



2007 HOUSING NEEDS ASSESSMENT

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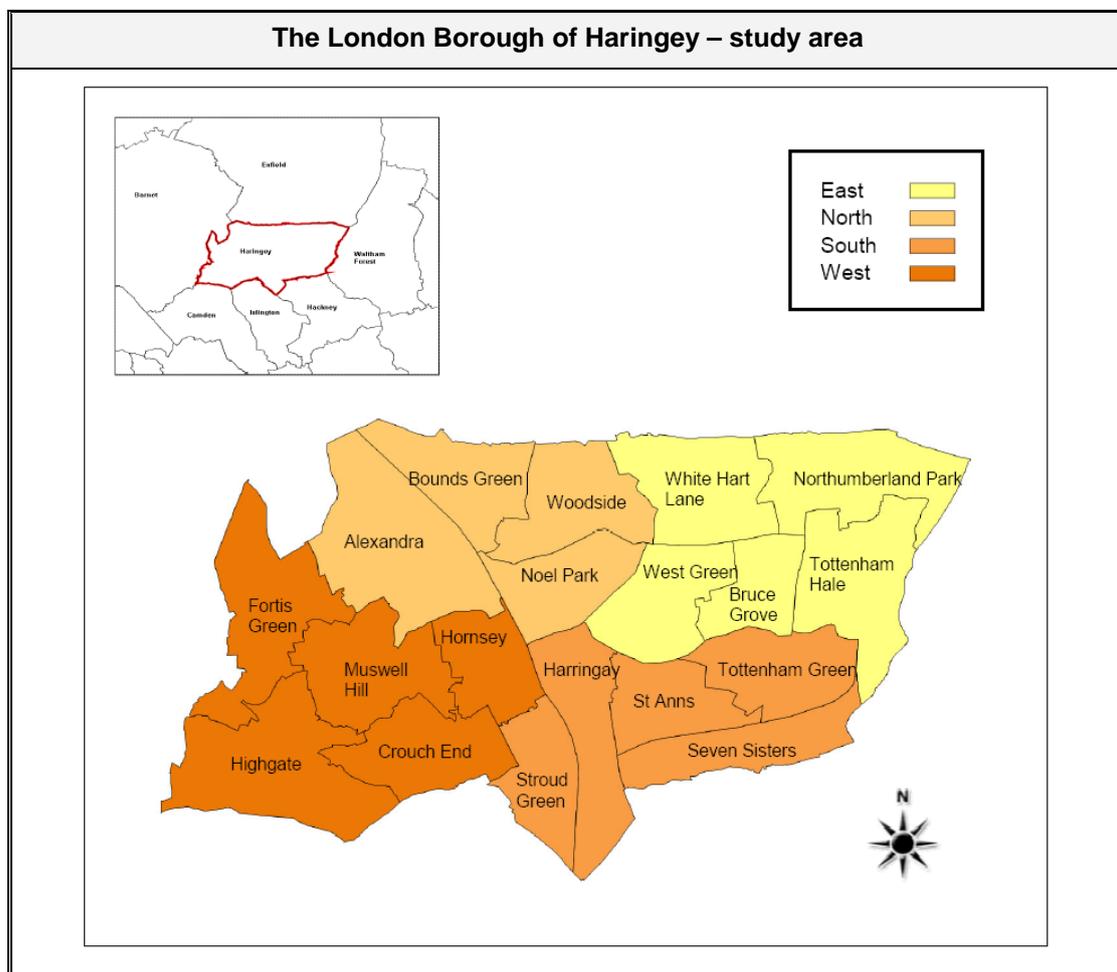
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EXECUTIVE SUMMARY

Context of the Study

Fordham Research were commissioned to carry out a Housing Needs Assessment for Haringey Borough Council. The study was designed to assess the future requirements for affordable housing. To do this the study drew on a number of sources of information. These included:

- Primary data collected using a hybrid approach involving a combination of personal interviews and postal questionnaires
- Interviews with local estate and letting agents
- Review of secondary data (including Land Registry, Census and HSSA data)



Survey and initial data

A major part of the study process was a postal survey of 1,259 households and personal interviews with 1,263 households. In total 2,522 households took part in the survey. The questionnaire covered a wide range of issues including questions about:

- Current housing circumstances
- Past moves
- Future housing intentions
- The requirements of newly forming households
- Income levels

Information from the questionnaire survey was used throughout the report (along with secondary information) to make estimates about the future housing requirements in the Borough.

Overall the survey estimated that just under half of households are currently owner-occupiers with around 30% living in the social rented sector.

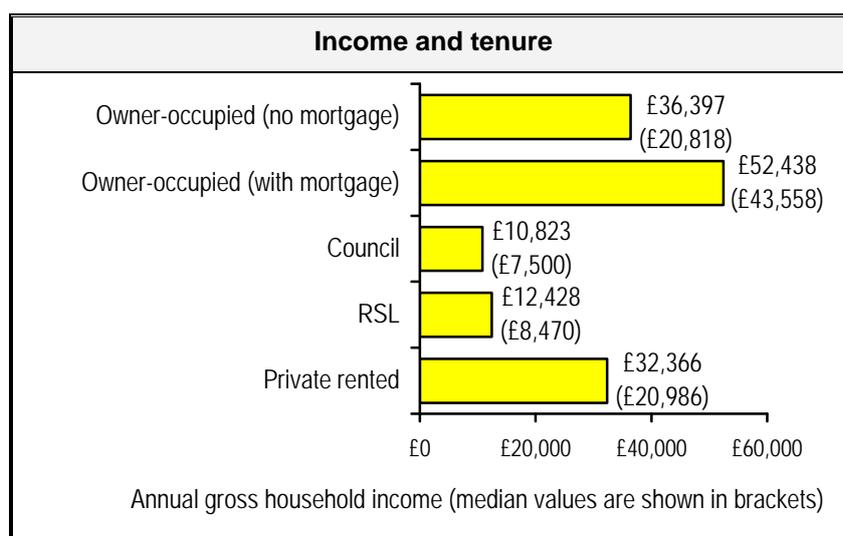
Number of households in each tenure group		
Tenure	Total number of households	% of households
Owner-occupied (no mortgage)	16,382	17.6%
Owner-occupied (with mortgage)	29,252	31.5%
Council	16,761	18.0%
RSL	10,293	11.1%
Private rented	20,221	21.8%
TOTAL	92,909	100.0%

A survey of local estate and letting agents identified estimates of the minimum costs of housing to both buy and rent in the Borough. Our analysis showed that prices in north Tottenham (N17) were significantly cheaper than other parts of the Borough. For the purposes of calculating the appropriate prices for the assessment of affordability, it was felt that the average of prices observed in the north Tottenham (N17) area should be applied to households in all parts of the Borough. They are shown in the table below.

Minimum property prices/rent in Haringey – North Tottenham area only		
Property size	Minimum price	Minimum rents (per month)
1 bedroom	£96,500	£600
2 bedrooms	£130,000	£735
3 bedrooms	£170,000	£880
4 bedrooms	£236,000	£1,065

The information about minimum prices and rents was used along with financial information collected in the survey to make estimates of households’ ability to afford market housing (without the need for subsidy).

