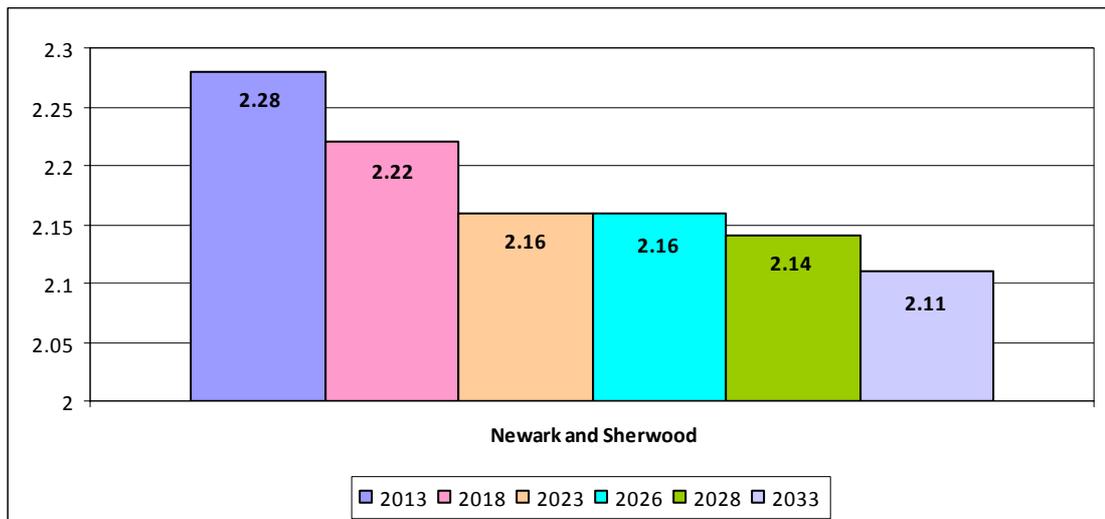
Population	Households	Average Household Size
116,460	51,000	2.28

Sources: ONS 2008 based household projections; 2012 based ONS sub-national population projections

4.10.7 The current average household size in Newark & Sherwood according to the ONS household projections is 2.28.

4.10.8 The following graph shows the change in household size from 2013 to 2033 in Newark & Sherwood.

Figure 4-4 Household Size (2013-2033)



Source: ONS 2012 based household projections

4.10.9 This pattern of declining average household size combined with a growing population is common to the vast majority of authorities and means there will be a requirement for additional housing units throughout the Country.

4.10.10 A decline in household size to 2033 can be linked to the:-

- Significant predicted growth in the over 65 population;
- Impact of relationship breakdown;
- Increase in the number of single / couple households.

4.10.11 In Newark & Sherwood the household size decreases from 2.28 in 2013 to 2.11 in 2033. Overall average household size decreases by 0.17 over the period.

4.10.12 The data shows a larger level of decrease in household size until 2026, but then continues to reduce steadily through to 2033.

The 2014 household survey collected more recent data on household composition.

Table 4-11 Household Composition (2014)

Family Composition	%	Group%
1 adult over 60	23.3	
1 adult under 60	4.9	28.8
1 adult + other	0.6	
Couple no child	36.9	
Couple with children	25.7	63.5
Couple + others	0.9	
Single parent	7.7	7.7
Total	100.0	100.0

Source: Newark and Sherwood Housing Survey 2014

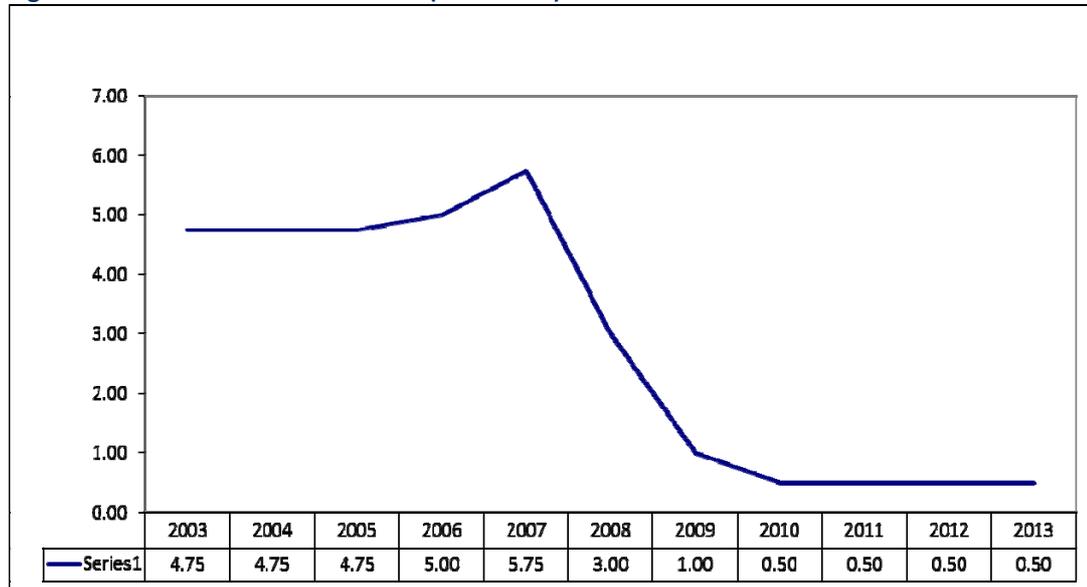
- 4.10.13 The incidence of single parent households is similar to the national average of 7.1%.
- 4.10.14 The 2014 survey found 1,513 new forming households were going to form within Newark and Sherwood in the next three years, the analysis of these new households are for the 1,043 requiring market housing in section 10 and the 470 requiring affordable housing in section 11.

4.11 National Economic Policy

- 4.11.1 Local housing markets are sensitive to macro-economic policies. Interest rates, set by the Bank of England, are monitored by Central Government to achieve and maintain stable, low inflation rates. Higher interest rates can reduce the demand for housing by making it more expensive to borrow money, although households may still aspire to buy in the future.
- 4.11.2 In March 2010, the Bank of England's Monetary Policy Committee voted to maintain the official Bank Rate paid on commercial bank reserves at 0.5%. Interest rates since 2011 / 12 have been at a very low level when compared to those over the last few decades when they averaged over 12%.

- 4.11.3 Historic rises in interest rates will have affected the affordability of housing and demand for mortgages. Interest rates can also affect employment levels by increasing the cost of investment.

Figure 4-5 Interest Rate Trends (2003-2014)



- 4.11.4 After a long period of economic growth and low levels of unemployment, this assessment has been conducted during a period of major economic uncertainty, particularly in the finance and housing markets. The financial crisis in the mortgage markets has created a major fall in the availability of mortgages and has caused the fastest fall in the volume of property sales and new development for over 60 years.
- 4.11.5 This has had a significant impact on land values and unemployment in the building industry, the supply chain of manufacturing companies and estate agency sectors. There is a difficulty in predicting how far the economic decline will go and how long the housing market will remain severely depressed, as forecasts and data on activity change virtually every month.
- 4.11.6 In the short term this could have a severe impact on the delivery of a wide range of market housing. Experience of the last recession suggests that developers will build only first time buyer units, more affordable housing and possibly only build to pre-sales.
- 4.11.7 However mortgage availability and terms have forced new development towards larger family units.

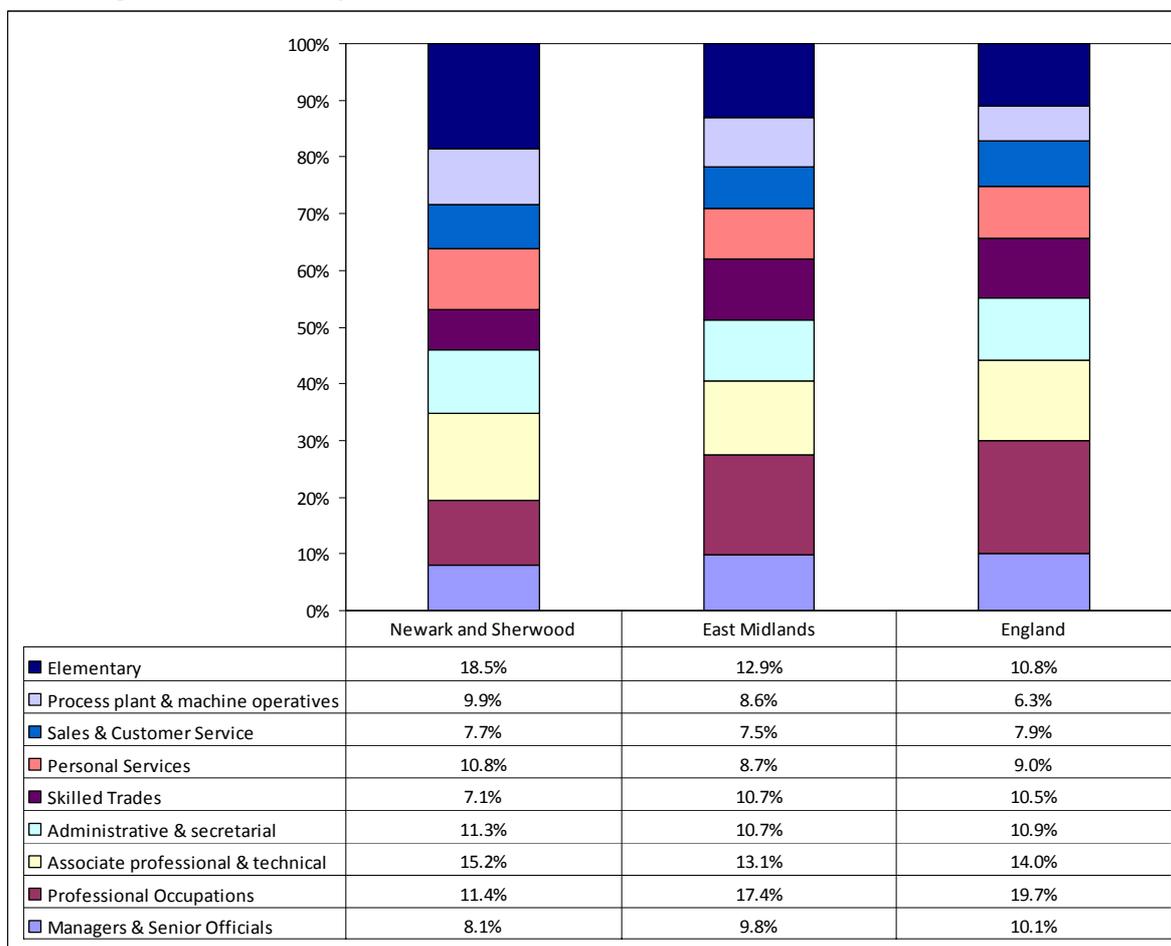
4.12 Employment Structure

- 4.12.1 The level and type of employment in an area can determine the level of wages that will be paid and will influence the tenure, size and location of housing. It can also influence commuting patterns where people in highly skilled jobs tend to travel further to work than those with lower skilled jobs.
- 4.12.2 All these factors need to be taken into account when considering the location of new housing or infrastructure developments.

4.13 Employment Levels and Occupational Structure

- 4.13.1 In 2011, the total number of jobs in Newark and Sherwood was 53,000 (ONS Jobs Density, 2011). This includes employees, self-employed, government supported trainees and HM forces.
- 4.13.2 The ONS Business Register and employment survey (2012) revealed that there were 42,900 total employee jobs in Newark and Sherwood (excluding self-employed, government supported trainees and HM forces). 26,400 jobs were full-time and 16,400 were part-time.
- 4.13.3 The occupational structure of a population can be used to assess the competitiveness of an economy.
- 4.13.4 Figure 4-6 below outlines the split by occupation of those who live in Newark and Sherwood and are in work, based on the Standard Occupational Classification System from the 2012/2013 ONS Annual Population Survey. The occupational structure of the workforce is linked with the types of industry prevalent within the economy.
- 4.13.5 Within Newark and Sherwood, the largest occupation group in absolute terms are in elementary occupations at 18.5%, much higher than the regional and national level.
- 4.13.6 Only 7.1% of the workforce in the district are in a skilled trade compared to a much higher proportion in the region and nationally, whilst reflecting a higher than average associate/professional/technical level.

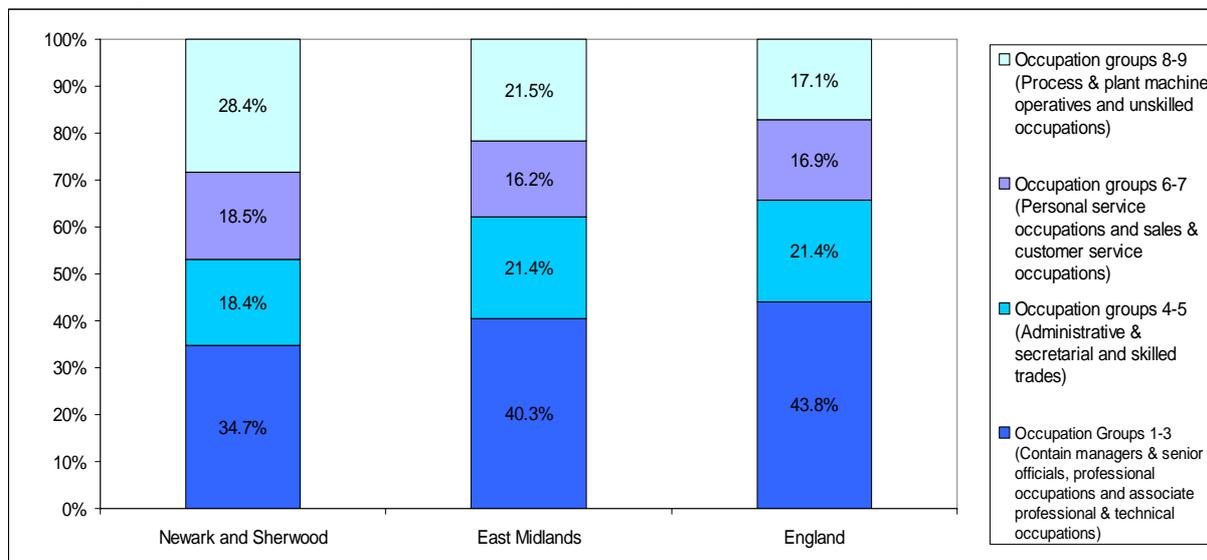
Figure 4-6 Occupational Structure – 2012-2013



Source: ONS Annual Population Survey October 2012 – September 2013

4.13.7 Figure 4-7 below details the proportions of workforce employed across the nine occupation groups.

Figure 4-7 Levels of Population by Occupation Group (2012-2013)



Source: Annual Population Survey October 2012 – September 2013

4.13.8 Newark and Sherwood has the largest proportion of its workforce in occupation groups 1 to 3 (managers & senior officials, professional occupations and associate professional & technical occupations) at 34.7% but this combined group is lower than the other benchmark areas.

4.14 Employment Rates

4.14.1 It is important to understand the extent to which the working age population is engaged with the labour market. The ONS defines the working age population as 16-64.

4.14.2 At 2013 (ONS mid-year population estimates) there were estimated to be around 72,100 people in Newark and Sherwood of working age. This equates to 61.7% of the total population.

4.14.3 Data from the ONS Annual Population Survey (April 2013 – March 2014) provides an indication of the number of people in employment (either as an employee or self employed). It also provides an insight into the level of unemployment within an area.

Table 4-12 Employment & Unemployment Rates, 2013 -2014%

	Employment Rate*	Unemployment Rate**
Newark and Sherwood	76.9	5.6
East Midlands	77.7	7.1
England	71.9	7.2

Source: ONS Annual Population Survey (April 2013 –March 2014).

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

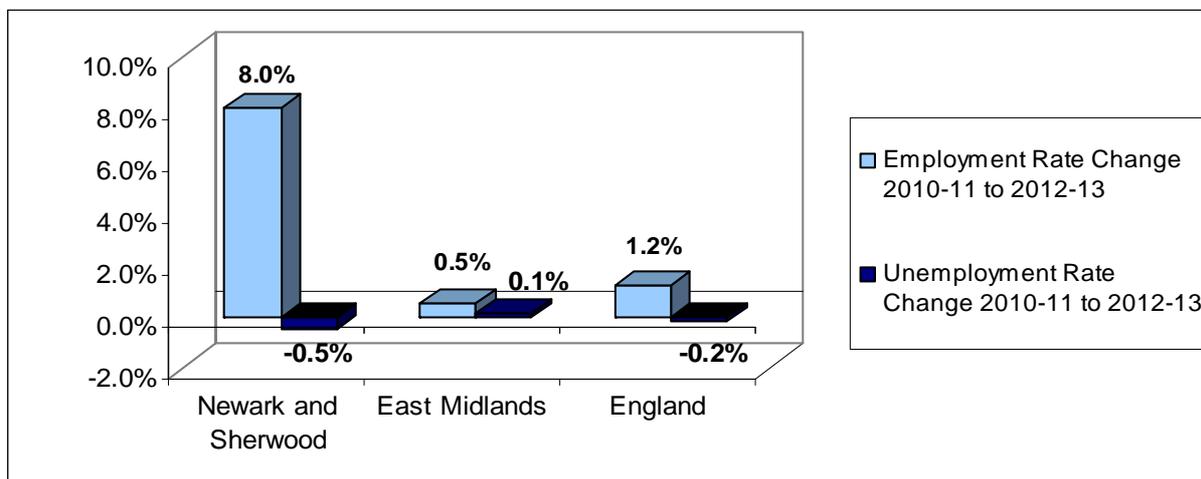
** People without a job that are available to start work

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

4.14.4 In the year ending March 2014, Newark and Sherwood had an employment rate of 76.9%, higher than the national average but slightly lower than the regional average. The unemployment rate at 5.6% was lower than the other benchmark areas.

4.14.5 The figure below shows the differences in employment and unemployment rates from ONS data in October 2010-September 2011 compared with the most up to date data April 2013 – March 2014.

Figure 4-8 Employment & Unemployment Rate changes, 2011-2014 %



Source: ONS Annual Population Survey 2011-2014

4.14.6 Newark and Sherwood shows a significant change in employment rates over the 3 year period with an 8.0% increase, much higher than the other benchmark areas.

4.14.7 The unemployment rate in the district decreased over the three year period by 0.5%, compared with a 0.2% decrease nationally and a 0.1% increase in the region.

4.14.8 An alternative measure of unemployment is to review the proportion of people claiming Job Seekers Allowance (JSA) (previously known as Unemployment Benefit). Newark and Sherwood had a lower level of JSA claimant's rate at 2.3%, compared to the East Midlands (2.8%). The national figure is 2.2% (Source: ONS claimant count February 2014).

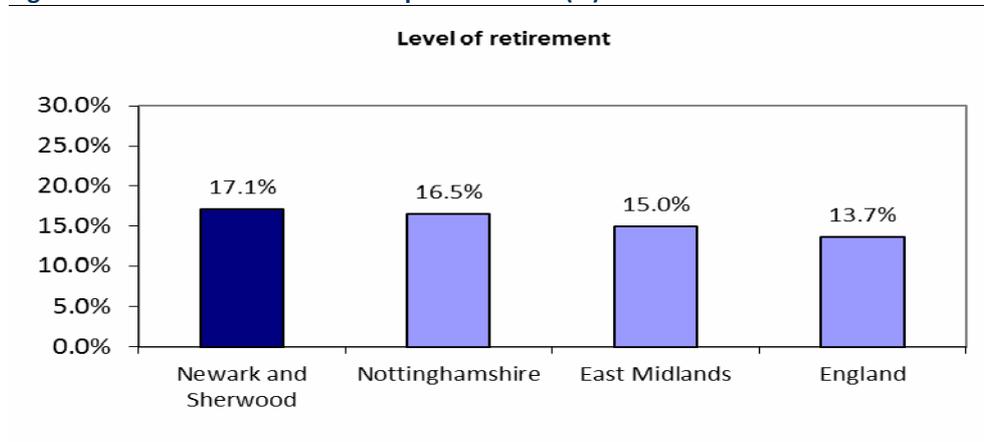
4.14.9 The Department for Work and Pensions also collect data on the proportion of working age people claiming key out of work benefits (consisting of job seekers allowance, incapacity benefits, lone parents and others on income related benefits).

4.14.10 In Newark and Sherwood the claimant level is 9.5%, lower than the regional level (10.0%) and the national level (10.3%). (Source: DWP benefit claimants February 2014).

4.15 Retirement Levels

- 4.15.1 Examining the Census 2011 records, Newark and Sherwood has a higher level of retired population than the other benchmark areas (17.1%).

Figure 4-9 Level of Retired Population 2011 (%)



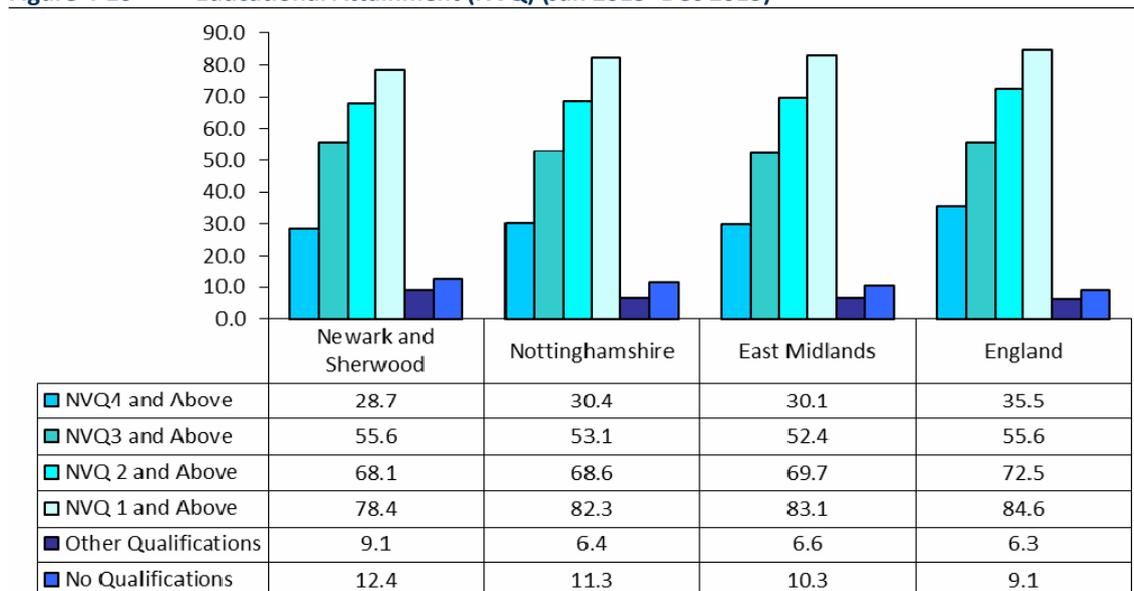
Source: Crown Copyright © Census 2011

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

4.16 Skills and Educational Attainment

- 4.16.1 Central to the long term growth and productivity of an economy is the level of workforce skills.
- 4.16.2 Figure 4-10 presents the latest qualifications data for the working age population in Newark and Sherwood, Nottinghamshire, East Midlands and England.

Figure 4-10 Educational Attainment (NVQ) (Jan 2013- Dec 2013)



Source: Annual Population Survey (Jan 2013-Dec 2013)

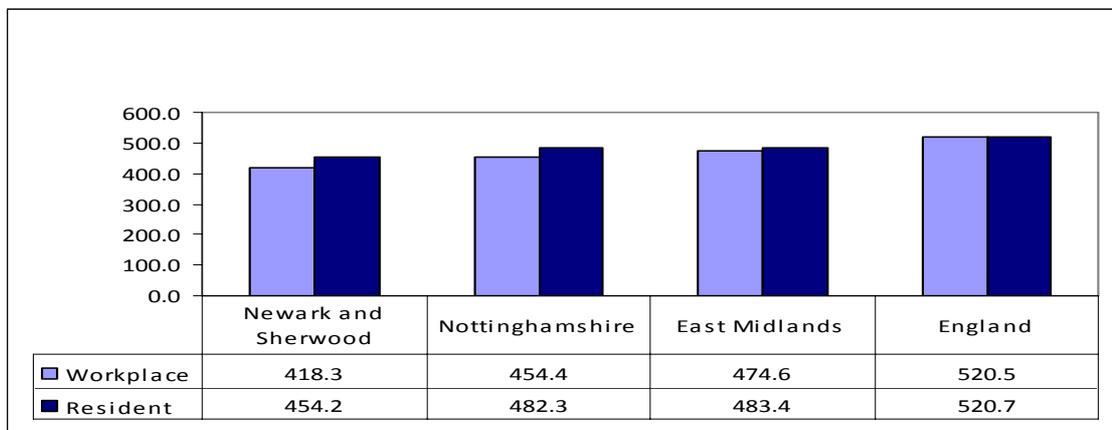
NVQ: National Vocational Qualification: NVQ 1: Entry level or Pre-GCSE / NVQ2: GCSE or equivalent / NVQ 3: A-level or equivalent / NVQ 4: Degree or equivalent.

- 4.16.3 In 2013 the number of people of working age in Newark and Sherwood with no qualifications was 12.4%, higher than the other benchmark areas.
- 4.16.4 Newark and Sherwood had the highest level of ‘other’ qualifications compared to the other benchmark areas, but a lower level of pre GCSE, GCSE level and Degree level qualifications.

4.17 Incomes and Earnings (ASHE 2013)

- 4.17.1 Income, and particularly household income, is one of the fundamental determinants of the ability of households to access home ownership or the market rented sector.
- 4.17.2 Figure 4-11 shows the average gross weekly pay by workplace (people who work in the area) and residence (people who live in the area) from the 2013 Annual Survey of Hours and Earnings (ASHE).

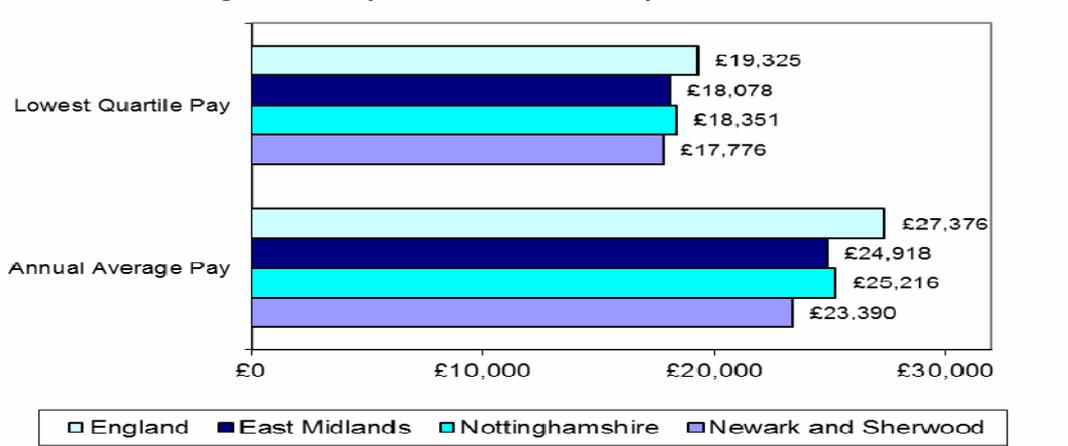
Figure 4-11 Average Gross Weekly Pay, 2013



Source: Annual Survey of Hours and Earnings (2013)

- 4.17.3 The average residence and workplace pay within the district is lower than the county, regional and national averages. The fact that the wages of those living in Newark and Sherwood are higher for those working outside the district, suggests that a proportion of the local population need to commute out of the area to find higher paid work.
- 4.17.4 Figure 4-12 below shows the average annual pay in the district, compared to the lowest quartile pay.

Figure 4-12 Average Annual Pay and Lowest Quartile Pay 2013



Source: Annual Survey of Hours and Earnings (2013)

4.17.5 Newark and Sherwood has the lowest average annual pay when compared to the county, regional and national averages.

4.18 Income and Housing Data from the 2014 survey

4.18.1 The incomes in this section are based on the total annual household gross income, i.e. head of household and their partner.

4.18.2 Previous Housing Needs Survey Guidance released in 2000, (*Housing Needs Surveys – A Guide to Good Practice*) (page 62) presents a conflict in that having said it is important for surveys to gather income data it then suggests ‘it is difficult to estimate the incomes of future concealed households’.

4.18.3 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.

4.18.4 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.

4.18.5 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.’

Table 4-13 Gross Annual Income by Age

Question 16c

	Below £10,000	£10,000 - £20,000	£20,001 - £27,500	£27,501 - £45,000	£45,001 - £60,000	£60,001 - £75,000	£75,001 - £100,000	Above £100,000
	%	%	%	%	%	%	%	%
16 – 24	32.8	41.4	17.0	5.0	3.8	0.0	0.0	0.0
25 – 34	9.1	11.9	16.6	34.5	13.9	5.5	6.4	1.9
35 – 49	10.0	7.0	13.3	21.2	17.9	10.3	9.6	10.5
50 – 64	11.0	13.4	16.1	21.5	12.0	7.6	7.1	11.3
65 – 79	15.5	31.8	22.0	17.3	8.4	2.4	0.7	1.9
80+	29.6	35.3	16.8	12.4	2.8	0.6	0.4	2.0

Note: Excluding benefits / allowances Source: Newark & Sherwood Housing Survey 2014

4.18.6 As would be expected there are higher numbers of households aged 16-24 and 80+ on lower incomes and those earning in excess of £60,000 per annum are in the main economically active age groups of 25 – 64.

4.18.7 The following table shows income of district residents by their place of work, based on the total annual household gross income, i.e. head of household and any partner.

Table 4-14 Gross Annual Income by Workplace
Question 16c

	Below £10,000	£10,000 - £20,000	£20,001 - £27,500	£27,501 - £45,000	£45,001 - £60,000	£60,001 - £75,000	£75,001 - £100,000	Above £100,000
	%	%	%	%	%	%	%	%
Within the District	7.7	16.0	20.3	23.4	13.3	7.7	5.0	6.6
Ashfield	0.0	7.1	15.6	19.0	34.1	1.9	7.9	14.3
Bassetlaw	3.9	4.1	16.8	28.6	24.1	10.0	7.9	4.7
Mansfield	5.2	13.5	15.4	28.0	15.1	3.4	4.8	14.6
Nottingham City	0.0	4.5	6.6	20.4	17.7	16.2	5.7	19.0
Elsewhere in Notts	4.0	12.8	14.4	33.2	12.9	8.8	9.0	5.0
Lincoln City	8.2	13.1	8.9	11.1	26.5	8.3	12.3	11.9
Elsewhere in Lincs	1.8	4.8	10.9	21.1	16.7	16.6	9.0	19.3
Leicestershire	0.0	0.0	2.2	25.3	10.0	0.0	38.2	24.2
Yorkshire	0.0	10.9	6.2	31.7	11.7	10.1	18.3	11.0
Derbyshire	5.2	1.5	10.9	20.4	12.0	13.7	24.4	11.8
London	3.7	13.2	7.6	1.7	11.5	14.9	11.2	36.3
Elsewhere in UK	4.3	2.8	8.3	21.2	28.4	9.6	9.4	16.1
Abroad	0.0	0.0	0.0	38.5	11.2	5.2	29.1	16.4

Note: Excluding benefits / allowances Source: Newark & Sherwood Housing Survey 2014

- 4.18.8 There are higher numbers of households on lower incomes in the district than other areas. The majority of those who work in the district earn in the middle income levels of £20,000 to £45,000.
- 4.18.9 32.6% of residents who work within the district earn above £45,000, a lower proportion than those who work in any of the other locations outside the district.

4.19 Existing Household Savings

4.19.1 The following group of tables relate to savings, equity and income of existing households, beginning with a question on savings held which was answered by around 84.0% of existing households (40,951 implied).

Table 4-15 Household Savings (existing households)
Question 16a

Savings	%	Cum %
No Savings	26.3	26.3
Under £5,000	20.2	46.5
£5,000 - £10,000	12.4	58.9
£10,001 - £15,000	7.1	66.0
£15,001 - £20,000	4.9	70.9
£20,001 - £30,000	5.0	75.9
Above £30,000	24.1	100.0

Source: DCA Newark and Sherwood 2014 Housing Needs Survey

4.19.2 The data shows that 46.5% had less than £5,000 in savings. 24.1% had savings in excess of £30,000.

4.20 Equity

4.20.1 The next table relates to the level of equity ownership in their home and was answered by 58.5% of owner occupier respondents.

Table 4-16 Level of Equity in Present Accommodation
Question 16b

Level of Equity	%	Cum %
Negative Equity	4.4	4.4
Below £10,000	4.3	8.7
£10,000 - £30,000	6.6	15.3
£30,001 - £50,000	7.8	23.1
£50,001 - £100,000	19.0	42.1
£100,001 - £200,000	26.3	68.4
Above £200,000	31.6	100.0

Source: DCA Newark and Sherwood 2014 Housing Needs Survey

4.20.2 57.9% of respondents indicated equity ownership of over £100,000. Only 4.4% of owner occupiers were in negative equity.

4.21 Existing Household Incomes

Table 4-17 Gross Annual Income of all Existing Households
Question 16c

Annual income	All Existing Households	
	%	Cum %
None	6.1	6.1
Below £10,000	10.1	16.2
£10,000 - £20,000	19.8	36.0
£20,001 - £27,500	16.8	52.8
£27,501 - £45,000	19.4	72.2
£45,001 - £60,000	10.9	83.1
£60,001 - £75,000	5.7	88.8
£75,001 - £100,000	5.0	93.8
Above £100,000	6.2	100.0

Note: Excluding benefits / allowances Source: DCA 2014 Housing Needs Survey

- 4.21.1 The response rate to the income question from existing households was 72.7% (35,444 implied).
- 4.21.2 This gives a very good indication of the income levels in the district. The data shows that 16.2% of households had incomes below £10,000. The total proportion earning below the national average of £24,400 per annum (ONS Economic & Labour Market Review 2012, based on April 2012, the latest data available) was 43.4%. 16.9% of households stated that they earned over £60,000.

4.22 Concealed Households

- 4.22.1 A concealed household is someone living within a household but who wants to move to their own accommodation and form a separate household (e.g. adult children living with their parents).

4.23 Saving Levels of Concealed Households

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

Table 4-18 Concealed Household Savings
Question 40b

Savings	%	Cum %
No Savings	28.3	28.3
Under £1,000	12.1	40.4
£1,000 - £5,000	30.9	71.3
£5,001 - £10,000	14.1	85.4
£10,001 - £20,000	9.3	94.7
£20,001 - £30,000	4.4	99.1
Over £30,000	0.9	100.0

Source: DCA Newark and Sherwood 2014 Housing Needs Survey

- 4.23.2 89.3% of concealed households moving responded to a question asking about the level of savings available to meet deposit, stamp duty and legal costs for those intending to buy on their new home.

- 4.23.3 9.3% have savings between £10,000 and £20,000, 5.3% of concealed household had savings over £20,000. 85.4% have less than £10,000 in savings and unless significant support is available from parents for a deposit, they will be limited to the rental sector.
- 4.23.4 Concealed households were asked if they will receive help with a deposit from their parents or relatives; 13.9% said there was no need for help. Of those intending to buy who need help, 46.2% said there was no help available to them. 23.7% said they would get help in the form of a gift and 16.2% by means of a loan.

4.24 Concealed Household Incomes

- 4.24.1 A response to the income question was received from around 91.6% of concealed households moving within the district (1,482 implied). The proportion below the £10,000 income band was 30.1%.

Table 4-19 Gross Annual Income of Concealed Households Moving within the District
Question 40d

Annual Income	Response		
	%	Cum %	Nos. Implied
None	7.4	7.4	109
Below £10,000	22.7	30.1	337
£10,001 - £20,000	30.4	60.5	450
£20,001 - £27,500	23.8	84.3	352
£27,501 - £35,000	7.6	91.9	112
£35,001 - £45,000	6.2	98.1	91
£45,001 - £60,000	1.9	100.0	28

Source: DCA Newark and Sherwood 2014 Housing Needs Survey

- 4.24.2 71.0% of concealed households earned below the national average level of £27,375. Low incomes, coupled with a low level of savings will hinder access to the market for concealed households.

4.25 Incomes of Recently Formed Households

Table 4-20 Gross Annual Income of Recently Formed Households
Question 16c x 5c

Annual Income	New households formed – 2011 2014		
	%	Cum %	Nos. implied
None	1.8	1.8	19
Below £10,000	5.4	7.2	57
£10,001 - £20,000	33.5	40.7	355
£20,001 - £27,500	21.7	62.4	230
£27,501 - £45,000	29.9	92.3	317
£45,001 - £60,000	4.9	97.2	52
£60,001 - £75,000	0.0	97.2	0
Above £100,000	2.8	100.0	31

Source: DCA Newark and Sherwood 2014 Housing Needs Survey

- 4.25.1 37.6% of households who have already formed their first home in the past three years have incomes above £27,500. 7.2% of recently formed households earned less than £10,000, compared with 30.1% of concealed households earning below £10,000.

5 THE ACTIVE MARKET

5.1 Key Findings

- Hometrack data shows that average UK house prices fell by 0.3% in the month of June 2014.
- The Land Registry data for the district showed an overall increase over the year from 2013-2014 of 6.2%. All properties other than detached are lower in price in comparison to the surrounding authorities and England.
- The average price for a flat / maisonette in the district in Quarter 1 2014 was £97,828, the average price of a terraced property is £114,483. Over the five year period 2009 to 2014, the average property price in Newark & Sherwood has increased by around 8.9%.
- The number of sales in the district has increased by 30.9% over a five year period (2009-2014) compared to 29.2% in the East Midlands.
- Entry level stock in the district is considered to be flats. Property prices start at £47,500 for a 1 bedroom flat in the Sherwood area rising to £129,950 for a two bedroom flat in Southwell.
- The private rented sector entry level rents start from £315 per month for a 1 bedroom flat and £410 per month for a 2 bedroom flat.

5.2 Introduction

- 5.2.1 This section provides an analysis of indicators of housing market activity to provide an understanding about changes in demand over time and to identify any pressure points within the district.
- 5.2.2 Sources of data utilised are:-
- HM Land Registry Data 2009 – 2014 annual;
 - HM Land Registry Data 2014 Quarterly;
 - The Bank of England Industry Wide Figures;
 - The Council of Mortgage Lenders (CML);
 - 2014 DCA Estate Agency Survey data;
- 5.2.3 The information below sets the scene in the housing market nationally and regionally before looking further at the local 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 2014 household postal survey.

5.3 The Current UK Market Outlook

- 5.3.1 The latest monthly National Housing Survey published in June 2014 by Hometrack shows house prices fell slightly by 0.3% in the month of June, the lowest rate since January 2014 and shows the rate of growth slowing from 0.6% in April.