The survey estimated average gross annual household income (including non-housing benefits) to be £33,301. There were, however, wide variations by tenure; with households living in social rented housing having particularly low income levels.

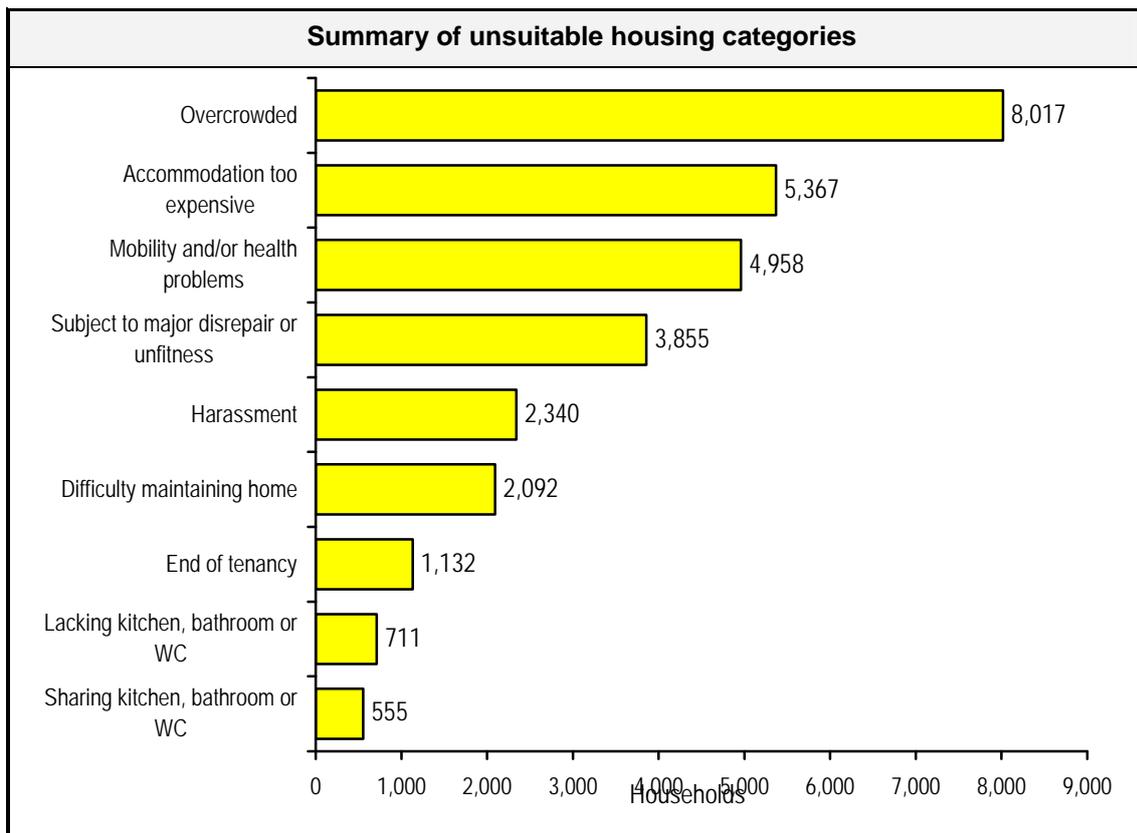


The Guide model

As part of the study, an estimate of the need for affordable housing was made based on the ‘Basic Needs Assessment Model’ (BNAM). The BNAM is the main method for calculating affordable housing requirements suggested in Government guidance ‘Local Housing Needs Assessment: A Guide to Good Practice’ (ODPM 2000).

One of the components of the needs assessment model is the calculation of households whose current accommodation is in some way unsuitable for their requirements. It is estimated that a total of 19,376 households are living in unsuitable housing. This represents 20.9% of all households in the Borough.

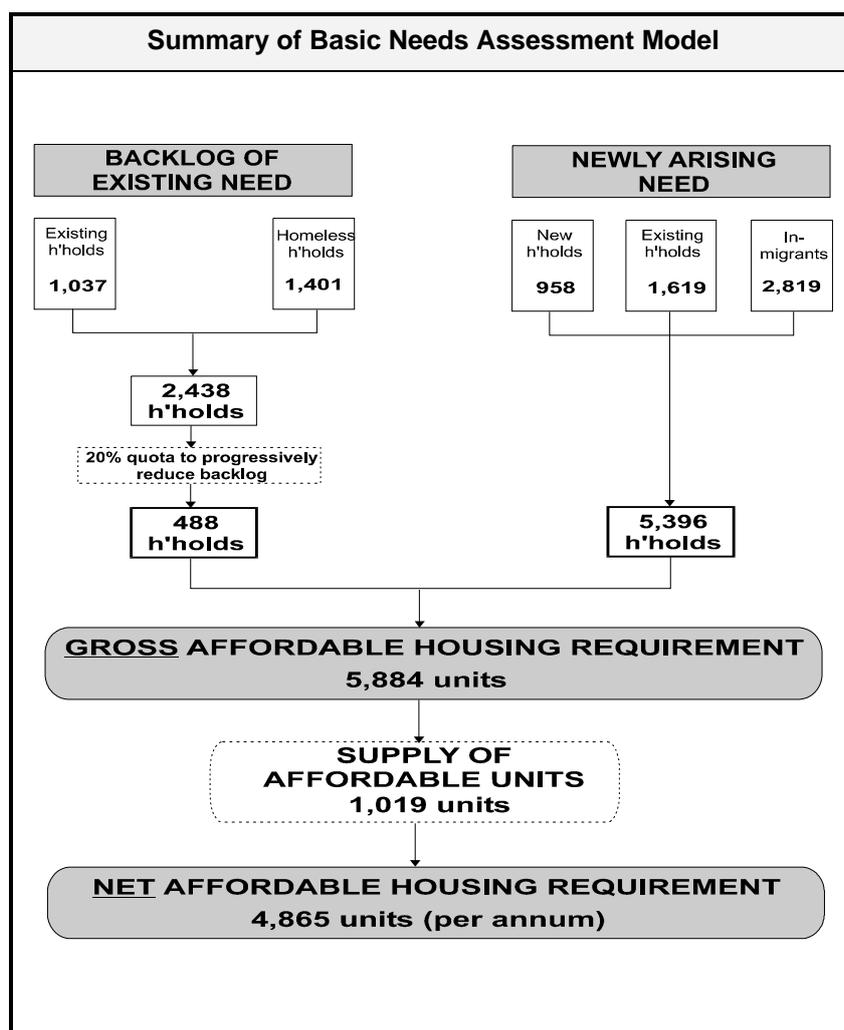
The figure below shows a summary of the numbers of households living in unsuitable housing (ordered by the number of households in each category). The main reason for unsuitable housing is overcrowding.



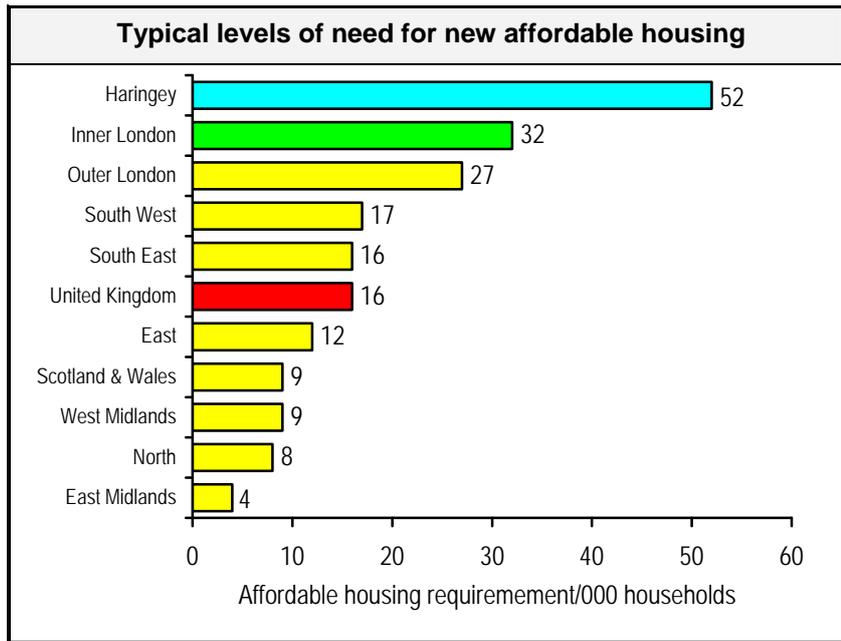
Further analysis reveals that around 15% of households in the social rented sector are overcrowded, which is the highest in any tenure and emphasises the pressure on the larger (three and four bedroom) social rented dwellings in the Borough.

The BNAM sets out 18 stages of analysis to produce an estimate of the annual requirement for additional affordable housing. The model can be summarised as three main analytical stages with a fourth stage producing the final requirement figure. The stages are:

- Backlog of existing need
- Newly arising need
- Supply of affordable units
- Overall affordable housing requirement



Overall, using the BNAM it was estimated that there is currently a shortfall of affordable housing in the Borough of 4,865 units per annum. Putting the results in context suggests that the affordable housing requirement in Haringey is significantly above averages found in other Fordham Research assessments both nationally and regionally. The figure below shows the affordable housing requirement standardised as an annual rate per thousand households and highlights the scale of the housing need in the Borough.



Policy implications

The analysis suggests that any target of affordable housing would be perfectly justified in terms of the need. The London Plan identifies that most London boroughs should pursue an affordable housing target of 50%. Furthermore the London Plan states that where it is financially viable a target higher than 50% should be pursued. Over the next ten years, the affordable housing capacity in Haringey will be increased by two major regeneration areas in the Borough – Tottenham Hale and Haringey Heartlands. These two developments in the East of the Borough constitute over four-fifths of the housing development currently planned in Haringey and provide a significant opportunity to help addressing the severe need for affordable housing in the Borough. It is therefore recommended that on these sites an affordable housing target of 60% be adopted.

It is recommended that the affordable housing required be provided on site for sites located in the western part of the Borough and on the two major sites in the East of the Borough identified above. On other sites in the East of the Borough in instances that the Council identifies as suitable it may be appropriate for the affordable housing requirement to be met in the West. This is because the Eastern part of the Borough has the highest concentrations of existing social rented housing and households in temporary accommodation and this policy will help redress the imbalances in the current socio-economic geography of the Borough and contribute towards making communities more mixed and balanced.

The usual threshold stipulated by PPS3 and The London Plan is 15 dwellings/ha, however if high levels of need can be demonstrated, a lower threshold can be adopted. The threshold adopted in Haringey's UDP is 10 dwellings/ha, which reflects the very high level of additional housing required. Over four-fifths of the housing development currently planned in Haringey will be located on two large sites in the East of the Borough. As sites in the West of the Borough are likely to be smaller, yet the affordable housing requirement in this area is particularly great a lower threshold may be appropriate. It is therefore recommended that a threshold of 5 dwellings/ha apply to sites in the west of the Borough.

It is recommended that 70% of affordable homes in the Borough are social rented and 30% are intermediate housing priced at a level around half way between social rents and entry level market costs.

This analysis of the size of affordable accommodation required presented in table 10.5 identified that the requirement is most acute for three and four bedroom properties. Whilst it is important that on any site a range of sizes of affordable homes are built to ensure that there is an appropriate mix and balance within the community, generally greater weighting should be given to larger family sized accommodation. The extremely high levels of need identified mean that it is necessary to prioritise the households whose need is most acute. These are those in priority housing need and in temporary accommodation, whom in many instances require larger accommodation which is currently not sufficiently available in the housing stock.

The Needs of Particular groups

The study moved on from a consideration of future needs for additional housing to look at the needs of particular groups. The survey concentrated on the characteristics and requirements of households with support needs, older person households, key workers, BME households and overcrowded households.

The key findings from these groups were:

- Support needs households are more likely than households overall to be in unsuitable housing. Support needs households in general stated a requirement for a wide range of adaptations and improvements to the home with a level access shower unit and extra handrails were most commonly required.
- Older person only households are largely comprised of one or two persons, providing implications for future caring patterns. A relatively high proportion of social rented accommodation houses older people only (19.1%).

- Education is the most common key worker category in Haringey, followed by health. Key worker households have lower incomes than non-key worker households (in employment)
- Ethnic minority households are more likely to be in housing need than White British households and record a higher average household size. There is a requirement for larger affordable units to meet the need arising from these groups.
- Overcrowded households tend to have low incomes and are far more likely to state that they need or expect to move than other households.

Conclusions

The housing needs assessment in Haringey provides a detailed analysis of housing requirement issues across the whole of the Borough. The study began by following the Basic Needs Assessment Model, which estimated a shortfall of 4,865 affordable dwellings per annum (for the next five years).

In the light of the affordable housing requirement shown, it would be sensible to suggest that the Council will need to maximise the availability of affordable housing from all possible sources (including newbuild, acquisitions, conversions etc). Attention should also be paid to the cost (to occupants) of any additional housing to make sure that it can actually meet the needs identified in the survey.

SECTION A: CONTEXT OF THE STUDY

This report is the result of a Housing Needs Assessment undertaken by Fordham Research on behalf of Haringey Borough. It provides an overview of the housing situation in Haringey, calculating an estimate of affordable housing requirements and also looking at housing demand across all tenures and property sizes.

Data collection and analysis for the assessment has been implemented in line with ODPM guidance, which was published in 2000 in an attempt to standardise Housing Needs Assessments. These assessments are a key piece of research for Local Authorities, informing the development of Affordable Housing Policies.

The report is divided into five sections. The first sets the scene in Haringey, pinpointing key issues within the Borough's housing sector, which are then addressed within the following chapters. The second section provides a summary of data collection techniques and outlines the range of information collection, explaining its importance for assessing housing need.

The third section works through the three stages of the model, as outlined by ODPM guidance, in order to assess whether there is a shortfall or surplus of affordable housing in Haringey. Finally the fourth section considers housing requirements of specific groups.