- 5.3.2 Hometrack data shows there was no growth in new housing demand in June which marks a major turnaround from the trend over last 18 months. In the June Housing Survey Hometrack quotes *“Pent-up demand has been feeding into the market over the last 18 months creating the upward pressure on house prices. This trend now appears to be running out of steam with no change in demand for housing over the month. We expect the rate of house price growth to slow further in the coming months driven by a combination of factors. The primary factor is changing buyer sentiment in the face of an intense debate about a possible housing bubble and widespread calls for Government intervention in the market to cool price increases. Talk of interest rate rises in the near future has compounded the impact on sentiment and buyers expectations over the market outlook. The net result is that buyers are becoming more cautious, all this at a time when tougher affordability checks have been implemented as part of the Mortgage Market Review (MMR).”*

5.4 UK Housing Supply and Turnover

- 5.4.1 The number of sales agreed is still outstripping the number of new properties coming to the market. A lack of supply continues to support pricing levels but the growth in demand is also starting to moderate.
- 5.4.2 The time on the market has reduced in the past few months and currently stands at 5.9 weeks, compared to 6.3 weeks in April 2014.
- 5.4.3 The proportion of the asking price achieved at national level has remained largely unchanged over the year tracking in the range of 95% - 98%. The level is around 96.6% as at June 2014, still the highest level since September 2002. The proportion of the asking price achieved in The East Midlands as at June 2014 was 95.9%.

5.5 Current UK Prices

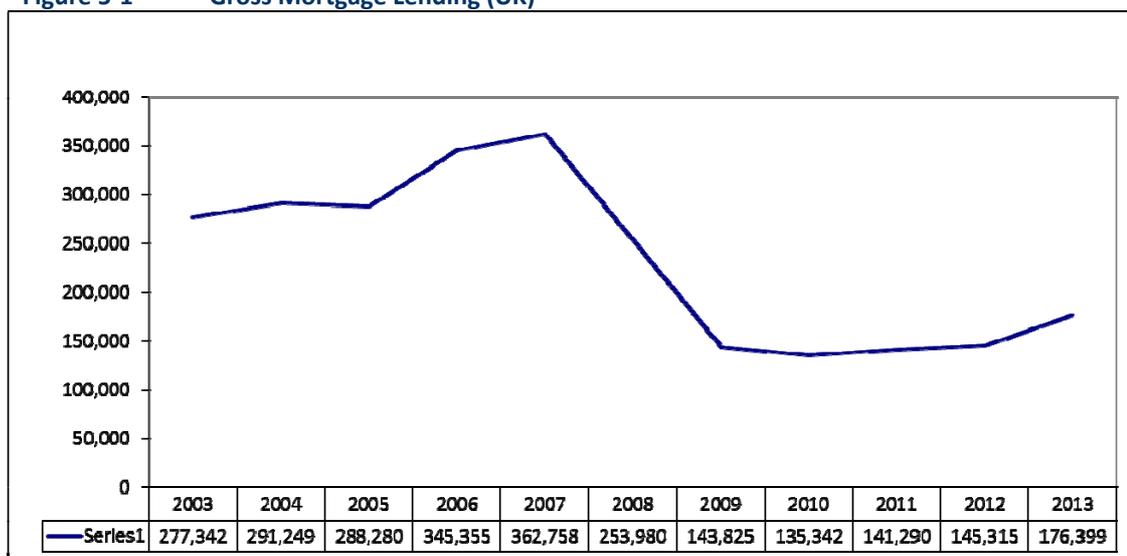
- 5.5.1 Average prices in the UK moved downwards by 0.3% over the month, although prices have risen steadily over the last 18 months. The lack of housing for sale has acted as the primary driver of price rises.
- 5.5.2 In June 2014 around 32% of postcodes nationally registered a price increase in prices over the month, down from 50% in April 2014; whereas 1.6% registered a decrease in price over the month.
- 5.5.3 There were no new buyer registrations in June 2014 showing a decrease with the number of new buyers falling by 3.3% overall between April and June 2014.
- 5.5.4 There was a 3.5% decrease in the number of sales agreed in June compared with April 2014.

5.6 The UK Mortgage Market

- 5.6.1 The Council of Mortgage Lenders' (CML) members are banks, building societies and other lenders who together undertake around 94% of all residential mortgage lending in the UK. They produce statistics research and public commentary on the market and the issues facing lenders.

- 5.6.2 A stronger employment market and better access to credit has supported recent recovery of the housing market with prices rising steadily over the last 18 months. However this has mostly been fuelled by the low supply of properties available, pushing up prices as demand increases.
- 5.6.3 The CML states “We see little evidence of an unbridled housing boom developing. Indeed, given the already stretched nature of household finances, new regulatory environment and likely future course of interest rates, housing market activity may well ease back of its own accord.”
- 5.6.4 The figure below shows the difference in gross mortgage lending over the past 11 years.

Figure 5-1 Gross Mortgage Lending (UK)



Source: CML Research, Bank of England

- 5.6.5 The following table shows the details for house purchase loans and re-mortgage loans from April 2013 to April 2014.

Table 5-1 Loans for house purchase and re-mortgage April 2013 – April 2014

	Number of house purchase loans	Value of house purchase loans £m	Number of re-mortgage loans	Value of re-mortgage loans £m
April 2014	53,200	8,800	26,300	4,000
Change from March 2014	6.2%	11.4%	6.0%	11.1%
Change from April 2013	33.0%	46.7%	0.0%	17.6%

Source: CML April 2014 (data released 12 June 2014)

- 5.6.6 The CML states “The number of loans to home movers increased in April 2014 by 11%, with the value up 15% compared to March 2014. Compared with April 2013, growth was up 30% by volume and 47% in value. Total number of loans for home-owner house purchase (first-time buyers and home movers) increased month-on-month by 6% and 11% by value on March 2014, with year-on-year growth in number of loans up 33% and 47% by value.”
- 5.6.7 The latest data on loans specifically to first-time buyers (FTB) is outlined below.

Table 5-2 Loans to first-time buyers April 2013 – April 2014

	Number of loans	Value of loans £m	Average loan to value	Average income multiple	Proportion of income spent on interest payments	Proportion of income spent on capital and interest payments
April 2014	24,500	3,500	83%	3.42	11.6%	19.4%
Change from March 2014	1.2%	2.9%	80%	3.41	11.1%	19.2%
Change from April 2013	36.9%	52.2%	81%	3.26	12.1%	19.1%

Source: CML April 2014 (data released 12 June 2014)

- 5.6.8 First-time buyers took out 24,500 loans in April 2014, up only slightly by 1% compared to March 2014 but an increase of 37% compared to April 2013. The total value of these loans was £3.5bn, which was up 3% on March 2014 and 52% on April 2013. Data shows FTBs accounted for 46% of all house purchase loans in April 2014.
- 5.6.9 The CML data shows first-time buyer affordability worsened fractionally, with first-time buyers typically borrowing 3.42 times their gross income, compared to 3.41 in March 2014. The typical loan size for first-time buyers was £121,500 in April 2014, up from £118,750 in March 2014 and represents the highest monthly average advance for first-time buyers on record. In parallel to this, the typical income of a first-time buyer household increased to £37,000, up from £35,704 in March 2013, which was also the highest average income on record.
- 5.6.10 The relatively low level of interest rates means borrowers' payment burden remains relatively low at 19.4% of gross income being spent to cover capital and interest payments, up from 19.2% in March 2013 and 19.1% in April 2013.
- 5.6.11 The typical first time buyer in April 2014 had a deposit of 17% and they borrowed 3.42 times their income.
- 5.6.12 Some lenders are offering a 90% or 95% mortgage which have high arrangement fees in excess of £700, some as high as £1,500. The reality is the lower the deposit, the higher the interest rate.
- 5.6.13 The average age of an FTB is 29. The CML estimate that 84% of FTBs under 30 had help with their deposit in 2010 compared with 38% in 2005. However for those without financial support from family CML data estimates that the average age has risen from 28 to 31 over the same period.
- 5.6.14 The Funding for Lending Scheme (FLS) was seen to be a key factor in influencing short-term market developments. The FLS certainly appears to have made a positive contribution to mortgage pricing and credit availability and it achieved the aim of improving lending activity through 2013.

- 5.6.15 The combined impact of both the Help to Buy equity loan and mortgage guarantee schemes does not appear to be creating an amplifying effect on the more active parts of the UK housing market, according to the CML. Data figures show that, to date, only 4% of all mortgages for house purchase have involved either of the Help to Buy products (mortgage guarantee or equity loan) over the period April 2013 to March 2014.
- 5.6.16 The table below shows a summary of Help to Buy transactions to date, compared with the wider mortgage market across all loans for house purchase over the same period.

Table 5-3 Help to Buy and wider mortgage market summary, April 2013 - March 2014

	Help To Buy Mortgage Guarantee	Help To Buy Equity Loan	All Help To Buy	All House Purchase
Number of completions	7,313	19,401	26,714	636,100
Average (mean) value of property	£151,597	£204,805	£190,200	£243,600
Percentage of FTBs	79%	88%	85%	45%
Percentage outside London and SE	80%	76%	77%	70%

Source: CML April 2014 (data released 12 June 2014)

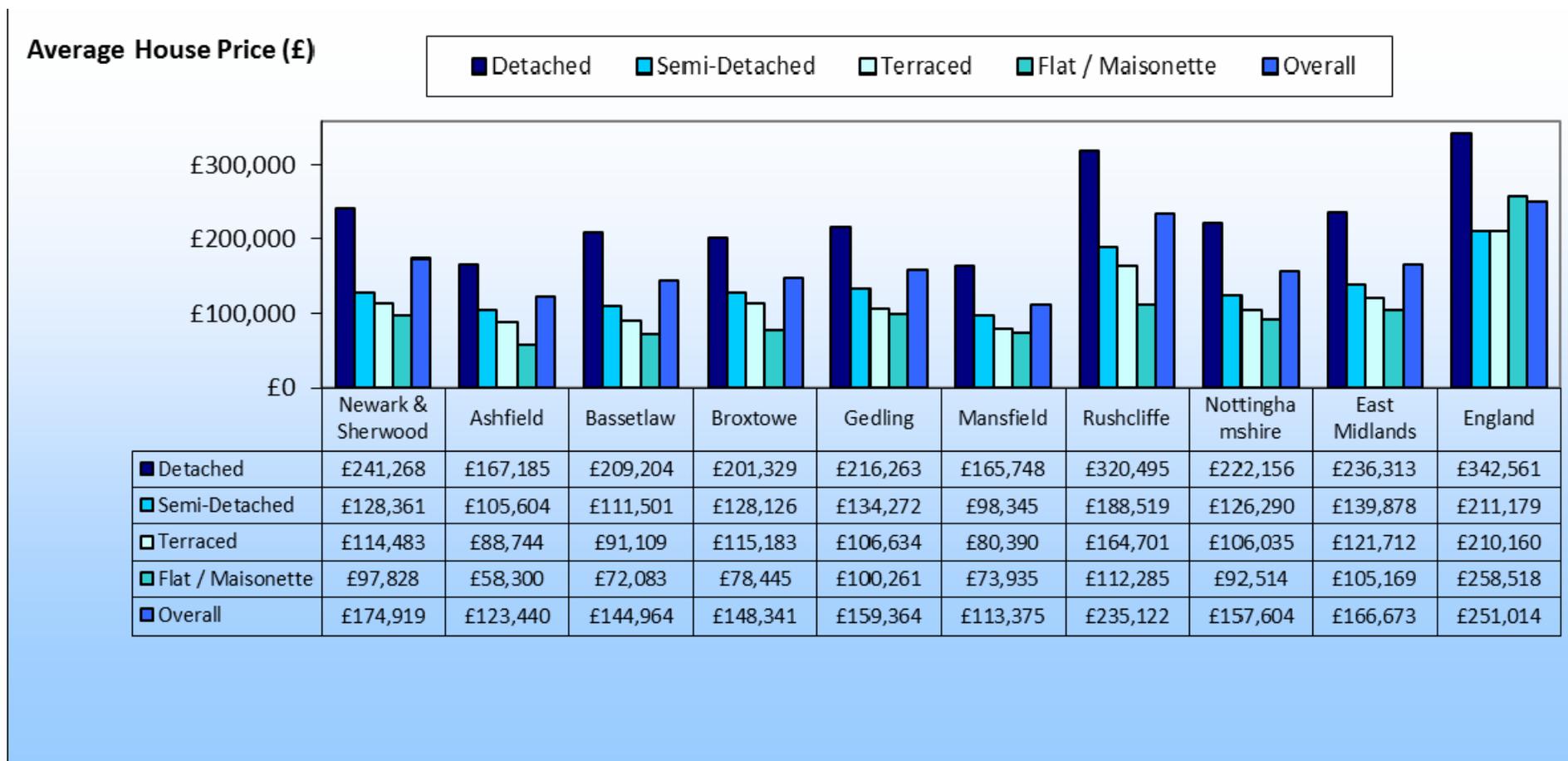
- 5.6.17 By value, 45% of properties bought involving a Help to Buy mortgage guarantee were for properties costing up to £125,000. Only 7% of Help to Buy transactions were for properties costing over £250,000.
- 5.6.18 The CML quotes “Broadly, we should be reassured by the latest data on Help to Buy. The policy appears to be reaching the geographical parts of the market where recovery has been weakest, while accounting for only a small proportion of business in those areas where the market is more active. On the basis of these figures, the scheme appears to be successfully reaching its target group of creditworthy borrowers who would otherwise be unable to buy until they had accumulated a more significant deposit. Lenders are always mindful of what their customers can afford.”

5.7 Average House Prices in Newark and Sherwood

- 5.7.1 The most up to date Land Registry data at Q1 2014 for house prices in Newark & Sherwood showed an increase over the year from Q1 2013 of 6.2%.
- 5.7.2 The average price of a flat in Newark & Sherwood is £97,828, lower than the County and England averages but higher than some surrounding authorities.
- 5.7.3 The average price of a two bedroom terraced property is £114,483.
- 5.7.4 The differences in average prices of properties, particularly in the entry level stock of flats and terraced houses is assumed to have an effect on in-migration to Newark & Sherwood from the surrounding areas of Gedling and Rushcliffe, where entry level properties are more expensive, particularly from concealed households looking for cheaper housing.
- 5.7.5 However, there is low stock of flats in Newark & Sherwood and because of its rural nature in-migration to Newark & Sherwood would more than likely be for terraced properties and not flats.

5.7.6 The latest data on average house prices during the 1st quarter of 2014 from Land Registry is summarised in Figure 5-2 below.

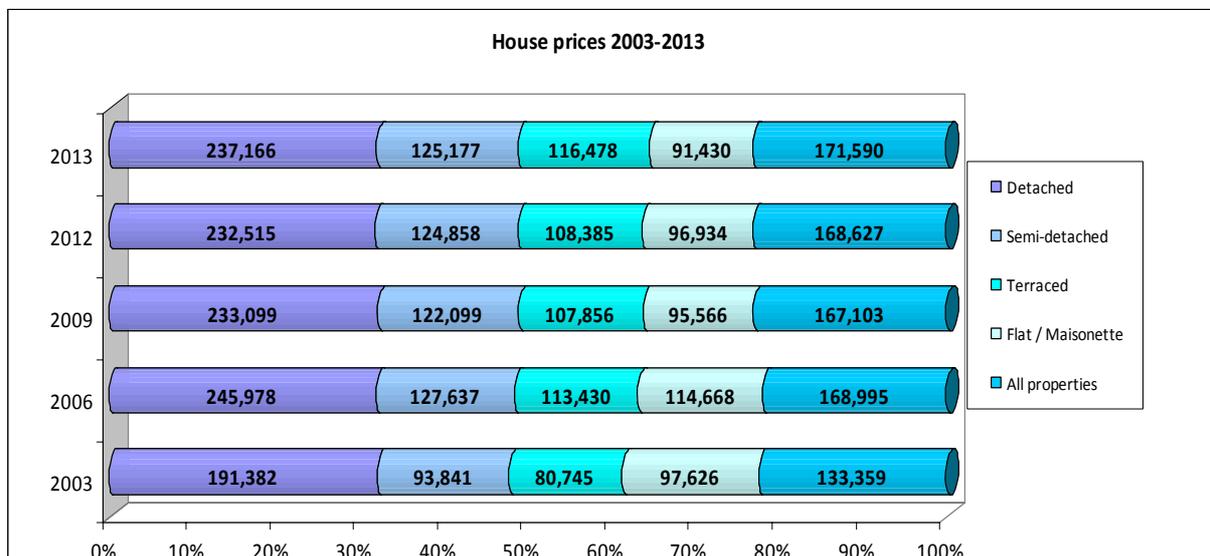
Figure 5-2 Average House Prices by Type, Q1 2014



Source: Land Registry Residential Property Price Report, Quarter 1 2014, © Crown Copyright

5.7.7 Figure 5-3 below examines average house prices for Newark & Sherwood as recorded by the Land Registry annually for 2003, 2009 and 2013, (dates of previous HMNA surveys). The data is broken down by property type.

Figure 5-3 2003 -2013 Average Property Price by Type



Source: Land Registry Residential Property Price Report 2003 to 2013, © Crown Copyright

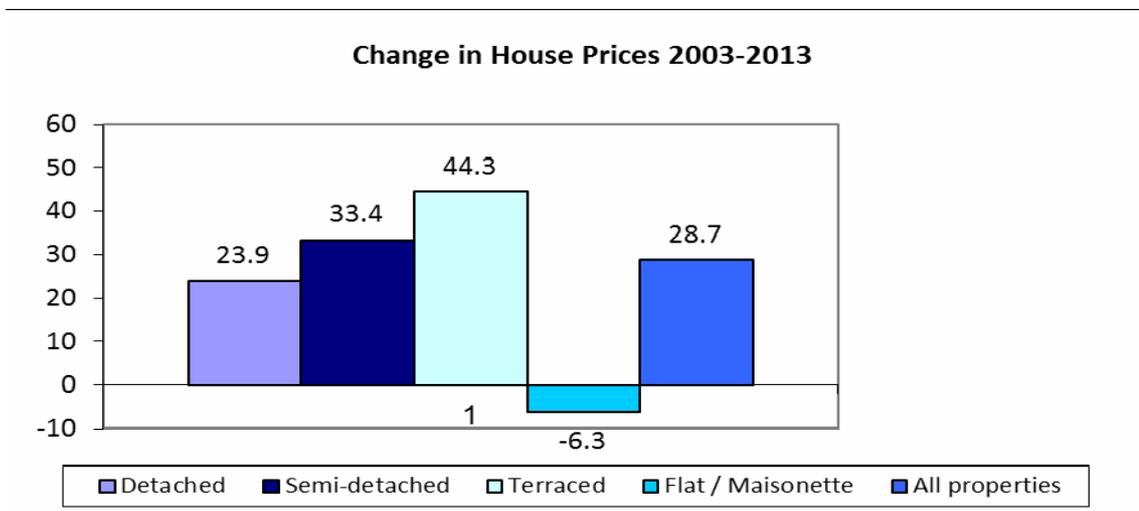
5.7.8 Over the 10 year period 2003 to 2013, the average property price in Newark & Sherwood has increased by around 28.7%.

5.7.9 All property types except flats / maisonettes have seen a rise in price over the period. Semi-detached properties show a rise of 33.4% and detached properties, an increase of 23.9%.

5.7.10 Flats / maisonettes prices have fallen by 6.3% over the 10 year period. This is not dissimilar to other areas nationally due to the impact of the recession in 2007 which followed the main development of flats.

5.7.11 Although the recession led to a reduction in the number of first time buyers, terraced houses experienced the largest proportionate price growth of 44.3%.

Figure 5-4 Change in House Prices between 2003 and 2013

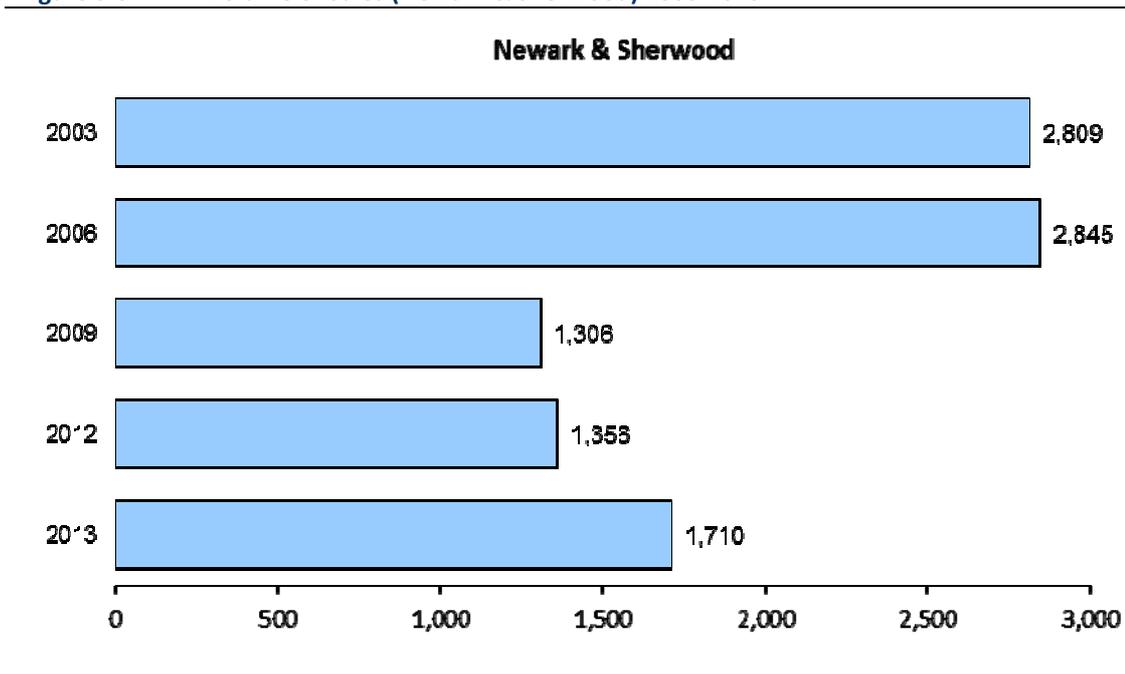


Source: Land Registry Residential Property Price Report 2003 to 2013, © Crown Copyright

5.8 Volume of Sales

- 5.8.1 The graphs below show the volume of sales of new and existing homes between 2003 and 2013, highlighting the years of 2003 and 2009 when previous HNS surveys were carried out. Newark & Sherwood and East Midlands data is shown as a comparison.
- 5.8.2 Overall volumes of sales have fallen by a third over the 6 year period 2003 to 2009 reflecting the recession and have started to show an increase through 2013 but are still at 60% of the 2003 level.

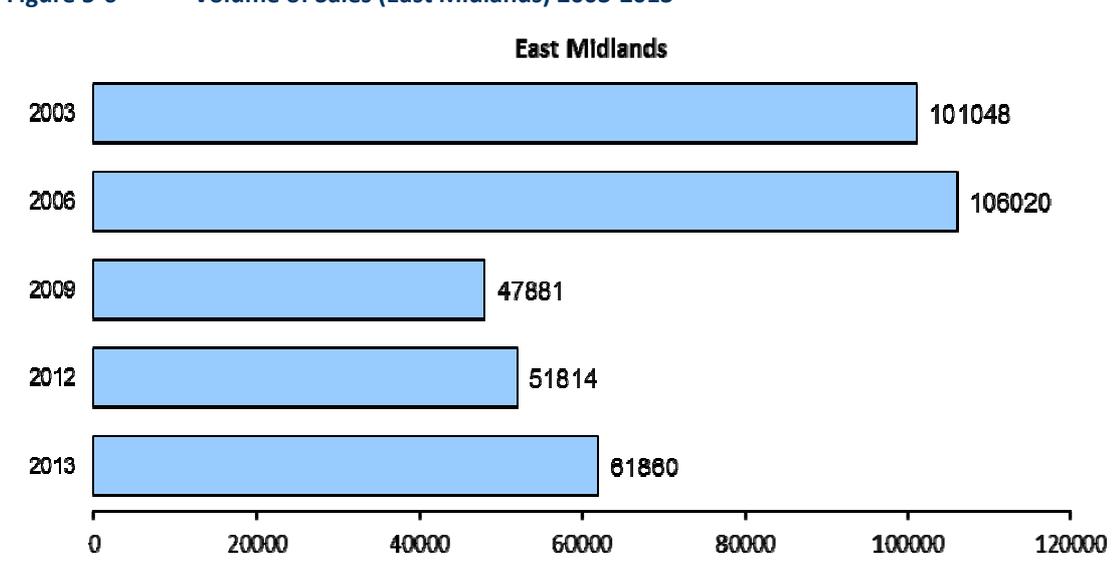
Figure 5-5 Volume of Sales (Newark & Sherwood) 2003-2013



Source: Land Registry Residential Property Price Report, 2003 to 2013, © Crown Copyright

- 5.8.3 The level of sales in Newark & Sherwood increased by 30.9% from 2009 to 2013 and by 29.2% in East Midlands.

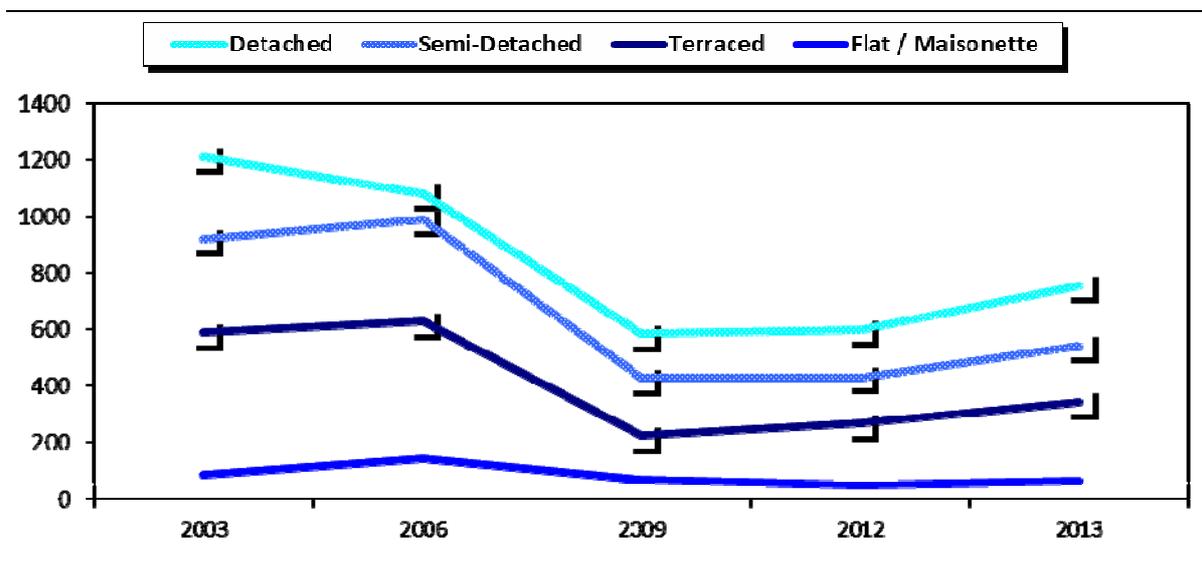
Figure 5-6 Volume of Sales (East Midlands) 2003-2013



Source: Land Registry Residential Property Price Report, 2003 to 2013, © Crown Copyright

5.8.4 The graph below shows the sales transactions in Newark & Sherwood by property type for the period 2003 – 2013.

Figure 5-7 Newark & Sherwood Sales by Type (2003-2013)



Source: Land Registry Residential Property Price Report 2003 to 2013, © Crown Copyright

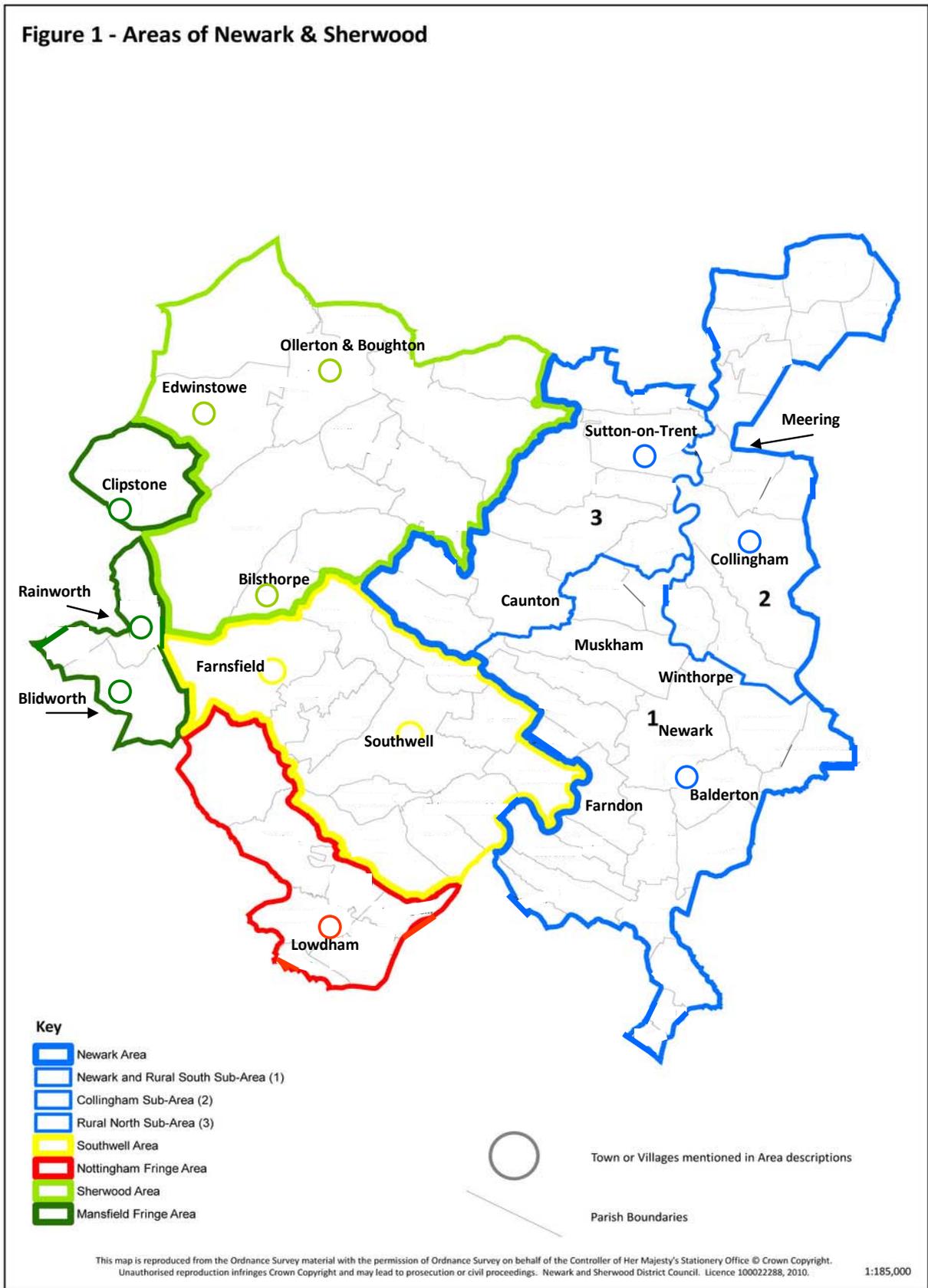
5.8.5 In terms of property type, all house types have seen significant decreases in sales since 2003, due to the recession, dropping sharply after 2006. Sales are around 60% of the level in 2003, although they have been slowly increasing since 2009 in all house types except flats, which have remained fairly static.

5.9 Newark & Sherwood Market Sub-Area Breakdown

5.9.1 To look at the district on a local level it has been divided into seven sub-areas to analyse house prices and rental costs in the areas outlined below.

Sub-Areas	Wards contained within
Newark inc Balderton	Newark, Balderton (north and west), Beacon, Bridge, Castle, Devon, Magnus. Trent, Farndon, Winthorpe, Muskham.
Collingham & Meering	Collingham & Meering.
Sutton-on-Trent	Sutton-on-Trent, Cauntton.
Sherwood	Edwinstowe, Farnsfield & Bilsthorpe, Ollerton, Boughton.
Mansfield Fringe	Clipstone, Blidworth, Rainworth.
Southwell	Southwell North, East and West.
Nottingham Fringe	Lowdham

Figure 5-8 Map of Newark & Sherwood District



5.10 Entry Sales Levels

- 5.10.1 Entry to the market is clearly dependent on availability, a factor which is particularly critical for low income households who can only enter the market in any numbers where there is an adequate supply of affordable homes.
- 5.10.2 First-time buyers as new entrants to the housing market do not purchase houses at average prices as they do not have average incomes. Although average prices are useful for comparisons in general they are not the purchase levels used in assessing the ability of households to enter local markets.
- 5.10.3 In broad terms new purchasers of either flats or terraced properties buy in the lowest quartile of prices i.e. the bottom 25%.
- 5.10.4 An internet search of the local estate agents was undertaken to ascertain the cost of the cheapest units available i.e. the lowest quartile stock costs in the 7 sub-areas and sample size.
- 5.10.5 The entry level stock in the district is considered to be flats as they are the cheapest units.

Table 5-4 Entry Sales Levels (£) in Newark & Sherwood– April 2014

	1 Bedroom Flat	2 Bedroom Flat	2 Bedroom Terraced	3 Bedroom Terraced	2 Bed Semi-Detached	3 Bed Semi-Detached
Newark	62,950	75,000	86,950	99,950	107,500	125,000
Collingham & Meering	nd	nd	nd	nd	95,000*	139,950
Sutton-on -Trent	nd	nd	124,950*	nd	nd	124,950*
Sherwood	47,500	85,000	97,950	58,000	90,000	89,999
Mansfield Fringe	nd	104,995*	74,950*	74,995	94,950*	85,000
Southwell	99,950*	129,950*	164,950*	189,950	169,950*	169,950
Nottingham Fringe	50,000*	115,000*	139,950*	134,950*	150,000*	183,500*
District-Wide	65,000	85,000	89,950	99,950	104,000	121,950

Source: DCA House Price Survey April 2014; * - Caution Low Sample; nd - No data found

- 5.10.6 Although the average price of flats in Newark & Sherwood according to the Land Registry survey is £97,828, entry sales levels vary across the district with the lowest entry prices, starting at around £47,500 for a 1-bedroom flat in Sherwood, rising to £129,950 for a 2-bedroom flat in Southwell.
- 5.10.7 2 bedroom terraced properties start at £74,995 in Mansfield Fringe rising to £164,950 in Southwell. 3 bedroom terraced properties start at £58,000 in Sherwood, rising to £189,950 in Southwell.
- 5.10.8 2 bedroom semi-detached properties start from around £90,000 in Sherwood and rise to £169,950 in Southwell. 3 bedroom semi-detached properties start at £85,000 in the Manfield Fringe to £183,500 in the Nottingham Fringe.

5.11 Purchase Single Income Thresholds

- 5.11.1 The cheapest entry levels (lowest quartile) of the smallest units were assessed to enable threshold income levels to be calculated. These are based on 95% mortgage availability and a 3.5 x gross income lending ratio for single earner households. These levels are recommended in the 2007 Strategic Housing Market Assessments – Practice Guidance (page 42).
- 5.11.2 However, in the current climate in reality there are few lenders providing 95% mortgages, with the majority requiring around 20% deposit. 77.6% of concealed households earn less than £25,000 and 84.9% have less than £20,000 in savings.
- 5.11.3 These households are unlikely to get a mortgage and if those who do are more likely to have had help from parents / relatives to pay a deposit. The deposit requirement for a two bedroom terraced house ranges from £17,500 to £28,000 across the district.
- 5.11.4 Table 5-5 below outlines the income ranges needed to enter the market in the 7 sub-areas for single income households. The table also shows the proportion of concealed households who are unable to afford each property size in each sub-area.

Table 5-5 Single Income Thresholds (£)

Area	Income Thresholds (£) / (%) who cannot afford					
	1 bedroom Flat	(%) cannot afford	2 bedroom Flat	(%) cannot afford	2 bedroom Terraced	(%) cannot afford
Newark	17,100	51.8	20,400	62.0	23,600	72.1
Collingham & Meering	no data	--	no data	--	no data	--
Sutton-on Trent	no data	--	no data	--	33,900*	90.1
Sherwood	12,900	38.9	23,100	70.5	26,600	81.6
Mansfield Fringe	no data	--	28,500*	85.5	20,300*	61.6
Southwell	27,100*	83.3	35,300*	92.1	44,800*	98.0
Nottingham Fringe	13,600*	41.1	31,200*	88.2	38,000*	93.9

Source: DCA House Price Survey April 2014, * low sample

- 5.11.5 The cheapest entry level property requires an income of £12,900 in the Sherwood sub-area.
- 5.11.6 38.9% of concealed households forming earn below this amount to access as a single income household. The ability of concealed households to access the market within the district will be limited for lower income households.

5.12 Intermediate Housing Costs

- 5.12.1 The Intermediate Housing definition in NPPF is *“homes for sale and rent provided at a cost above affordable rent, but below market levels subject to the criteria in the Affordable Housing definition. These can include shared equity (shared ownership and equity loans), other low cost homes for sale and intermediate rent, but not affordable rented housing.”*
- 5.12.2 Generally new intermediate housing units are bought almost equally by people moving from private rented accommodation and new forming households with incomes inadequate to buy outright. As house prices have reduced, albeit marginally it is important to assess whether households could gain access to the housing they require with minimum levels of subsidy compared to that of affordable rent.
- 5.12.3 This is also important in relation to the provision of a more balanced housing market. We have therefore attempted to analyse the cost of provision of intermediate housing in the area in an attempt to assess the proportion of households who may be able to be assisted by new provision of this type.
- 5.12.4 Shared-ownership gives residents the chance to buy a percentage share of a property, and then rent the remaining share from a housing association. This makes home ownership more affordable as it reduces the amount required for a deposit, and residents only pay the mortgage on the share they own.

5.13 Eligibility for Shared Ownership

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

- Local authorities are able to choose priority applicant groups for affordable home ownership i.e., where the product is designed to be an affordable housing option by taking into account local income levels and according to the specific needs of their locality;
 - Other first time buyers who fit all other qualifying criteria detailed above.
- 5.13.4 However, housing providers do not often receive enough applications from affordable housing tenants and military personnel to fill their available developments and purchasers are more likely to come from priorities 2 and 3.
- 5.13.5 There is also shared ownership schemes targeted at specific groups, such as shared ownership for disabled people and those over 55 years old. However, these are few and far between and no available properties were found under the OPSO (shared ownership for older people) scheme Home Ownership for People with Long-Term Disabilities (HOLD) in Newark & Sherwood.
- 5.13.6 The following tables utilises data from the 'Share to Buy' and Rightmove websites.
- 5.13.7 One new build shared ownership property for sale was found in Newark & Sherwood, a 2 bedroom property. The income needed for the 2 bedroom property was £15,780. Taking the minimum of 5%, a deposit of £1,250 would be needed.
- 5.13.8 The cost of the legal fees would be on top of these deposit payments.