1. Introduction

1.1 Introduction

This report contains a comprehensive assessment of housing need across all tenures in the Haringey Borough Council area. Three main aims and objectives were set out in the Council's brief for the project. These are summarised as:

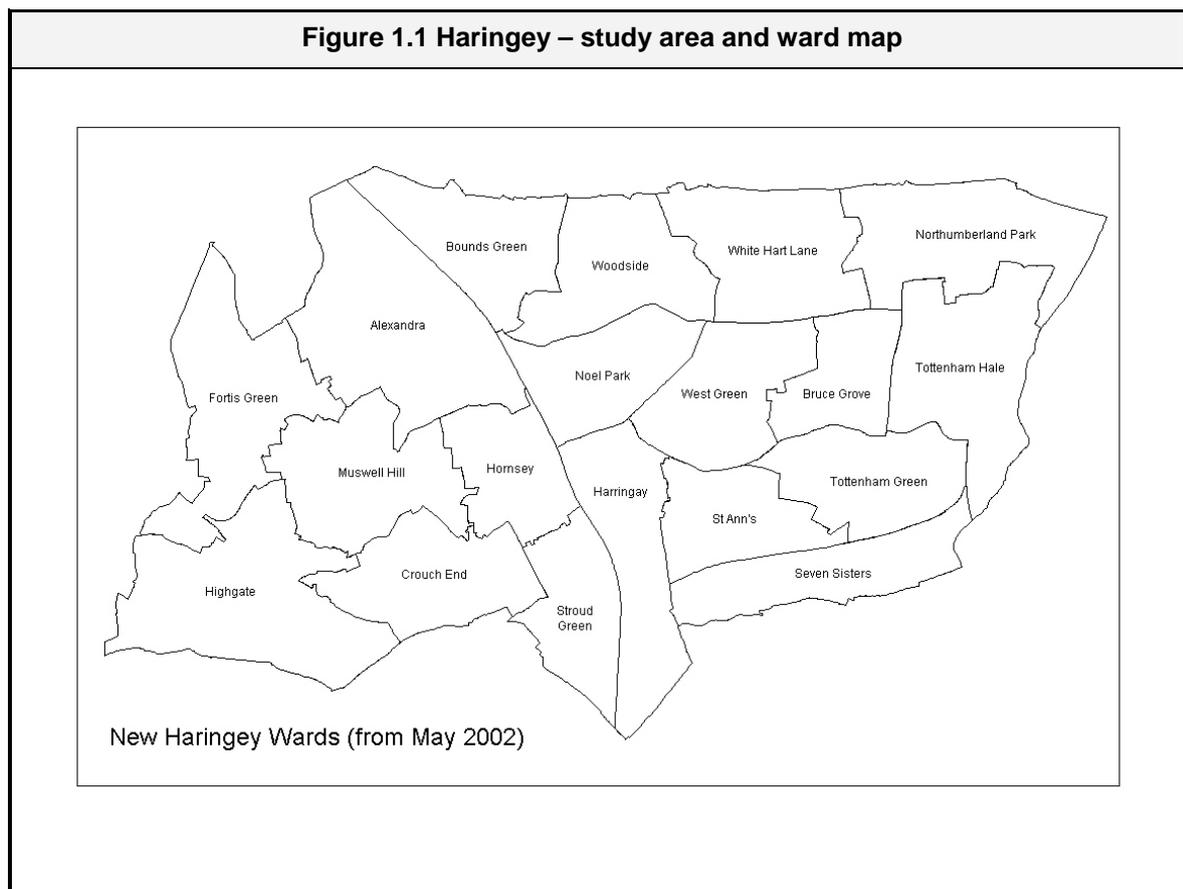
- Analyse the housing market and assess levels of housing need across all tenures within the Borough
- Inform the Council's Local Development Framework
- Guide future investment in the provision of social and intermediate housing

1.2 Haringey

The London Borough of Haringey is located in the north of London and is bordered by the London boroughs of Barnet to the west, Enfield to the north, Waltham Forest to the east and Hackney, Islington and Camden to the south.

Haringey is a diverse borough comprised of the areas of Tottenham, Hornsey, Wood Green, Muswell Hill and Highgate. It is home to White Hart Lane's Tottenham Hotspur Football Club and to Alexandra Palace. In terms of public transport, Haringey is served by the Piccadilly (Turnpike Lane, Wood Green, Bounds Green) and Victoria lines (Seven Sisters, Tottenham Hale); and a number of National Rail stations.

In mid-2003 Haringey had an estimated 224,700 residents. According to the Indices of Deprivation 2004's overall average score Haringey ranked 13th out of 354 boroughs (1 being the most deprived), though Islington and Hackney were rated as more deprived.



1.3 Population projections

One further topic of interest is to consider population projections. The most accurate projections available are those provided by the Greater London Authority (GLA). Projections are taken from a 2001 base and have been projected to 2031.

The table below shows population estimates for five year periods up to 2021. Also included is data for 2001 (the base date of the projections). Incremental changes are also shown for each five year period.

Table 1.1 Population change in the Borough 2001-2021			
Date	Population	Change	% change
2001	221,251	-	-
2006	222,911	1,660	0.8%
2011	231,078	8,167	3.7%
2016	233,125	2,047	0.9%
2021	237,738	4,613	2.0%
TOTAL	-	16,487	7.5%

The table above indicates an increase in population over the period. Overall the population is projected to reach 237,738 by 2021, an increase of 7.5% over 20 years.

It is also worth looking briefly at projected changes in age structure. The table below shows the above figures broken down into different age bands.

Age band	2001	2006	2011	2016	2021	Change (2001- 2021)	% change from 2001
0-19	54,955	53,203	54,141	55,058	56,790	1,835	3.3%
20-29	43,744	44,962	44,070	43,075	42,582	-1,162	-2.7%
30-44	62,253	64,809	69,350	69,504	69,741	7,488	12.0%
45-49	12,008	13,396	15,298	15,113	15,833	3,825	31.9%
50-54	10,821	10,257	11,700	12,938	12,977	2,156	19.9%
55-59	8,528	9,134	8,965	9,927	11,027	2,499	29.3%
60-64	7,781	7,097	7,813	7,533	8,394	613	7.9%
65-69	6,804	6,284	5,957	6,429	6,297	-507	-7.5%
70-74	5,199	5,325	5,117	4,825	5,281	82	1.6%
75-79	4,015	3,767	3,985	3,845	3,738	-277	-6.9%
80-84	2,663	2,575	2,558	2,702	2,701	38	1.4%
85+	2,480	2,102	2,123	2,176	2,377	-103	-4.2%
ALL AGES	221,251	222,911	231,078	233,125	237,738	16,487	7.5%

The overall results can be summarised as:

1. The 0-19 age group shows an increase to 2021 of 1,835 persons (3.3%)
2. The 20-29 age group shows a decrease of 1,162 persons (2.7%). This group is of interest as many new households will come from this segment of the population. This group is also likely to be economically active but not affluent
3. The 45-49 age group shows the highest increase of 31.9%. The age groups of 55-59 and 50-54 also show above average increases. These groups are of interest as many of these people will be economically active and more affluent.
4. All of the retired age groups display below average increases; the 65-69, 75-79 and 85+ age groups are predicted to decrease in size by 2021; the 70-74 and 80-84 age groups are only predicted to increase slightly.

1.4 Housing Strategy Statistical Appendix data

One further source of data that is of interest is the Housing Strategy Statistical Appendix (HSSA) data. This data source contains a significant amount of data about the local housing stock including the number of dwellings, vacancy rates, supply information and information about levels of affordable house building. For the purposes of this section we look briefly at the Housing Register (Section C) and homelessness (Section E). All data is taken from the 2005 HSSA return.

The table below shows the number of households on the Housing Register from 2002 to 2005 (all data is as of 1st April). The data shows that in 2005 the Housing Register reached its highest point (19,930 households) and there has been a clear upward trend since 2002, particularly in the last year.

Table 1.4 Number on Housing Register 2002-2005	
Year	Number of households
2002	12,585
2003	14,264
2004	16,920
2005	19,930

The table below shows the number of homeless acceptances per annum for the period 2002 to 2005. As with the Housing Register there is a general upward trend. With an average of around 1,250 acceptances per annum over the period it is clear that homelessness is a continued problem in Haringey.

Table 1.5 Number of households accepted as homeless 2002-2005	
Year	Number of households
2002	1,094
2003	1,315
2004	1,287
2005	1,337

1.5 Property prices and income levels

Land Registry data for the second quarter of 2005 demonstrates that house prices in Haringey have increased by 49.8% over the five year period from 2000: a lower rate than observed nationally

though a slightly greater rate than observed regionally. The average house price at £264,152 is higher than the average for England and Wales, and lower than the average for the Greater London.

Data from the 2005 Annual Survey of Hours and Earnings suggests that the average full-time wage of residents in the Borough is only £28,763. Average prices are therefore more than nine times average earnings. On the basis of this data alone it is clear that there is likely to be an issue of access to affordable housing for many households.

1.6 Summary

Haringey is located in the north of London and spans a number of diverse areas. In 2003, the population was estimated to be around 224,700. As would be expected of a London borough, at £264,152, average house prices are significantly higher than those found nationally, though the rate of increase is lower.

Secondary data shows that the number of households on the Housing Register has been steadily rising. This is also the case with homelessness acceptances; the average over the 2002 to 2005 period is around 1,250 per annum. Population projections indicate that the population of Haringey is set to grow at a gradual rate in the future (by 2.5% from 2003 to 2021) and that a large proportion of this growth will be of those aged 50-64 , with a decrease projected in the number of people aged under 45.

2. Housing Needs Assessment - background

2.1 Introduction

The assessment closely follows guidance set out by the Office of the Deputy Prime Minister in *'Local Housing Needs Assessment: A Guide to Good Practice'* (July 2000). It should be noted that throughout this report reference is made to the ODPM Guidance, although at the time of publication the Department was titled DETR. The main aspect of the ODPM guide is its Basic Needs Assessment Model (BNAM) which is discussed further in this chapter.

In March 2005 a 'discussion draft' of a revision to the above guidance was published. In addition the Housing Markets Assessments Draft practice guidance published by the ODPM in December 2005 provides advice on how housing need should be assessed. This report has taken account of some of the main changes proposed in the new guidance and several elements of the methodology, such as the affordability test and unsuitable housing categories, have been adjusted accordingly. It is unlikely that these will change when the new guidance is finalised.

The outputs of this model provide detail on certain crucial matters, such as the types of affordable housing which can meet housing need and suggested affordable housing policy responses (such as target and threshold levels).

2.2 Key points from the housing needs assessment guide

The basis for carrying out housing needs assessment has been standardised by the publication of the Guide (formally: *Local Housing Needs Assessment: A Guide to Good Practice – ODPM Housing, July 2000*). Since the Guide provides the test of a good Housing Needs Assessment, it is important to summarise its key features. This section is devoted to that purpose.

(i) Introduction

This Guide, published in July 2000, has gone a long way to filling the gap which has been apparent ever since, in Circular 7/91, the Government told councils they could seek affordable housing provided that there was evidence of housing need (without defining 'need'). There are still a number of detailed difficulties with the advice, but they are minor compared with the gaps that have been filled. The following summary focuses upon the key issues, and in particular those that affect affordable housing.

It should be noted that the ODPM published, in December 2005, a Housing Markets Assessments Draft practice guidance published which provided advice on how housing need should be assessed. The questionnaires for this survey were agreed before this guidance was published and so follow the current Guide. However, this report has taken account of some of the main changes proposed in the new guidance and several elements of the methodology. All future references in this report to the ‘ODPM Guide’ refer to the current guidance, since the subsequent version published in March 2005 and the advice contained within the Housing Market Assessment Draft practice guidance December 2005 were both very much drafts.

(ii) Definition of housing need

The definition of housing need controls which households are defined as being in need, and indirectly affects what constitutes affordable housing. Affordable housing is, in principle, designed to address the identified housing need. The current Guide defines a household in housing need as one which is living in housing that is not suitable for its requirements and who cannot afford to resolve this unsuitability within the private sector housing market.

ODPM Guide	<i>‘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 housing market without some assistance’. [Appendix 2 (page 116)]</i>
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(iii) Procedure

An 18-stage procedure is set out in the Guide. This is aimed at producing an estimate of the net need for new affordable housing. Thus the Guide is very much geared to the requirements of planning for clear indications of the affordable housing requirement. The following table reproduces the stages from the key table of the Guide.

The table includes an element of in-migrant need (Stage 12). Out-migration is accounted for in Stage 2 of the model and also by implication at Stages 8/9. Additionally where a supply of affordable housing arises due to out-migrating households this is included as part of the calculations at Stage 14.

Table 2.1 Basic Needs Assessment Model: (from Table 2.1 of the Guide)
<i>Element and Stage in Calculation</i>
B: BACKLOG OF EXISTING NEED
1. Households living in unsuitable housing 2. <i>minus</i> cases where in-situ solution most appropriate 3. <i>times</i> proportion unable to afford to buy or rent in market 4. <i>plus</i> Backlog (non-households) 5. <i>equals</i> total Backlog need 6. <i>times</i> quota to progressively reduce backlog 7. <i>equals</i> annual need to reduce Backlog
N: NEWLY ARISING NEED
8. New household formation (gross, p.a.) 9. <i>times</i> proportion unable to buy or rent in market 10. <i>plus</i> ex-institutional population moving into community 11. <i>plus</i> existing households falling into need 12. <i>plus</i> in-migrant households unable to afford market housing 13. <i>equals</i> Newly arising need
S: SUPPLY OF AFFORDABLE UNITS
14. Supply of social relets p.a. 15. <i>minus</i> increased vacancies & units taken out of management 16. <i>plus</i> committed units of new affordable supply p.a. 17. <i>equals</i> affordable supply 18. Overall shortfall/surplus

(iv) Conclusions

The Guide provides a coherent definition of housing need, and a great deal of advice on how to implement it. This report has been prepared in accordance with the Guide. Throughout this report key methodological quotes from the guide are highlighted in boxes. This is to help the reader understand and to reinforce the reasoning behind the analysis carried out.