5.14 Shared Equity Schemes / FirstBuy

- 5.14.1 Shared equity under a scheme called 'FirstBuy' is not 'shared ownership' as the buyer owns 100% of the property and does therefore not pay rent, but receives an equity loan as a Government incentive to help first time buyers.
- 5.14.2 Under these schemes the buyer has to find a mortgage of 75% or 80% of the full market value. For the first 5 years, equity loan will be interest free. After five years a charge is payable typically 1.75% per annum on the outstanding equity loan. This fee will rise on an annual basis by the Retail Price Index (RPI) plus 1%.
- 5.14.3 There were around 17 properties for sale in Newark & Sherwood under the FirstBuy or Shared Equity schemes. All these properties are new build and the service charge has not been calculated.
- 5.14.4 The table below shows examples of Shared Ownership costs, incomes required and concealed households able to afford.

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

Area	Property Type	Full Sale Price	Share Price	Monthly Cost*						
				Rent	Mortgage	Service / Estate Charge	Total Monthly Cost	5% Deposit	Income Required	Concealed Households able to afford (%)
Blidworth	2 Bedroom House - New	£100,000	£25,000 – 25%	£206	£160	£29	£395	£1,250	£15,780	47.8
Newark	3 Bedroom House - Resale	£119,000	£59,500 – 50%	£195	£265	£37	£497	£2,975	£19,860	60.3
Newark	2 Bedroom Flat - Resale	£99,900	£49,950 – 50%	£154	£220	£63	£437	£2,498	£17,500	53.1
Newark	3 Bedroom House - Resale	£139,900	£69,950 – 50%	£200	£309	?	£509	£3,498	£20,400	62.0

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

5.14.5 The table below shows examples of FirstBuy and Shared Equity costs, incomes required and percentage of concealed households able to afford these costs.

Table 5-7 FirstBuy / Shared Equity, Incomes Required and % of Households Wishing to Buy Able to Afford

Area	Property Type	Full Sale Price	Share Price	Monthly Cost*					
				Mortgage	Service / Estate Charge (SC)	Monthly Cost Excl SC	5% Deposit	Income Required Excl SC	Concealed Households able to afford (%)
Newark	2 Bedroom House	£146,500	£117,200 – 80%	£518	TBC	£518	£5,860	£20,700	62.9
Newark	3 Bedroom House x 3	£179,995	£143,996 – 80%	£635	TBC	£635	£7,200	£25,375	77.7
Newark	Studio Apartment x 3	£92,000	£69,000 – 75%	£299	TBC	£299	£4,600	£12,000	36.2
Newark	3 Bedroom House x 3	£187,000	£140,250 – 75%	£609	TBC	£609	£9,350	£24,340	74.4
Newark	3 Bedroom House x 7	£188,995	£151,196 – 80%	£660	TBC	£660	£9,450	£26,375	80.9

Note: Income required based on monthly housing costs not exceeding 33% of gross income. Minimum deposit of 5% has been calculated. Monthly costs based on 2.75% mortgage rate over 25 years. % of Households wishing to purchase and able to afford each property based on the incomes in the DCA Housing Survey 2014..

6 THE PRIVATE RENTED SECTOR

6.1 Key Findings

- 12.7% (6,198) live in private rented accommodation.
- The 2011 Census shows that owner-occupation has fallen by 3% from the 2001 Census, social stock has fallen by 1.8% and the private rented sector has increased by 4.7%, a substantial growth of 48.5% over the decade.
- 43.5% (1,540) of those living in the private rented sector that had moved within the last 3 years had moved from within the district, only 11.9% (415 households) had moved into private rent as their first home as an adult.
- 49.0% are aged between 35 and 64 years. Only 6.6% were aged between 16-24 years.
- The lowest level of adequacy was for the private rented sector at 77.0%, an expected level for a sector with the highest levels of disrepair.
- 27.4% of the private rented sector was under-occupied and 1.9% over-occupied. The high over occupied levels are slightly higher than the levels found in all stock tenures.
- 29.5% of residents in private rent earn below £10,000 with half of those stating they have no income. There are more residents earning £10,000 - £27,000 than found in all tenures, but those in all tenures had higher income above £60,000 than those in private rent.
- The cheapest rental property in the district was in the Sherwood sub-area and requires an income of £15,100 for a 1 bedroom flat.
- Introducing affordable rents at 60% is more marginal at all sizes, however, introducing affordable rents at 70% for 2 and 3 bedrooms and 80% for all sizes is a viable option in all sub-areas of the district.

6.2 Changes in the Private Rented Market 2001 - 2011

- 6.2.1 The private rented sector has grown in importance over the last decade which has seen very extreme economic and housing market conditions of boom and collapse. These have had major impact on the structure of the market.
- 6.2.2 Census data suggests that the private rented sector nationally has grown by 6.1%, an increase of over 50%. compared to 4.7% locally, a slightly lower level of change at 48.5%

Table 6-1 Newark & Sherwood Tenure Profile – Census 2001 & 2011

Tenure	2001	2011	% Change
Owner Occupied with Mortgage	40.7	35.7	-5.0
Owner Occupied no Mortgage	33.0	35.0	+2.0
Shared Ownership	0.3	0.5	+0.2
Affordable rented	16.2	14.4	-1.8
Private rented / Other	9.7	14.4	+4.7

Source: ONS Census data 2001 / 2011

- 6.2.3 Owner occupation in the district overall has reduced by 3.0% to 70.7%. The proportion of those with a mortgage has decreased by 5.0%, with an increase in those who own outright of 2.0%, reflecting demographic change and the lack of first time buyers.
- 6.2.4 Affordable rental stock has decreased by 1.8% to 14.4%, the same proportion as the private sector.
- 6.2.5 The major reasons are that:-
- There are more older people in the population than 10 years ago many who have
 - Some people may have taken advantage of the low interest rate to repay their mortgage early;
 - There has been a dramatic fall in first time buyers because of affordability, lending criteria and the difficulty in obtaining a mortgage over the last five years;
 - This has created large increase in young households in the private rented sector, along with the growth through buy to let as an investment.

6.3 Profile of the Private Rented Sector in Newark and Sherwood

- 6.3.1 12.7% (6,198 households) live in private accommodation. 57.2% (3,543) have moved within the last three years.
- 6.3.2 43.5% (1,540) of those living in the private rented sector that had moved within the last 3 years had moved from within the district. The largest in-migration to private rent was from elsewhere in the UK, followed by elsewhere in Nottinghamshire.
- 6.3.3 The most important reason for moving was 'to be near family / relative' 46.6% (1,704) and 'closer / easier to commute to work' 24.7% (905), followed by 'new job' 17.2% (630) and 'relationship / family breakdown' 14.9% (545).
- 6.3.4 Only 11.9% (415 households) had moved into private rent as their first home as an adult.
- 6.3.5 The profile of the private rented sector shows that the majority, 49.0% are aged between 35 and 64 years. Only 6.6% were aged between 16-24 years.

Table 6-2 Age Profile – Private Rent

	%	Nos.
16-24	6.6	399
25-34	20.9	1,275
35-49	24.2	1,475
50-64	24.8	1,510
65-79	18.8	1,148
80+	4.7	284
	100.0	6,091

Source: Newark & Sherwood Housing Survey 2014

6.4 Adequacy & Facilities

- 6.4.1 Respondents' were asked if they thought their home was adequate to meet their needs. A lower level of adequacy was found in the private rented sector at 77.0%, however this is an expected level for a sector with higher levels of disrepair.
- 6.4.2 45.5% of responses identified an 'in house' solution relating to repairs, improvements and heating. Of those 28.5% of households (643 implied) selected the need for improvement or repairs and 27.1% related to heating issues.
- 6.4.3 55.5% of responses indicated a solution requiring a move. The largest single issue in this group was rent / mortgage too expensive referred to by 61.9% of households as one of their choices, implying 497 cases.
- 6.4.4 The main source of heating was gas at 74.2%, lower than all tenures at 79.5%. There were higher levels in private rent using electricity as their main heating fuel, 14.5% compared to all households at 5.9%. Respondents were also asked how much money they spent on their home fuel bills. Payments were quite well spread, however the majority appear to spend between £801 and £1,200 per annum.

Table 6-3 Total Annual spend on fuel bills
Question 6c

	%	All Tenures
Less than £800	15.7	10.5
£801 - £1,000	29.7	21.4
£1,001 - £1,200	22.1	22.2
£1,201 - £1,400	17.8	19.8
£1,401 - £1,600	7.9	10.9
Above £1,600	6.8	15.2
Total	100.0	100.0

Source: Newark & Sherwood 2014 Housing Needs Survey Data

6.5 Under and Over-Occupation in the Private Rented Sector

- 6.5.1 A broad assessment of 'under-occupation' and 'over-occupation' was conducted based on a detailed analysis of the family composition data. The number of bedrooms required in each household was established allowing for age and gender of occupants as defined by the 'bedroom standard'.
- 6.5.2 In the case of over-occupation any dwelling without sufficient bedrooms to meet that requirement has been categorised as over-occupied. In the case of under-occupation, any dwelling with more than one 'spare' bedroom above requirement has been categorised as under-occupied. This is perhaps better described as "two or more spare bedrooms".
- 6.5.3 27.4% of the private rented sector was under-occupied, much lower levels than the levels found in all stock tenures and 1.9% over-occupied, slightly higher than the levels in all tenures at 1.5%.

Table 6-4 Under / Over-Occupation in Private Rented Sector
Question 15a by Question 3 & Question 1

Tenure	% under occupied	% over-occupied
Private rented	27.4	1.9
All stock	50.9	1.5

Source: Newark & Sherwood Housing Survey 2014

6.6 Income of Private Renters

- 6.6.1 29.5% of residents in private rent earn below £10,000 with half of those stating they have no income. There are more residents earning £10,000 - £27,000 than found in all tenures, but those in all tenures had higher incomes above £60,000 than those living in private rent.

Table 6-5 Gross Annual Income of all Existing Households in Private Rent
Question 16c

Annual income	Private Renters	All Households
	%	%
None	10.4	6.1
Below £10,000	19.1	10.1
£10,000 - £20,000	30.0	19.8
£20,001 - £27,000	15.3	16.8
£27,501 - £45,000	13.5	19.4
£45,001 - £60,000	3.4	10.9
£60,001 - £75,000	4.8	5.7
£75,001 - £100,000	1.3	5.0
Above £100,000	2.2	6.2

Note: Excluding benefits / allowances Source: Newark & Sherwood Housing Survey 2014

- 6.6.2 The response rate to the income question from existing households from private rent was 78.4% compared to 72.7% for all tenures.

6.7 Private Market Rent Costs (Concealed Households)

- 6.7.1 The following table shows the levels of rent new forming households in the 2014 survey said would be willing and able to pay per month.

Table 6-6 Rent / mortgage able to be paid for accommodation
Question 40a

Rent / Mortgage	%	Cum %
Under £57pw / £250pcm	20.3	20.3
£57 - £80pw / £250 - £350pcm	10.8	31.1
£81 - £103pw / £351 - £450pcm	41.4	72.5
£104 - £127pw / £451 - £550pcm	18.6	91.1
£128 - £150pw / £551 - £650pcm	3.1	94.2
£151 - £173pw / £651 - £750pcm	0.0	94.2
£174 - £196pw / £751 - £850pcm	3.8	98.0
Above £196pw / £850pcm	2.0	100.0

Source: DCA Newark and Sherwood 2014 Housing Needs Survey

- 6.7.2 31.1% were willing to pay no more than £350 pcm, the entry rent level in Sherwood and when looking at the average rents for 2 bedroom properties, 91.1% of concealed households were willing to pay no more than £550 pcm and 94.2% no more than £650 per calendar month.
- 6.7.3 Only 26.4% of concealed households said they would be likely to claim Housing Benefit.

- 6.7.4 DCA undertook a survey of the main estate / letting agents in each area to gather data on the entry rent levels for each sub-area, set out below. The total sample was around 512 properties, currently available on the market. Some property types had very low or no levels of supply and the data should be treated with caution.

Table 6-7 Average and Entry Rent Levels, April 2014 (£ p/m)

Property Type	Newark		Collingham and Meering		Sutton-on -Trent		Sherwood		Mansfield Fringe		Southwell		Nottingham Fringe	
	Average	Entry	Average	Entry	Average	Entry	Average	Entry	Average	Entry	Average	Entry	Average	Entry
1-Bedroom Flat	388	365	n/d	n/d	n/d	n/d	367	315	315	n/d	452	425	383*	360*
2-Bedroom Flat	467	425	545	n/d	485	n/d	455	410	400	n/d	579	495	625	n/d
2-Bedroom Terraced	462	440	488*	450*	460*	395*	462	445	417	395	586	550	480*	450*
3-Bedroom Terraced	551	495	575	n/d	n/d	n/d	478	425	477	412	597*	550*	n/d	n/d
2-Bedroom Semi-detached	497	475	475	n/d	413*	400*	500	n/d	461	450	603	550	495*	495*
3-Bedroom Semi-detached	547	500	575	n/d	607*	595*	450	495	533	525	683	625	692*	675*

* Low level of data Source: DCA House Price Survey April 2014

- 6.7.5 Entry rental costs (the lowest quartile averages) in the private rented sector vary by location within the district.
- 6.7.6 The private rented sector entry level rents start from £315 per month in Sherwood, rising to £425 per month in Southwell for a one bedroom flat, the smallest unit. A 2-bedroom flat ranges from £410 per month in Sherwood rising to £495 in Southwell.
- 6.7.7 In the case of 2-bedroom terraced houses, entry rent levels range from £395 per month. 3-bedroom terraced rents start from £412 per month in the Mansfield Fringe sub-area, rising to £495 in Newark.
- 6.7.8 A 2-bedroom semi-detached home starts from £400 per month in Sutton-on-Trent and rises to £495 in Nottingham Fringe. 3 bedroom semi-detached properties start from around £495 in Sherwood and rise to £675 per month in Nottingham Fringe.

6.8 Private Market Rental Income Thresholds

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

Table 6-8 Rental Income Thresholds – April 2014

Area	Income Thresholds (£)		
	1 bedroom Flat	2 bedroom Flat	2 bedroom Terraced
Newark	18,000	20,900	21,100
Collingham and Meering	n/d	n/d	n/d
Sutton-on-Trent	n/d	n/d	n/d
Sherwood	15,100*	19,700*	21,600*
Mansfield Fringe	n/d	n/d	19,000
Southwell	20,400*	21,600*	26,400
Nottingham Fringe	n/d	n/d	21,600*

Source: DCA House Price Survey April 2014

NB Figures rounded to nearest hundred.

*low sample

6.8.2 The cheapest rental property in the district was in Sherwood and requires an income of £15,100 for a 1 bedroom flat (low sample).

6.8.3 Depending on the household's personal circumstances they may be classed as in need by the Local Authority and placed on the housing register. Therefore there is a possibility that some of the market rent shortfall could be met through Affordable Rent.

6.8.4 Affordable Rent is bought or managed by Registered Providers who rent them at lower rental cost than private landlords. This is usually 80% of the market rental value and is examined further in section 6.9 below.

6.9 Affordable Rents

6.9.1 The Coalition Government introduced Affordable Rents up to 80% of market value for new affordable rented stock. This decision is to encourage Registered Providers to be less reliant on grant aid for new build schemes and self-finance the schemes by charging a greater amount of rent.

6.9.2 The requirement for property size in the intermediate housing market is mainly one and two bedroom units to meet the needs of concealed households, unable to access the market sector as a FTB.

6.9.3 However, the decision to introduce Affordable Rents at up to 80% of market value for new affordable rented stock has had an impact on discounted market rent as an intermediate housing option.

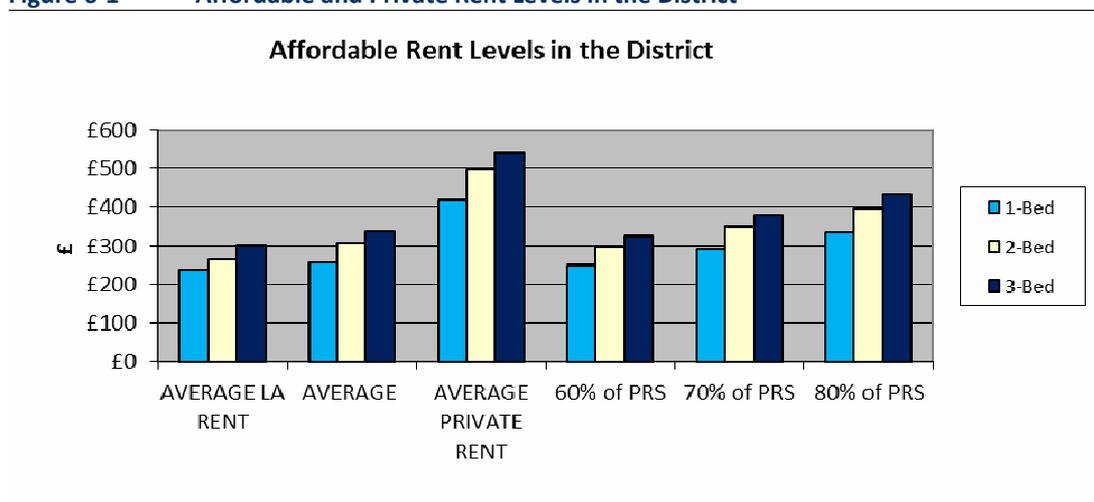
6.9.4 The table and graph below shows that there is a large enough margin to introduce Affordable Rents for in the district, but only at the 70% and 80% levels. The 60% levels are actually above Registered Provider rents for 1 and 2 bedrooms and are marginal at 3 bedrooms. For example, the average ‘headroom’ between the 80% level and the Council rent level is £98 pcm for 1 bedroom and £133 pcm for 2 and £133 for 3 bedrooms.

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

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

Property Size	Average RP Rent (pcm)	Average Council Rent (pcm)	Average Private Rent (pcm)	60% of PRS	70% of PRS	80% of PRS	Headroom at 80%
1-Bedroom	£236	£256	£417	£250	£292	£334	£98
2-Bedrooms	£264	£308	£497	£298	£348	£397	£133
3-Bedrooms	£300	£336	£542	£325	£379	£433	£133

Figure 6-1 Affordable and Private Rent Levels in the District



Source: Council Data, CORE Data and DCA House Price Search April 2014

6.10 Local Housing Allowance for Single People

6.10.1 The Local Housing Allowance (LHA) is a way of calculating Housing Benefit for people who live in **privately rented accommodation**. LHA is a flat rate allowance based on the size of the household (not the size of the property) and the area in which a person lives.

- 6.10.2 Previously a single person aged under 25 years, who does not have a dependant or a non-dependant person living with them, will be entitled to the standard rate of Local Housing Allowance for a room in shared accommodation.
- 6.10.3 From January 2012 the shared room rate restriction has applied to single people aged under 35 years. Exemptions, for example for those in receipt of severe disability premium and living in certain types of supported accommodation, have continued to apply.
- 6.10.4 The NPPG states that anyone over the age of 25 years sharing facilities should be included when considering the affordable housing need calculation.

Table 6-10 Shared Accommodation Maximum Local Housing Allowance at April 2014

Area	Number of PRS Shared Properties Found	Shared	
		LHA	PRS Rent*
Newark & Sherwood	94	£246	£315

Source: DCA house price search 2014/ www.voa.gov.uk

* Lower Quartile PRS Monthly Rents

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

7 WELFARE REFORMS

7.1 Key Findings

- A total of 913 households in receipt of benefits have been affected by the bedroom size criteria, 756 under-occupying by one bedroom and 157 by two or more bedrooms.
- 20 Council Home tenants will be affected by the benefit cap.
- In Newark & Sherwood the local housing allowance will not meet the full amount of private sector rent. The LHA in Newark & Sherwood seems to be able to cover the cost of private rent for smaller properties but not 3 bedrooms and may attract residents from surrounding areas.
- Once the changes have been in place for another year it will more likely that some information will be available on the impact on the pattern of migration.

7.2 Introduction

- 7.2.1 The Government is implementing a number of changes to the benefit system. The Welfare Reform Act of 2012 introduces a range of changes that will have an impact on the private rented, council and registered provider sector and their tenants.
- 7.2.2 The majority of the changes will only affect those residents of working age, although retired households where one person is of working age may be affected when universal credit is introduced.
- 7.2.3 A number of the changes have already been implemented in the private rented sector such as:-
- A cap on the amount of local housing allowance paid depending on the size of the house;
 - Under-occupancy criteria;
 - Single under-35 year olds only eligible for shared accommodation housing benefit.
- 7.2.4 The main changes are now affecting the affordable rented sector, including the size criteria for affordable housing and the household benefit cap. These were introduced in April 2013 and the new Universal Credit is due to be phased in between April 2013 and 2017.
- 7.2.5 The primary component of the Welfare Reform Act is the introduction of Universal Credit in April 2013 in certain areas which will result in a single benefit payment being made directly to affordable housing tenants.
- 7.2.6 It will also introduce size criteria (spare room subsidy) for the calculation of housing benefit in the affordable rented sector as well as caps on total benefits introduced in 2013.
- 7.2.7 These reforms are likely to have financial impacts on registered providers and tenants and, in turn, will lead to the adoption of coping strategies with important consequences.

- 7.2.8 In April 2013 the Government introduced a weekly limit on the total amount of benefit that most people aged 16 to 64 can get. This is called a 'benefit cap'. Local councils introduced this between 15 April and 30 September 2013.
- 7.2.9 The benefit cap was introduced on 15 April 2013 to the following 4 council areas:-
- Bromley
 - Croydon
 - Enfield
 - Haringey
- 7.2.10 The benefit cap should have been introduced in all other Council areas between 15 July and 30 September 2013.
- 7.2.11 The cap will apply to the total amount that the people get from the following benefits:-
- Bereavement Allowance;
 - Carer's Allowance;
 - Child Benefit;
 - Child Tax Credit;
 - Employment and Support Allowance (unless it includes the support component);
 - Guardian's Allowance;
 - Housing Benefit;
 - Incapacity Benefit;
 - Income Support;
 - Jobseeker's Allowance;
 - Maternity Allowance;
 - Severe Disablement Allowance;
 - Widowed Parent's Allowance (or Widowed Mother's Allowance or Widows Pension that started before 9 April 2001).
- 7.2.12 The level of the cap will be:-
- £500 a week for couples (with or without children living with them);
 - £500 a week for single parents whose children live with them;
 - £350 a week for single adults who don't have children, or whose children don't live with them.
- 7.2.13 The cap will not affect anyone whose household qualifies for Working Tax Credit or gets any of the following benefits:-
- Disability Living Allowance;
 - Personal Independence Payment;
 - Attendance Allowance;

- Industrial Injuries Benefits (and equivalent payments as part of a war disablement pension or the Armed Forces Compensation Scheme);
- Employment and Support Allowance, if you get the support component;
- War Widow's or War Widower's Pension.

7.2.14 Local authorities and Registered Providers should ensure that residents receive the necessary advice and assistance in dealing with the changes to their benefits. This may include:-

- Housing option advice; and
- Benefit advice.

7.3 NHF Research¹

7.3.1 In 2012 Ipsos MORI and the University of Cambridge carried out a national survey on the Impact of Welfare Reform on Registered Providers on behalf of The National Housing Federation (NHF).

7.3.2 A summary of the findings for each Region was produced. In the East Midlands, 232 Registered Providers took part in the survey and we have listed the findings below in the next two pages.

Anticipated Impact of Welfare Reform

- 92% of Associations operating in the East Midlands say they will be affected either a great deal or a fair amount by introduction of direct payments to tenants (compared to 81% overall).
- 82% say they will be significantly affected by the size criteria and 30% by the household benefit cap (compared to 61% and 27% respectively overall).
- Associations operating exclusively in the East Midlands on average anticipate a 55% increase in rent arrears following introduction of welfare reforms.
- 26% think it is likely that increased debt arising from the welfare reforms will make it harder to meet loan covenants (compared to 22% overall).
- 43% of East Midlands Associations think their tenants know hardly anything or nothing at all about the benefit changes (compared to 57% overall).

Potential impacts of the introduction of the size criteria

- 100% of Associations operating in the East Midlands consider increased difficulty in rent collection likely following introduction of the size criteria (compared to 90% overall).
- 100% say a rise in the level of arrears is likely and 93% expect a fall in total rental income following introduction of the size criteria (compared to 90% and 82% respectively overall).

¹ Ipsos MORI and the University of Cambridge 'Impact of welfare reform on housing associations – 2012 Baseline report' For the National Housing Federation January 2013

- 81% say a change in allocations policy relating to working age households on housing benefit is likely and 60% think a policy change is likely for those not on housing benefit.
- 7% of Associations operating in the East Midlands and involved in the Affordable Homes Programme believe that the introduction of the size criteria will make it a great deal harder to meet their delivery commitments (compared to 5% overall). 16% think it will not affect them at all.
- 58% of East Midlands Associations have reported an increase in requests for a transfer from under-occupying households in the last six months (compared to 43% overall).

Potential Impacts of the Household Benefit Cap

- 65% of Associations operating in the East Midlands consider increased difficulty in rent collection likely following introduction of the household benefit cap (compared to 63% overall).
- 50% expect a fall in total rental income following introduction of the household benefit cap (compared to 49% overall).
- 27% say a change in allocations policy (e.g. to prioritize those affected by the cap for internal transfers) is likely (compared to 35% overall)
- 7% of East Midlands Associations involved in the Affordable Homes Programme believe that the introduction of the household benefit cap will make it a great deal harder to meet their delivery commitments (compared to 4% overall). 40% think it will not affect them at all.

Potential Impacts of Direct Payment of Benefit to Tenants

- All Associations operating in the East Midlands think they will have to provide more resources for things like money advice and arrears management following introduction of direct payments to tenants (compared to 92% overall).
- They think increased difficulty in rent collection is likely and 100% say a rise in the level of arrears is likely following introduction of direct payments to tenants (compared to 90% and 89% respectively overall).
- 88% expect a fall in total rental income following introduction of direct payments to tenants (compared to 78% overall).
- 11% of East Midlands Associations involved in the Affordable Homes Programme believe that direct payment to tenants will make it harder to meet their delivery commitments (compared to 10% overall). 22% think it will not affect them at all.
- Associations operating in the East Midlands on average estimate that 30% of their tenants are on housing benefit and do not have access to a bank account and direct debit facility (compared to 30% overall).

What Registered Providers are doing to prepare

- All Associations operating in the East Midlands have begun to look at the risks and opportunities of welfare reform. 85% have started to take action.

- Associations operating in the East Midlands are, on average, planning to spend c£17,100 each in 2013 to prepare for welfare reforms (compared to a regionalized overall average of c£32,575). The highest amount spent in preparation by East Midlands Associations is £145,420.
- Anticipated additional average spend in the year to April 2014 is c£32,950 each (compared to a regionalized overall average of £54,630). The highest amount of additional spend anticipated by East Midlands Associations is c£433,510.
- 90% of Associations operating in the East Midlands are providing (or planning to) additional money advice and 91% are undertaking (or planning to) customer analysis to identify and target under-occupiers with help (compared to 76% and 66% respectively overall).

7.4 Housing Benefit and Under-Occupancy

- 7.4.1 From April 2013 the Government introduced a new ‘bedroom tax size criteria’, (officially known as spare room subsidy) for tenants renting in the affordable housing sector. As a result, any working age household deemed to be under-occupying their property will see a reduction in their housing benefit.
- 7.4.2 The new size criteria will only apply to working age households in any affordable sector housing. It does not apply to pensioner households who are specifically excluded from this legislation or those living in private rented accommodation as they are covered under new Local Housing Allowance (LHA) regulations.
- 7.4.3 From April 2013, the number of bedrooms a working age household is deemed to require will be based on the following criteria for a 1 bedroom property:-
- A couple;
 - Adult aged 16+
- 7.4.4 The number of bedrooms a working age household is deemed to require will be based on the following criteria for a 2 bedroom property:-
- One child;
 - Two children aged 0-16 years of the same sex;
 - Any 2 children under the age of 10.
- 7.4.5 There will be discretionary help for disabled tenants who require an extra bedroom for an overnight carer and for those households with foster children. For any household deemed to have more bedrooms than they require their housing benefit will be reduced by:-
- 14% for 1 ‘extra’ bedroom;
 - 25% for 2 or more ‘extra’ bedrooms.
- 7.4.6 Information received from Newark & Sherwood Housing Benefit database suggests that a total of 913 households in receipt of benefits have been affected by the size criteria, 756 under-occupying by one bedroom and 157 by two or more bedrooms.
- 7.4.7 There are a high number of tenants affected by the changes in Housing Benefit payments. Newark & Sherwood Council Officers have already contacted the affected residents to offer housing options and benefit advice.

- 7.4.8 The table below shows the breakdown by households and rental difference for affordable rented stock owned by the Council.

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

	Households	Average weekly difference in eligible rent
by 14%	756	£12.17
by 25%	157	£21.95

7.5 Housing Benefit Changes

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

Table 7-2 Maximum Housing Benefit Payable

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

- 7.5.3 Data from the Council's Housing Benefit database suggests that 20 Council stock tenants will be affected by the benefit cap, which has been in place in Newark & Sherwood since October 2013.
- 7.5.4 Council officers have already contacted the affected households to discuss their housing options.
- 7.5.5 Table 7-3 shows the maximum Local Housing Allowance payable in April 2013 for Newark & Sherwood. The table below shows the lowest quartile private sector rent for the district.
- 7.5.6 In Newark & Sherwood the local housing allowance will not meet the full amount of private sector rent.

Table 7-3 Maximum LHA / Lower Quartile PRS Monthly Rents at June 2014

Area	Shared		1 Bedroom		2 Bedrooms		3-Bedrooms	
	LHA	PRS Rent	LHA	PRS Rent	LHA	PRS Rent	LHA	PRS Rent
Newark & Sherwood	£246	£315	£325	£315	£425	£410	£475	£542

- 7.5.7 Newark & Sherwood is one of the cheaper authorities in the Region and is more affordable than surrounding local authorities. The LHA in Newark & Sherwood seems to be able to cover the cost of private rent for smaller properties but not 3 bedrooms and may attract residents from surrounding areas.
- 7.5.8 Migration from neighbouring areas cannot be assumed and until this is assessed in more detail it is difficult to predict the affect on need for additional private rented properties in Newark & Sherwood.

- 7.5.9 It is impossible to predict how the changes will affect Newark & Sherwood or any other Local Authority, as cost is not the major factor which drives housing markets.
- 7.5.10 There is speculation that residents affected by the housing benefit changes will move to areas that offer cheaper housing however this cannot be quantified.
- 7.5.11 Affordable housing providers will need to take these new regulations into account when allocating housing as well as when deciding on property sizes on new developments.
- 7.5.12 Under-occupancy of large family homes is already being prioritised by many housing providers.
- 7.5.13 The changes will heighten the **need to address under-occupancy** to ensure that residents on low incomes do not fall into arrears due to reduced housing benefit being paid towards their rent.

7.6 Department of Works and Pensions Research²

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

²Monitoring the impact of changes to the Local Housing Allowance system of housing benefit: Summary of early findings by Christina Beatty, Ian Cole, Peter Kemp, Ben Marshall, Ryan Powell and Ian Wilson
A report of research carried out by the Centre for Regional Economic and Social Research, Sheffield Hallam University, Ipsos MORI and the Institute of Social Policy, University of Oxford on behalf of the Department for Work and Pensions

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

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

8 CURRENT HOUSING IN NEWARK & SHERWOOD

8.1 Key Findings

- Survey data revealed that 62.7% of the property type profile is made up of detached and semi-detached houses and the average number of bedrooms by property across the district is 3.0.
- 79.3% of properties in the market sector are 3 bedrooms or more, compared to 36.6% of properties in the affordable sector.
- The overall over-occupation level of 1.5% (747 implied households), is lower than the average UK level indicated by the Survey of English Housing 2012/13 at 3.0%.
- The highest level of over-occupation is in Council rented accommodation at 3.9%.
- The overall under-occupation figure of 50.8% was higher than the average found in recent DCA surveys (around 40%). Under-occupation was high in the owner occupied sector, particularly those with no mortgage (70.0%).
- In the affordable rented sector the levels are lower but suggest that around 1,153 properties are under-occupied by two spare bedrooms.
- 90.0% of respondents said their home was adequate for their needs; 10.0% considered their home inadequate for their needs.
- The lowest adequacy by tenure was found in the private rented sector at 77.3%.
- The main reason for inadequacy was that the property was too large (25.8% of households).

8.2 Type Profile

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

Table 8-1 Type of Accommodation 2014
Question 2

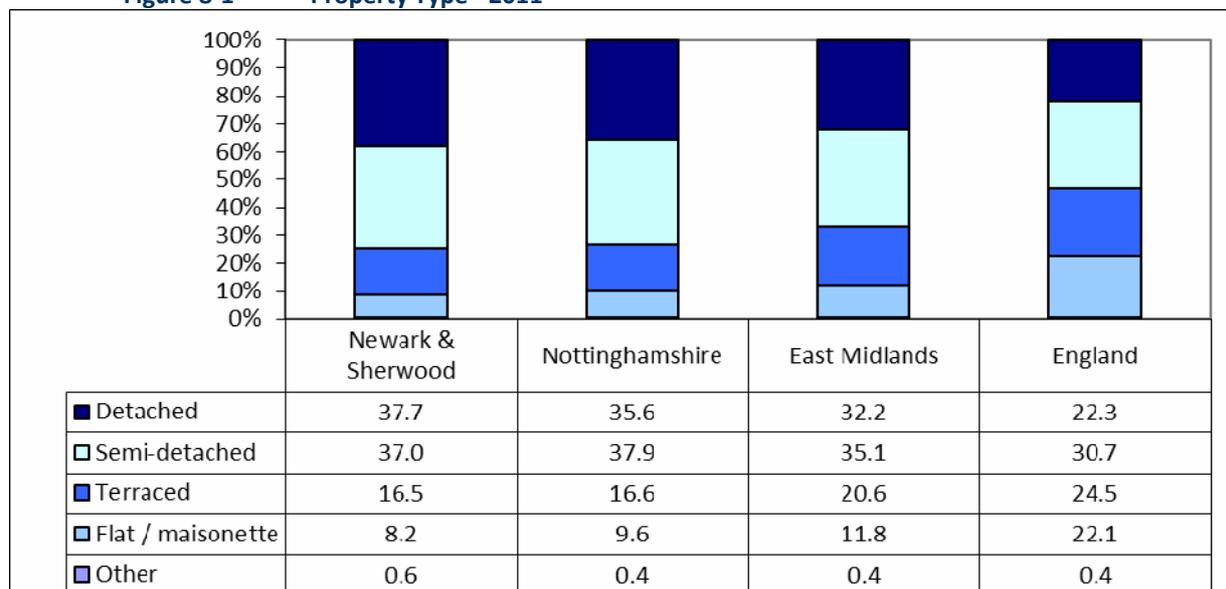
Type	2014 Survey %	N ^{os} implied	2011 Census %
Detached House	34.4	16,670	37.7
Detached Bungalow	11.3	5,472	
Semi-detached House	28.3	13,723	37.0
Semi-detached Bungalow	7.7	3,754	
Terraced House	11.1	5,376	16.5
Terraced Bungalow	1.4	686	
Flat	5.6	2,699	8.2
Bedsit/Studio/Room Only	0.2	120	
Caravan/Mobile home/Houseboat	0.0	0	0.6
Total	100.0	48,500	100.0

Source: Crown Copyright © Census 2011

Source: Newark & Sherwood Housing Survey 2014

- 8.2.4 62.7% of households in Newark & Sherwood live in a detached or semi-detached house (34.4% / 28.3%). 20.4% of the stock is bungalows, quite a high proportion. 11.1% live in a terraced house. The level of flats in the district at 5.6% is considerably lower than the national average level of 20%.
- 8.2.5 The following graph shows the property type profile in the 2011 Census.

Figure 8-1 Property Type - 2011



Source: Crown Copyright © Census 2011

8.2.6 Newark & Sherwood has a similar distribution to Nottinghamshire County. When compared to the Region and nationally it has a very high level of detached properties at 37.7%. The proportion of flats is lower at 8.2% than the other benchmark areas.

8.3 Tenure Profile

8.3.1 This section examines the tenure profile in Newark & Sherwood, from the 2011 Census data and the 2014 housing survey data which uses the current affordable stock level.

8.3.2 The table below shows the tenure profile of existing households in the district from the 2014 housing needs survey data.

Table 8-2 Tenure Profile 2014

Question 1

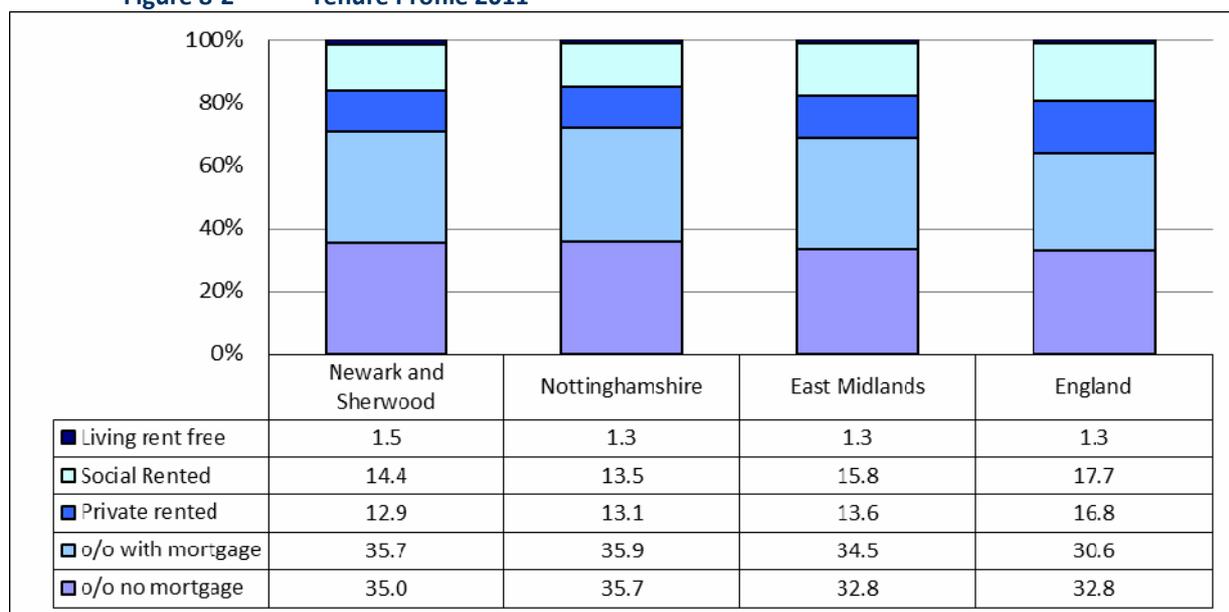
Tenure	2014 Survey %	N ^{os.} implied	2011 Census
Owner Occupied with Mortgage	34.7	16,945	35.7
Owner Occupied no Mortgage	35.4	17,246	35.0
Private rent	12.7	6,198	11.6
Council Rent	11.2	5,464	10.4
Registered Provider rent	4.0	1,946	4.0
Shared Ownership	0.4	207	0.5
Tied to employ / living rent free	1.6	752	2.8
Total	100.0	48,758	100.0

Source: Newark & Sherwood Housing Survey 2014 and Crown Copyright © Census 2011

8.3.3 Owner occupation accounts for 70.1% of the district, slightly lower than the 2011 Census data where 70.7% were owner occupiers.