2.4 Summary

Housing Needs Assessments have become, over the past decade, a standard requirement for local authorities across Britain. The publication of *Local Housing Needs Assessment: A Guide to Good Practice* by ODPM in July 2000 has now standardised the form of such assessments. They are designed to underpin housing and planning strategies by providing relevant data for them.

SECTION B: SURVEY AND INITIAL DATA

This section starts by giving a brief description of data collection and then moves on to outline the affordability assessments used in estimating the affordable housing requirement. The two crucial types of information required for these assessments are current market housing ‘entry-level’ prices and households’ financial information.

It is important to note that the data in some of the tables in this report may not necessarily add up to the totals presented, or alternatively some of the percentage figures may not sum to 100%. This is due to the rounding of the survey data during the analysis.



3. Data collection

3.1 Introduction

The primary data was collected using a hybrid approach involving a combination of personal interviews and postal questionnaires. In total 1,263 personal interviews were undertaken and 1,259 postal questionnaires were returned providing a total sample of 2,522 households. The number of responses provides sufficient data to allow complete, accurate and detailed analysis of needs across the Borough and geographical breakdowns for the 19 wards in the Borough.

Prior to analysis, data must be weighted in order to take account of any measurable bias. The procedure for this is presented in the following sections.

3.2 Base household figures and weighting procedures

Firstly, the total number of households is estimated. This is necessary in order to gross up the data to represent the entire household population. A number of different sources were consulted, primarily the Council's Housing Strategy Statistical Appendix (HSSA) (2005), the Council Tax Register and 2001 Census results. Using this information, the base household figure for Haringey was estimated as follows:

Total number of households = 94,200

Analysis of the survey data indicated the presence of a significant number of student-only households living in the private rented sector. Student households are a special case, particularly in relation to affordable housing. Most have low incomes but do not generally qualify for affordable housing due to the short-term nature of their residence. Although student-only households raise their own housing issues, as these do not directly impact on the need for affordable housing, they are not addressed in this study. Analysis of the data shows an estimated 1,291 student-only households in Haringey, with an average household size of 1.79 persons.

It should however be noted that student households can form part of the projection of housing need. Such households will appear as part of the projection where information based on past trends suggests that such households have moved into 'ordinary' residential accommodation.

3.3 Base figures

The table below shows an estimate of the current tenure split in Haringey along with the sample achieved in each group. The data shows that just under half of households were owner occupiers with just under 30% in the social rented sector and around 22% in the private rented sector. The private rented sector includes those living in tied accommodation and those living in accommodation owned by relatives or friends.

Table 3.1 Number of households in each tenure group				
Tenure	Total number of households	% of households	Number of returns	% of returns
Owner-occupied (no mortgage)	16,382	17.6%	457	18.3%
Owner-occupied (with mortgage)	29,252	31.5%	806	32.3%
Council	16,761	18.0%	522	20.9%
RSL	10,293	11.1%	199	8.0%
Private rented	20,221	21.8%	513	20.5%
TOTAL	92,909	100.0%	2,497	100.0%

Survey data was weighted to match the suggested tenure profile shown above. An important aspect of preparing data for analysis is ‘weighting’ it. As can be seen from the table above, social survey responses never exactly match the estimated population totals. As a result it is necessary to ‘rebalance’ the data to correctly represent the population being analysed.

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‘If inconsistencies are found between survey results and benchmark sources, there may be a case for re-weighting the data in-line with the distribution indicated by the benchmark source’. [Section 4.2 (page 54)]

Data was also weighted to be in line with the estimated number of households in each of various groups:

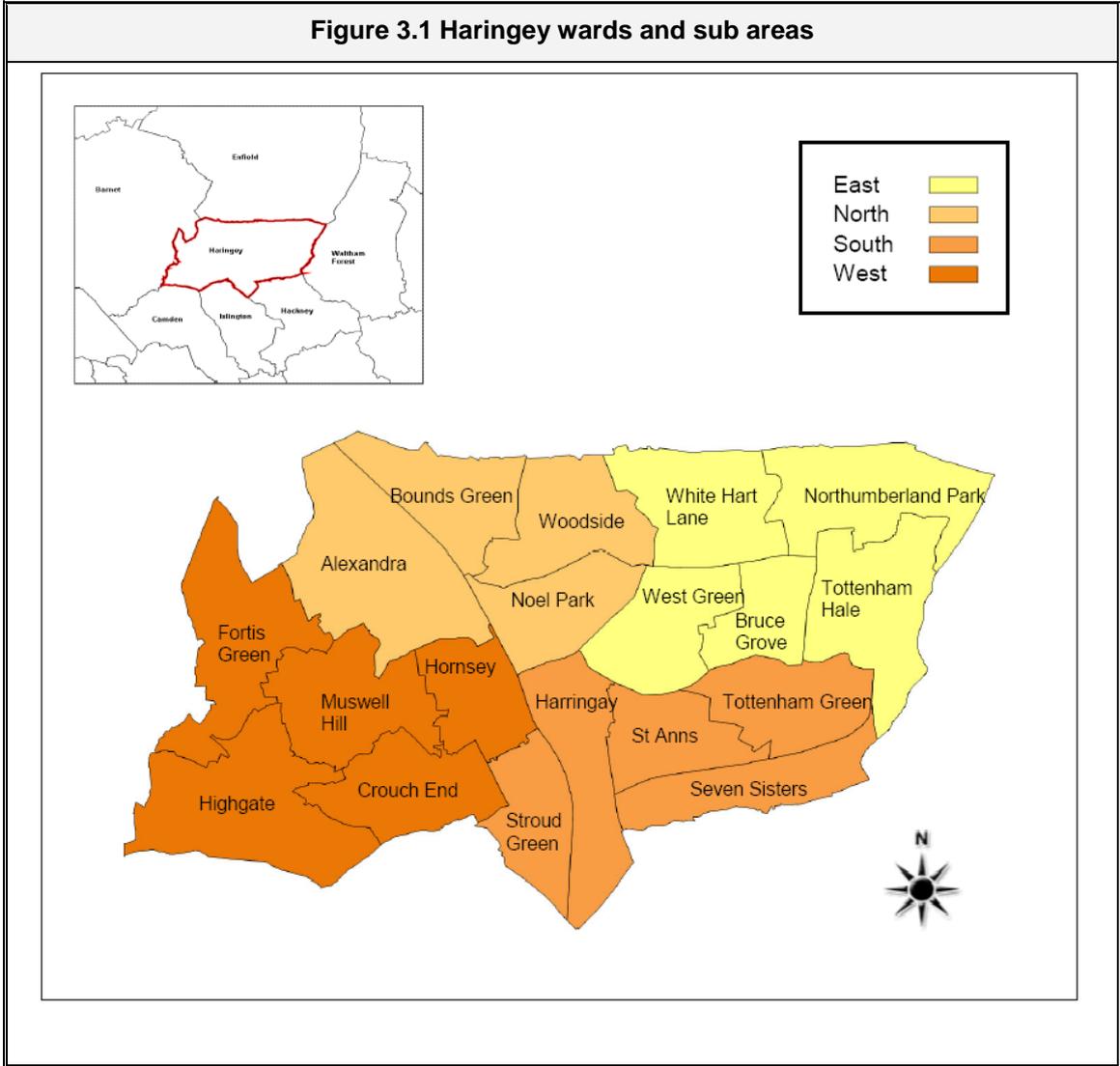
- 19 wards (from Council Tax Register)
- Number of people in household (2001 Census)
- Household type (2001 Census)
- Accommodation type (2001 Census)
- Car ownership (2001 Census)
- Ethnicity of the household head (2001 Census)

The estimated number of households and number of responses for each of these groups is shown in Appendix A3.