8.3.4 15.2% were in affordable rented accommodation and 12.7% were in private rented accommodation. The following graph shows the tenure profile as was in the 2011 Census.

Figure 8-2 Tenure Profile 2011



Source: Crown Copyright © Census 2011

8.3.5 The 2011 Census recorded that Newark & Sherwood has:-

- a level of owner-occupation at 70.7%, higher than in the region (67.3%) and nationally (63.4%) but similar to the County (71.6%).
- lower levels of affordable stock at 14.4%, compared to the region (15.8%) and nationally (17.7%) but higher than the County (13.5%).
- a level of private rent of 12.9%, lower than the County (13.1%), region (13.6%) and national benchmarks (16.8%).

8.3.6 The following table shows the results from a cross tabulation of current property type by tenure.

Table 8-3 Property Type by Tenure (%)

Question 2 by Question 1

Tenure / Type	Detached House	Semi-Detached House	Terraced House	Bungalow	Flat	Bedsit/ Studio/ Room Only	Total
Owner Occupied with Mortgage	47.0	31.1	13.4	8.2	0.3	0.0	100.0
Owner Occupied no Mortgage	43.9	21.6	7.9	25.9	0.7	0.0	100.0
Private rent	13.7	37.2	18.3	15.3	14.6	0.9	100.0
Council Rent	2.7	23.4	6.1	46.3	21.5	0.0	100.0
Registered Provider rent	5.6	45.7	11.1	19.3	14.9	3.4	100.0
Shared ownership	0.0	67.0*	33.0*	0.0	0.0	0.0	100.0
Tied to your employment	45.9*	28.7*	0.0	12.7*	12.7*	0.0	100.0
Living rent free	11.0	21.2	0.0	40.9	26.9	0.0	100.0

* Low volume of data

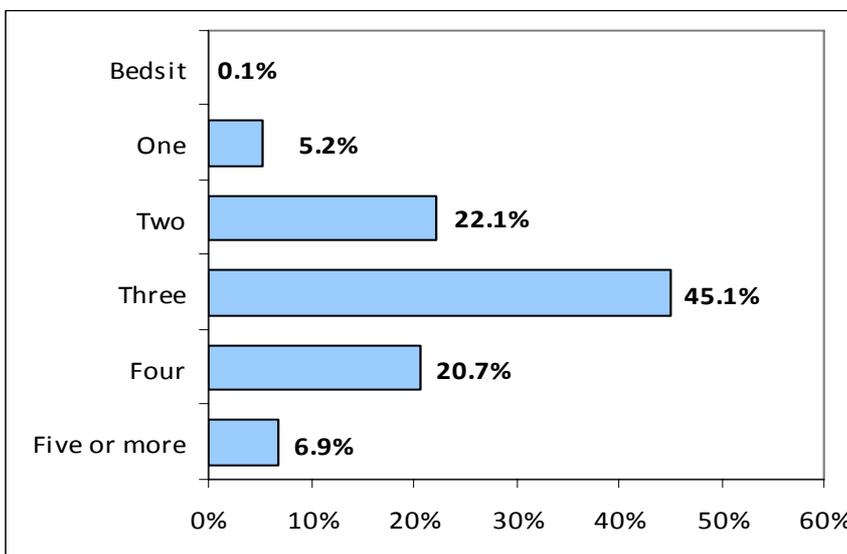
Source: Newark & Sherwood Housing Survey 2014

8.3.7 A cross-tabulation relating property type to form of tenure was run which covers all stock currently occupied in the district, including general needs and supported accommodation.

8.3.8 The data shows that detached and semi-detached properties account for 71.7% of the owner occupied sector, higher than the 63% recorded nationally in the English Housing Survey 2012-13. Semi-detached houses are the highest proportion in the private rented stock and bungalows in the affordable rented sector.

8.3.9 The figure below shows the proportion of properties by the number of bedrooms in the district.

Figure 8-3 **Number of Bedrooms 2014**
Question 3



Source: Newark & Sherwood Housing Survey 2014

8.3.10 The average number of bedrooms across the stock was 3, which is slightly higher than the average found in other recent DCA surveys (2.8).

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

8.3.12 The majority of stock (45.1%) is three bedroom accommodation followed by two bedroom units at 22.1%. The largest concentration of stock is in the Newark sub area.

Table 8-4 **Affordable Stock Bedrooms by sub-area**

Type	1 bedroom	2 bedrooms	3 bedrooms	4+ bedrooms
Newark inc Balderton	892	1,151	1,408	0
Collingham and Meering	26	110	44	0
Sutton on Trent	36	147	12	0
Sherwood	398	839	618	43
Mansfield Fringe	114	491	496	39
Southwell	120	166	40	0
Nottingham Fringe	0	87	35	0
Total	1,586	2,991	2,653	82

Source: Newark & Sherwood Housing Survey 2014

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

Table 8-5 Number of Bedrooms by Tenure
Question 3 by Question 1

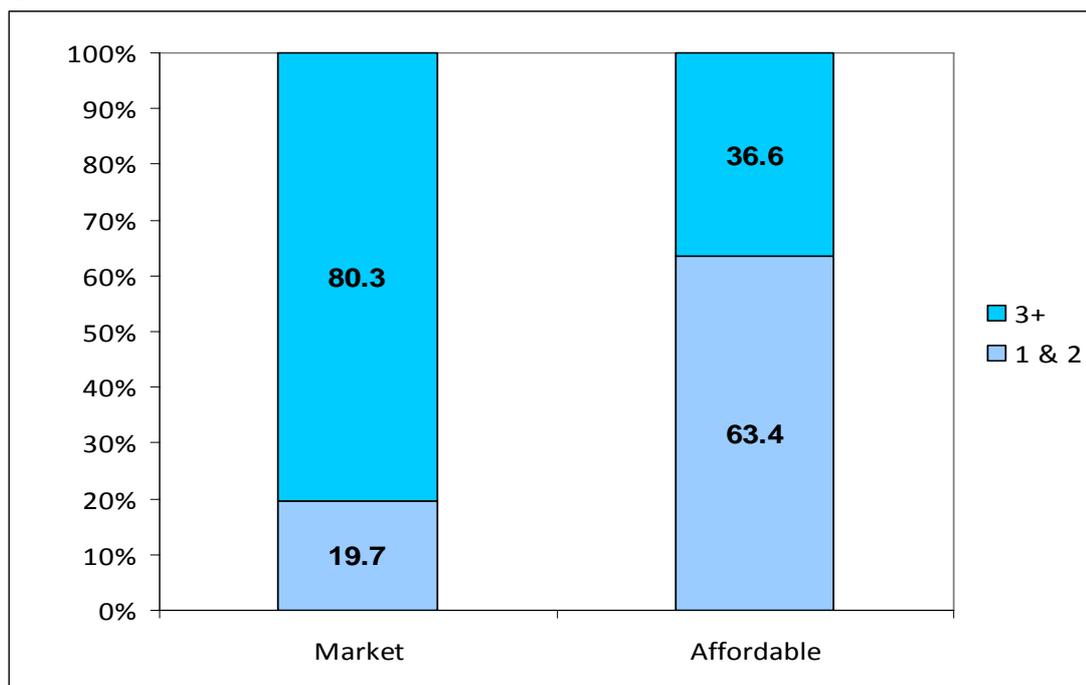
Tenure	Bedsit	One	Two	Three	Four	Five+	Total
Owner Occupied (with mortgage)	0.0	0.2	8.9	50.3	29.1	11.5	100.0
Owner Occupied (no mortgage)	0.0	0.9	18.3	48.2	24.8	7.8	100.0
Private rented	0.9	7.6	41.4	37.9	11.1	1.1	100.0
Council Rent	0.0	22.5	43.5	33.2	0.8	0.0	100.0
Registered Provider rented	0.0	19.4	33.9	44.7	2.0	0.0	100.0
Shared ownership*	0.0	0.0	92.8*	7.2*	0.0	0.0	100.0
Tied to your employment*	0.0	0.0	12.7*	50.4*	36.9*	0.0	100.0
Living rent free*	0.0	42.6*	44.6*	2.0*	10.8*	0.0	100.0

* Low volume of data Source: Newark & Sherwood Housing Survey 2014

8.3.14 1 and 2-bedroom properties account for 63.4% of the stock in the affordable rented sector.

8.3.15 Larger units are more predominant in the market tenures at around 80.0% and around 20.0% one and two bedroom properties.

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



Source: Newark & Sherwood Housing Survey 2014

8.4 Property Condition and Facilities

- 8.4.1 As well as the number of properties in Newark & Sherwood, overall supply is influenced by property condition and investment in maintenance. A residential property is only fit for purpose if it addresses the requirements of those that live in it by meeting minimum quality standards.
- 8.4.2 It is Government policy that everyone should have the opportunity of living in a “decent home”. The Decent Homes Standard contains four broad criteria that a property should have. These are outlined below:-
- A - be above the legal minimum standard for housing;
 - B - be in a reasonable state of repair;
 - C - have reasonably modern facilities (such as kitchens and bathrooms) and services;
 - D - provide a reasonable degree of thermal comfort (effective insulation and efficient heating).
- 8.4.3 If a dwelling fails any one of these criteria it is considered to be ‘non decent’.
- 8.4.4 Whilst the changes under the revised definition and guidance for the decent homes standard apply, there has been a change in criterion A of the standard from April 2006. Prior to this change criterion A used the Housing Fitness Standard as the measure of whether a dwelling meets the minimum legal standard.
- 8.4.5 From April 2006 the new Housing Health and Safety Rating System (HHSRS) under Part 1 of the Housing Act 2004, replaced the existing statutory fitness standard and set new standards for acceptable accommodation.
- 8.4.6 The new system assesses “hazards” within dwellings and categorises them into Category 1 and Category 2 hazards. Local Authorities have a duty to take action to deal with Category one Hazards. The HHSRS also applies to the Decent Homes Standard – if there is a Category 1 Hazard at the property it will fail Criterion A of the standard.
- 8.4.7 Mandatory duties to deal with Category 1 Hazards include improvement notices, prohibition orders, hazard awareness notices, emergency remedial action, emergency prohibition orders, demolition orders or slum clearance declarations.
- 8.4.8 Since the new Housing Health and Safety Rating System replaced the Fitness Standard, the proportion of dwellings with a Category 1 Hazard has become the more significant figure utilised when assessing stock condition.
- 8.4.9 In 2010 Newark & Sherwood Homes, who are the management company for the Council housing stock, completed the Decent Homes Standard in all 5,500 homes across the district.
- 8.4.10 This work is on-going and 100% decency in the stock, a key 30 year Housing Revenue Business Plan objective is being maintained.

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

Table 8-6 Energy Facilities by House Type (All Households)
Question 6a by question 2

	Detached	Semi Detached	Terraced	Bungalow	Flat	Bedsit / Studio / Room Only	All Types
Central Heating (All rooms)	35.7	28.5	10.1	20.5	5.0	0.1	93.4
Central Heating (Partial)	25.1	32.4	15.9	24.4	2.2	0.0	4.5
Double Glazing (All rooms)	34.9	27.6	10.4	22.3	4.6	0.1	80.8
Double Glazing (Partial)	36.3	26.8	15.2	13.2	8.5	0.0	8.7
Cavity Wall Insulation	37.8	25.5	9.4	24.5	2.7	0.0	54.2
Loft Insulation	37.2	27.6	10.9	21.6	2.4	0.2	81.8
Water pipes insulated	46.0	21.1	6.0	24.3	2.6	0.0	41.8
Room Heaters	31.6	19.3	15.1	22.9	9.9	1.2	9.3

No data for other type

Source: 2014 Newark & Sherwood Housing Survey Data

8.4.12 The proportion of households with some form of central heating was 97.9%.

8.4.13 Cross tabulation of energy facilities by type revealed the lowest level of central heating (all rooms) was in bedsit / studio / room only accommodation.

8.4.14 89.5% of households had some form of glazing this includes partial, the highest level was found in detached accommodation.

Table 8-7 Main source of heating
Question 6b

	%	N ^{OS} . Implied
Gas	79.4	38,483
Electric	5.9	2,851
Oil	11.5	5,557
Wood Burner / Open Fire	2.0	949
Other	1.2	561
Total	100.0	48,401

Source: 2014 Newark & Sherwood Housing Needs Survey Data

8.4.15 The main source of heating was Gas at 79.4%. Respondents were also asked how much money they spent on their home fuel bills. Payments were quite well spread, however the main spend appeared to be between £801 and £1,200 per annum.

Table 8-8 Total Annual spend on Fuel Bills

Question 6c

	%	Nos. Implied
Less than £800	10.5	4,815
£801 - £1,000	21.4	9,835
£1,001 - £1,200	22.2	10,197
£1,201 - £1,400	19.8	9,113
£1,401 - £1,600	10.9	5,025
Above £1,600	15.2	6,973
Total	100.0	45,958

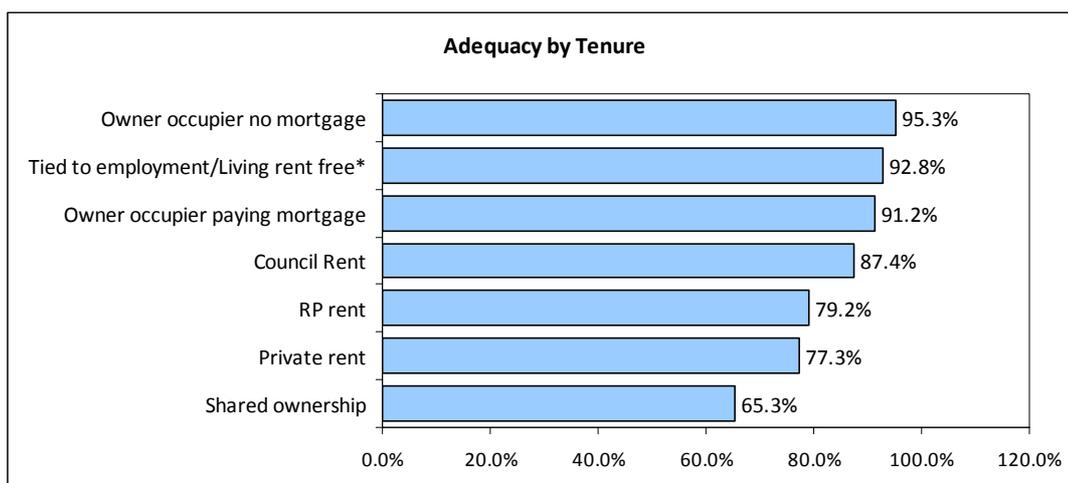
Source: 2014 Newark & Sherwood Housing Needs Survey Data

8.5 Adequacy of Present Dwelling / Improvement Required

- 8.5.1 90.0% of respondents indicated that their accommodation was adequate for their needs. A similar level in the region of 89% has been a typical result in recent DCA surveys.
- 8.5.2 10.0% of households in Newark & Sherwood (4,797 implied) stated that their accommodation was inadequate. The Guidance test of inadequacy causing a housing need is based on those households in this situation actually needing to move to another dwelling. Some households may technically need to move but decide not to do so.
- 8.5.3 Some variation was evident in adequacy by tenure. The satisfaction level of 79.2% for registered providers was slightly lower than the average found for socially rented accommodation in recent DCA surveys (around 82%).

Figure 8-5 Adequacy by Tenure

Question 8a by Question 1



Source: Newark & Sherwood Housing Survey 2014 * Low volume of data

- 8.5.4 A low level of adequacy amongst the four main tenures was seen in the private rented sector at 77.3%, an expected level for a sector with usually the highest levels of disrepair.

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

Table 8-9 Reason For Inadequacy
Question 8a

Reasons (in Situ)	% responses	% households	N ^{os} . implied (all choices)
Needs improvements / repairs	19.5	42.7	2,255
Too costly to heat	16.4	35.8	1,889
No heating	1.6	3.6	190
Reasons (Require a move)	% responses	% households	N ^{os} . implied (all choices)
Too large	11.8	25.8	1,364
Insufficient number of bedrooms	11.1	24.3	1,286
Too small	10.9	23.8	1,257
Unsuitable due to the needs of disabled / elderly household	10.5	23.0	1,213
Rent / Mortgage too expensive	6.9	15.2	803
Lack of local amenities	5.6	12.1	641
Inadequate facilities	2.7	5.9	314
Tenancy insecure	1.5	3.2	170
Suffering harassment	1.4	3.2	167
Overall Total	100.0		11,549

Source: Newark & Sherwood Housing Survey 2014

8.5.6 37.5% of responses identified an 'in house' solution relating to repairs, improvements and heating. 42.7% of households (2,255 implied) selected the need for improvement or repairs as one of their choices.

8.5.7 62.5% of responses indicated a solution requiring a move. The largest single issue in this group was that the home was too large, referred to by 25.8% of households as one of their choices, implying 1,364 cases.

8.5.8 11.1% said they had an insufficient number of bedrooms and 10.8% said that the property was too small.

8.5.9 These households were tested on whether they are actually over-occupied by the national bedroom standard and the data showed there were around 747 households in this situation, considerably lower than the level who stated that their home was too small.

8.5.10 This suggests that around 510 households (1,257 households that said their accommodation was too small, minus 747 implied households calculated as being over-crowded) may well be expecting additional children or perhaps have an elderly parent coming to live with them which would make their house too small in their view, but equally it could be a desire for more space in general.

8.5.11 Although some of them could become over-occupied they have been eliminated from the calculations of those needing to move for this reason in the CLG model later in the report.

- 8.5.12 3,448 households (61.0%) answered a separate question on their perception and said that a move was necessary to resolve any inadequacy and of those households, 52.1% (1,848) indicated that they could afford another home of suitable size in the district.
- 8.5.13 The largest proportion of households who felt that a move was necessary to resolve any inadequacy is private rent at 34.0% followed by owner occupiers with mortgage at 28.4%.

8.6 Under and Over-Occupation

- 8.6.1 A broad assessment of 'under-occupation' and 'over-occupation' was conducted based on a detailed analysis of the family composition data. The number of bedrooms required in each household was established allowing for age and gender of occupants as defined by the 'bedroom standard'.
- 8.6.2 In the case of over-occupation any dwelling without sufficient bedrooms to meet that requirement has been categorised as over-occupied. In the case of under-occupation, any dwelling with more than one 'spare' bedroom above requirement is categorised as under-occupied. This is perhaps better described as "two or more spare bedrooms".
- 8.6.3 The levels of under and over-occupation by tenure are fundamentally the result of the relationship between the nature of households and of the properties they occupy. This results in significant variance between tenure types as indicated below.

Table 8-10 Under / Over-Occupation by Tenure

Question 15a by Question 3 & Question 1

Tenure	% under occupied	% over- occupied
Owner occupied with mortgage	57.1	1.8
Owner occupied no mortgage	70.0	0.4
Private rented	27.4	1.9
Council Rent	17.4	3.9
Registered Provider rented	10.2	2.6
Shared ownership (part rent part buy)	7.2	0.0
Tied to your employment	87.3	0.0
Living rent free	4.4	0.0
All stock	50.8	1.5

Source: Newark & Sherwood Housing Survey 2014

Over-Occupation

- 8.6.4 The overall over-occupation level of 1.5% (747 implied households), is lower than the UK level indicated by the Survey of English Housing 2012/13 (SEH) at 3.0%.
- 8.6.5 The highest levels of over-occupation are in the affordable rented sector, 3.6% lower than the average in the Survey of English Housing 2012/13 at 6.0%.

Under-Occupation

- 8.6.6 The overall under-occupation figure of 50.8% was higher than the average found in recent DCA surveys (around 40%). This is a factor of the population demographics and the property size profile in the district, which has above national levels of detached and semi-detached properties.
- 8.6.7 Under-occupation within the owner occupied no mortgage sector, which will include a higher proportion of elderly households, was at 70.0% higher than the level of around 61.0% found in recent DCA surveys. However, the level in the owner occupied with mortgage sector is also high at around 57.1%.
- 8.6.8 The overall under-occupation level in the affordable rented sector is 15.6%, Council (17.4%) and Registered Provider (10.2%). This is lower than the all tenure average and the owner occupied forms of tenure but important in a sector where new delivery is constrained.
- 8.6.9 The Housing Survey data estimated that in total there are around **1,153** affordable rented properties which are under-occupied by two or more bedrooms.
- 8.6.10 Council data in Section 7.4 shows that there are 157 households under-occupying by two or more bedrooms affected by the welfare reform changes. These however only apply to working age households and despite the high level of sheltered housing within the stock, there would also appear to be a large number of supported older people in the 3 bedroom general stock.
- 8.6.11 Tackling under-occupation of family houses to make best use of the existing stock would make a positive contribution to addressing the over-occupation in the stock and meeting need for family units through better re-let supply.
- 8.6.12 The household structure of social housing tenants relative to the current stock profile is a major long term issue for asset management and the 30 year Housing Revenue Business Plan.

8.7 Shared Housing and Communal Establishments

- 8.7.1 Shared housing and communal establishments are an important type of accommodation for people vulnerable to homelessness as well as for students. The most reliable data is from the Census.
- 8.7.2 In 2011, 2,291 residents in Newark & Sherwood lived in 114 communal establishments. The three major types of medical and care establishments are nursing homes, residential care homes and other medical and care establishments.
- 8.7.3 The numbers of communal establishments and residents in each of the benchmark areas are shown in Table 8-11.

Table 8-11 Communal Establishments by Area

Area	No. of Communal Establishments	No. of Residents in Communal Establishments
Newark & Sherwood	114	2,291
Nottinghamshire	514	11,464
East Midlands	3,965	91,030
England	54,596	952,525

Source: Crown Copyright © Census 2011

9 HOUSEHOLDS INTENDING TO MOVE WITHIN THE DISTRICT

9.1 Key Findings

- 18.3% of all households planned a move in the next 3 years.
- **3,303** existing households require market housing and **1,660** need affordable housing.
- **1,043** concealed households forming need market housing and **470** need affordable housing.
- The main tenure requirement for both existing and concealed households was owner occupation.
- There is expressed demand for **72** shared ownership units from existing and concealed households forming.

9.2 Introduction

9.2.1 This section examines the responses from the household survey in relation to the future intentions and plans of both existing and concealed households within Newark & Sherwood over the next three years. The data from this section is then further analysed in Section 10 focusing on those households specifically requiring market housing and Section 11 looking at those households requiring affordable housing.

9.3 Households Moving

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

9.3.2 Respondents were asked to say whether they or any members of the household were currently seeking to move or will do so in the next three years. 18.1% of all households responding (8,839 implied) planed a move, implying an average of 6.0% per annum.

Table 9-1 Households Moving by Current Tenure
Question 17a x Q1

	%	N ^{os} . implied
Owner occupation with mortgage	38.3	3,377
Owner occupation no mortgage	23.0	2,035
Private rent	24.2	2,142
Council Stock	6.5	575
Registered Provider rent	6.2	548
Shared Ownership	0.6	53
Tied to employment / Living Rent Free	1.2	109
Total	100.0	8,839

Source: Newark & Sherwood Housing Survey 2014

- 9.3.3 This is a low level and probably reflects forecasting in the current economy where house sales levels have been half of the levels in 2005 to 2007.
- 9.3.4 The scale of movement is nearly all from market housing with around 61.3% of current movers moving from owner occupation and 24.2% from private rent. The moves from affordable rent were only 13.3%.

9.4 Demand for Existing Moving Households

- 9.4.1 The table below shows the preferred tenure for existing households moving within the district only within the next three years by their current tenure.

Table 9-2 Current Tenure / Tenure Preferred (Existing Households)
Question 1 / 22

Preferred Tenure	Current Tenure												Total
	Owner Occupation with mortgage		Owner Occupation no mortgage		Private rent		Council Rent		Registered Provider Rented		Shared ownership / Tied to Employment		
	%	N ^{os.}	%	N ^{os.}	%	N ^{os.}	%	N ^{os.}	%	N ^{os.}	%	N ^{os.}	
Owner occupation	88.6	1,376	80.1	638	52.9	904	0.0	0	3.8	19	0.0	0	2,937
Private rent	4.5	71	0.0	0	17.2	295	0.0	0	0.0	0	0.0	0	366
Council Rent	6.9	108	12.6	101	22.4	384	100.0	352	37.2	189	44.1	17	1,151
Registered Provider Rented	0.0	0	5.6	45	7.5	128	0.0	0	59.0	300	55.9	22	495
Shared Ownership	0.0	0	1.7	14	0.0	0	0.0	0	0.0	0	0.0	0	14
Total	100.0	1,555	100.0	798	100.0	1,711	100.0	352	100.0	508	100.0	39	4,963

Note: no preference for Tied to Employment

Source: Newark & Sherwood Housing Survey 2014

- 9.4.2 In total **3,303** existing households require market housing, and this group is analysed in detail in Section 10. A further **1,660** existing households require affordable housing, analysed in detail in Section 11.
- 9.4.3 There is some cross tenure movement. 29.9% of movers from the private rented sector plan to move to an affordable rent property. No affordable rented tenants expect to move into the private sector, but 339 owner occupiers plan to move mainly to Council rental.

9.5 Self-Build

- 9.5.1 In the National Planning Policy Framework (NPPF) it states that local authorities should address the need for all types of housing including affordable housing and the needs of the different groups in the community, such as people wishing to build their own home.
- 9.5.2 We asked existing households moving to answer a question on if they would be interested in building their own home and 55.5% of households responded (4,909).
- 9.5.3 28.9% of respondents (1,419) said yes they would be interested in building their own home. 71.1% (3,490 implied) said they would not. Of the 28.9% (1,419) who said yes, 90.1% were interested in the market sector, only 9.9% (141) were interested in social / community self-build.
- 9.5.4 We ran a number of cross-tabulations including their preferred location, type, age of the head of household and their financial circumstance. The following responses are for all those households who answered 'yes' to being interested in building their own home (1,419).
- 9.5.5 The main type of property respondents were looking for was detached (41.7%), followed by semi-detached at 33.7% and bungalow (18.6%). The majority (84.0%) would prefer owner occupation.
- 9.5.6 The main size of property these households were looking for was 3 bedrooms (34.9%), followed by 2 bedrooms (23.7%). 22.9% were looking for 4 bedrooms, 13.1% for five bedrooms or more and 5.4% a 1 bedroom property.
- 9.5.7 Out of the 1,419 households who answered yes, 590 were aged between 35 and 49 (42.0%), 366 were aged between 25 and 34 (26.1%), 307 were aged between 50 and 64 (21.9%) and 77 were aged between 65 and 79 (5.5%).
- 9.5.8 1,111 households answered the question on income, a 78.3% response. The highest proportion out of this group earned over £45,000 (41.7%; 463 implied). 37.2% earned between £20,000 and £45,000 per annum. 21.0% earned less than £20,000 per annum.
- 9.5.9 Looking at the location preference for those households who had an interest in building their own home, the main location choices were Southwell (29.9%), Newark (25.2%), 23.6% chose Lowdham and 21.0% Farnsfield.
- 9.5.10 The main reason for the location choice of Southwell was to be near family / friends (49.5%) followed by better quality of area (39.0%). Quality of local schools (30.6%) and closer / easier to commute to work (25.5%) were also popular choices.
- 9.5.11 Taking all the above into consideration the type of people who would be interested in self-build are in the younger to middle age groups, earning a good income. The location they have chosen is for the quality of the neighbourhood and the location to their place of employment.
- 9.5.12 They are looking for family homes, a detached property mainly with 2 or 3 bedrooms and owner occupation.

9.6 Demand for Concealed Moving Households

- 9.6.1 This section examines in detail those people living in an existing household but who are described as a 'concealed' household. This is taken as a proxy for the extent of 'concealment' of housing need within the district because these households represent a pent up and unmet demand for housing.
- 9.6.2 The questionnaire allowed for up to two concealed households to be identified within each existing household, each intending to form a new home within the district in the next three years.
- 9.6.3 A total of **1,513** concealed households planning to form in the next three years were identified from an average of 1st (1,319) and 2nd (194) concealed households and this is the figure used as a control total in this section.
- 9.6.4 The majority (84.8%) concealed households consisted of people described as children of the household. 4.0% was a partner / spouse (reflecting a relationship breakdown) and 8.4% was a parent / grandparent. A further 1.9% was another relative or friend.

Table 9-3 Concealed Household Formation in the Next Three Years

Question 28

Concealed households	%	N ^{os} . implied
Parent / Grandparent	8.4	127
Child (16+)	84.8	1,282
Partner / Spouse	4.0	61
Lodger	0.9	14
Friend	0.0	0
Other Relative	1.9	29
Total	100.0	1,513

Source: Newark & Sherwood Housing Survey 2014

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

Table 9-4 Age of Concealed Households

Question 29c

Age Groups	%	N ^{os} . implied
Up to 24	45.2	684
25 – 34	34.2	517
35 - 49	12.7	192
50 - 64	2.7	41
65+	5.2	79
Total	100.0	1,513

Source: Newark & Sherwood Housing Survey 2014

- 9.6.6 The main two age groups forming are, up to age 24 at 45.2% and the 25 – 34 age group at around 34.2%.
- 9.6.7 The survey found that children (under the age of 16) were present in around 8.2% of all households planning to form (123 implied).

Table 9-5 **Number of Children**

Question 29d

Children	%	N ^{os} . implied
Child due	1.3	20
One	5.0	76
Two or more	3.2	48
None	90.5	1,369
Total	100.0	1,513

Source: Newark & Sherwood Housing Survey 2014

- 9.6.8 New households were asked whether they were being formed as a single or couple household, 65.8% indicated formation as a single household, 34.2% as a couple.
- 9.6.9 Households indicating a couple household were also asked where their partner was currently living. In 42.1% of cases the partner was living elsewhere within Newark & Sherwood resulting in a potential double count which is addressed in the CLG Assessment Model calculation. In around 44.5% of cases the partner was already living in the existing household.
- 9.6.10 Concealed households were also asked if they would consider sharing accommodation with a friend. 33.3% saying they would consider sharing accommodation with a friend.

Table 9-6 **Time of Move - Concealed Households**

Question 30

When required	%	N ^{os} . Implied
Within 1 year	25.0	378
Between 1 and 2 years	38.0	575
Between 2 and 3 years	37.0	560
Total	100.0	1,513

Source: Newark & Sherwood Housing Survey 2014

- 9.6.11 25.0% of concealed households required a move within a year, around 38.0% required a move a year later, a total of around 63.0% within two years.
- 9.6.12 The Strategic Housing Market Assessment Practice Guidance recommends that for model purposes the scale of annual new household formation is calculated as an average to provide the most reliable data in the CLG model in Section 13.

- 9.6.13 The table below shows the tenure most needed and preferred for concealed moving households in the next three years within Newark & Sherwood.

Table 9-7 Tenure Needed / Preferred (concealed households)

Question 30 / Question 31

	Tenure	Needed		Preferred	
		%	N ^{os} . implied	%	N ^{os} . Implied
MARKET	Owner occupation	53.9	816	74.7	1,130
	Private rent	15.0	227	2.5	38
	Council Rent	20.6	310	10.0	151
AFFORDABLE	Registered Provider rent	8.3	125	6.8	103
	Registered Provider Shared Ownership	2.2	35	6.0	91
	Total	100.0	1,513	100.0	1,513

- 9.6.14 In terms of the tenure needs of concealed households forming in the district, the largest proportion needed owner occupation (53.9%) followed by Council rent (20.6%) and private rent (15.0%).
- 9.6.15 The most preferred tenure is also owner occupation (74.7%), with more concealed households preferring this tenure than saying they actually needed it (53.9% v 74.7%).
- 9.6.16 There is also an interest expressed for shared ownership reflecting the desire for some form of purchase rather than rent. Our analysis is however based only on the needs data.
- 9.6.17 The market housing sector data for this group is analysed in detail in Section 10 and the affordable housing sector in Section 11.

10 FUTURE MARKET HOUSING REQUIREMENTS

10.1 Key Findings

Existing Households

- 2,937 households are planning a move to owner occupied housing and 366 are planning a move to private rented housing.
- 43.6% plan to move within one year, 34.5% plan a move in 1 to 2 years.
- The main type of property required is detached houses and the majority of movers require a 3 bedroom unit.
- 20.2% chose Southwell as their choice of location, followed by Newark (18.7%).
- The main reason for choice of location was to be nearer to family and friends, followed closely by better quality of area.

Concealed Households

- 1,043 households require market housing in the district in the next three years.
- 34.0% require semi-detached property and 29.1% require terraced.
- 67.5% require a two bedroom unit and 18.0% require a one bedroom.
- The highest demand for location choice was Newark at 54.4%.
- The most popular location choice reason was nearness to family / friends at 71.3%.
- It is therefore recommended that to create a more balanced housing stock set against the housing growth agenda in the district and future housing delivery and address the impact of the Growth Point for family housing, future delivery development proportions could be 50% 1 and 2 bedrooms and 50% 3 and 4 or more bedrooms as a guide at district level.

10.2 Introduction

10.2.1 From the households moving data found in section 9 this section analyses the needs of existing households and concealed households who are planning to move into market housing within Newark and Sherwood over the next 3 years. This section is split for analysis of existing households at 9.3 and separately for concealed households at 9.6

10.3 Demand for Market Housing for Existing Moving Households

10.3.1 As seen in section 9.4, **2,937** existing households are planning to move into owner occupied housing and **366** are planning to move into private rented housing, giving a total demand of **3,303 for market housing within the district in the next 3 years**. This is the control total used in the analysis for this section.

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

Table 10-1 When is the Accommodation Required (existing households)

Question 18

Time	Market Housing %	N ^{os} . implied	All Tenures %
Within 1 year	43.6	1,440	45.3
1 - 2 years	34.5	1,140	30.6
2 - 3 years	21.9	723	24.1
Total	100.0	3,303	100.0

Source: Newark & Sherwood Housing Survey 2014

- 10.3.3 The table above shows that 43.6% of potential movers to market housing sought to do so within one year and 34.5% sought to do so in 1-2 years.

Table 10-2 Type of Accommodation Required (existing households)

Question 20

Type	Market Housing %	N ^{os} . implied	All Tenures %
Detached	43.2	1,424	30.3
Semi-detached	33.7	1,113	28.3
Bungalow	18.2	602	30.2
Terraced	2.5	83	2.0
Flat / maisonette	1.6	54	4.9
Supported Housing	0.8	27	4.3
Total	100.0	3,303	100.0

No data for caravan / mobile home or bedsit / studio / room only

- 10.3.4 Table 10-2 indicates that 43.2% of respondents felt that they required a detached property, above the proportion of all existing households moving (30.3%). Interest in flats / maisonettes and terraced properties was low at 1.6% and 2.5% respectively. There was little interest in supported housing from those moving to market housing (0.8%), lower than the results found amongst the whole population (2.5%).

Table 10-3 Number of Bedrooms Required (existing households)

Question 21

Bedrooms	Market Housing %	N ^{os} . Implied	All Tenures %
One	1.4	46	9.6
Two	26.9	889	39.0
Three	43.3	1,430	31.5
Four	20.4	674	14.6
Five or more	8.0	264	5.3
Total	100.0	3,303	100.0

- 10.3.5 The highest demand of those moving to market housing was for 3-bedroom properties at 43.3%; all tenures 31.5%. The need for four or more bedrooms was 28.4% for those moving to market housing but 19.9% for all tenures.
- 10.3.6 Analysis of property type required to size required showed the following results.

Table 10-4 Type Required by Size Required (existing households)
Question 20 by Question 21

Type	One bedroom		Two bedroom		Three bedroom		Four bedrooms		Five bedrooms		Total
	N ^{os.}	%	N ^{os.}	%	N ^{os.}	%	N ^{os.}	%	N ^{os.}	%	
Detached	0	0.0	119	8.3	613	42.7	492	34.3	209	14.6	1,433
Semi-detached	0	0.0	307	27.4	620	55.4	168	15.0	25	2.2	1,120
Terraced	0	0.0	52	63.1	0	0.0	0	0.0	31	36.9	83
Bungalow	45	7.7	330	56.2	199	33.8	14	2.3	0	0.0	588
Flat/ maisonette	0	0.0	53	100.0	0	0.0	0	0.0	0	0.0	53
Supported Housing	0	0.0	26	100.0	0	0.0	0	0.0	0	0.0	26
Total	45		887		1,432		674		265		3,303

No data for houseboat / caravan / mobile home, bedsit / studio / room only

- 10.3.7 55.4% required 3-bedroom semi-detached accommodation and 34.3% required a 4-bedroom detached property. All the demand for flats / maisonettes was for 2-bedrooms and 63.1% of the 2-bedroom requirement was for terraced houses. 56.2% of those requiring a bungalow required 2 bedrooms and the only demand for 1 bedroom units came from people requiring a bungalow. People requiring supported housing required 2 bedrooms.
- 10.3.8 Analysis comparing the type of property required with tenure preferred showed the following results.

Table 10-5 Type Required by Preferred Tenure (existing households)
Question 20 by Question 22

Type	Owner occupation		Private rented		Total
	%	N ^{os.}	%	N ^{os.}	
Detached	45.1	1,324	27.8	102	1,424
Semi-detached	31.0	910	55.4	203	1,113
Terraced	2.8	83	0.0	0	83
Bungalow	18.4	540	16.8	61	602
Flat / maisonette	1.8	54	0.0	0	54
Supported Housing	0.9	27	0.0	0	27
Total	100.0	2,938	100.0	366	3,303

No data for houseboat / caravan / mobile home, bedsit / studio / room only

- 10.3.9 45.1% of demand in the owner occupied sector was for detached houses; 31.0% for semi-detached and 18.4% for bungalows. 55.4% of demand in the private rented sector was for semi detached and 27.8% of demand was for detached houses. There was no demand for supported housing within the private rented sector and only a small amount in the owner occupied sector.
- 10.3.10 Existing households moving were asked where accommodation was required. Up to 2 choices were offered but on average only 1.6 choices were made.

Table 10-6 Where is Accommodation Required (existing households)
Question 26

Location	% responses	% households	N ^{os} . implied	All tenures
				% households
Balderton	10.8	17.0	517	16.5
Newark	18.7	29.5	898	30.0
Southwell	20.2	32.1	975	27.1
Blisthorpe	0.8	1.3	38	1.9
Blidworth	2.5	4.0	121	3.7
Boughton	0.6	0.9	27	1.9
Caunton	2.7	4.3	132	4.6
Collingham & Meering	3.5	5.5	167	6.2
Clipstone	1.6	2.5	76	4.4
Edwinstowe	5.1	8.0	243	14.1
Farndon	3.6	5.7	173	6.2
Farnsfield	9.4	14.8	450	15.6
Lowdham	9.6	15.1	459	11.4
Muskham	4.7	7.4	224	6.9
Ollerton	1.1	1.7	52	7.5
Rainworth	0.5	0.8	24	1.2
Sutton on Trent	3.7	5.9	180	4.9
Winthorpe	0.9	1.5	45	2.4
Total	100.0		4,801	

Source: Newark & Sherwood Housing Survey 2014

- 10.3.11 Southwell was the most popular choice with 32.1% of households choosing this location. Newark and Balderton were also popular places, chosen by 29.5% and 17.0% of households respectively.

- 10.3.12 The final question in this section asked respondents why they preferred a particular location. The average number of choices was 2.4. Nearer family / friends (55.7%) was the most common choice, followed by better quality of area at 30.6%. Quality of local schools was also a significant factor (24.6%). The other choices were spread widely across a number of the other nominated reasons with lowest chosen reason being move from rural to urban location at 2.8%.
- 10.3.13 The major reasons therefore are those which are key elements of those to be considered in sustainable developments and in building sustainable communities.

Table 10-7 Reason for Preferred Location
Question 27

Reason	% responses	% Existing households	N ^{os.} Implied (all choices)	% All tenures
Always lived here	8.5	21.6	665	28.7
Nearer family / friends	22.0	55.7	1,718	63.0
New Job / Employment	2.0	5.2	160	5.8
Closer / easier to commute	8.3	21.2	654	21.1
Accessibility to public transport	7.9	20.2	622	17.8
Nearer / better shopping / leisure / entertainment	8.4	21.4	659	20.3
Quality of schools	9.7	24.6	759	19.5
Retirement	6.2	15.8	486	16.8
Health / personal care reasons	1.2	3.1	95	11.6
Move from urban to rural	3.2	8.1	249	6.2
Move from rural to urban	1.1	2.8	87	2.7
Able to afford local housing	4.9	12.6	388	12.2
Greater availability of type housing sought	4.6	11.7	361	9.2
Better quality of area	12.0	30.6	943	23.2
Total	100.0		7,846	

Source: Newark & Sherwood Housing Survey 2014

10.4 Demand for Market Housing for Concealed Households

10.4.1 In total, **1,043** concealed households over the next three years need market housing in Newark and Sherwood. This is the control total used in the analysis for this section.

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

Table 10-8 Type of Accommodation Needed / Preferred (concealed households)
Question 32a / Question 32b

Type	Needed		Preferred	
	%	N ^{os.} implied	%	N ^{os.} implied
Detached	9.2	96	33.1	346
Semi-detached	34.0	355	27.8	290
Terraced	29.1	304	19.8	206
Flat / maisonette	23.6	246	19.3	201
Bedsit	1.0	10	0.0	0
Bungalow	3.1	32	0.0	0
Total	100.0	1,043	100.0	1,043

Source: Newark & Sherwood Housing Survey 2014 No data for other types

10.4.3 The results from the survey showed a different profile from existing households moving, this is to be expected for a generally younger group. 23.6% of concealed households moving to market housing required flats / maisonettes compared with 1.8% of existing households. The more aspirational view usually reflected amongst concealed households moving to market housing on preference for type (i.e. more houses; fewer flats) was evident in Newark and Sherwood as is usually found in DCA surveys.

Table 10-9 Number of Bedrooms Needed / Preferred (concealed households)
Question 33a / Question 33b

Bedrooms	Needed		Preferred	
	%	N ^{os.} implied	%	N ^{os.} implied
One	18.0	188	3.8	40
Two	67.5	704	58.3	608
Three	14.5	151	35.5	370
Four	0.0	0	2.4	25
Total	100.0	1,043	100.0	1,043

Source: Newark & Sherwood Housing Survey 2014

- 10.4.4 18.0% of concealed households needed one bedroom whilst only 3.8% would prefer a one bedroom property. 14.5% of households actually needed a 3-bedroom property but 35.5% would prefer 3 bedrooms.
- 10.4.5 The data was analysed regarding concealed households moving, relating to the type of property needed by both the size needed and the tenure needed. The results are shown in the tables below.

Table 10-10 Type Needed by Size Needed (concealed households)

Question 32 by Question 33

Type	1-bedroom		2-bedroom		3+ bedroom		Total
	%	N ^{os} .	%	N ^{os} .	%	N ^{os} .	N ^{os} .
Detached	0.0	0	5.8	41	36.7	56	97
Semi-detached	10.3	20	36.6	256	51.1	78	354
Terraced	10.8	21	37.7	263	12.2	19	303
Flat / maisonette	73.5	140	15.3	107	0.0	0	247
Bedsit	5.4	10	0.0	0	0.0	0	10
Bungalow	0.0	0	4.6	32	0.0	0	32
Total	100.0	191	100.0	699	100.0	153	1,043

Source: Newark & Sherwood Housing Survey 2014

- 10.4.6 73.5% of concealed households needed a 1 bedroom flat / maisonette, whilst 37.7% of households need a 2 bedroom terraced property. All the need for a bungalow is for 2 bedrooms and all the need for bedsits is for 1 bedroom units.

Table 10-11 Type Needed by Tenure Needed (concealed households)

Question 32 by Question 31

Type	Owner Occupation		Private rented		Total
	%	N ^{os} .	%.	N ^{os} .	N ^{os} .
Detached	11.9	96	0.0	0	96
Semi-detached	28.0	227	54.7	127	354
Terraced	35.5	288	6.2	15	303
Flat / maisonette	20.6	167	34.7	81	248
Bedsit	0.0	0	4.4	10	10
Bungalow	4.0	32	0.0	0	32
Total	100.0	810	100.0	233	1,043

Source: Newark & Sherwood Housing Survey 2014 No data for tied to employment

- 10.4.7 The demand for flats / maisonettes was 34.7% for private rented and 20.6% for owner occupation. The tenure choice for semi-detached was private rented at 54.7%, terraced housing was mainly owner occupation at 35.5%. All the demand for bedsits was for private rented and all the demand for bungalows was for owner occupation.
- 10.4.8 Concealed households were asked the same questions on location as existing households moving. Two choices were offered but on average concealed households moving made 1.6 choices each.

Table 10-12 Choice of Location (concealed households)
Question 37

Location	Concealed households moving to Market Housing		
	% responses	% households	N ^{os} . implied (all choices)
Balderton	16.3	25.5	243
Newark	34.8	54.4	519
Southwell	13.8	21.6	206
Blisthorpe	2.6	4.1	39
Blidworth	0.0	0.0	0
Boughton	1.8	2.8	27
Caunton	2.1	3.4	32
Collingham & Meering	0.0	0.0	0
Clipstone	0.0	0.0	0
Edwinstowe	4.3	6.8	65
Farndon	2.1	3.2	31
Farnsfield	1.8	2.8	27
Lowdham	10.0	15.6	149
Muskham	2.1	3.2	31
Ollerton	4.1	6.5	62
Rainworth	1.3	2.0	19
Sutton on Trent	1.7	2.7	26
Winthorpe	1.2	1.9	18
Total	100.0		1,494

Source: Newark & Sherwood Housing Survey 2014

10.4.9 In the case of concealed households moving, the most demand was for Newark at 54.4%, although Southwell was the most popular location chosen by existing households moving to market housing at 32.1%. Newark was the next most popular choice at 29.5%.

Table 10-13 Total Choice of Location for Market Housing
Question 26 + 37

Location	Concealed Households		Existing Households		Total existing & Concealed Demand	
	% responses	N ^{os} . implied (all choices)	% responses	N ^{os} . implied (all choices)	% responses	N ^{os} . implied (all choices)
Balderton	16.3	243	10.8	517	12.1	760
Newark	34.8	519	18.7	898	22.6	1,417
Southwell	13.8	206	20.2	975	18.8	1,181
Blisthorpe	2.6	39	0.8	38	1.2	77
Blidworth	0.0	0	2.5	121	1.9	121
Boughton	1.8	27	0.6	27	0.8	54
Caunton	2.1	32	2.7	132	2.6	164
Collingham & Meering	0.0	0	3.5	167	2.6	167
Clipstone	0.0	0	1.6	76	1.2	76
Edwinstowe	4.3	65	5.1	243	4.9	308
Farndon	2.1	31	3.6	173	3.2	204
Farnsfield	1.8	27	9.4	450	7.6	477
Lowdham	10.0	149	9.6	459	9.6	608
Muskham	2.1	31	4.7	224	4.1	255
Ollerton	4.1	62	1.1	52	1.8	114
Rainworth	1.3	19	0.5	24	0.7	43
Sutton on Trent	1.7	26	3.7	180	3.3	206
Winthorpe	1.2	18	0.9	45	1.0	63
Total	100.0	1,494	100.0	4,801	100.0	6,295

Source: Newark & Sherwood Housing Survey 2014

- 10.4.10 When you look at the total demand combined for both concealed and existing households, the total demand shows Newark as the most popular location at 22.6% with 18.8% of households choosing Southwell and 12.1% at Balderton.

Table 10-14 Reason for Preferred Location (concealed households)
Question 38

Reason	Concealed households moving to Market Housing		
	% responses	% households	N ^{os} . implied (all choices)
Always lived here	13.0	34.4	334
Nearer family / friends	27.1	71.3	693
New job / employment	11.5	30.2	294
Closer / easier to commute	17.0	44.7	435
Accessibility to public transport	7.3	19.3	188
Nearer / better shopping /leisure / entertainment	5.9	15.6	152
Quality of local schools	1.1	2.9	28
Retirement	1.2	3.2	31
Health / personal care reasons	2.5	6.6	64
Move from urban to rural location	0.6	1.5	15
Move from rural to urban location	0.3	0.7	7
Able to afford local housing	3.8	10.1	98
Greater availability of type housing sought	1.3	3.5	34
Better quality of area	7.4	19.4	189
Total	100.0		2,562

Source: Newark & Sherwood Housing Survey 2014

- 10.4.11 The most popular reason by far was nearness to family / friends at 71.3% but closer / easier to commute was also a significant choice at 44.7%, followed by always lived here and new job / employment at (34.4%, 30.2% respectively).
- 10.4.12 These core sustainability factors are even more significant for concealed households than was found for existing households and are much higher than the levels found for other reasons.

Table 10-15 Total Reasons for Preferred Location Choice for Market Housing
Question 27 + 38

	Concealed Households		Existing Households		Total Existing & Concealed Demand	
	% responses	N ^{os} . implied (all choices)	% responses	N ^{os} . implied (all choices)	% responses	N ^{os} . implied (all choices)
Always lived here	13.0	334	8.5	665	9.6	999
Nearer family / friends	27.1	693	22.0	1,718	23.1	2,411
New job / employment	11.5	294	2.0	160	4.4	454
Closer / easier to commute	17.0	435	8.3	654	10.5	1,089
Accessibility to public transport	7.3	188	7.9	622	7.8	810
Nearer / better shopping / leisure / entertainment	5.9	152	8.4	659	7.8	811
Quality of local schools	1.1	28	9.7	759	7.6	787
Retirement	1.2	31	6.2	486	5.0	517
Health / personal care reasons	2.5	64	1.2	95	1.5	159
Move from urban to rural location	0.6	15	3.2	249	2.5	264
Move from rural to urban location	0.3	7	1.1	87	0.9	94
Able to afford local housing	3.8	98	4.9	388	4.7	486
Greater availability of type housing sought	1.3	34	4.6	361	3.8	395
Better quality of area	7.4	189	12.0	943	10.8	1,132
Total	100.0	2,562	100.0	7,846	100.0	10,408

Source: Newark & Sherwood Housing Survey 2014

10.4.13 The table above shows the total demand for existing and concealed demand combined shows the most popular reason given for moving was nearer family / friends (49.1%), followed by closer easier to commute (25.3%) and always lived here (21.5%).

10.5 Total Demand for Market Housing in Newark and Sherwood

10.5.1 Table 10-16 below shows total demand for market housing by property type and size. The survey data incorporates existing household demand, concealed household demand and in-migrant household demand for market housing, based on the profile of recent in-migrants to Newark and Sherwood over the last three years.

Table 10-16 Total Demand for Market Housing in Newark and Sherwood to 2016

		Semi-Detached	Detached	Terraced	Flat / Maisonette	Bungalow	Supported Housing	Bedsit	Total
EXISTING H/H	1 BEDROOM	0	0	0	0	45	0	0	45
	2 BEDROOM	307	119	52	53	330	26	0	887
	3 BEDROOM	620	613	0	0	199	0	0	1,432
	4+ EDROOM	193	701	31	0	14	0	0	939
CONCEALED H/H	1 BEDROOM	20	0	21	140	0	0	10	191
	2 BEDROOM	256	41	263	107	32	0	0	699
	3 BEDROOM	78	56	19	0	0	0	0	153
	4+ BEDROOM	0	0	0	0	0	0	0	0
IN-MIGRANT H/H	1 BEDROOM	54	0	0	0	0	0	0	54
	2 BEDROOM	230	94	165	108	632	0	0	1,229
	3 BEDROOM	967	444	376	10	312	0	0	2,109
	4+ BEDROOM	98	1,437	107	0	128	0	0	1,770
TOTAL		2,823	3,505	1,034	418	1,692	26	10	9,508
%		29.7	36.9	10.9	4.4	17.8	0.3		100.0

Source: Newark & Sherwood Housing Survey 2014

10.5.2 It is assumed that future in-migrant market demand will be similar over the next three year period to 2016. On this basis two thirds of demand is for detached and semi-detached houses. There is also a high level of demand for bungalows at 17.8%.

10.5.3 Further analysis of this market demand by location preference by sub-area within the district is also provided in the Sub-Area Report.

10.6 Current and Future Demand for Market Housing

- 10.6.1 The Council Core Strategy was adopted in March 2011 and will be subject to a review in 2015/16. The review will be undertaken in line with the policy set out in the NPPG.
- 10.6.2 The NPPG identifies the core Government objectives to provide a variety of high quality market housing including addressing any shortfalls that apply in market housing. Authorities are required to plan for a full range of market housing to meet the needs of the whole community, so that provision is made for family, single person, and multi-person households.
- 10.6.3 Local planning authorities should identify the size, type, tenure and range of housing required in particular locations, reflecting local demand. Policies should give indications of the type or size of dwellings to be delivered to meet household demand and create sustainable inclusive and mixed communities over the longer term.
- 10.6.4 The NPPG states that neither secondary nor primary data are themselves more or less robust when trying to derive a robust assessment of housing need and demand. In terms of household flow models, the data from the 2014 HNS has been utilised to assess the demand and the supply from existing stock turnover for market housing. The following table identifies the data over 3 years and the future average **annual demand and supply** of market properties by bedrooms from: -
- **Demand** from local existing and concealed households moving and forming within the district and from in-migrating households;
 - **Supply** from the turnover of the existing stock created by existing households moving and out-migrants leaving the district.

Table 10-17 Annual Market Housing Demand by Size

Households	Bed-sit / 1-bedroom		2-bedroom		3-bedroom		4+ bedroom		All Sizes	
	Supply	Demand	Supply	Demand	Supply	Demand	Supply	Demand	Supply	Demand
Existing		45		485		526		366		1,422
Concealed		26		63		51		0		140
In-migration		54		517		739		685		1,995
Total Demand		125		1,065		1,316		1,051		3,557
Moving within	230		510		578		342		1,660	
Out-migration	0		283		814		641		1,738	
Total Supply	230		793		1,392		983		3,398	
Net Shortfall /(Surplus)		(105)		272		(76)		68		160

Source: Newark & Sherwood Housing Survey 2014

- 10.6.5 Out-migration in the survey is a future prediction and as the scale forecast looked low, the survey data on out-migration has been weighted to the same proportion of 87% of in-migration as identified in the 2011 / 2012 ONS migration data in Table 3-1.
- 10.6.6 The major market housing demand from existing, concealed forming and in-migrating households is for two and three bedroom properties. After taking account of turnover supply, there is a shortfall of all bedroom sizes, with the highest shortfall of 2, 3 and 4 bedroom units.
- 10.6.7 As discussed in Section 8.3.15, 19.7% of the market stock is one and two bedrooms and the turnover analysis suggests a main requirement for two bedrooms.
- 10.6.8 The demographic change forecasts however highlight significant growth in older households and a fall in the number of households with children.
- 10.6.9 On balance, the demographic shift is already apparent and in view of the current stock mix with flats and terraced properties combined representing only 16.7% of the market stock, future delivery has to bias in favour of smaller units to create a more balanced housing market.
- 10.6.10 However, although especially in the longer term there is a need to take into account the demographic change requiring a higher proportion of small units, 1 and 2 bedroom properties, there is still a need to create sustainable and balanced developments.
- 10.6.11 It is therefore recommended that to create a more balanced housing stock and address the impact of the Growth Point for family housing, future delivery development proportions could be **50% 1 and 2 bedrooms and 50% 3 and 4 or more bedrooms** at district level.
- 10.6.12 These proportions are marginally changed from the property mix levels of 10% one and 50% two bedroom units and 30% 3 bedrooms and 10% 4+ bedroom units suggested as a guide in the 2009 Report.
- 10.6.13 The difficulty in mortgage lending terms and finance provision for newly forming households is we believe set to continue, particularly impacting on the delivery of one bedroom properties.

11 FUTURE AFFORDABLE HOUSING REQUIREMENTS

11.1 Key Findings

- Demand for affordable housing from existing moving households was 1,660 units, 1,151 implied for Council rented, 495 for Registered Provider rented accommodation and 14 implied for Registered Provider shared ownership.
- 470 concealed households are looking for affordable housing, 310 intend to move to council rented, 125 to Registered Provider rented and 35 to shared ownership accommodation.
- 67.6% of existing households who need council rented accommodation need bungalows. For concealed households forming, the main interest in the Registered Provider rented sector was for flats / maisonettes.
- Newark was the most popular location for existing households moving and also for concealed households forming within the district.
- Nearness to family / friends was the most common reason for choice of location of both concealed and existing households.

11.2 Introduction

- 11.2.1 Determining the net shortfall or surplus of affordable housing, in order to meet existing and predicted housing need is a key part of the Housing Needs Assessment.
- 11.2.2 This section examines the need for affordable housing and how this is broken down by size of property (i.e. number of bedrooms) and type of affordable housing (i.e. intermediate and affordable rented housing).
- 11.2.3 The CLG Needs Assessment Model in Section 13 of this report sets out the final figures for housing need across the district.
- 11.2.4 This section is divided into analysis of the future housing needs of existing households and concealed households who require affordable housing and data to inform the future delivery of affordable housing by bedroom size.

11.3 Affordable Housing Need of Existing Households

11.3.1 The percentages in all tables in this section (except cross tabulations) have been applied to the control total of **1,660** implied existing households moving within Newark and Sherwood over the next three years who require affordable housing.

11.3.2 Of existing households needing affordable housing, 1,151 needed Council rented accommodation, 495 needed Registered Provider rented accommodation and 14 needed Registered Provider shared ownership. A column showing “% all tenures” i.e. including market demand is shown as a comparison.

Table 11-1 When is the Accommodation required (existing households)
Question 18

Time	Affordable Housing %	N ^{os.} implied	All Tenures %
Within 1 year	49.9	829	45.7
1 - 2 years	20.8	345	30.0
2 - 3 years	29.3	486	24.3
Total	100.0	1,660	100.0

Source: Newark & Sherwood Housing Survey 2014

11.3.3 The table shows that 49.9% of potential movers sought to do so within one year, slightly higher than the level for all movers (45.7%).

11.3.4 The main property type required amongst existing households moving to affordable housing was a bungalow at 54.0%. 17.7% of respondents required semi-detached accommodation and 4.9% a detached property. Interest in terraced houses was low at 0.8%.

11.3.5 60.7% of existing households needing affordable housing indicated that they required two bedroom units; 26.4% a one bedroom unit; 9.2% three bedroom units and 3.7% four bedroom units.

11.3.6 Analysis of type by size of property required showed the following results.

Table 11-2 Type Required by Size required (existing households)
Question 20 by Question 21

Type	One bedroom		Two bedroom		Three bedroom		Four+ bedrooms		Total
	%	N ^{os.}	%	N ^{os.}	%	N ^{os.}	%	N ^{os.}	N ^{os.}
Detached	0.0	0	1.9	19	0.0	0	100.0	61	80
Semi-detached	0.0	0	24.1	243	33.0	50	0.0	0	293
Terraced	0.0	0	1.4	14	0.0	0	0.0	0	14
Bungalow	46.6	204	58.6	591	67.0	103	0.0	0	898
Flat / maisonette	27.2	119	6.8	68	0.0	0	0.0	0	187
Supported Housing	26.2	115	7.2	73	0.0	0	0.0	0	188
Total	100.0	438	100.0	1,008	100.0	153	100.0	61	1,660

Source: Newark & Sherwood Housing Survey 2014 No data for caravan / mobile homes or bedsit / studio / room only

- 11.3.7 33.0% of existing households wanting a 3-bedroom property require semi-detached. 46.6% households wanting 1-bedroom accommodation require flats / maisonettes and 58.6% of demand for 2-bedroom accommodation was for bungalows.
- 11.3.8 Cross-tabulation comparing type of property required with type of tenure required showed the following results.

Table 11-3 Type Required by Required Tenure (existing households)
Question 20 by Question 22

	Council rented		Registered Provider rented		Shared Ownership		Total
	%	N ^{OS.}	%	N ^{OS.}	%	N ^{OS.}	
Detached	7.4	81	0.0	0	0.0	0	81
Semi-detached	3.5	38	51.2	255	0.0	0	293
Terraced	0.0	0	2.8	14	0.0	0	14
Bungalow	67.6	740	20.9	104	79.3	54	898
Flat / maisonette	4.4	48	25.1	125	20.7	14	187
Supported Housing	17.1	187	0.0	0	0.0	0	187
Total	100.0	1,094	100.0	498	100.0	68	1,660

Source: Newark & Sherwood Housing Survey 2014

No data for caravan / mobile home or bedsit / studio / room only

- 11.3.9 67.6% of existing households who need council rent need a bungalow. 51.2% of households who require Registered Provider rent need a semi-detached property and 25.1% need a flat / maisonette.
- 11.3.10 The highest demand for shared ownership was for a bungalow at 79.3% followed by flats / maisonettes at 20.7%.
- 11.3.11 1,252 implied households moving to affordable housing were registered on the Newark and Sherwood Housing register.

11.3.12 Existing households moving to affordable housing were also asked where accommodation was required.

Table 11-4 Where is Accommodation Required (existing households)
Question 26

Location	% Responses	% Households	Nos. implied	All tenures% (Households)
Balderton	8.6	15.5	266	16.5
Newark	17.0	30.8	528	30.0
Southwell	10.1	18.4	315	27.1
Blisthorpe	1.6	2.9	50	1.9
Blidworth	1.9	3.4	58	3.7
Boughton	2.0	3.6	61	1.9
Caunton	2.7	4.9	85	4.6
Collingham & Meering	4.1	7.4	127	6.2
Clipstone	4.2	7.7	131	4.4
Edwinstowe	13.7	24.9	427	14.1
Farndon	3.9	7.1	122	6.2
Farnsfield	9.4	17.0	291	15.6
Lowdham	2.6	4.8	82	11.4
Muskham	3.4	6.1	105	6.9
Ollerton	9.9	17.9	307	7.5
Rainworth	1.0	1.9	32	1.2
Sutton on Trent	1.7	3.2	54	4.9
Winthorpe	2.2	4.0	68	2.4
Total	100.0		3,109	

Source: Newark & Sherwood Housing Survey 2014

11.3.13 Newark was the first location choice at 30.8%, followed by Edwinstowe at (24.9%) and Southwell at (18.4%).

- 11.3.14 The final question in this section asked respondents why they preferred a particular location. This was a multiple choice question and the average number of choices was 2.6. Nearness to family / friends was the largest single choice at 76.6%. Always lived here was the second most popular choice at (42.0%), followed by health / personal care reasons at 27.5%.

Table 11-5 Reason for Preferred Location (existing households)
Question 27

Reason	% responses	% households	N ^{os} . implied (all choices)	All tenures % (households)
Always lived here	15.9	42.0	698	28.7
Nearer family / friends	28.9	76.6	1,270	63.0
New Job / Employment	2.6	7.0	116	5.8
Closer / easier to commute	7.9	20.9	347	21.1
Accessibility to public transport	5.0	13.4	222	17.8
Nearer / better shopping / leisure / entertainment	6.9	18.3	303	20.3
Quality of schools	3.8	10.0	166	19.5
Retirement	7.1	18.8	312	16.8
Health / personal care reasons	10.4	27.5	456	11.6
Move from urban to rural	1.0	2.6	43	6.2
Move from rural to urban	1.0	2.6	43	2.7
Able to afford local housing	4.3	11.5	191	12.2
Greater availability of type housing sought	1.7	4.6	76	9.2
Better quality of area	3.5	9.3	155	23.2
Total	100.0		4,398	

Source: Newark & Sherwood Housing Survey 2014

11.4 Needs of Concealed Households Moving Within the District

- 11.4.1 Table 9-7 showed that **312** concealed households intend to move to Council rented accommodation, **125** to Registered Provider rented accommodation and **33** to Registered Provider Shared ownership accommodation. In total, **470** concealed households over the next three years require affordable housing in Newark and Sherwood. This is the control total used for analysis in this section.
- 11.4.2 A column is included in some tables for “all concealed households %”, i.e. including those needing market housing, as a comparison.
- 11.4.3 The results from the survey showed a different profile from existing households moving, as might be expected for a generally younger group. 35.0% (164 implied) of concealed households moving to affordable housing required flats / maisonettes as compared with 11.3% for existing households moving.

11.4.4 The need for 3-bedroom accommodation came from those requiring detached and semi detached housing.

11.4.5 Two cross-tabulations for concealed households moving relating to the type of property needed by the size of property needed, showed the following results.

Table 11-6 Type Needed by Size Needed (concealed households)

Question 32 by Question 33

Type	1-bedroom		2-bedroom		3-bedroom		Total
	%	N ^{OS.}	%	N ^{OS.}	%	N ^{OS.}	N ^{OS.}
Detached	0.0	0	0.0	0	19.5	15	15
Semi-detached	39.0	79	0.0	0	80.5	63	142
Terraced	0.0	0	24.2	46	0.0	0	46
Flat / maisonette	44.0	89	39.8	75	0.0	0	164
Bungalow	17.0	35	36.0	68	0.0	0	103
Total	100.0	203	100.0	189	100.0	78	470

Source: Newark & Sherwood Housing Survey 2014 No data for other types.

11.4.6 All of the demand for terraced accommodation was for 2 bedroom properties. 80.5% of semi detached demand was for a 3-bedroom property, and 44.0% of demand for flats / maisonettes was for a 1-bedroom property. Demand for bungalows was for both 2 and 3-bedroom properties.

Table 11-7 Type Needed by Tenure Needed (concealed households)

Question 31 by Question 32

	Council rented		Registered Provider rented		Shared Ownership		Total
	%	N ^{OS.}	%	N ^{OS.}	%	N ^{OS.}	N ^{OS.}
Detached	4.9	15	0.0	0	0.0	0	15
Semi-detached	41.2	128	0.0	0	41.2	15	143
Terraced	11.8	37	0.0	0	29.4	10	47
Flat / maisonette	28.1	87	61.3	77	0.0	0	164
Bungalow	14.0	43	38.7	48	29.4	10	101
Total	100.0	310	100.0	125	100.0	35	470

Source: Newark & Sherwood Housing Survey 2014

11.4.7 The main Interest in the Registered Provider rented accommodation was for flats / maisonettes. The main interest in Council rented accommodation was for semi-detached (41.2%), followed by flats / maisonettes at 28.1%. Interest from households needing shared ownership accommodation was spread between semi-detached, terraced and bungalows.

11.4.8 52.8% of concealed households moving to affordable housing (248 implied) were registered on a housing waiting list, all of the 248 were on the Newark and Sherwood Housing Register.

- 11.4.9 Concealed households were asked the same question on location as existing households moving. Two choices were offered and on average concealed households made 1.6 choices each.

Table 11-8 Choice of Location (concealed households)
Question 37

Location	Moving to affordable housing			All tenures % (households)
	% responses	% households	N ^{OS} . implied (all choices)	
Balderton	11.4	18.3	85	21.5
Newark	28.7	46.0	213	51.3
Southwell	7.5	12.1	56	24.1
Blisthorpe	3.8	6.0	28	3.8
Blidworth	8.4	13.6	63	5.8
Boughton	0.0	0.0	0	1.5
Caunton	6.4	10.4	48	6.0
Collingham & Meering	2.9	4.7	22	1.3
Clipstone	1.9	3.0	14	0.8
Edwinstowe	5.2	8.4	39	5.9
Farndon	1.3	2.2	10	2.3
Farnsfield	0.0	0.0	0	1.5
Lowdham	5.8	9.3	43	12.3
Muskham	0.0	0.0	0	1.8
Ollerton	7.6	12.3	57	6.8
Rainworth	9.1	14.7	68	5.0
Sutton on Trent	0.0	0.0	0	1.5
Winthorpe	0.0	0.0	0	1.0
Total	100.0		746	

Source: Newark & Sherwood Housing Survey 2014

- 11.4.10 Newark was the most popular choice for concealed households moving at 46.0%. The next most popular choices were Balderton and Rainworth at 18.3% and 14.7% respectively.

- 11.4.11 When existing and concealed household responses are combined, the total demand by location shows Newark (19.3%) as the most popular, followed by Edwinstowe (12.1%) and Southwell (9.6%).

Table 11-9 Total Demand for Choice of Location Moving to Affordable Housing
Question 26 + 37

Location	Concealed Households		Existing Households		Total existing & Concealed Demand %	
	% responses	N ^{os} . Implied (all choices)	% responses	N ^{os} . Implied (all choices)	% responses	N ^{os} . Implied (all choices)
Balderton	11.4	85	8.6	266	9.1	351
Newark	28.7	213	17.0	528	19.3	741
Southwell	7.5	56	10.1	315	9.6	371
Blisthorpe	3.8	28	1.6	50	2.0	78
Blidworth	8.4	63	1.9	58	3.1	121
Boughton	0.0	0	2.0	61	1.6	61
Caunton	6.4	48	2.7	85	3.5	133
Collingham & Meering	2.9	22	4.1	127	3.9	149
Clipstone	1.9	14	4.2	131	3.8	145
Edwinstowe	5.2	39	13.7	427	12.1	466
Farndon	1.3	10	3.9	122	3.4	132
Farnsfield	0.0	0	9.4	291	7.5	291
Lowdham	5.8	43	2.6	82	3.2	125
Muskham	0.0	0	3.4	105	2.7	105
Ollerton	7.6	57	9.9	307	9.4	364
Rainworth	9.1	68	1.0	32	2.6	100
Sutton on Trent	0.0	0	1.7	54	1.4	54
Winthorpe	0.0	0	2.2	68	1.8	68
Total	100.0	746	100.0	3,109	100.0	3,855

Source: Newark & Sherwood Housing Survey 2014

11.4.12 Concealed households gave an average of 3.6 choices to a multiple choice question. The most popular reason was nearer to family / friends at (88.8%). The second expressed choice was ‘always lived here’ at 68.3%, both suggesting a strong sense of community.

Table 11-10 Reason for Preferred Location (concealed households)
Question 38

Reason	Moving to affordable housing			All tenures % (households)
	% responses	% households	N ^{os} . implied (all choices)	
Always lived here	18.9	68.3	316	45.7
Nearer family / friends	24.7	88.8	411	76.5
New Job / Employment	8.8	31.7	147	28.3
Closer / easier to commute	8.2	29.4	136	39.1
Accessibility to public transport	6.3	22.7	105	18.9
Nearer / better shopping / leisure / entertainment	4.0	14.3	66	14.7
Quality of schools	0.0	0.0	0	1.8
Retirement	2.3	8.4	39	8.5
Health / personal care reasons	7.1	25.7	119	11.8
Move from urban to rural	2.3	8.4	39	3.4
Move from rural to urban	0.0	0	0	0.4
Able to afford local housing	5.6	20.3	94	12.3
Greater availability of type housing sought	4.2	15.1	70	6.7
Better quality of area	7.6	27.2	126	20.2
Total	100.0		1,668	

Source: Newark & Sherwood Housing Survey 2014

11.4.13 The levels of choice for the core sustainability factors are higher for this group of households than for those entering market housing and reflect a greater reliance on access to family for support.

11.4.14 The table below shows the results for the combined existing and concealed households demand. The most popular reason given for moving was being nearer to family at 27.7%, followed by always lived here (16.7%).

Table 11-11 Total Reasons for Preferred Location Choice for Affordable Housing
Questions 27 + 38

	Concealed Households		Existing Households		Total Existing & Concealed Demand	
	% responses	N ^{os} . Implied (all choices)	% responses	N ^{os} . implied (all choices)	% responses	N ^{os} . Implied (all choices)
Always lived here	18.9	316	15.9	698	16.7	1,014
Nearer family / friends	24.7	411	28.9	1,270	27.7	1,681
New Job / Employment	8.8	147	2.6	116	4.3	263
Closer / easier to commute	8.2	136	7.9	347	8.0	483
Accessibility to public transport	6.3	105	5.0	222	5.4	327
Nearer / better shopping / leisure / entertainment	4.0	66	6.9	303	6.1	369
Quality of schools	0.0	0	3.8	166	2.7	166
Retirement	2.3	39	7.1	312	5.8	351
Health / personal care reasons	7.1	119	10.4	456	9.5	575
Move from urban to rural	2.3	39	1.0	43	1.4	82
Move from rural to urban	0.0	0	1.0	43	0.7	43
Able to afford local housing	5.6	94	4.3	191	4.7	285
Greater availability of type housing sought	4.2	70	1.7	76	2.4	146
Better quality of area	7.6	126	3.5	155	4.6	281
Total	100.0	1,668	100.0	4,398	100.0	6,066

Source: Newark & Sherwood Housing Survey 2014

11.5 Future Size of Affordable Housing

- 11.5.1 Stock balance, turnover and waiting list demand analysis are vital to identify the gaps in the stock and inform the proportions by type and size required in future to address current and future need.
- 11.5.2 Affordable housing should mainly be in locations with good public transport, accessibility to town centres, employment destinations and other key services.
- 11.5.3 The following table provides a detailed analysis of the affordable stock levels of registered need and actual supply from turnover by bedroom size taken from Local Authority records.
- 11.5.4 To provide a clear justification for the balance of property sizes in the Local Development Documents, need and supply of the Council and Registered Provider stock has been analysed.
- 11.5.5 The ratio of waiting list demand to supply is the number of years it would take for the waiting list for individual property sizes to be met through the turnover of the existing stock.
- 11.5.6 This also makes the extreme assumption that there was no future need other than the current backlog, which clearly will not be the case.

Table 11-12 Affordable Stock, Waiting List Need and Turnover

Stock Size	Total Affordable Stock		Waiting List (Council Data)		Affordable Stock Turnover		Demand vs. Supply
	N ^{os.}	%	N ^{os.}	%	N ^{os.}	%	
Studio / 1 bedroom	1,777	23.3	1,358	47.1	140	27.6	9.7:1
2 - bedrooms	2,911	38.2	839	29.1	185	36.5	4.5:1
3 - bedrooms	2,778	36.4	489	17.0	178	35.1	2.7:1
4 +- bedrooms	161	2.1	197	6.8	4	0.8	49.3:1
Total	7,627	100.0	2,883	100.0	507	100.0	5.7:1

Newark & Sherwood District Council data

- 11.5.7 In the district, even if no new need arose, it would take:-
- Over almost **10** years to meet the requirements for 1 bedroom properties;
 - Almost **5** years to address the 2 bedroom requirement;
 - Nearly **3** years to address the 3 bedroom stock requirement;
 - Almost **50** years to meet the need for larger 4 or more bedroom family units.

11.6 Small Units

- 11.6.1 Generally, 64.1% of stock turnover is from 1 and 2 bedroom properties, similar to the stock proportion but lower than level of the waiting list need of 76.2%.
- 11.6.2 **One bedroom** units are around **23.3%** of the total affordable stock (i.e. Council & Registered Provider), but these units are **47.1%** of the total waiting list.
- 11.6.3 Although these are significantly the highest need in terms of unit numbers, a number of factors need to be considered in determining targets by size which clearly also influence property type.

- 11.6.4 Small units generally turn over more regularly in the existing stock than family units.
- 11.6.5 The waiting list for **one bedroom** properties contains 1,358 households, many of whom are younger households unlikely to be offered a property. Some are older households registering either to meet current need or as insurance for a future potential need.
- 11.6.6 However half of all tenants are over 65 years of age including over 1,200 who are over 80 years of age. Over 45% of the stock is sheltered housing which will limit the small unit re-let supply to general needs households.
- 11.6.7 The important factor is to meet priority needs, but there is still a requirement for one bedroom units to meet the needs of young, single, homeless households in the district. These factors are important in judging future delivery to meet priorities rather than arithmetic scale of recorded need.
- 11.6.8 In view of the current stock balance, the scale of likely annual new provision and the requirement to address priority household needs, a level of future delivery in the affordable rented sector should be **40% one and 30% two bedroom units**, lower than current need levels of 76.2%.

11.7 Family Sized Units

- 11.7.1 36.4% of the affordable stock is **three bedroom** family units and they provide 35.1% of all re-let supply.
- 11.7.2 However, as is highlighted in Section 8 there are estimated to be **1,153** affordable rented properties which are under-occupied by two or more bedrooms. This is around **42%** of all the three bedroom affordable rented properties in the district and importantly is **more than double the 489 households** on the waiting list.
- 11.7.3 In view of the increasing older population, it is now even more important to achieve a better flow of the under-occupied, family sized affordable rented stock as a means to help address the scale of need for family units.
- 11.7.4 Initiatives to link the occupation of future new housing for older people to those under-occupying family units should be a priority for the housing strategy.
- 11.7.5 Achieving a better flow of family units should also have a cascade effect, increasing turnover of all smaller unit sizes as households are able to transfer to larger units to meet their need. **In effect up to three or four household moves could result from one new older persons unit.**
- 11.7.6 **Four bedroom** units are the smallest in terms of stock numbers (161), but the waiting list need of 197 households is 122% of the total stock level.
- 11.7.7 These households are likely to be over-crowded in their current housing and are therefore a priority need group. With only 4 units becoming available last year, despite the lower scale their needs are the most difficult to resolve and will require new unit delivery.
- 11.7.8 The relatively extreme problem of access to **four bedroom** stock should be addressed as these larger family households are almost certain to be currently living in over-crowded conditions.

- 11.7.9 Given the limited scale of new affordable units relative to need, the balance of new units a year should be **20% three and 10% four bedroom** units. There will be an increasing impact on the scale of under-occupation of three bedroom properties from demographic change, but welfare reform may increase turnover of those younger households affected financially by the changes.

12 HOUSING NEEDS OF SPECIFIC HOUSEHOLD GROUPS

12.1 Key Findings

Black Minority Ethnic Households (BME)

- In Newark & Sherwood, there were 1,593 implied BME households identified from the survey data (3.3%). The main BME group was 'other white' (46.9%) and 9.4% of residents were 'other Asian'.
- The highest proportion of BME households currently lived in a semi-detached property (39.8%), higher than the total district level of 28.3%. The main size of property occupied by BME households was 3-bedrooms (44.8%).
- Owner occupation was the main tenure for BME households at 55.5%, and 22.8% lived in private rented accommodation, nearly double the 12.7% level found for all households.
- 181 existing BME households indicated they would be moving within the district in the next 3 years. 66.3% require 2 bedrooms and 53.2% want semi-detached houses or 30% a bungalow. The majority (66.3%) want affordable rent as their future tenure.
- 54 concealed BME households indicated they would be moving within Newark & Sherwood in the next 3 years. The main type of housing required is a flat, the main tenure is owner-occupation and the main size is 2 bedrooms.