3.4 Wards and sub areas

Sampling for the survey was such that results are statistically significant for each of the 19 wards in the Borough. Analysis has also been completed by sub area in some areas of the report. The table below lists the wards which appear in the following map, and shows which sub areas they correspond to.

Table 3.2 Haringey wards and sub areas	
Sub area	Ward
East	Northumberland Park
	White Hart Lane
	Tottenham Hale
	Bruce Grove
	West Green
South	Seven Sisters
	St Ann's
	Haringey
	Stroud Green
	Tottenham Green
North	Bounds Green
	Woodside
	Noel Park
	Alexandra
West	Crouch End
	Highgate
	Muswell Hill
	Fortis Green
	Hornsey



3.5 Summary

The Housing Needs Assessment included a survey carried out on a random sample of households in the Haringey Borough Council area. Data was collected using a hybrid approach involving a combination of personal interviews and postal questionnaires providing a total sample of 2,522 households, which is sufficient data to allow reliable analysis of housing need in accordance with ODPM guidance. The survey data was grossed up to an estimated total of households and weighted according to key characteristics so as to be representative of the Borough’s household population. In total it is estimated that there were 92,909 applicable resident households at the time of the survey.

4. Current Housing in Haringey

4.1 Introduction

This chapter sets out some of the main findings from the survey of local households. Throughout the analysis tabulations are made along with tenure (shown in the previous chapter).

4.2 Type of housing

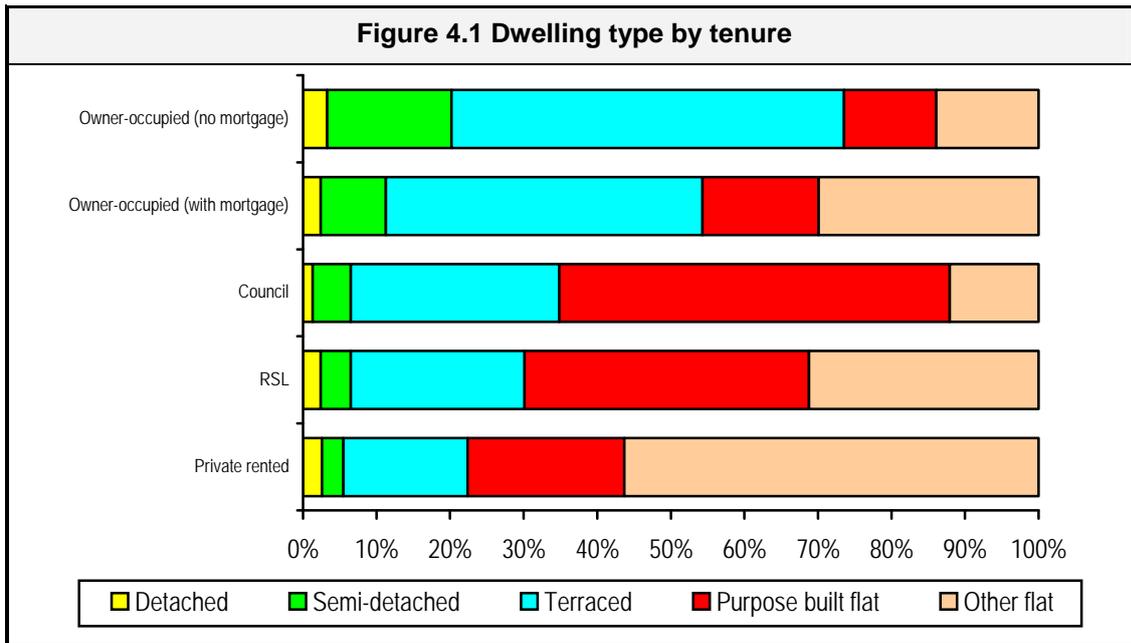
The table below shows current accommodation types in the Borough. The table shows that 44.6% of households live in houses or bungalows, whilst 55.4% live in flats. The main house type in the Borough is terraced. Just 0.8% of all households stated that they were living in a bungalow (747 households).

Table 4.1 Dwelling type		
Dwelling type	Number of households	% of households
Detached house/bungalow*	2,248	2.4%
Semi-detached house/bungalow	7,252	7.8%
Terraced house/bungalow	31,932	34.4%
Purpose-built flat/maisonette	23,847	25.7%
Other flat/maisonette**	27,629	29.7%
TOTAL	92,909	100.0%

* Includes mobile homes

** Other flat/maisonette includes flats that are part of a converted or shared house and flats in a commercial building

By tenure a clear trend emerges with households living in owner-occupation particularly likely to live in houses/bungalows. There are relatively few detached houses/bungalows outside of the owner-occupied tenure group. The social and private rented sectors have a higher proportion of flats/maisonettes.

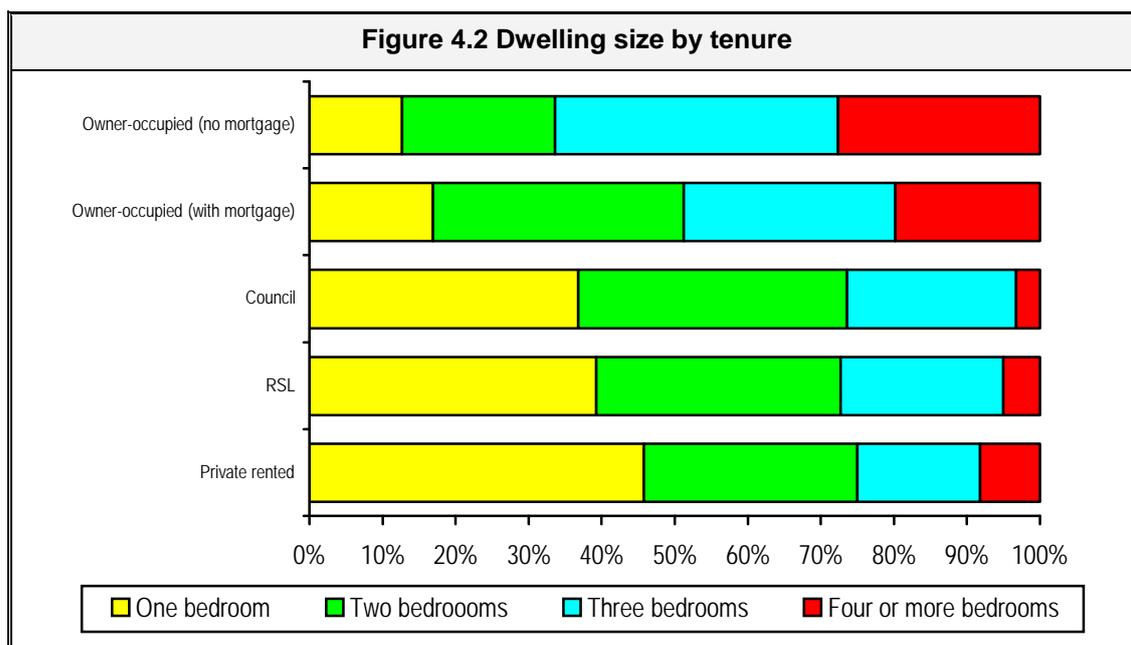


4.3 Size of housing

The table below shows the accommodation size profile in Haringey. The table shows that 59.7% of households live in one or two bedroom homes, whilst just 14.0% live in accommodation with four or more bedrooms.