Existing Younger Households

- The data showed that 1.1% (525 implied) head of households in the district were aged 16 to 24 years.
- The main tenure amongst younger households was private rent at 75.9%, considerably higher than the all household response (12.8%). Owner occupied with mortgage at 17.8% is significantly lower than all households at (35.2%).
- The main type of property occupied by households aged 16-24 was semi-detached at 45.3%, higher than the all household response (28.5%).
- 41.4% of younger households currently live in a 2 bedroom property, compared with 21.6% of all households. However, 42.7% live in 3 bedroom properties, similar to the all household average.
- 1,440 implied existing 'younger' households said they were planning to move within the district in the next 3 years. 90% of households said they required semi-detached accommodation with the main size being 3 bedrooms and two thirds said they require owner occupation.

Housing Needs of Older People

- The majority of older households (40.7%) live in 3-bedroom properties. Only 17.0% (5,395 implied households) would consider downsizing from their current property. Of the households who said they would consider downsizing, 50.1% currently live in a three bedroom property and 31.7% in a property containing four or more bedrooms.
- 83% (26,319) would not consider downsizing, and of those 55.4% (13,944) felt they could manage in their existing home and 23% (5,801) refused to leave the family home.
- 2,174 implied households indicated that they had older relatives who may need to move to the district in the next three years. The greatest demand expressed by the family of in-migrating parents or relatives was for 'Live with respondent' (but would need extension / adaptation) at 29.4%, followed by Council / Registered Provider Supported housing at 25.7%.
- 69.2% (1,504 implied) said the in-migrant would have equity from the sale of their current home.
- 685 implied existing older households in Newark & Sherwood wanting to move expressed an expectation for supported housing. Over the next three years, demand for accommodation is predominantly for Council / Registered Provider supported housing.
- The bedroom requirement for all supported housing types was predominantly for 1 and 2 bedrooms. 51.9% required 1 bedroom and 46.2% required 2 bedrooms.

12.2 Introduction

- 12.2.1 The Housing Act (2004) specified that specific consideration must be given to the differing needs of households. In addition, previous Guidance (*SHMA Practice Guidance 2007*) recommended that housing market partnerships should consider gathering information about the housing requirements of specific groups and that doing so will improve planning and housing policy.
- 12.2.2 This chapter investigates the needs of specific household groups that may have specific housing requirements which differ from the general population. Certain groups may exert influences within the housing market area which need to be understood and planned for.
- 12.2.3 The housing requirements of the following household groups have been analysed:-
- Black Minority Ethnic Households;
 - Young Households (16-24 yrs);
 - Older people;
 - Households with support needs
- 12.2.4 The data on the needs of households was gained from using primary data from the Housing Survey.

12.3 Black and Minority Ethnic (BME) Households

12.3.1 This section draws together the weighted findings of the current household profile and the future demand for BME households in the district.

12.3.2 The data showed that 3.3% (1,593 implied) of households in the district were of a different Ethnic Origin to British White. The highest category amongst BME households was 'Other white' at 46.9%, followed by Other Asian background at 9.4%.

Table 12-1 Current Tenure (BME households)

Question 1 by Question 15b

Tenure	All households %	BME households %	N ^{os} . Implied (BME)
Owner occupied with mortgage	34.7	42.6	680
Owner occupied no mortgage	35.4	12.9	206
Private rented	12.7	22.8	363
Council rented	11.2	12.2	194
Registered Provider rented	4.0	9.5	151
Shared ownership*	0.4	0.0	0.0
Tied to employment*	0.3	0.0	0.0
Living rent free*	1.3	0.0	0.0
Total	100.0	100.0	1,594

*Low level of data

Source: Newark & Sherwood Housing Survey 2014

12.3.3 Owner occupation is lower overall in BME households at 55.5% compared to 70.1% in all households, private rent and affordable rent is higher in BME than all households, Registered Provider rent is double at 9.5% than all households at 4.0%.

Table 12-2 Current Type (BME households)

Question 2 by Question 15b

Type	All households %	BME households %	N ^{os} . Implied (BME)
Detached	34.4	29.3	466
Semi-detached	28.3	39.8	634
Terraced	11.1	10.4	165
Bungalow	20.4	8.0	128
Flat	5.6	12.5	199
Bedsit / Studio / Room only*	0.2	0.0	0.0
House boat / Caravan*	0	0.0	0.0
Total	100.0	100.0	1,592

*Low level of data Source: Newark & Sherwood Housing Survey 2014

- 12.3.4 The main type of property occupied by BME households was semi-detached at 39.8%, higher than the all household response at (28.3%).

Table 12-3 Current Size (BME households)

Question 3 by Question 15b

Size	All households %	BME households %	N ^{OS} . Implied (BME)
Bedsit*	0.1	0.0	0
One bedroom	5.2	6.6	103
Two bedrooms	22.1	20.7	319
Three bedrooms	45.0	44.8	692
Four bedrooms	20.7	11.0	171
Five or more bedrooms	6.9	16.9	261
Total	100.0	100.0	1,546

*Low level of data Source: Newark & Sherwood Housing Survey 2014

- 12.3.5 The main size of property occupied by BME households was three bedrooms at 44.8%, equal to the all household response (45.0%).
- 12.3.6 The assessment of under and over-occupation by tenure revealed some disparity between tenure types as indicated below.

Table 12-4 Under / Over-Occupation by Tenure

Question 16a by Question 3 & Question 1

Tenure	% under occupied		% over- occupied	
	All households	BME households	All households	BME households
Owner occupied with mortgage	57.1	60.4	1.8	0.0
Owner occupied no mortgage	70.0	43.9	0.4	0.0
Private rented	27.4	29.8	1.9	14.9
Council rented	17.4	0.0	3.9	0.0
Registered Provider rented	10.2	12.8	2.6	0.0
Shared ownership (part rent / part buy)	7.2	0.0	0.0	0.0
Tied To Your Employment	87.3	0.0	0.0	0.0
Living rent free	4.4	0.0	0.0	0.0
All stock	50.9	39.7	1.5	3.7

Source: Newark & Sherwood Housing Survey 2014

- 12.3.7 There are higher levels of over-occupied housing in BME households at 3.7%, compared to 1.5% in all households in the Newark & Sherwood District.

- 12.3.8 The following table shows the results to the main questions in relation to future need of BME Households moving within the district.

Table 12-5 BME Households

Key data	% responses	N ^{os.} Implied
Existing household moving within the District		
<u>When are you planning to move?</u>		
Within 1 year	53.2	96
Between 1-2 years	16.9	31
Between 2-3 years	29.9	54
<u>Accommodation required?</u>		
Detached	16.9	31
Semi-detached	53.2	96
Bungalow	29.9	54
<u>Supported Accommodation Required?</u>		
Residential Nursing Home	100.0	54
<u>Number of bedrooms required?</u>		
2-bedrooms	66.3	120
3-bedrooms	33.7	61
<u>Tenure required?</u>		
Owner occupation	16.9	31
Private rent	16.9	31
Council rent	29.9	54
Registered Provider rent	36.4	66
<u>Location Required?</u>		
Newark	83.1	150
Southwell	16.9	31
Concealed household moving within the District		
<u>When are you planning to move?</u>		
Between 2-3 years	100.0	54*
<u>Accommodation needed?</u>		
Flat	100.0	54*
<u>Number of bedrooms needed?</u>		
2-bedrooms	100.0	54*
<u>Tenure needed?</u>		
Owner occupation	100.0	54*
<u>Location preferred</u>		
Newark	100.0	54*

Low sample

Data for 1st household member only

No data for 2nd household member

Source: Newark & Sherwood Housing Survey 2014

12.4 Existing Younger Households (16-24)

12.4.1 This section draws together the weighted findings of the current household profile and the future demand of younger households in the district.

12.4.2 The data showed that 1.1% (525 implied) head of households in the district were aged 16-24. This is the age group we have focused on for this section.

Table 12-6 Current Tenure (Households aged 16-24)

Question 1 by Question 15d

Tenure	All households %	Households (16-24) %	N ^{os} . Implied (16-24)
Owner occupied with mortgage	35.2	17.8	94
Private Rented	12.8	75.9	398
Council rented	10.8	3.6	19
Registered Provider Rented	4.1	2.7	14
Total		100.0	525

No data for other tenures aged 16-24

Source: Newark & Sherwood Housing Survey 2014

12.4.3 The main tenure amongst younger households was private rent at 75.9%, considerably higher than the all household response (12.8%). Owner occupied with mortgage at 17.8% is significantly lower than all households at (35.2%)

Table 12-7 Current Type (Households aged 16-24)

Question 2 by Question 15b

Type	All households %	Households (16-24) %	N ^{os} . Implied (16-24)
Detached	34.7	5.8	31
Semi-Detached	28.5	45.3	237
Terraced House	11.2	35.0	184
Flat	5.2	13.9	73
Total		100.0	525

No data for other types aged 16-24

Source: Newark & Sherwood Housing Survey 2014

12.4.4 The main type of property occupied by households aged 16-24 was semi-detached at 45.3%, higher than the all household response (28.5%).

Table 12-8 Current Size (16-24 households)

Question 3 by Question 15b

Size	All households %	Households (16-24) %	N ^{os} . Implied (16-24)
Two bedrooms	21.6	41.4	218
Three bedrooms	45.3	42.7	223
Four bedrooms	21.0	15.9	84
Total		100.0	525

Source: Newark & Sherwood Housing Survey 2014

- 12.4.5 The main size of property occupied by households aged 16-24 was three bedrooms at 42.7%, slightly lower than the all household response (45.3%). The data showed that households aged 16-24 occupied smaller properties compared to all general households.
- 12.4.6 Households were also asked whether the upcoming reductions to housing benefit meant that they were only moving due to their benefit being reduced, 26.5% (38 implied) households aged 16-24 years said yes, this was the reason why they were moving.
- 12.4.7 The following table shows the results to the main questions in relation to future need of younger households moving within the district.

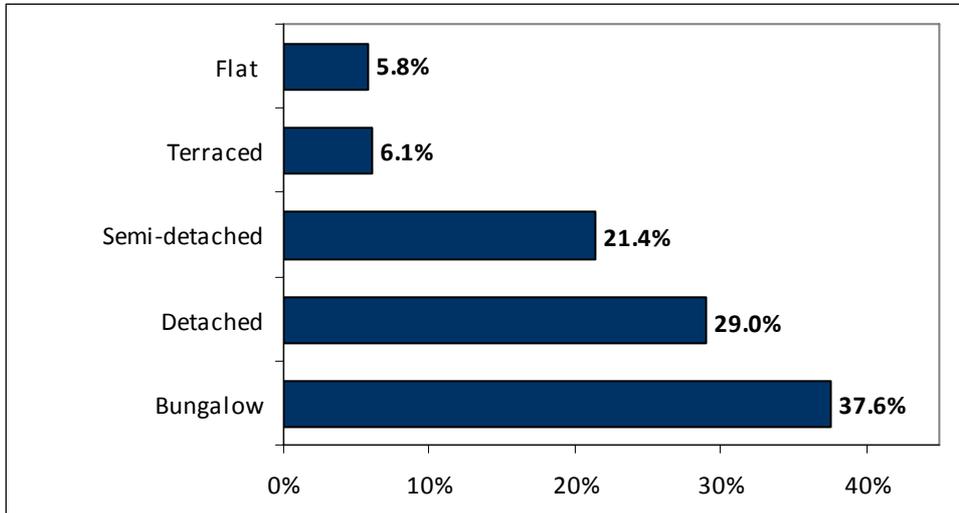
Table 12-9 Households aged 16-24

Key data	% responses	N ^{os.} Implied
Existing households moving within the District		
<u>When are you planning to move?</u>		
Within 1 year	36.2	52
Between 1-2 years	26.5	38
Between 2-3 years	37.4	54
<u>Accommodation required?</u>		
Semi-detached	90.3	131
Terraced	9.7	14
<u>Number of bedrooms required?</u>		
2-bedroom	62.6	91
3-bedroom	37.4	54
<u>Tenure required?</u>		
Owner occupation	63.8	92
Council rent	26.5	38
Registered Provider rent	9.7	14
<u>Location Required?</u>		
Balderton		
Newark	47.0	68
Clipstone	47.0	68
Farndon	53.0	77
Farnsfield	9.7	14
Winthorpe	26.5	38
	9.7	14

12.5 Housing Needs of Older People

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

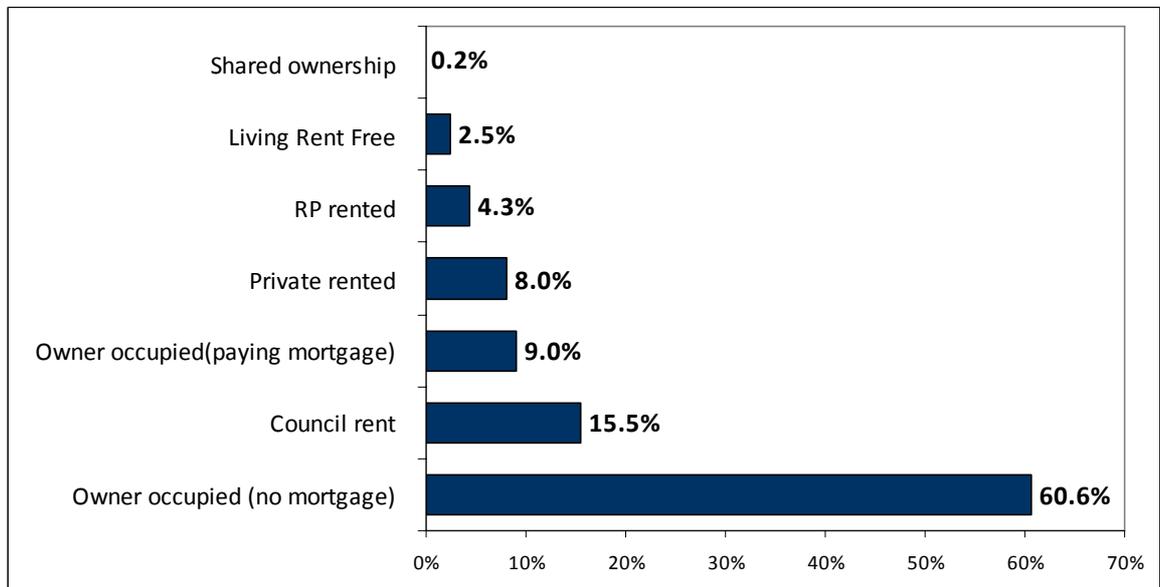
Figure 12-1 Type of General Stock Occupied by Older People (%)
Q2 x Q15da (65+)



Newark & Sherwood Housing Survey 2014

12.5.2 The main property type occupied by older households was a bungalow at 37.6% followed by 29.0% of households living in a detached property and 21.4% in a semi-detached property.

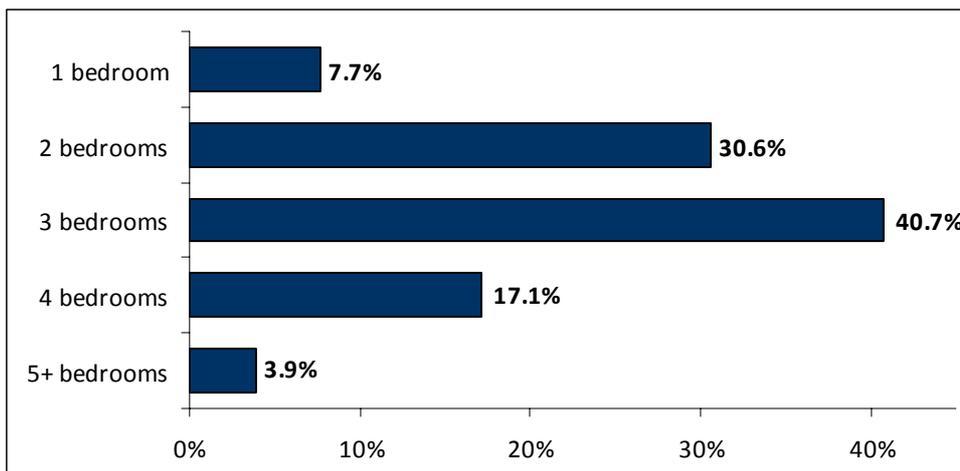
Figure 12-2 Tenure of General Stock Occupied by Older People (%)
Q1 x Q15da (65+)



Source: Newark & Sherwood Housing Survey 2014

- 12.5.3 The main tenure type occupied by older households was owner occupied (no mortgage) at 60.6% as would be expected amongst the older population.
- 12.5.4 Nationally it is acknowledged that older people on fixed incomes may have difficulty maintaining their homes. This may be an issue in the district due to the properties occupied by older people and also the high number of owner occupied (no mortgage) properties.

Figure 12-3 Size of Accommodation Currently Occupied by Older People
Q3 x Q15da (65+)



Source: Newark & Sherwood Housing Survey 2014
No data for bedsits

- 12.5.5 The majority of older households live in 3-bedroom properties (40.7%).
- 12.5.6 A further question was asked, if any member of the household was aged 60+ would they consider downsizing to a smaller property? The results are shown in the table below.

Table 12-10 Would You Consider Moving to a Smaller Property
Question 14

	% households	N ^{os} . implied
Yes	17.0	5,395
No	83.0	26,319
Total	100.0	31,714

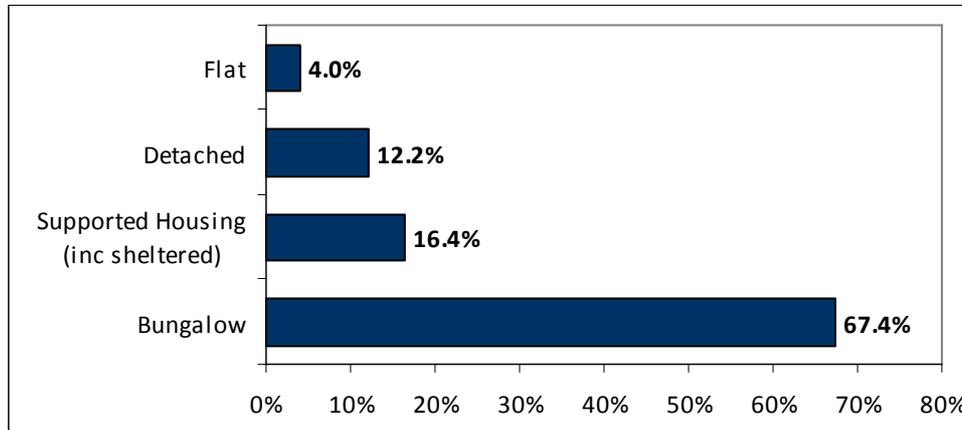
Source: Newark & Sherwood Housing Survey 2014

- 12.5.7 83% (26,319) would not consider downsizing, of those 55.4% (13,944) felt they could manage in their existing home and 23% (5,801) refused to leave the family home.
- 12.5.8 Only 17.0% (5,395 implied households) would consider downsizing their current property. Out of the households who said they would consider downsizing, 50.1% currently live in a three bedroom property and 31.7% in a property containing four or more bedrooms.

12.6 The Future Needs of Older People

12.6.1 1,303 implied existing households aged 65+ are planning a move within the district in the next 3 years and they were asked a series of questions about their future housing requirements.

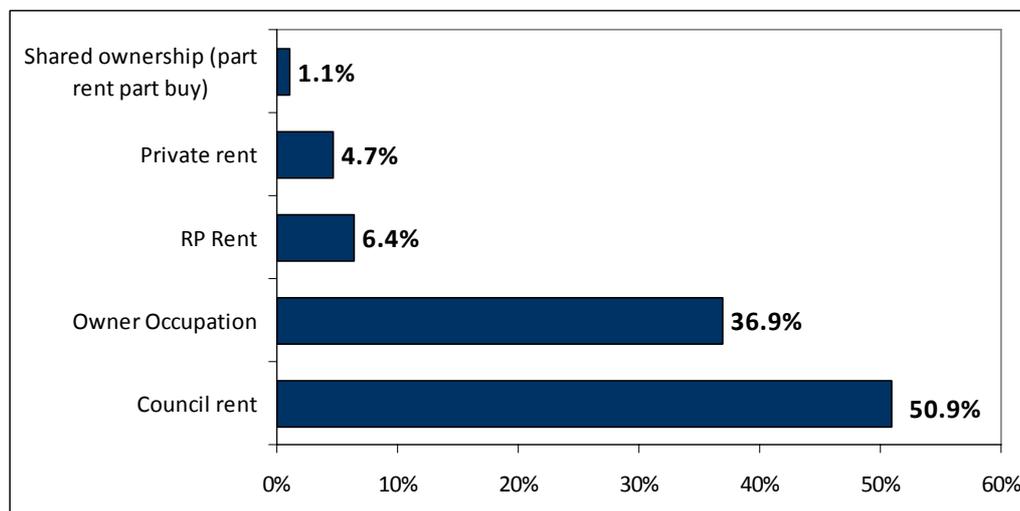
Figure 12-4 What Type Of Accommodation is required (65+)
Q15da (65+) x Q20



Source: Newark & Sherwood Housing Survey 2014

12.6.2 The main type of accommodation that is preferred by older people when they move within the next three years is a bungalow at 67.4%, followed by supported housing at 16.4%, (analysis of the type of support housing required is found in Table 12-15) 12.2% require a detached property and 4.0% a flat.

Figure 12-5 What Tenure is preferred (65+)
Q15da (65+) x Q22



Source: Newark & Sherwood Housing Survey 2014

12.6.3 50.9% would prefer to rent from the Council and 36.9% would prefer owner occupation when they move within the district in the next three years.

12.6.4 Cross-tabulation of this data shows the future need of house type by tenure for those households aged 65 and over. The results can be seen in the table below.

Table 12-11 Type by Tenure for Households aged 65+
Q15da (65+) x Q22 x Q20

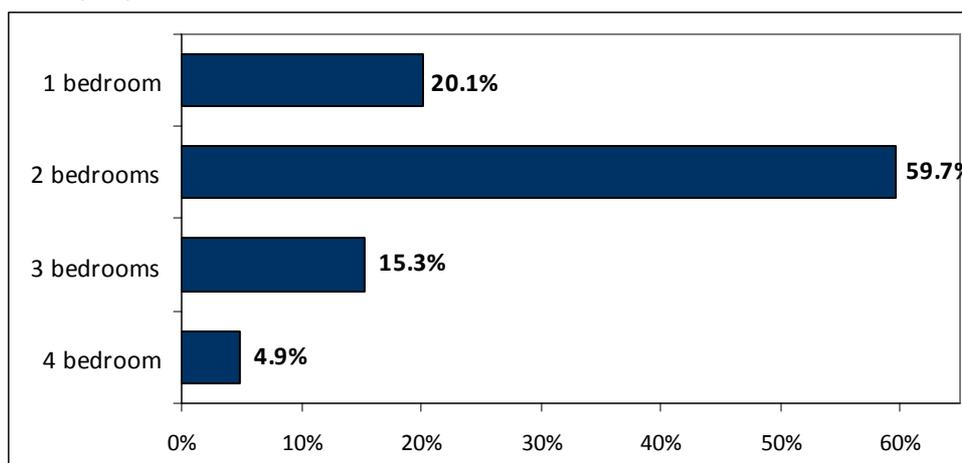
Type	Owner Occupation	Private rent	Council rent	Registered provider Rent	Shared ownership	Total
Detached House	100.0	0.0	0.0	0.0	0.0	100.0
Bungalow	33.5	7.0	49.9	9.6	0.0	100.0
Flat / Maisonette	0.0	0.0	73.5	0.0	26.5	100.0
Supported housing	12.6	0.0	87.4	0.0	0.0	100.0

Source: Newark & Sherwood Housing Survey 2014
No response to other types or tenures

12.6.5 All of households aged over 65 who preferred to live in detached accommodation also preferred owner occupation.

12.6.6 16.4% owner occupied households expressed an interest in supported housing (including supported accommodation).

Figure 12-6 Size of Housing Required by Existing Moving Households aged 65+
Q15da (65+) x Q21



Source: Newark & Sherwood Housing Survey 2014

12.6.7 The size requirements of existing households who were planning a move revealed that the main requirement was for 2-bedrooms at 59.7%.

12.7 Savings / Equity of Older Households

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

Table 12-12 Savings by Tenure
Q16a x Q1 (Q15da 65+)

Savings	Owner Occupied (with mortgage)	Owner Occupied (no mortgage)	Private Rent	Council Rent	Registered Provider Rent	Shared ownership	Living rent free
No Savings	7.4	4.8	13.9	37.0	44.0	0.0	19.7
Under £5,000	27.2	10.1	27.5	31.4	35.2	50.0	31.0
£5,000 - £10,000	14.8	11.9	17.7	17.7	10.7	0.0	0.0
£10,001 - £15,000	10.4	7.0	13.1	6.0	0.0	0.0	11.4
£15,001 - £20,000	7.7	6.9	4.0	3.4	0.0	50.0	34.3
£20,001 - £30,000	3.3	7.4	8.0	1.4	0.0	0.0	0.0
Above £30,000	29.2	51.9	15.8	3.1	10.1	0.0	3.6
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Source: Newark & Sherwood Housing Survey 2014

- 12.7.2 Generally, the breakdown produced the results which might be expected with 51.9% of those in owner occupation (no mortgage) having savings above £30,000. A fairly high proportion of retired owner occupier households will have capital to support their housing and care needs.
- 12.7.3 37.0% of Council rented and 44.0% of Registered Provider rented tenants had no savings.
- 12.7.4 The next table relates to the level of equity ownership in their home and was answered by 50.0% (8,959 implied) of owner occupiers aged over 65.

Table 12-13 Level of Equity in Present Accommodation
Question 16b (Q15da 65+)

Level of Equity	%	Cum %
Negative Equity	1.7	1.7
Below - £10,000	0.5	2.2
£10,001 - £30,000	1.3	3.5
£30,001 - £50,000	3.8	7.3
£50,001 - £100,000	12.9	20.2
£100,001 - £200,000	34.5	54.7
Above £200,000	45.3	100.0

Source: Newark & Sherwood Housing Survey 2014

- 12.7.5 92.7% of respondents indicated equity ownership of over £50,000. Nearly half had over £200,000 in equity. Cross-tabulation indicated that 96.5% of owner occupiers without a mortgage had an equity holding of over £50,000 compared with 80.7% of owner occupiers with a mortgage.

12.8 In-Migration of Older People

- 12.8.1 2,174 implied households indicated that they had older relatives who may need to move to the district in the next three years to 2017. The breakdown of the type of accommodation required is shown in the table below. This was a multiple choice question with an average of 1.6 choices being made per household.

Table 12-14 Accommodation Required by Older Relatives in 3 Years to 2017
Question 13b

	% households	N ^{os.} implied
Live with respondent (existing home adequate)	8.5	198
Live with respondent (need extension / adaptation)	29.4	681
Private supported housing	14.1	327
Council / Registered Provider Supported housing	25.7	595
Extra Care supported housing (for frail elderly people)	17.0	394
Residential care / nursing home	20.4	473
Owner occupied property	17.2	398
Private rented property	9.2	213
Shared ownership	0.6	14
Council / Registered Provider housing	13.8	320
Total		3,613

Source: Newark & Sherwood Housing Survey 2014

- 12.8.2 The greatest demand expressed by the family of in-migrating parents or relatives was for 'live with respondent' (need extension / adaptation) at 29.4%, followed by Council / Registered Provider Supported housing at 25.7%, Residential care / nursing home at 20.4%, Owner occupied property at 17.2%, 17.0% Extra Care supported housing (for frail elderly people).
- 12.8.3 14.1% (327 households implied) indicated that they would require private supported housing, 13.8% require Council / Registered Provider property and 9.2% indicated private rented property, 8.5% said they would live with respondent their home being adequate and 0.6% required shared ownership.
- 12.8.4 Demand for this group was predicted by the children of older people and, as would be expected, it shows a different pattern to that normally seen among older respondents in DCA surveys where you find a lower number of older people forecasting that they need to move home.
- 12.8.5 Of those 2,174 implied households who indicated that they had older relatives who may need to move to the district in the next three years, 69.2% (1,504 implied) said the in-migrant would have equity from the sale of their current home.
- 12.8.6 That equity may not enable outright purchase in the district and shared equity is a potential delivery option in this sector.

12.9 Supported Accommodation

- 12.9.1 Existing households moving were asked if they were interested in supported housing and what type of supported housing they required, in the next three years to 2017.

- 12.9.2 685 households responded, giving a total of 824 responses, an average of 1.2 choices per household.

Table 12-15 Type of Supported Accommodation Required
Question 24

	% responses	N ^{os} . implied
Independent accommodation with visiting support	28.7	196
Independent accommodation with live in carer	9.3	64
Private supported housing	15.1	103
Council / Registered Provider supported Housing	59.4	407
Residential / nursing home	7.9	54
Total		824

Source: Newark & Sherwood Housing Survey 2014

No response for other types

- 12.9.3 Over the next three years, demand for supported accommodation is predominantly for Council / Registered Provider supported housing.
- 12.9.4 The bedroom requirement for all supported housing types was predominantly for 1 and 2 bedrooms. 51.9% required 1 bedroom and 46.2% required 2 bedrooms.

12.10 Supported Housing Demand

- 12.10.1 DCA survey experience shows that older people seek to remain in their own homes and prefer to receive support at home. In contrast, the children of older parents tend to predict the need for supported housing.
- 12.10.2 This relatively new trend is borne out in sales of new build private sector supported housing and extra care projects where a significant proportion of purchasers are moving over 100 miles to be close to their mature children who have settled locally.
- 12.10.3 The 'baby boomer' age group who are now in their 60's were the first major group to be a more mobile workforce economy, particularly professional personnel. The combined impact of the number of these people and where they now live and work, are significant factors in the number of parents moving to join their family in old age.
- 12.10.4 Conversely, the indigenous older population prefer to continue to live in the area / surroundings they know and within their own home as long as possible and often will not acknowledge or predict the need to move. Need and demand levels from local older residents are normally relatively low in household surveys.
- 12.10.5 The supported housing needs of older people were captured within the question for all movers within the district on supported housing. The combined requirement for supported housing in both sectors from existing households living in Newark & Sherwood and in-migrating parents / relatives are shown in the table below.

Table 12-16 Supported Housing Demand

	Private Sector	Affordable Sector	All Sectors
Existing Households	103	407	510
In-migrant Households	327	595	922
Total	430	1,002	1,432

N.B. Figures taken from Table 12-15 and Table 12-14

- 12.10.6 There was a higher level of demand for accommodation from existing households than the need from older people moving into Newark & Sherwood, where generally, the forecast is being made by their children who assist in the moving process.
- 12.10.7 In total, the data suggests a combined requirement for supported accommodation from older people currently living in the district (510 households), and those who may in-migrate to be beside their family (922 households) of 1,432 units, 1,002 in the affordable sector and 430 in the private sector.
- 12.10.8 Some of this requirement will be addressed by flow of the existing supported stock, but acceptability of existing stock to meet today's standards will need to be assessed in calculating the scale of new delivery.

12.11 Extra Care Accommodation

- 12.11.1 Extra Care accommodation is housing which offers self-contained accommodation together with communal facilities and where care, as well as support, services are provided from a team based on a site.
- 12.11.2 There was a need expressed for extra care accommodation from older relatives of existing households moving into the district (394 units). No need was expressed from existing households, a common result in surveys.
- 12.11.3 The issue of potential delivery through shared equity also applies to the extra care sector. Although we do not have information on the current tenure of in-migrating parents it would be reasonable to conclude that the majority would be owner-occupiers with no mortgage.
- 12.11.4 This sector of the older persons housing market is relatively new and the growth forecast in the population projections over the next decade to 2025 of those aged 75+ years may well increase the need for this type of accommodation; demand may also increase as understanding of this sector of supported housing increases.
- 12.11.5 There are currently 7 extra care schemes in Nottinghamshire:
- Moorfield Court in Southwell
 - Abbeygrove in Worksop
 - Westmorland House in Harworth
 - Spring Meadows in Cotgrave
 - Cricketers Court in Cotgrave
 - Hilton Grange in Edwalton
 - Vale View in Newark
- 12.11.6 A new supported housing scheme at Bilsthorpe is being developed by Newark & Sherwood Homes for Newark & Sherwood District Council, with 9 extra care units developed by the Council, with the support of national Care & Support Specialist Housing Fund. The scheme will consist of 25 new bungalows for older adults – with access to an adjacent community hall for communal space.

- 12.11.7 Nottinghamshire Council will have nomination rights to approx. 9 of the 25 units for use by older adults (aged 65 years and older) who are assessed by the County Council as being eligible for support in the form of Extra Care provision. Construction has started in June and the bungalows are expected to be ready in March 2015.
- 12.11.8 The demographic data shows that the issues which will have to be addressed are happening now and will have an impact in both the market and affordable housing sectors.

12.12 Best use of the Existing Stock

- 12.12.1 Making the best use of the existing stock is a core Government objective and is a key aspect of sustainable development. The significant under-occupation of existing housing stock in both sectors is a key element for a housing priority to address to provide a more balanced stock to meet the requirements of future households.
- 12.12.2 New development should meet gaps in the current stock and create secondary gains in improving stock flow in both sectors.
- 12.12.3 Around 70% of households within the owner occupied no mortgage sector have two or more spare bedrooms, higher than the level of around 61% found in recent DCA surveys. This sector will include a high proportion of older households.
- 12.12.4 Additionally 57.1% of current owner-occupier with mortgage households also under-occupy and as these households grow older, the scale of affordable stock under-occupation will increase year on year if the existing stock turnover is not improved.
- 12.12.5 The scale of under-occupation is very high representing around 24,810 households in the district with around 1,153 in the affordable rented sector.
- 12.12.6 Addressing this need in policy and development terms will help the flow of family homes as well as freeing up lower level supported housing in both market and affordable housing sectors.

12.13 Housing and Planning Policy

- 12.13.1 The policy requirement for the future to make best use of the housing stock must involve addressing under-occupation to assist in improving the rate of turnover of family units, address over-occupation and provide specialist accommodation to meet the changing requirements of the increasing older population.
- 12.13.2 New housing delivery strategies should be closely linked to those for older people and those to address over and under-occupation.

12.14 Households with Support Needs

- 12.14.1 This section examines the results for those households in the district who have a member with a disability / limiting long term illness.
- 12.14.2 Housing may need to be purpose built or adapted for households with specific support needs. Information about the characteristics of these households will inform housing and support strategies.

- 12.14.3 Types of disability / limiting long-term illness identified within the survey included:-
- Wheelchair user;
 - Walking difficulty;
 - Learning disability / mental health problem;
 - Drug / alcohol abuse;
 - Visual / hearing impairment;
 - Asthmatic / respiratory problem;
 - Other physical disability;
 - Limiting long-term illness.
- 12.14.4 Issues relating to households with one or more members who are affected by a physical or mental health disability or long-term illness were addressed through a series of questions. This section draws together the findings covering property adaptation and support provision and outstanding needs.
- 12.14.5 22.1% of households in the area contain somebody with a disability, suggesting 10,563 households in the district were affected in some way.
- 12.14.6 Assessment of the UK average for the proportion of households affected is difficult, both because of the impact of multiple disability and the tendency to express statistics in terms of population rather than households. The Department for Work and Pensions Family Resources Survey 2006 suggests as many as 10 million disabled people in the UK - around 19.7% of the population.
- 12.14.7 51.3% of households who contain someone with a disability stated that they had a support need (6,491 implied households).
- 12.14.8 The comparative figures for the various tenures were as per Table 12-17 below. The level in the affordable rented sector (31.8%) was higher than the proportion of total stock represented by affordable rented accommodation (15.2%). The level in the owner occupied sector was around 52.2% compared to the stock level of 70.4%.

Table 12-17 Disability by Tenure

Question 1 by Question 9

Tenure	Sample Tenure %	Tenure of those with disability %	N ^{os} . Implied (Disability)
Owner occupied with mortgage	35.0	16.3	1,724
Owner occupied no mortgage	35.4	35.9	3,782
Private rented	12.8	13.3	1,408
Council rented	10.9	24.2	2,559
Registered Provider rented	3.9	7.0	738
Shared ownership*	0.4	0.6	68
Tied to your employment*	0.3	0.2	16
Living rent free*	1.3	2.5	267
Total	100.0	100.0	10,562

Source: Newark & Sherwood Housing Survey 2014; *Low level of data

- 12.14.9 When asked how many members of the household had a disability, 79.2% of cases said only one household member had a disability and 20.8% said two members had a disability suggesting 10,579 people in total. The age profile and nature of disability data suggest slightly higher totals than this.
- 12.14.10 12,831 responses were received to the age of disabled members. Data for the age groups of all disabled household members is shown in the table below.

Table 12-18 Age of Disabled Household Members (Question 10b)

Age	%	N ^{os.} implied
0 - 10	1.1	144
11 - 15	3.1	393
16 - 24	4.4	563
25 - 34	2.5	315
35 - 49	14.6	1,876
50 - 64	21.0	2,696
65 - 79	34.6	4,438
80+	18.7	2,406
Total	100.0	12,831

Source: Newark & Sherwood Housing Survey 2014

- 12.14.11 53.3% of all disabled household members were over the age of 65 including 18.7% over 80; 25.7% were aged under 49 years.
- 12.14.12 The next table shows the nature of the disability of members of the household. Responses were received to a multiple response question, giving an average of 1.8 responses.

Table 12-19 Nature of Disability

Question 10c

Disability	% responses	% households	N ^{os.} implied (all choices)
Wheelchair User	7.2	12.9	1,682
Walking Difficulty (not in wheelchair)	29.5	53.3	6,922
Learning disability / Mental health problem	9.4	16.9	2,201
Drug & Alcohol misuse	0.4	0.6	86
Visual / hearing impairment	11.7	21.0	2,732
Asthmatic / respiratory problem	11.8	21.2	2,759
Other Physical disability	11.1	20.1	2,610
Limiting long-term illness	18.9	34.1	4,437
Total	100.0		23,429

Source: Newark & Sherwood Housing Survey 2014

- 12.14.13 The largest group of people were those with a walking difficulty (53.3%). 34.1% had a limiting long term illness and 21.2% of households contained someone who had Asthmatic / respiratory problems.
- 12.14.14 Further data analysis showed that 41.0% (425 of the 1,036 at Table 12-21 below) of properties, in which people using a wheelchair lived, had been adapted, a higher proportion compared with recent DCA survey experience (around 32.0%) suggesting some mismatch between houses adapted and those where wheelchair users lived.
- 12.14.15 By extension, it would appear that 611 households with a wheelchair user (59.0%) did not live in suitably adapted premises.

12.15 Support Needs

- 12.15.1 12,296 implied household members responded to the question on need for care or support. 52.8% indicated a need for care or support (6,491 implied).
- 12.15.2 82.0% of those with a care or support need felt they were getting enough support, the data implying around 18% (1,179 implied) with an outstanding support need.

12.16 Adaptation

- 12.16.1 Three questions sought information from all households in the district on the degree to which the home had been built or adapted to meet the needs of a disabled person.
- 12.16.2 13.0% of properties (6,281 implied) had been adapted, the same level found in DCA surveys in the past. The split by tenure is set out in the table below.

Table 12-20 Adaptations by Tenure
Question 11a by Question 1

Tenure	%	N ^{os.} implied
Owner occupied no mortgage	19.8	1,241
Owner occupied with mortgage	37.9	2,377
Private rented	8.7	547
Council rented	26.5	1,664
Registered Provider Rented	4.4	279
Shared ownership	0.8	53
Living rent free	1.9	120
Total	100.0	6,281

Source: Newark & Sherwood Housing Survey 2014

- 12.16.3 Adaptation in the owner occupied sector was the highest at 57.7%. 26.5% of Council rented properties have been adapted and 8.7% in the private rented sector.

- 12.16.4 6,281 implied households actually responded to the question on which adaptations had been provided, suggesting an adaptation level of 13.0%.

Table 12-21 **Types of Adaptations Provided / Needed to Current Home**
Question 11b and Question 12

Adaptations	Provided		Needed	
	% households	N ^{os} . implied (all choices)	% households	N ^{os} . implied (all choices)
Wheelchair adaptations	14.5	1,036	17.2	1,726
Access to property	40.2	2,871	16.7	1,680
Vertical lift / stair lift	13.0	927	24.9	2,500
Bathroom adaptations	47.3	3,371	31.8	3,197
Extension	5.1	366	12.6	1,264
Ground floor toilet	40.1	2,861	16.9	1,703
Handrails / grabrails	47.2	3,365	27.0	2,716
Other	7.0	502	18.5	1,856
Total		15,299		16,642

Source: Newark & Sherwood Housing Survey 2014

- 12.16.5 47.3% had bathroom adaptations, 47.2% handrails / grabrails, 40.2% had access to the property and 40.1% had a ground floor toilet.
- 12.16.6 Most of the main adaptations referred to as provided, featured less prominently in the list of adaptations still needed. Wheelchair adaptations, vertical lift / stair lift, extension and other had a more significant need than provided.
- 12.16.7 Wheelchair adaptations at 14.5% (1,036 implied) were currently fairly equal to the average level found in DCA surveys (around 15%). The data taken in conjunction with 12.14.14 above suggests that 611 wheelchair adapted premises are no longer occupied by a wheelchair user.

12.17 Future Disabled Household Demand

12.17.1 The following table shows the results to the main questions in relation to future need of disabled households moving within the district within the next three years (1,236 implied households).

Table 12-22 Disabled Households

Key data	% responses	N ^{OS} . Implied
Existing household moving within the District		
<u>When are you planning to move?</u>		
Within 1 year	53.5	662
Between 1 - 2 years	28.5	352
Between 2 - 3 years	18.0	222
<u>Accommodation preferred?</u>		
Detached house	11.1	135
Semi detached house	10.4	127
Bungalow	63.5	773
Flat / Maisonette	2.6	32
Supported Housing	12.5	152
<u>Supported Accommodation Required?</u>		
Independent accommodation with visiting support	35.7	174
Independent accommodation with live-in carer	10.3	50
Private supported housing	18.3	89
Council / Registered Provider Supported Housing	53.2	260
Residential / Nursing home	11.1	54
<u>Number of bedrooms preferred?</u>		
1 - bedroom	22.5	274
2 - bedrooms	49.3	600
3 - bedrooms	22.4	273
4 - bedrooms	5.0	61
5 or more bedrooms	0.8	10
<u>Tenure preferred?</u>		
Owner occupation	23.9	292
Private rent	7.5	92
Council rented	49.3	601
Registered Provider rent	14.9	181
Shared ownership (part rent part buy)	4.4	53
<u>Location preferred?</u>		
Balderton	20.1	235
Newark	46.4	543
Southwell	15.7	184
Blidworth	4.9	58
Caunton	0.6	7
Collingham & Meering	8.0	94
Clipstone	1.2	14
Edwinstowe	14.9	174
Farndon	13.4	157
Farnsfield	7.0	82
Lowdham	5.2	61
Ollerton	10.1	118
Rainworth	2.8	32
Winthorpe	1.9	22

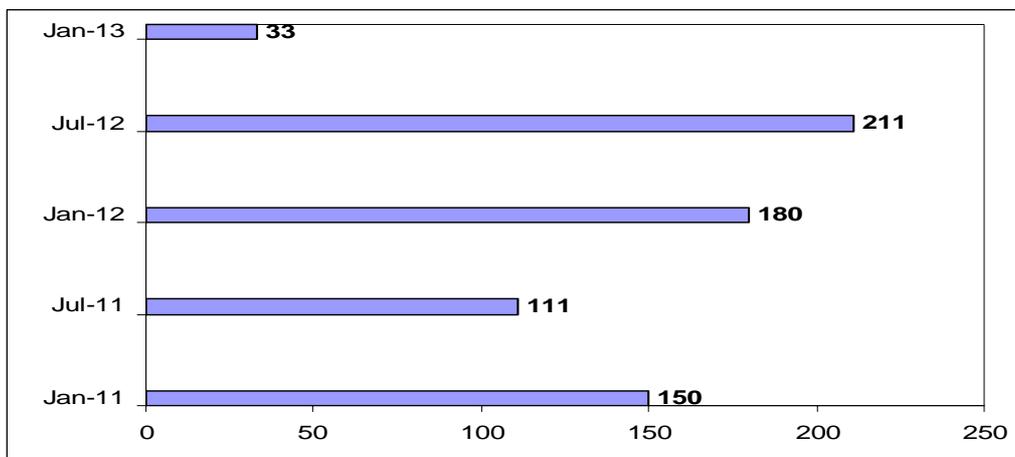
- 12.17.2 The highest preference by those disabled households moving was for a bungalow. A further cross reference showed that (598 implied); 40.5% of the requirement for bungalows came from those aged under 0 - 64 years, i.e. the 'younger' disabled group. This potentially shows a need in the disability group of households without specific support needs but who require accommodation on one level.
- 12.17.3 Bungalows are not as readily available in the general housing stock and are often more expensive due to their limited availability.
- 12.17.4 Nottinghamshire County Council is looking to develop new supported living housing in Newark and Sherwood (defined as accommodation available with an element of staff support attached). The Council intends to develop schemes for between 10-15 service users to achieve value for money. Previous schemes have been developed for service users with a learning disability.
- 12.17.5 Any proposals for new schemes will provide a greater opportunity for all younger adults and include the introduction of short term rehabilitative and crisis accommodation, particularly for people with mental health issues.

12.18 Gypsy and Traveller Households

- 12.18.1 Over the past 10 years Newark & Sherwood Council have been preparing a series of development plans to help deliver new homes and jobs in Newark & Sherwood. Newark & Sherwood has a long history of Gypsy and Travellers communities and just like the settled community Newark and Sherwood need to plan for new locations for housing.
- 12.18.2 As a result Newark and Sherwood are now starting the process of preparing a Gypsy & Traveller Development Plan Document (DPD) which will, work out how many new sites will be required, where they should locate new sites and Identify new sites.
- 12.18.3 The DPD will build on the framework provided by Core Policy 4 'Gypsies & Travellers and Travelling Showpeople New Pitch Provision and Core Policy 5 'Criteria for Considering Sites for Gypsies & Travellers and Travelling Showpeople' of the **Core Strategy DPD**.
- 12.18.4 Once adopted, the report will become part of the Council's Local Development Framework and as such will be a material consideration in the determination of planning applications

12.18.5 The following graph shows the last five available Caravan Counts in Newark & Sherwood from January 2011 to January 2013.

Figure 12-7 Newark & Sherwood Caravan Count January 2011 to January 2013



Source: CLG January 2013

12.18.6 The most up to date data from Council records is detailed in the following table. This includes other accommodation than caravans and the total figures show radical change from the January 2013 caravan count.

Table 12-23 Accommodation on Caravan Sites 2013/2014

Date	Caravans	Bricked in	Dwellings	Total
July 13	262	61	Not counted	323
Jan 14	216	54	16	286
July 14	219	55	21	295

13 CLG AFFORDABLE HOUSING NEED MODEL

13.1 Introduction

- 13.1.1 The NPPG (2014) states that plan makers and partnerships should estimate the number of households who lack their own housing or live in unsuitable housing and who cannot afford to meet their housing needs in the market and therefore will require some form of affordable housing.
- 13.1.2 Table 13-1 outlines the type of households considered to be in need.

Table 13-1 Households in Housing Need or in Unsuitable Housing

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

Source: National Planning Practice Guidance 2014.

13.2 Affordable Housing Needs Calculation

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

STAGE 1 CURRENT HOUSING NEED	
1.1	Homeless households and those in temporary accommodation <i>Plus</i>
1.2	Overcrowded (households who failed the CLG 'bedroom standard') and concealed households (those over 25 who share facilities with another household) <i>Plus</i>
1.3	Other groups
1.4	<i>Equals - Total Current Housing Need</i>



STAGE 2 FUTURE HOUSING NEED (GROSS)	
2.1	New household formation (gross per year) <i>Times</i>
2.2	Proportion of new households unable to buy or rent in the market <i>Plus</i>
2.3	Existing households falling into need
2.4	<i>Equals - Total Newly Arising Need</i>



STAGE 3 AFFORDABLE HOUSING SUPPLY	
3.1	Affordable dwellings occupied by households in need <i>Plus</i>
3.2	Surplus stock <i>Plus</i>
3.3	Committed supply of new affordable housing <i>Minus</i>
3.4	Units to be taken out of management
3.5	<i>Equals - Total Affordable Housing Stock Available</i>
3.6	Annual supply of affordable re-lets (net) <i>Plus</i>
3.7	Annual supply of intermediate affordable housing available for re-let or re-sale at sub-market levels.
3.8	<i>Equals - Annual Supply of Affordable Housing</i>

13.3 Model Structure

- 13.3.1 The Housing Needs Assessment Model is based on the 2007 Strategic Housing Market Assessment Practice Guidance which remains unchanged in the NPPG.
- 13.3.2 The Model is designed to estimate the number of households who lack their own housing or live in unsuitable housing and who cannot afford to meet their housing needs in the market. It provides essential evidence for housing targets in Local Development Plans.
- 13.3.3 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 2019. Major changes in house prices and incomes could cause significant variation in the overall situation and need to be monitored in the AMR process annually.
- 13.3.4 In this section the assessment of affordable housing need has been conducted using both primary data from the 2014 Housing Survey and secondary data only from CORE, HSSA, and LAHS and from local authority records.

13.4 Newark & Sherwood CLG Needs Assessment Model

- 13.4.1 The first element of this Stage of the model estimates the number of homeless households including those in temporary accommodation.
- 13.4.2 The latest data available, the P1(E) annual returns to 31st March 2014 identified 127 homeless households.
- 13.4.3 Care must be taken in the assessment to avoid double counting those households who are “homeless at home” or in other general stock as they would potentially have been captured in the survey data, which is used to determine housing need at different stages.
- 13.4.4 41 households were in a hostel or refuge which would not have been surveyed and a total of 41 is therefore the figure applied at Stage 1.1 in the model.
- 13.4.5 The second element in Stage 1 of the model estimates the number of households in over-crowded conditions (i.e. those who fail the ‘bedroom standard’), and concealed households (couples, people with children and single adults aged over 25 who share facilities with another household).

Table 13-2 Over-crowded and Concealed Households

Over-crowded Households		747
MINUS Concealed Solution or Leaving District	190	557
PLUS Concealed Households		0
Overcrowded + Concealed Group		557
MINUS Duplication		0
Net Overcrowded + Concealed Group		557
Proportion unable to afford market housing	78.1%	
Stage 1.2 – Over-crowding and concealed households		435

- 13.4.6 There are 747 households in Newark & Sherwood who are over-crowded by the 'bedroom standard'.
- 13.4.7 However 190 of these will be resolved by a newly forming household moving or by the households leaving Newark & Sherwood, leaving a net group of 557. There are no concealed households, or duplication leaving a total of 557 over-crowded and concealed households.
- 13.4.8 A test of affordability for these households shows that all of them cannot afford to resolve their housing difficulties through market housing in Newark & Sherwood and 435 households have been applied in the model at Stage 1.2.
- 13.4.9 The third element in Stage 1 of the model examines households living in unsuitable accommodation whose problem cannot be solved 'in-situ' and who therefore require to move home in order to resolve their difficulty.
- 13.4.10 NPPG identifies that households who are overcrowded, were suffering harassment, those whose rent / mortgage was too expensive, housing was affecting their health, whose tenancy was insecure or whose home was too large are all in unsuitable housing and are assessed to need to move home.
- 13.4.11 The survey identified 2,791 households with one or more inadequacies, 75 of whom were already counted in Stage 1.2 and are removed to avoid double-counting.
- 13.4.12 This leaves a net group of 2,716 households, 45.2% of whom are unable to afford to resolve their housing difficulties through market housing in the area, leaving 1,227 households to be applied in the model at Stage 1.3.
- 13.4.13 The final element of Stage 1 of the model is a sum of steps 1.1, 1.2 and 1.3, a total of 1,703 households applied at Stage 1.4.

Table 13-3 Current Housing Need (Gross)

STAGE 1 – CURRENT HOUSING NEED (GROSS)	
1.1 Homeless households in temporary accommodation	41
1.2 Overcrowding and concealed households	435
1.3 Other groups	1,227
1.4 TOTAL CURRENT HOUSING NEED (GROSS)	1,703
1.1 + 1.2 + 1.3	

13.5 Stage 2 – Future Need (Gross per year)

- 13.5.1 The first element of Stage 2 of the model estimates the annual number of newly forming households in Newark & Sherwood.
- 13.5.2 The concealed households identified in the survey forming over the next three years are annualised at an average level of 496 households forming a year, although levels are reasonably consistent particularly over the next two years.

Table 13-4 Time of Move – Concealed Households

Time of Move	Nos. implied	Annual Average
Within 1 year	371	496
1 to 2 years	564	
2 to 3 years	551	

- 13.5.3 In order to avoid double counting due to two-person household formation, duplication is removed.
- 13.5.4 Just over a third (34.2%) of concealed households forming over the next three years specified formation as a couple, with 42.1% of these having a partner who lived separately elsewhere in Newark & Sherwood, which would cause a double count. The 34.2% is applied to this level in the table below. ($34.2\% \times 42.1\% = 14.4\%$).

Table 13-5 Double Counting Removal

New household formation (gross p.a.)	496
MINUS - Two person formation ($496 \times 14.4\% \times 0.5$)	36
Total	460

- 13.5.5 This results in an annual average formation level of 460 new households each year, used at Stage 2.1 of the model.
- 13.5.6 The income of recently formed households who formed their first home over the last three years has been used to test the ability to purchase in the lower quartile stock and access the private market (to buy or rent) of one, two and in some cases three bedroom units suitable for their requirements.
- 13.5.7 On this basis 61.4% of concealed households are considered to be unable to rent in the private market, with 71% unable to buy. The rental proportion of 61.4% is therefore used at Stage 2.2 of the model.
- 13.5.8 Some recently formed households had quite high incomes and using these levels may significantly under-represent the numbers of new forming households because those who were unable to access even the rental market are excluded.
- 13.5.9 If the incomes of those who recently formed were used 42.4% could not afford private rent and 49.5% are unable to buy.
- 13.5.10 The final element of Stage 2 of the model estimates the number of households in Newark & Sherwood who fell into housing need over the last year.

- 13.5.11 The calculation of existing households falling into need used data from Newark & Sherwood Council's Housing Register for new applicants at March 2013.
- 13.5.12 There were 3,278 households registered of which 320 are assessed as in priority need, including homelessness acceptances, applied at Stage 2.3 of the model.
- 13.5.13 The final element of Stage 2 of the model is a sum of step 2.1 multiplied by step 2.2, added to step 2.3 above, giving a total of 602 applied at Stage 2.4.

Table 13-6 Future Need (Gross per Year)

STAGE 2 – FUTURE NEED (GROSS PER YEAR)		Newark & Sherwood
2.1	New household formation (gross per year)	460
2.2	Proportion of new households unable to rent (61.4%) in the market	282
2.3	Existing households falling into need	320
2.4	TOTAL ANNUAL NEWLY ARISING NEED (2.1 x 2.2) + 2.3 (460 x 61.4% = 282 + 320 = 602)	602

13.6 Stage 3 – Affordable Housing Supply

- 13.6.1 The first element of Stage 3 of the model determines the number of households analysed in Stages 1.2 and 1.3 who currently occupy affordable rented or shared ownership dwellings.
- 13.6.2 It is assumed that any move by these households would release a unit of affordable housing, and it is therefore assumed that there would be no overall net effect on the annual flow model.
- 13.6.3 The survey data shows that of the 1,662 households at Stages 1.2 and 1.3 of the model, 957 already live in affordable units, and this total is applied at Stage 3.1.

13.7 Vacant Stock

- 13.7.1 The second element of Stage 3 of the model assesses the level of surplus affordable stock in Newark & Sherwood.
- 13.7.2 There were 53 vacant affordable units in table 615 of the Government housing statistics 2013. Guidance states that where the level is below 3% there is no surplus vacant stock. A total of zero is therefore applied at Stage 3.2 of the model.

13.8 New Supply

13.8.1 The third element of Stage 3 of the model forecasts the number of new affordable units to be built in the Newark & Sherwood on an annual basis. The Council returns for the last three years to 31/03/2014 show the following recent new unit trends:-

Table 13-7 New Affordable Housing Supply 2011 to 2014

Supply	2011 / 12	2012 / 13	2013 / 14	Average	%
Social Rent	61	16	12	30	44
Affordable Rent	0	0	33	11	16
Intermediate	0	9	0	3	4
Other	20	49	8	25	36
Total	81	74	53	69	100.0

13.8.2 If there is a consistent level of recent and immediate future new delivery it is normal practice to take account of the average annual level.

13.8.3 The average new supply total is 69 units with a tenure split of 60% affordable rented, 4% intermediate and 36% other affordable housing, some of which is other new supply linked to Government incentives such as Homebuy and FirstBuy.

13.8.4 Council data shows that expected new delivery in the current year is expected to be 74 new units, around that of the average built over the last three years. The average of 69 units of delivery is used at Stage 3.3.

13.8.5 As projected delivery is not always delivered, there is benefit in having no future delivery in the model so that the net need is calculated after the supply from the existing stock only. This is explained and calculated in Table 13-11.

13.8.6 The next element of the model estimates the number of units to be taken out of management in Newark & Sherwood through stock demolition and Right to Buy (RTB) on an annual basis.

13.8.7 The table below shows the RTB and Demolition levels from Council data for the three years to 31/03/2013.

Table 13-8 2010 to 2013 Right to Buy and Demolitions

	2010 / 13	Average
Right to Buy	26	8
Demolitions	2	1
Total	28	9

13.8.8 The average loss of units through RTB and Demolitions is 9 units per annum. If the average stock re-let rate of 10% per annum is applied to the average figure of 9 units lost for future re-letting, this would be less than 1 unit and a figure of zero is applied at Stage 3.4 of the model.

13.8.9 Stage 3.5 of the model is the sum of Stages 3.1 (957), 3.2 (0), 3.3 (74) and less 3.4 (0) a net total of 1,031 units.

13.9 Annual Re-let Supply

13.9.1 The average annual re-let supply of affordable units over the last 3 years is normally used in the model as a prediction for the future annual affordable housing supply from general needs re-lets (i.e. excluding transfers and new unit delivery) likely to arise each year.

13.9.2 HSSA/LAHS and Council data for the 3 years to 31/03/2014 shows the following:-

Table 13-9 Social Rent Re-let Supply

	2011 / 12	2012 /13	2013/14	Average
Social Rent Re-lets	665	500	507	557

13.9.3 The overall average net re-let figure for the Registered Provider stock for the three year period to 31st March 14 of 557 re-lets a year, a turnover rate of 10%, is applied at Stage 3.6.

13.10 Shared Ownership Re-sales

13.10.1 Council data states that there will be 549 shared ownership units by the end of December 2014 and assuming a re-sale rate of 5%, 28 units would become available each year and this number is incorporated at Stage 3.6.

13.10.2 The final element of Stage 3 of the model is a sum of Stages 3.6 and 3.7, a total of 585 applied at Stage 3.8.

Table 13-10 Affordable Housing Supply

STAGE 3 – AFFORDABLE HOUSING SUPPLY		
3.1	Affordable dwellings occupied by households in need	957
3.2	Surplus stock	0
3.3	Committed supply of new affordable housing	69
3.4	less Units to be taken out of management	0
3.5	TOTAL AFFORDABLE HOUSING STOCK AVAILABLE 3.1 + 3.2 + 3.3 – 3.4	1,026
3.6	Annual supply of affordable re-lets (net)	557
3.7	Annual supply of intermediate affordable housing available for re-let or resale at sub market levels	28
3.8	ANNUAL SUPPLY OF AFFORDABLE HOUSING (3.6 + 3.7)	585

13.11 Affordable Housing Needs Model

STAGE 1 – CURRENT HOUSING NEED (GROSS)		2014	2010
1.1	Homeless households in temporary accommodation	41	11
1.2	Overcrowding and concealed households	435	716
1.3	Other groups	1,227	2,364
1.4	TOTAL CURRENT HOUSING NEED (GROSS) 1.1 + 1.2 + 1.3	1,703	3,091
STAGE 2 – FUTURE NEED (GROSS PER YEAR)			
2.1	New household formation (gross per year)	460	389
2.2	Proportion of new households unable to rent (61.4%) in the market	282	66.5% - 259
2.3	Existing households falling into need	320	610
2.4	TOTAL ANNUAL NEWLY ARISING NEED (2.1 x 2.2) + 2.3 (460 x 61.4% = 282 + 320 = 602)	602	869
STAGE 3 – AFFORDABLE HOUSING SUPPLY			
3.1	Affordable dwellings occupied by households in need	957	1,086
3.2	Surplus stock	0	0
3.3	Committed supply of new affordable housing	69	83
3.4	less Units to be taken out of management	0	0
3.5	TOTAL AFFORDABLE HOUSING STOCK AVAILABLE 3.1 + 3.2 + 3.3 – 3.4	1,026	1,169
3.6	Annual supply of social re-lets (net)	557	493
3.7	Annual supply of intermediate affordable housing available for re-let or resale at sub-market levels	28	10
3.8	ANNUAL SUPPLY OF AFFORDABLE HOUSING (3.6 + 3.7)	585	503
A	TOTAL NET CURRENT NEED 1.4 – 3.5 (1,703 – 1,026 = 677)	677	1,922
B	QUOTA TO ADDRESS NEED OVER 5 YEARS	20%	20%
C	ANNUAL CURRENT NEED (A x B)	135	384
D	TOTAL ANNUAL NEWLY ARISING NEED (2.4)	602	869
E	TOTAL AFFORDABLE NEED PER YEAR (C + D)	737	1,253
F	ANNUAL SUPPLY OF AFFORDABLE HOUSING (3.8)	585	503
	OVERALL ANNUAL SHORTFALL (E – F)	152	750

13.11.1 The 2010 Assessment Model data is shown for comparison. There is a reduction of 580 units since the previous calculation. The main differences are in existing households falling into need (- 290) and stock re-let supply (+ 82) both from Council records and the net backlog impact (C - 249) which totals 621 combined.

13.12 Affordable Needs Assessment

- 13.12.1 Elimination of the backlog over a five year period is recommended in Guidance but the Council could make a Policy decision to do so over a longer period (e.g. the number of years to the end of the Local Plan period in 2026). These are more often used where the scale of the backlog clearly cannot be addressed.
- 13.12.2 The 5, and 12 year periods are used for further analysis in the table below. The 12 year calculation uses 8.33% as the quota to address need, instead of 20% which is the quota for 5 years applied at Section B of the Housing Needs Model.
- 13.12.3 Net re-lets of 557 units of the existing affordable stock are the major means of addressing the scale of need identified.
- 13.12.4 After allowing for this level of existing affordable stock net re-let supply and 28 estimated shared ownership re-sales, there will still be a total net annual need, prior to new delivery, of either 221 units dealing with the backlog over 5 years or 142 over the 12 years remaining life of the Local Plan.

Table 13-11 Annual Affordable Need and Supply

		5 Years		12 Years
Total Net Current Need		677		677
Backlog rate	20%	135	8.33%	56
Newly arising Need		602		602
Annual Affordable Need		737		658
Less Annual Supply		585		585
Net annual need		152		73
Plus Assumed new units of supply		69		69
Total Need after existing stock turnover		221		142

- 13.12.5 It is likely to be possible to deliver the backlog on the 5 year basis, and the annual need of 221 after re-let supply, but before any new unit delivery should be used.

14 BRINGING THE EVIDENCE TOGETHER

14.1 Overall Housing Demand

- 14.1.1 The NPPF (Paragraph 47) requires authorities to objectively assess the scale of market demand and affordable housing need in their housing market area, which may cross administrative boundaries.
- 14.1.2 The distinction between housing demand and need is fundamentally economic. If a household can satisfy its own requirement for housing in the private market it is termed 'demand' but if some form of subsidy is required it is termed to be 'need'.
- 14.1.3 However the calculation of the total scale of housing to be delivered is complex and can be assessed by a variety of methods.
- 14.1.4 These and the results are listed below to assist the Council in making an objective judgement for future delivery over the life of the Development Plan.

14.2 Meeting Affordable Need

- 14.2.1 The delivery of market housing is fundamental to the level of affordable units to be delivered through the planning system.
- 14.2.2 As a theoretical guide, meeting the total annual net affordable housing need of 221 units would require total annual housing delivery of 735 units based on achievement of overall affordable target of 30% on all sites.
- 14.2.3 Meeting the total need for affordable housing however also involves a range of initiatives in addition to new unit delivery through the planning system.
- to free up under-occupied affordable units to make the best use of the existing stock;
 - by bringing empty properties back into use;
 - keeping affordable sector stock up to Decent Homes Standard;
 - conversions of existing buildings.

Making Best Use of the Existing Stock

- 14.2.4 The impact of the growing older population will be to increase the under-occupation situation, estimated currently at 1,153 properties in the affordable rented sector alone.
- 14.2.5 It is now even more important to achieve a better flow of the under-occupied, family sized affordable rented stock to help address the scale of need for family units.
- 14.2.6 The demographic impact on household size is already evident and will worsen over the next two decades.
- 14.2.7 Linking the delivery of specialist accommodation for older people to under-occupying households will have significant benefits in addressing housing need and should be an integral element of policy and initiatives for future housing delivery.

- 14.2.8 Local planning authorities are not expected to simply translate housing demand into actual housing targets that need to be met. They are only part of the evidence and need to be considered against other factors, including cross-boundary issues.

14.3 Low Cost Market Housing

- 14.3.1 Low cost market housing is likely to be smaller one and two bedroom units which are provided to meet the needs of households with income levels just adequate to access the housing market.
- 14.3.2 Given that household growth in the district will be mostly from smaller households, it is considered that the apartment market will continue to play a key role in meeting market housing.
- 14.3.3 The delivery of these smaller units as part of market delivery will be important to help provide good quality smaller units of housing and to address a balanced type and size mix within new delivery.
- 14.3.4 Low cost market housing does not however, represent affordable housing within the planning definition, specifically confirmed in the NPPF. **These are ‘starter’ homes and are part of the general market.**
- 14.3.5 The major difficulty and challenge for this sector is affordability within the district for concealed households forming their own household. It is this factor which is creating the need for shared ownership and other forms of subsidised intermediate housing.

14.4 Affordable Housing

- 14.4.1 The NPPG definition of affordable housing is:-
- *‘Social rented, affordable rented and intermediate housing, provided to eligible households whose needs are not met by the market. Eligibility is determined with regard to local incomes and local house prices. Affordable housing should include provisions to remain at an affordable price for future eligible households or for the subsidy to be recycled for alternative affordable housing provision.*
- 14.4.2 The types of affordable housing are as follows:-

Social rented housing:

- *Is owned by local authorities and private registered providers (as defined in section 80 of the Housing and Regeneration Act 2008), for which guideline target rents are determined through the national rent regime.*
- *It may also be owned by other persons and provided under equivalent rental arrangements to the above, as agreed with the local authority or with the Homes and Communities Agency.*

Affordable rented housing:

- *Is let by local authorities or private registered providers of affordable housing to households who are eligible for affordable rented housing.*
- *Affordable Rent is subject to rent controls that require a rent of no more than 80% of the local market rent (including service charges, where applicable).*

Intermediate housing:

- *is homes for sale and rent provided at a cost above affordable rent, but below market levels subject to the criteria in the Affordable Housing definition above. These can include shared equity (shared ownership and equity loans), other low cost homes for sale and intermediate rent, but not affordable rented housing.*
- *Homes that do not meet the above definition of affordable housing, such as “low cost market” housing, may not be considered as affordable housing for planning purposes.*

14.4.3 These definitions replace those given in previous editions of PPS3 (2006 and 2010) and related Guidance such as Delivery of Affordable Housing 2006.

14.5 Affordable Housing Target Levels

14.5.1 As a core principle, affordable housing targets should be set based on what is sustainable, viable and deliverable. Crucially, they should also support other corporate strategies, especially for regeneration and economic growth and the overall improvement of the housing offer to achieve more sustainable housing markets and communities.

14.5.2 These should be the major factors in determining the scale and tenure mix of future affordable housing delivery.

14.5.3 Based on the robust evidence found in this assessment, the **overall adopted affordable housing target of 30%** on sites over 10 units on a scale down to 5 units in rural sites can be justified, subject to the critical balance of tenure mix on viability.

14.5.4 Each site will need to be assessed individually, targets being subject to wider planning, economic viability, regeneration and sustainability considerations and may require a flexible approach to specific site negotiation.

14.6 Tenure Mix Targets

14.6.1 The increases in house prices over the last decade have excluded many ‘first-time buyers’ from the owner occupied market and despite the low interest rates since the recession, affordability remains a difficulty for many existing and new forming households.

14.6.2 The scale of deposit required to buy is the major problem factor in accessing the market for new forming households. Although there is a greater level of need for rented housing, there are almost twenty times the flow of re-lets (557) compared to estimated re-sales of shared equity housing (28) from the existing stock.

14.6.3 The tenure balance of new affordable delivery over the last three years up to March 2014 has been 60% affordable rent and 40% intermediate housing.

14.6.4 The current Plan tenure mix target of **40% intermediate housing** from affordable delivery helps to support demand from existing and new forming households.

14.6.5 The recent funding initiatives such as Help to Buy which provide equity loans could also have a strong short term influence for intermediate housing for sale.

14.7 Property Size Targets

- 14.7.1 In view of the current stock balance and longer term demographic and household formation change, all future development should address the imbalance of stock type and size, both by tenure and location to create a more sustainable and balanced housing market.
- 14.7.2 The overall affordable housing target and the need for different types and sizes in the affordable and market sectors have been provided to support targets and give direction to the property types, and particularly size of housing to be delivered to create a better balance in the local stock.

14.8 Market Housing

- 14.8.1 Creating a more balanced stock has to address imbalances in the current stock structure which are more extreme in all former new towns than in traditional authority areas which developed gradually over centuries.
- 14.8.2 Almost 50% of all owner occupied properties have 3 bedrooms and 36% have 4 or more bedrooms, a very high level compared to less than the combined total of only 14% which are 1 and 2 bedroom units.
- 14.8.3 There is a need for a higher proportion of two bedroom units to create a better housing offer and address the increasing need for smaller properties due to demographic and household formation change.
- 14.8.4 Broadly we previously recommended a 60% small and 40% large unit split to assist in the achievement of a better housing offer in the district.
- 14.8.5 Although the major requirement should be to deliver fewer of the three bedroom properties which dominate the current stock, there is still a need to create balanced developments.
- 14.8.6 Additionally, the difficulties in the housing finance sector make it difficult in the short and perhaps medium term, to sell high proportions of small units.
- 14.8.7 Overall however the need is still significantly for more one and particularly two bedroom properties and larger four bedroom houses to provide a more balanced housing offer.
- 14.8.8 The size recommendations are more broadly based at a **50:50** balance between small and larger units and could be subject to greater variation at site level.

14.9 Affordable Rented Stock

- 14.9.1 Affordable rented housing is 14.4% of the stock in the district but does not provide adequate turnover to meet the scale of need identified.
- 14.9.2 However, turnover of the affordable rented sector stock provided 557 units, almost 20 times the estimated re-sale supply from shared ownership properties of 28 units in the last year to March 2014.
- 14.9.3 Stock balance, turnover and waiting list demand analysis are vital to identify the gaps in the stock and the proportions by type and size required to address current and future need.
- 14.9.4 76.2% of the general needs waiting list is for one and two bedrooms but they have a high turnover rate. In view of the nature of priority need for small units and the scale of likely annual new provision of affordable rented units, it would be reasonable at district level overall to consider a property size target for small units for new affordable rented properties (including those at Affordable Rents) of **70%**.
- 14.9.5 These are principally flats and terraced houses to meet the needs of single, couple and small family households.
- 14.9.6 Three bedroom family units are around 36% of the affordable stock in the district, but the level of under-occupation by two spare bedrooms is estimated at 1,153 properties. This is 42% of the 3 bedroom affordable stock and more than double the waiting list level.
- 14.9.7 In view of the increasing older population, it is now even more important to achieve a better flow of the under-occupied, family sized affordable rented stock as a means to help address the scale of need for family units. Three bedroom unit need should mainly be met from improved turnover of the existing stock.
- 14.9.8 Achieving a better flow of family units should also have a cascade effect, increasing turnover of all smaller unit sizes as households are able to transfer to larger units to meet their need. In effect up to three or four household moves could result from the delivery of one new older persons unit.
- 14.9.9 The **30%** balance of new social/affordable rented delivery should target three and four bedroom houses to address the needs of larger families.

Table 14-1 Affordable Rented need by bedroom size

Bedroom Size (%)			
1 Bedroom	2-Bedrooms	3 Bedrooms	4 Bedrooms +
40	30	20	10

14.10 Intermediate Rented Housing

- 14.10.1 In theory, discounted market rent should be an option for new unit delivery without grant support for households whose only alternative is intermediate housing for sale, especially those at the early stages of their careers or on limited employment contracts who are looking for flexibility in their housing arrangements.



- 14.10.2 However, discounted market rented housing can only be delivered provided that there is an adequate cost margin between affordable rent and market rent.
- 14.10.3 Given that average private sector rents across the district are £390 to £460 per month for 1 and 2 bedroom stock there is limited potential to deliver new intermediate rented housing in the district.
- 14.10.4 The Coalition Government decision to introduce Affordable Rents at 80% of market value for new affordable rented stock has a negative impact on intermediate rent as an intermediate housing option because there is limited headroom to pitch intermediate rents between 80% and 100% of average market rent in the district.

14.11 Intermediate Affordable Housing

- 14.11.1 Intermediate affordable housing can include shared ownership, shared equity, provision of equity loans or discounted market housing.
- 14.11.2 The requirement for property size in the intermediate housing market is usually mainly 1 and 2 bedroom units to meet the needs of concealed households, unable to access the market sector as a first time buyer.
- 14.11.3 However 70% of the expressed interest in shared ownership is from existing households, mainly leaving the private rented sector and in some cases, owner occupation requiring two and a small number of three bedroom properties.
- 14.11.4 A property size target of 10% one, 75% two bedrooms and 15% for three bedroom properties could be set to meet the requirements of all households.

Table 14-2 Intermediate Affordable Housing by bedroom size

Bedroom Size (%)			
1 Bedroom	2 Bedrooms	3 Bedrooms	4 Bedrooms +
10	75	15	0

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

Table 14-3 Future Housing Delivery by Tenure / Size

Tenure	Bedroom Size (%)			
	1 Bedroom	2 Bedrooms	3 Bedrooms	4 Bedrooms +
Market	50		50	
Intermediate	10	75	15	0
Affordable Rented	40	30	20	10

15 UPDATING THE HOUSING MARKET & NEEDS ASSESSMENT

15.1 Introduction

- 15.1.1 Following finalisation of the Newark & Sherwood HMNA, the data will be subject to regular updating in the coming months and years.
- 15.1.2 This section provides guidelines as to how the findings of the HMNA should be monitored and updated on a regular basis, as indicated in the NPPG.
- 15.1.3 The NPPG highlights that Local Planning Authorities should not need to undertake comprehensive assessments more frequently than every five years, although they should be updated regularly, in line with short-term changes in housing and economic market conditions.
- 15.1.4 This assessment is easily and readily updated annually. It is important to recognise that there is a difference between monitoring and updating the assessment. Updating requires tracking short-term changes in the housing market conditions, to ensure policies and strategies are responsive to changes in local demands and pressures.
- 15.1.5 The HMNA will provide tools to allow regular monitoring and updating to take place, to satisfy requirements of AMR and also keep a watching brief on any changes within the market. The updates will initially focus on the three main variables as shown below.

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

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

15.2 Updating the CLG Needs Assessment Model

- 15.2.1 The Client Data CD provided upon completion of the HMNA contains a Needs Assessment Model Calculator in Excel.
- 15.2.2 The purpose of the calculator is to allow annual updating of all the secondary data utilised in the Model and to enable this to be done in-house.
- 15.2.3 A detailed description of the secondary data required, where it can be sourced from and how it is applied to each element of the Assessment Model calculation is included in the introduction to the calculator.
- 15.2.4 It is recommended that this updating to the Model is carried out at the same time as completion of the annual LAHS in July each year or the Annual Monitoring Report.

15.3 Updating Other Secondary Data

- 15.3.1 There are a wide range of secondary sources utilised in the HMNA which are updated on a quarterly or an annual basis.
- 15.3.2 **Appendix III** of this HMNA outlines the sources of secondary data utilised in this assessment. This document details:-
- The source location i.e. where the data can be accessed from;
 - The year or quarter of the data utilised in the HMNA;
 - Frequency of release of the various data sets. e.g. quarterly or annually;
 - The next release date of each data set used.
- 15.3.3 This document can be used as a guide as to when each data set is available and can be updated in the HMNA.

15.4 Core Sustainability Indicators

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

15.5 Updating the Primary Survey Data

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

15.6 Monitoring and Communicating Changes to the HMNA

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

15.7 Plans to Fully Revise the Newark & Sherwood HMNA

- 15.7.1 Authorities should not need to undertake a full comprehensive assessment more frequently than every five years.
- 15.7.2 Newark & Sherwood are currently commissioning a wider SHMA with the authorities that make up the Nottinghamshire outer housing market area SHMA. This report will be written through 2015.
- 15.7.3 The next full Newark & Sherwood HMNA will be due in 2018 / 2019, or could be incorporated within the revision of the wider SHMA which will be due around 2019/2020.

15.8 Market Triggers

- 15.8.1 During the course of updating the HMNA and accessing revised data, Local Housing Partnerships should work together to review the data.
- 15.8.2 An assessment can be made of how radically new data or changes in the housing market affect the assessment and can also suggest whether the new information triggers a re-assessment of the HMNA earlier than 2018/19.
- 15.8.3 Possible triggers for a revised assessment are:
- A significant local economic change, e.g. downturn or upturn in the market;
 - Significant stock delivery changes;
 - Major house price or rental cost changes;
 - Change in Government Policy or Guidance.

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POSTAL QUESTIONNAIRE

NEWARK AND SHERWOOD HOUSING SURVEY



Dear Householder

I am writing to ask for your help with an important survey which is being carried out in the Newark and Sherwood District. Households are being asked to take part in this survey which will help the District Council develop its housing and planning policies to meet the housing and support needs of local people in the coming years.

The Council have appointed independent consultants, **DCA**, to carry out the study. Over 9,500 randomly selected residents have been sent the attached questionnaire and we would be grateful if you could spare a few moments to fill it in. Whether you own or rent your home, live in a large or a small property, **we need your views**. Even if you are not planning to move or change your personal circumstances, **please reply**.

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

If you have any queries or need help or advice in completing the form, please contact Jill Sanderson, Housing Development Officer on 01636 655624 or email Jill.Sanderson@nsdc.info. Alternatively contact the **DCA Research Team free on 0800 169 7865**.

We would be most grateful for your assistance and a pre-paid envelope is provided for your reply.

PLEASE RETURN THE COMPLETED FORM BY 14 MAY 2014.

Yours faithfully,

Rob Main
Strategic Housing Business
Unit Manager



DATA PROTECTION

The information you provide on this form will be kept strictly confidential and will not be used to identify you or your household. DCA are independent consultants, registered as a Data Controller with the Information Commissioner's Office (Registration Number Z4683342).

For more information please visit www.dcauk.co/dataprotection, or contact us free on **0800 169 7865**.



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TO BE COMPLETED BY THE HOUSEHOLDER

8655241089

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

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

e.g. **A: ABOUT YOUR EXISTING HOUSING****1 Is your present home :-**Owner occupied (paying mortgage) 1Owner occupied (no mortgage) 2Private rented 3Newark & Sherwood Homes rented 4Housing Association rented 5Shared Ownership (part rent / part buy) 6Tied to your employment 7Living rent free 8**2 What type of property is your home?**Detached house 1Semi - Detached house 2Terraced house 3Detached bungalow 4Semi - Detached bungalow 5Terraced bungalow 6Flat / Maisonette 7Bedsit/ Studio / Room only 8Caravan / Mobile home / Houseboat 9**3 How many bedrooms are in your current home?**Bedsit 1One 2Two 3Three 4Four 5Five or more 6**4 How long have you lived at your present address?**Less than 1 year 1Between 1 and 2 years 2Between 2 and 3 years 3Between 3 and 5 years 4Between 5 and 10 years 5Over 10 years 6 **GO TO 6a** **GO TO 6a** **GO TO 6a****5a If you have moved in the last three years, where did you previously live? (please cross one box only)**Within the District 1Ashfield 2Bassetlaw 3Mansfield 4Nottingham City 5Elsewhere in Nottinghamshire 6Lincoln City 7Elsewhere in Lincolnshire 8Leicestershire 9Yorkshire 10Derbyshire 11London 12Elsewhere in the UK 13Abroad 14**5b What was the tenure of your previous home?**Owner occupied 1Private rented 2Council / Housing Association rented 3Shared Ownership (part rent / part buy) 4Tied to your employment 5Lived with family / friends 6**5c If you have moved in the last three years, is this your first home of your own as an adult?**Yes 1No 2**5d What are the most important reasons for your choice of location?**(please cross up to three boxes)New job / employment 1Closer / easier to commute to work 2To be near family / relative 3Relationship / family break down 4Quality of local schools 5Retirement 6Health reasons / personal care 7Move from rural to urban location 8Move from urban to rural location 9Able to afford local housing 10Better quality of housing 11Better quality area 12**6a Does your home have any of the following? (Please cross all that apply)**Central heating (all rooms) 1Central heating (partial) 2Double glazing (all rooms) 3Double glazing (partial) 4Cavity wall insulation 5Loft insulation 6Water pipes insulated 7Room heaters 8**6b What is your main source of fuel for heating? (Please cross one box)**Gas 1Electric 2Oil 3Wood burner / Open Fire 4Other 5**6c How much do you spend annually on your total home fuel bills? (Please cross one box)**Less than £800 1£801 - £1,000 2£1,001 - £1,200 3£1,201 - £1,400 4£1,401 - £1,600 5Above £1,600 6**7 In your opinion, is your present accommodation adequate for your needs?**Yes **GO TO 9**No **GO TO 8a****8a If in your opinion, your present accommodation is not adequate for your needs, what are the reasons?**Please cross all that applyNeeds improvements / repairs 1Too costly to heat 2Too large 3Too small 4Insufficient no. of bedrooms 5Unsuitable due to needs of disabled / elderly household 6Rent / mortgage too expensive 7Tenancy insecure 8Suffering harassment 9Inadequate facilities 10No heating / insufficient heating 11Lack of local amenities 12

8b If your present accommodation is not adequate for your needs, do you need to move to resolve the difficulty? Yes GO TO 8c No GO TO 9

8c If yes, could you afford a home of a suitable size in the District? Yes ₁ No ₂

9 Does any member of your existing household have a disability or a limiting long term illness? Yes GO TO 10a No ₂ GO TO 11a

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

10a If yes, how many members of your household have a disability or have a limiting long-term illness? One ₁ Two ₂

10b What age groups are they?

Member 1 0 - 10 ₁ 11 - 15 ₂ 16 - 24 ₃ 25 - 34 ₄ 35 - 49 ₅ 50 - 64 ₆ 65 - 79 ₇ 80+ ₈

Member 2 0 - 10 ₁ 11 - 15 ₂ 16 - 24 ₃ 25 - 34 ₄ 35 - 49 ₅ 50 - 64 ₆ 65 - 79 ₇ 80+ ₈

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

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

10d Do any members of the household require care / support? Yes ₁ ₁ No ₂ ₂ GO TO 11a

10e If yes, are they currently receiving sufficient care / support? Yes ₁ ₁ No ₂ ₂

10f If they are currently receiving sufficient care / support, who provides it? GO TO 10g
Registered care agency / voluntary body ₁ ₁ Family / neighbour / friend ₂ ₂

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

Please cross **all** that apply

Member 1		Member 2		Member 1		Member 2		Member 1		Member 2	
Claiming welfare benefit / managing finances	<input type="checkbox"/> ₁	<input type="checkbox"/> ₁	Someone to act for you	<input type="checkbox"/> ₂	<input type="checkbox"/> ₂	Establishing social contact / activities	<input type="checkbox"/> ₃	<input type="checkbox"/> ₃	Personal care	<input type="checkbox"/> ₄	<input type="checkbox"/> ₄
Establishing personal safety / security	<input type="checkbox"/> ₅	<input type="checkbox"/> ₅	Looking after your home	<input type="checkbox"/> ₆	<input type="checkbox"/> ₆	Accessing training / employment	<input type="checkbox"/> ₇	<input type="checkbox"/> ₇	Help with memory loss / dementia	<input type="checkbox"/> ₈	<input type="checkbox"/> ₈

11a Has your home, or the access to it, been built or adapted to meet the needs of a disabled resident? Yes ₁ No ₂

11b If yes, what facilities have been provided? Please cross **all** that apply GO TO 11b GO TO 12

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

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

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

13a Do you have elderly relatives who may need to move to the District within the next three years? Yes ₁ GO TO 13b No GO TO 14a

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

Live with you (existing home adequate)	<input type="checkbox"/> ₁	Live with you (need extension / adaptation)	<input type="checkbox"/> ₂	Private sheltered housing	<input type="checkbox"/> ₃	Council / Housing Association sheltered housing	<input type="checkbox"/> ₄	Extra care sheltered housing (for frail elderly people)	<input type="checkbox"/> ₅
Residential care / nursing home	<input type="checkbox"/> ₆	Owner occupied property	<input type="checkbox"/> ₇	Private rented property	<input type="checkbox"/> ₈	Shared Ownership	<input type="checkbox"/> ₉	Council / Housing Association property	<input type="checkbox"/> ₁₀

13c Do they have equity from the sale of their current home? Yes ₁ No ₂

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

Yes ₁ No ₂

14b If no, what are your reasons?

GO TO 15a GO TO 14b

Can manage the current property	<input type="checkbox"/> ₁	This is the family home	<input type="checkbox"/> ₂	Location is near family / friends	<input type="checkbox"/> ₃	Financial reasons	<input type="checkbox"/> ₄
---------------------------------	---------------------------------------	-------------------------	---------------------------------------	-----------------------------------	---------------------------------------	-------------------	---------------------------------------

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

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

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

- No Savings 1
- Under £5,000 2
- £5,000 - £10,000 3
- £10,001 - £15,000 4
- £15,001 - £20,000 5
- £20,001 - £30,000 6
- Above £30,000 7

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

- Negative Equity 1
- Under £10,000 2
- £10,000 - £30,000 3
- £30,001 - £50,000 4
- £50,001 - £100,000 5
- £100,001 - £200,000 6
- Above £200,000 7

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

- None 1
- Under £10,000 2
- £10,000 - £20,000 3
- £20,001 - £27,500 4
- £27,501 - £45,000 5
- £45,001 - £60,000 6
- £60,001 - £75,000 7
- £75,001 - £100,000 8
- Above £100,000 9

16d If your household receives any financial support, please indicate what type:-

Please cross **all** that apply

- | | | | |
|--|---|--|--|
| Housing Benefit / Local Housing Allowance <input type="checkbox"/> 1 | Income Support <input type="checkbox"/> 2 | Job Seekers Allowance / ESA <input type="checkbox"/> 3 | Working Family Tax Credit <input type="checkbox"/> 4 |
| Pension Credits <input type="checkbox"/> 5 | Disability Allowance <input type="checkbox"/> 6 | Council Tax Benefit <input type="checkbox"/> 7 | Other <input type="checkbox"/> 8 |

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

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

Yes 1  **GO TO 17b**

No 2

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

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

Moving within Newark & Sherwood District

The existing household is moving 1  **GO TO SECTION B ON PAGE 5**

Of those currently living with you a member is forming a new home 2  **GO TO SECTION C ON PAGE 6**

Moving outside Newark & Sherwood District

The existing household is moving 3  **GO TO 17c**

Of those currently living with you a member is forming a new home 4  **GO TO 17c**

17c When do you plan to move outside the District?

Within 1 year 1

Between 1 and 2 years 2

Between 2 and 3 years 3

17d If moving outside the District, where are you thinking of moving to? (please cross one box only)

- | | | | | | | |
|---|--------------------------------------|--|--|---|---|--|
| Ashfield <input type="checkbox"/> 1 | Bassetlaw <input type="checkbox"/> 2 | Mansfield <input type="checkbox"/> 3 | Nottingham City <input type="checkbox"/> 4 | Elsewhere in Nottinghamshire <input type="checkbox"/> 5 | Lincoln City <input type="checkbox"/> 6 | Elsewhere in Lincolnshire <input type="checkbox"/> 7 |
| Leicestershire <input type="checkbox"/> 8 | Yorkshire <input type="checkbox"/> 9 | Derbyshire <input type="checkbox"/> 10 | London <input type="checkbox"/> 11 | Elsewhere in the UK <input type="checkbox"/> 12 | Abroad <input type="checkbox"/> 13 | |

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

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

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

B: EXISTING HOUSEHOLD MOVING

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

- 18 When do you plan to move?**
 Within 1 year ¹ Between 1 and 2 years ² Between 2 and 3 years ³
-
- 19 Are you moving specifically because your housing benefit was reduced in April 2013?**
 Yes ¹ No ²
-
- 20 What type of accommodation is required?**
 Detached house ¹ Semi - Detached house ² Terraced house ³ Bungalow ⁴
 Flat / Maisonette ⁵ Bedsit ⁶ Supported housing (including sheltered) ⁷ Caravan / Mobile home / Houseboat ⁸
-
- 21 How many bedrooms are required?**
 One ¹ Two ² Three ³ Four ⁴ Five or more ⁵
-
- 22 What tenure is required?**
 Owner occupation ¹ Private rent ² Council rent ³ Housing Association rent ⁴ Shared ownership (part rent / part buy) ⁵ Tied to employment ⁶
-
- 23 Would you be interested in building your own home?**
 Yes ¹ No ²
-
- 24 If you require supported housing, which of the following types do you require?** Please cross **all** that apply
 Independent accommodation with visiting support ¹ Independent accommodation with live-in carer ² Private sheltered housing ³
 Council / Housing Association sheltered housing ⁴ Extra care sheltered housing (self contained units with facilities and 24hr support) ⁵ Residential / nursing home ⁶
-
- 25 Are you registered on any of the following Housing Waiting Lists?** Please cross **all** that apply
 Newark & Sherwood Housing Register ¹ Nottingham Community Housing Association ² Another Housing Association ³ Another Council ⁴
-
- 26 From the list of wards below, where is accommodation required?** Please cross up to **two** locations
 Balderton ¹ Newark ² Southwell ³ Bilsthorpe ⁴ Blidworth ⁵
 Boughton ⁶ Caunton ⁷ Collingham & Meering ⁸ Clipstone ⁹ Edwinstowe ¹⁰
 Farndon ¹¹ Farnsfield ¹² Lowdham ¹³ Muskham ¹⁴ Ollerton ¹⁵
 Rainworth ¹⁶ Sutton on Trent ¹⁷ Winthorpe ¹⁸
-
- 27 Why are the above locations preferred?** Please cross **all** that apply
 Always lived here ¹ To be near family / friends ² New job / employment ³ Closer / easier to commute to work ⁴ Accessibility to public transport ⁵ Nearer / better shopping / leisure / entertainment facilities ⁶ Quality of local schools ⁷
 Retirement ⁸ Health / personal care reasons ⁹ Move from urban to rural location ¹⁰ Move from rural to urban location ¹¹ Able to afford local housing ¹² Greater availability of type of housing sought ¹³ Better quality of area ¹⁴

IF A NEW HOUSEHOLD IS ALSO FORMING,  GO TO SECTION C ON PAGE 6 OTHERWISE THANK YOU FOR COMPLETING THE QUESTIONNAIRE. PLEASE RETURN IT IN THE PRE-PAID ENVELOPE PROVIDED

C: NEWLY FORMING HOUSEHOLDS

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

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

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

29a Is the "new" household being formed as a single person or with a partner?

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

29b If a couple household is being formed, is the partner currently living:-

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

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

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

29d How many children under 16 will be in each "new" household?

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

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

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

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

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

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

	Needed		Preferred	
	1	2	1	2
Detached house.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	1 <input type="checkbox"/>	2 <input type="checkbox"/>
Semi - Detached house.....	2 <input type="checkbox"/>	2 <input type="checkbox"/>	2 <input type="checkbox"/>	2 <input type="checkbox"/>
Terraced house.....	3 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	2 <input type="checkbox"/>
Flat / Maisonette.....	4 <input type="checkbox"/>	2 <input type="checkbox"/>	4 <input type="checkbox"/>	2 <input type="checkbox"/>
Bedsit.....	5 <input type="checkbox"/>	2 <input type="checkbox"/>	5 <input type="checkbox"/>	2 <input type="checkbox"/>
Bungalow.....	6 <input type="checkbox"/>	2 <input type="checkbox"/>	6 <input type="checkbox"/>	2 <input type="checkbox"/>
Supported housing (including sheltered).....	7 <input type="checkbox"/>	2 <input type="checkbox"/>	7 <input type="checkbox"/>	2 <input type="checkbox"/>
Caravan / Mobile home / Houseboat.....	8 <input type="checkbox"/>	2 <input type="checkbox"/>	8 <input type="checkbox"/>	2 <input type="checkbox"/>

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

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

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

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

35 Would you be interested in building your own home?

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

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

	Household	
	1	2
Newark & Sherwood Housing Register.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>
Nottingham Community Housing Association.....	2 <input type="checkbox"/>	2 <input type="checkbox"/>
Another Housing Association.....	3 <input type="checkbox"/>	2 <input type="checkbox"/>
Another Council.....	4 <input type="checkbox"/>	2 <input type="checkbox"/>

37 From the list of wards below, where is accommodation required? Please cross up to two locations

	Household	
	1	2
Balderton.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>
Newark.....	2 <input type="checkbox"/>	2 <input type="checkbox"/>
Southwell.....	3 <input type="checkbox"/>	2 <input type="checkbox"/>
Bilsthorpe.....	4 <input type="checkbox"/>	2 <input type="checkbox"/>
Blidworth.....	5 <input type="checkbox"/>	2 <input type="checkbox"/>
Boughton.....	6 <input type="checkbox"/>	2 <input type="checkbox"/>
Caunton.....	7 <input type="checkbox"/>	2 <input type="checkbox"/>
Collingham & Meering.....	8 <input type="checkbox"/>	2 <input type="checkbox"/>
Clipstone.....	9 <input type="checkbox"/>	2 <input type="checkbox"/>
Edwinstowe.....	10 <input type="checkbox"/>	2 <input type="checkbox"/>
Farndon.....	11 <input type="checkbox"/>	2 <input type="checkbox"/>
Farnsfield.....	12 <input type="checkbox"/>	2 <input type="checkbox"/>
Lowdham.....	13 <input type="checkbox"/>	2 <input type="checkbox"/>
Muskham.....	14 <input type="checkbox"/>	2 <input type="checkbox"/>
Ollerton.....	15 <input type="checkbox"/>	2 <input type="checkbox"/>
Rainworth.....	16 <input type="checkbox"/>	2 <input type="checkbox"/>
Sutton on Trent.....	17 <input type="checkbox"/>	2 <input type="checkbox"/>
Winthorpe.....	18 <input type="checkbox"/>	2 <input type="checkbox"/>

38 Why are the locations above preferred?

Please cross all that apply

	Household	
	1	2
Always lived here.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>
To be near family / friends.....	2 <input type="checkbox"/>	2 <input type="checkbox"/>
New job / employment.....	3 <input type="checkbox"/>	2 <input type="checkbox"/>
Closer / easier to commute.....	4 <input type="checkbox"/>	2 <input type="checkbox"/>
Accessibility to public transport.....	5 <input type="checkbox"/>	2 <input type="checkbox"/>
Nearer / better shopping / leisure / entertainment facilities.....	6 <input type="checkbox"/>	2 <input type="checkbox"/>
Quality of local schools.....	7 <input type="checkbox"/>	2 <input type="checkbox"/>
Retirement.....	8 <input type="checkbox"/>	2 <input type="checkbox"/>
Health / personal care reasons.....	9 <input type="checkbox"/>	2 <input type="checkbox"/>
Move from urban to rural location.....	10 <input type="checkbox"/>	2 <input type="checkbox"/>
Move from rural to urban location.....	11 <input type="checkbox"/>	2 <input type="checkbox"/>
Able to afford local housing.....	12 <input type="checkbox"/>	2 <input type="checkbox"/>
Greater availability of type of housing sought.....	13 <input type="checkbox"/>	2 <input type="checkbox"/>
Better quality of area.....	14 <input type="checkbox"/>	2 <input type="checkbox"/>

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

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

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

	Household	
	1	2
Below £57 pw / £250 pm.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>
£57 - £80 pw / £250 - £350 pm.....	2 <input type="checkbox"/>	2 <input type="checkbox"/>
£81 - £103 pw / £351 - £450 pm.....	3 <input type="checkbox"/>	2 <input type="checkbox"/>
£104 - £127 pw / £451 - £550 pm.....	4 <input type="checkbox"/>	2 <input type="checkbox"/>
£128 - £150 pw / £551 - £650 pm.....	5 <input type="checkbox"/>	2 <input type="checkbox"/>
£151 - £173 pw / £651 - £750 pm.....	6 <input type="checkbox"/>	2 <input type="checkbox"/>
£174 - £196 pw / £751 - £850 pm.....	7 <input type="checkbox"/>	2 <input type="checkbox"/>
Above £196 pw / £850 pm.....	8 <input type="checkbox"/>	2 <input type="checkbox"/>

40b What savings does each household have to meet a deposit and legal costs?

	Household	
	1	2
No Savings.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>
Under £1,000.....	2 <input type="checkbox"/>	2 <input type="checkbox"/>
£1,000 - £5,000.....	3 <input type="checkbox"/>	2 <input type="checkbox"/>
£5,001 - £10,000.....	4 <input type="checkbox"/>	2 <input type="checkbox"/>
£10,001 - £20,000.....	5 <input type="checkbox"/>	2 <input type="checkbox"/>
£20,001 - £30,000.....	6 <input type="checkbox"/>	2 <input type="checkbox"/>
Over £30,000.....	7 <input type="checkbox"/>	2 <input type="checkbox"/>

40c Will each "new" household get help with a deposit from parents / relatives?

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

40d Please give total annual HOUSEHOLD income for the person or couple in each new household (including benefits & allowances but before tax and deductions)

	Household	
	1	2
None.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>
Under £10,000.....	2 <input type="checkbox"/>	2 <input type="checkbox"/>
£10,000 - £20,000.....	3 <input type="checkbox"/>	2 <input type="checkbox"/>
£20,001 - £27,500.....	4 <input type="checkbox"/>	2 <input type="checkbox"/>
£27,501 - £35,000.....	5 <input type="checkbox"/>	2 <input type="checkbox"/>
£35,001 - £45,000.....	6 <input type="checkbox"/>	2 <input type="checkbox"/>
£45,001 - £60,000.....	7 <input type="checkbox"/>	2 <input type="checkbox"/>
£60,001 - £75,000.....	8 <input type="checkbox"/>	2 <input type="checkbox"/>
£75,001 - £100,000.....	9 <input type="checkbox"/>	2 <input type="checkbox"/>
Above £100,000.....	10 <input type="checkbox"/>	2 <input type="checkbox"/>

THANK YOU FOR COMPLETING THE QUESTIONNAIRE. PLEASE RETURN IN THE PRE-PAID ENVELOPE PROVIDED TO: DAVID COUTTIE ASSOCIATES, FREEPOST HF2416, HUDDERSFIELD, HD1 2XY

POSTER



NEWARK &
SHERWOOD
DISTRICT COUNCIL

NEWARK AND SHERWOOD HOUSING SURVEY

WE NEED YOUR HELP !

We are sending questionnaires to more than 9,500 households in Newark and Sherwood during April and May

The information requested is very important to the Council as it seeks to assess and help us meet present and future housing needs

Completed forms need to be returned by 14th May 2014

THANK YOU FOR YOUR SUPPORT

SECONDARY DATA SOURCES

Secondary Data Sources

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

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

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

GLOSSARY OF TERMS

GLOSSARY

ABI	Annual Business Inquiry.
Affordability	<p>A measure of whether households can access and sustain the costs of private sector housing. DCA use two types of affordability: mortgage and rental.</p> <p><u>Mortgage affordability</u> measures whether households can afford a deposit and a mortgage; <u>rental affordability</u> measures whether a household can afford a private rental.</p> <p>Mortgage affordability is based on conditions set by mortgage lenders - a minimum level of household income and savings. We use a 3 times multiple of gross income. Rental affordability is defined as the rent being less than a proportion of a household's gross income. We use a 25% level of rental affordability.</p>
Affordable Housing	<p>Affordable housing is that provided, with subsidy¹, for people who are unable to resolve their housing requirements, in the general housing market because of the relationship between local housing costs and incomes.</p> <p>The definition in PPS3 is:-</p> <p><i>“Affordable housing includes social rented housing and intermediate housing, provided to specified eligible households whose needs are not met by the market”</i></p> <p>This definition covers housing for social rent and intermediate housing through shared ownership, shared equity and sub-market rent.</p>
Affordable Rent	A form of social housing, involving homes being made available at a rent level of up to 80% of market rent (inclusive of service charges).
CLG Bedroom Standard²	<p>The standard number of bedrooms allocated to each household in accordance with its age/sex/marital status composition and the relationship of the members to one another.</p> <p>A separate bedroom is allocated to each married couple, any person aged 21 or over, each pair of adolescents aged 10 – 20 of the same sex, and each pair of children under 10. Any unpaired person aged 10 – 20 is paired, if possible with a child under 10 of the same sex, or, if that is not possible, he or she is given a separate bedroom, as is any unpaired child under 10. This standard is then compared with the actual number of bedrooms available for the sole use of the household and the differences are tabulated.</p>
BME	Black & Minority Ethnic.
Choice Based Lettings (CBL)	Choice Based Lettings allows applicants for social housing (and tenants who want to transfer) to apply for vacancies which are advertised widely in the neighbourhood. Applicants can see the full range of available properties and can apply for any home to which they are matched.
CLG	Communities and Local Government. CLG has responsibility for local and regional government, housing, planning, fire, regeneration, social exclusion and neighbourhood renewal with the ambition to create sustainable communities for all. Previously known as DETR, DTLR, ODPM and DCLG.

¹ This subsidy is not always public subsidy.

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

CML	Council of Mortgage Lenders
Concealed Household	A Concealed Household is someone living within a household wanting to move to their own accommodation and form a separate household (e.g. adult children living with their parents).
CORE	The Continuous Recording System (Housing Association and Local Authority Lettings / New Tenants).
DETR	Government body superseded by CLG. (See CLG)
Discounted Market Rented Housing	New Units utilising the equity from the discounted or free land from the planning process where Housing Associations could build at only development cost and provide, without grant, units which would be available at lower than private rented market cost but above Housing Corporation rent caps.
ELASH	English Local Authority Statistics on Housing – The replacement for the HSSA
Existing Household	An existing household encompasses the household in its entirety.
FTB	First Time Buyer – Term used for people who have not previously owned a home
HMO	House in Multiple Accommodation – A house which is occupied by persons who do not form a single household
Homeless Household	A household is accepted as statutorily homeless by the authority if it meets the criteria set out in the Housing Act 1996.
Household	The Census definition of a household is:- <i>“A household comprises either one person living alone or a group of people (not necessarily related) living at the same address with common housekeeping - that is, sharing at least one meal a day or sharing a living room or sitting room.”</i>
Housing Demand	Is the quantity and type / quality of housing which households wish to buy or rent and are able to afford. It therefore takes account of preferences and ability to pay.
Housing Need	Refers to households lacking their own housing or living in housing which is inadequate or unsuitable, who are unlikely to be able to meet their needs in the local housing market without some assistance.
Housing Register	A register of people waiting for affordable housing. It may have two components: a list for those not currently occupying affordable housing (more properly known as the Housing Register) and a Transfer List for those tenants who wish to move to another affordable home within the same District.
HSSA	The Housing Strategy Statistical Appendix.

Implied Numbers	The “numbers implied” column inserted in some of the tables is DCA’s assessment of the total numbers to be derived after applying the appropriate weighting factor based on sub area location and tenure responses to that sub-areas household numbers. Where multiple choice is not involved, this will generally equate to the household population of the Local Authority as a whole but some individual questions may not be answered by all respondents, giving a marginally lower total.
Inadequate Housing	Housing which is inadequate or unsuitable in meeting the needs of the household, comprising a range of criteria on house condition, size, cost and security of tenure. These criteria are used to assess whether the unsuitability can be resolved by improvements to the dwelling, or whether the household has to move to another home.
Intermediate Housing	Housing at prices or rents above those of social rented but below market prices or rents. This includes shared ownership, shared equity and sub-market renting.
LA	Local Authority.
LCHO	Low Cost Home Ownership.
LDF	Local Development Framework. This is a folder of local development documents that outlines how planning will be managed within a Local Authority area.
LTV	Loan to Value - the percentage of loan a person needs against the value of the property.
Nuclear NPS	Nuclear National Policy Statement - The Government wanted a planning system for major infrastructure which is rapid, predictable and accountable. The energy National Policy Statements (NPSs) will be a blueprint for decision-making on individual applications for development consent for nationally significant energy infrastructure.
NOMIS	National On-line Manpower Information System.
NPPF	The National Policy Planning Framework which replaces PPS3.
ONS	Office for National Statistics.
Over Occupation / Over occupation	Over occupation / Overcrowding occurs when, using the bedroom standard , there are insufficient bedrooms in the property based on the number of residents and their age/sex/marital status composition. Over occupation is more common in the public sector than the private sector.
Relets	RSL rented accommodation that becomes vacant due to the departure of a previous tenant; therefore the accommodation can be re-let to another tenant or new applicant on the Housing Register.
Registered Social Landlords (RSL)	A Housing Association or a not-for-profit company, registered by the Tenants Services Authority (TSA), providing social housing.

Right to Buy (RTB)	The Right To Buy Scheme gives eligible council tenants the right to buy their property from their council at a discount. Many RSL tenants have similar rights under the Right To Acquire.
Survey of English Housing (SHE)	The Survey of English Housing is a continuous household survey that collects information from nearly 20,000 households about the characteristics of their housing and their attitudes to housing and related issues.
Sheltered Accommodation	Sheltered Accommodation is housing which is purpose built for older people with associated facilities and services.
SHG – Social Housing Grant	Capital provided by the HCA, or Local Authority, to fully or partially fund RSLs when developing social housing. SHG is paid under s18 of the Housing Act 1996.
SO – Shared Ownership	Either newly built or existing properties purchased by a housing provider, which are then sold on a part rent / part buy basis under a shared ownership lease. The shared owner buys a percentage of the property, funded by mortgage and / or savings. The remaining percentage is still owned by the housing provider who charges a rent on it. Purchasers can, in some cases ‘staircase out’ to full ownership.
SSA	Strategic Siting Assessment – the name of the assessment made by the Department for Trade and Industry on the appraisal of potential sites for Nuclear Power Stations
Transfer	A local Authority or RSL tenant who have transferred to another LA or RSL property
Transfer List	A list of Local Authority and RSL tenants that have applied for alternative Local Authority housing. Housing Associations may keep their own Transfer Lists and some authorities may combine transfer applicants in one Housing Register.
Under Occupation	A household is under-occupying if more than one spare bedroom is available, using the bedroom standard as a test. Under-occupation is common in the private sector.

SURVEY METHODOLOGY

1 SURVEY METHODOLOGY

1.1 Background and Context

- 1.1.1 A Housing Market and Needs Assessment (HMA) is a collection of data (both primary and / or secondary) detailing all aspects influencing housing markets in a particular area.
- 1.1.2 The Newark and Sherwood HMA, along with other strategies and research are a crucial part of the evidence base for the Council to review local housing strategies and Local Development Frameworks. It can also inform business planning processes, as well as identify targets for investment.
- 1.1.3 The methodology adopted for this Assessment utilises a mix of primary and secondary data from local and national sources which are appropriately identified throughout the report.

1.2 Purpose, Aims and Objectives

- 1.2.1 The purpose of the survey was to undertake a comprehensive and robust assessment to obtain high quality information about current and future housing needs at a local authority level and to inform the development of policies and underpin local housing strategies.
- 1.2.2 The key objective of the HMA is to enable Newark & Sherwood District Council to understand the nature and level of housing demand and need within the District and provide a robust and credible assessment of the local housing market which can be used to inform key policies and strategies.
- 1.2.3 A sub-area structure was agreed with the Council and consisted of grouping the District into 7 sub-areas. The structure is detailed in Table 1-1 below.

Table 1-1 Sub-Area Structure

Sub-Areas	Wards contained within
Newark	Balderton North, Balderton North, Beacon, Bridge, Castle, Devon, Magnus, Trent, Farndon, Winthorpe, Muskham.
Collingham and Meering	Collingham and Meering
Sutton-on-Trent	Sutton-on-Trent, Caunton.
Sherwood	Edwinstowe, Farnsfield and Bilsthorpe, Ollerton, Boughton.
Mansfield Fringe	Clipstone, Blidworth, Rainworth.
Southwell	Southwell east, north and west
Nottingham Fringe	Lowdham

1.3 Methodology

1.3.1 The household survey consisted of the following elements:-

- A postal household survey completed by 2,145 households across the 7 agreed sub-areas.
- In-depth analysis of the local housing market to assess affordability through an internet search of local estate agents in relation to the delivery, cost and supply of market access level properties and in the private rented sector.
- Secondary data analysis, including a strategic review of the 2001 Census, 2011 Census, District Population Growth, Local Plan, Nomis, Land Registry, Housing Strategy, 2009 HMA Report, LDF documents and the Housing Register and CORE/ELASH (HSSA) Returns.

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

1.3.3 The questionnaire was designed to gather a comprehensive range of information on existing and concealed households and was structured in three parts.

1.3.4 Part One sought information about the existing housing situation including:-

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

1.3.5 Part Two of the questionnaire collected information on the existing households' future moving intentions and Part Three on the moving intentions of concealed households. Questions in these two sections included:-

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

1.3.6 The survey questionnaire is provided as an **Appendix (I)**.

1.4 Sampling

- 1.4.1 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.
- 1.4.2 The survey sample size was structured to achieve a 95% confidence rate and was weighted to known data to ensure that the results reflect the population. Using simple random sampling, the confidence interval with a sample size of 2,000 households is in the region of 2%.
- 1.4.3 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%).
- 1.4.4 The postal sample was stratified into the 7 sub-areas as specified at Table 1-1 and selected by random probability from the Council Tax Register.
- 1.4.5 The main issue is whether non-respondents are different in some way to responders (e.g. low education, older). Increasing the sample size does not necessarily alleviate this problem if some groups of people systematically do not respond.

1.5 Promotion

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

1.6 Survey Process and Response

- 1.6.1 The questionnaires were posted on 23rd April 2014, allowing around three weeks for response, with a closing date of the 14th May 2014.
- 1.6.2 4.1% of all households in Newark and District took part in the survey. The response rate by sub-area is detailed in the table below.

Table 1-2 Response Rate by Sub-area

SUB-AREA	2014 resident households	Sample	Total response	Response rate %	Confidence interval +/-
Newark	24,017	3,700	795	21.5	3.55
Collingham and Meering	2,118	400	105	26.3	9.76
Sutton-on-Trent	2,057	900	233	25.9	6.55
Sherwood	11,547	1,550	303	19.5	5.75
Mansfield Fringe	7,082	1,900	334	17.6	5.47
Southwell	3,377	800	245	30.6	6.39
Nottingham Fringe	2,026	400	130	32.5	8.77
TOTAL	52,224	9,650	2145	22.2	2.16

Source: DCA Newark & Sherwood Housing Survey 2014

1.7 Data Validity

- 1.7.1 All areas reached response levels based on household numbers adequate to ensure statistical validity at the confidence level of 95%. The confidence interval ranged from $\pm 9.76\%$ to $\pm 3.55\%$ at sub-area level and was $\pm 2.16\%$ at District level.
- 1.7.2 These levels at Sub-area and District level have resulted in a large total sample adequate to ensure that the findings of the survey are representative of the population and sufficiently large to overcome bias.

1.8 Survey Weighting

- 1.8.1 The data file was checked against the 2011 Census Tenure data and the Council's Local Authority Statistics on Housing (ELASH) for bias and re-weighted where necessary.
- 1.8.2 Given the nature of the random sample of households within the agreed wards and sub-areas embodied in the postal survey, tenure type is expected to provide the main validation that the sample is representative of the whole population.
- 1.8.3 The data set out below on household population and tenure is based on the Council Tax number of resident households i.e. excluding vacant properties and second homes. The only known data in 2014 is the social housing stock which has been weighted to the number of units supplied by the Council, by the wards.
- 1.8.4 Private sector tenure has been compared with the 2011 Census data and re-weighted where necessary.
- 1.8.5 The overall data set is therefore representative of the District population and is the basis for the calculation of all the subsequent tables i.e. all responses are given the weight appropriate to the actual tenure balance.

Table 1-3 Tenure of Present Households

Question 1

Tenure	2014 Survey %	N ^{OS} . implied	2011 Census
Owner Occupied with Mortgage	34.7	16,945	35.7
Owner Occupied no Mortgage	35.4	17,246	35.0
Private rented	12.7	6,198	11.6
Newark & Sherwood Homes	11.2	5,464	10.4
RP rented	4.0	1,946	4.0
Shared Ownership	0.4	207	0.5
Tied to employ / living rent free	1.6	752	2.8
Total	100.0	48,758	100.0

Source: DCA Newark & Sherwood 2014 Housing Needs Survey and Crown Copyright © Census 2011

- 1.8.6 The private rented sector constitutes 9.8% of households, lower than the national level of around 16.8% and the regional level (East) of 14.7%. This group includes those renting from a private landlord or from a friend or relative. 11.2% of households are social housing tenants and around 78.1% of households are owner occupiers.

1.9 Data Sources

- 1.9.1 The *2007 SHMA Practice Guidance* stresses the importance of using good quality data from a range of sources.
- 1.9.2 Extensive secondary data and primary data collected during the 2014 Housing Survey have been used in the HMA report unless indicated otherwise. A comparison is also provided for some results throughout this report to the average of over 250 DCA Housing Assessment Surveys nationally.
- 1.9.3 All local, Regional and national documents mentioned in the HMA report are current at the time of report writing. However these documents are subject to change and may be superseded by revised policy and strategy over time.
- 1.9.4 The sources of data used within each section of the HMA report are referenced where appropriate and **Appendix III** contains a list of the secondary data sources used in the report.

1.10 Survey Household Data

- 1.10.1 It should be noted that the 'numbers implied' column inserted in some of the tables is DCA's assessment of the total numbers to be derived after applying the appropriate weighting factor based on location and tenure responses to that sub-area's household numbers.
- 1.10.2 Where multiple choices are not involved, this will generally equate to the household population of the Local Authority as a whole but some individual questions may not be answered by all respondents, giving a marginally lower total.
- 1.10.3 Where multiple choice questions are involved, two percentage columns are shown. The first percentage column relates to each heading to the total number of actual responses. Those responses are set out at sub-area level in the accompanying data tables and are the basis of the 'numbers implied' column in the report.
- 1.10.4 The second percentage column relates the same numbers to the number of choices, which in the case of a multiple choice question is likely to give a total in excess of 100% depending on the level of multiple choice made.

1.11 Glossary of Terms

- 1.11.1 A glossary of the technical terms used throughout this report is provided as **Appendix IV**.

AFFORDABLE HOUSING DEFINITIONS

Affordable Housing

The NPPF definition of affordable housing is:-

- *'Social rented, affordable rented and intermediate housing, provided to eligible households whose needs are not met by the market. Eligibility is determined with regard to local incomes and local house prices. Affordable housing should include provisions to remain at an affordable price for future eligible households or for the subsidy to be recycled for alternative affordable housing provision.*

Affordable housing should:

- Meet the needs of eligible households including availability at a cost low enough for them to afford, determined with regard to local incomes and local house prices.
- Include provision for the home to remain at an affordable price for future eligible households or, if these restrictions are lifted, for the subsidy to be recycled for alternative affordable housing provision.

The types of affordable housing are as follows:-

Social rented housing:

- *Is owned by local authorities and private registered providers (as defined in section 80 of the Housing and Regeneration Act 2008), for which guideline target rents are determined through the national rent regime. It may also be owned by other persons and provided under equivalent rental arrangements to the above, as agreed with the local authority or with the Homes and Communities Agency.*

Affordable rented housing:-

- *Is let by local authorities or private registered providers of social housing to households who are eligible for social rented housing.*
- *Affordable Rent is subject to rent controls that require a rent of no more than 80% of the local market rent (including service charges, where applicable).*

Intermediate housing:

- *is homes for sale and rent provided at a cost above social rent, but below market levels subject to the criteria in the Affordable Housing definition above. These can include shared equity (shared ownership and equity loans), other low cost homes for sale and intermediate rent, but not affordable rented housing.*

These definitions replace those given in previous editions of PPS3 (2006 and 2010) and related Guidance such as Delivery of Affordable Housing 2006.