Dwelling size	Number of households	% of households
One bedroom	26,481	28.5%
Two bedrooms	28,998	31.2%
Three bedrooms	24,379	26.2%
Four or more bedrooms	13,051	14.0%
TOTAL	92,909	100.0%

The figure below shows how accommodation size varies by tenure it indicates that households living in owner-occupation are particularly likely to live in a home with at least three bedrooms, whilst households in rented accommodation are more likely to reside in a one bedroom dwelling.



4.4 Turnover

Information on annual stock turnover can be acquired from the survey by looking at households that have moved to their current home in the last two years. The table below presents the annual turnover rate in the Borough by size and tenure. The recent mover data points to an overall turnover rate of 12.5%, although this will be a slight underestimation of total turnover for the dwellings concerned (given that there may have been multiple moves in the two-year period).

Turnover of one bedroom dwellings is greater than for the other property size categories.

The turnover of private rented stock is more than three times that in the owner-occupied sector as a whole (7.9%) and also significantly greater than recorded for the social rented stock (9.0%). In the owner-occupied sector the turnover is greater for smaller one and two bedroom properties, whilst no overall pattern is displayed in the other tenures.

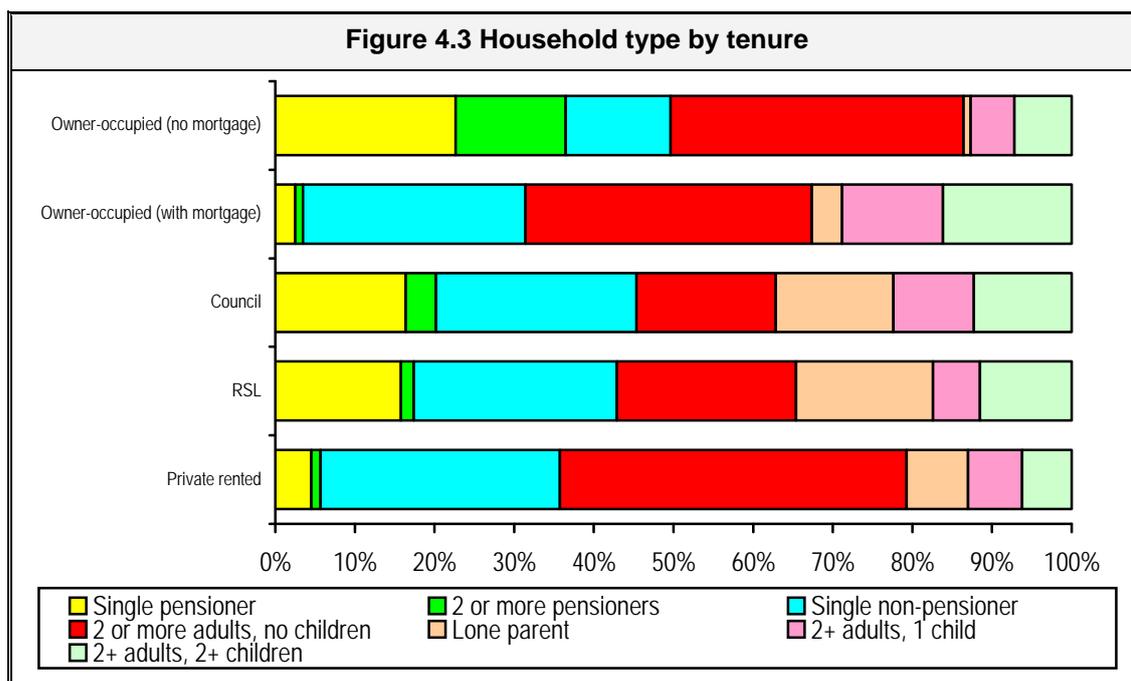
Number of bedrooms	Tenure					TOTAL
	Owner-occupied (no mortgage)	Owner-occupied (with mortgage)	Council	RSL	Private rented	
1 bedroom	4.7%	16.5%	10.0%	12.1%	26.2%	16.8%
2 bedrooms	3.4%	13.6%	8.7%	6.4%	27.0%	13.2%
3 bedrooms	1.4%	8.2%	7.1%	7.5%	27.4%	8.9%
4+ bedrooms	1.4%	5.9%	12.1%	13.4%	37.1%	8.9%
TOTAL	2.2%	11.0%	8.9%	9.2%	27.5%	12.5%

4.5 Household type

The table below shows the household type breakdown in the Borough. The survey estimates that just over a tenth of households are pensioner only and that over a quarter of households contain children. The most common household type is two or more adults with no children. The data reveals that 7.6% of households are lone parent households.

Household type	Number of households	% of households
Single pensioner	9,722	10.5%
2 or more pensioners	3,586	3.9%
Single non-pensioner	23,251	25.0%
2 or more adults, no children	30,598	32.9%
Lone parent	7,062	7.6%
2+ adults, 1 child	8,274	8.9%
2+ adults, 2+ children	10,416	11.2%
TOTAL	92,909	100.0%

The figure below shows household type by tenure. As with dwelling type there are clear differences between the tenure groups. The owner-occupied (no mortgage) sector contains the largest proportion of pensioner households. Lone parent households appear to be concentrated in the social rented sector. The social rented and the owner-occupied (with mortgage) sectors have the largest proportion of households with children.



4.6 Car ownership

A further question asked in the Haringey survey was car ownership/availability. Although not directly linked to housing, this is a useful variable as it can provide some indication of wealth. The table below shows the number of cars households have available for use by tenure.

Over two thirds of all households in social rented housing have no access to a car or van, this compares with just over a fifth of owner-occupied (with mortgage) households. The average household has 0.68 cars; this figure varies from 0.32 for households in Council rented accommodation to 1.00 for owner-occupiers with a mortgage.

Tenure	Number of cars/vans available for use				Average number of cars/vans
	0	1	2	3+	
Owner-occupied (no mortgage)	33.4%	45.8%	16.9%	4.0%	0.91
Owner-occupied (with mortgage)	21.5%	59.1%	17.4%	1.9%	1.00
Council	71.3%	25.6%	2.9%	0.2%	0.32
RSL	65.6%	29.8%	2.7%	1.9%	0.41
Private rented	60.3%	32.2%	6.0%	1.6%	0.49
TOTAL	45.9%	41.6%	10.6%	1.9%	0.68

4.7 Commuting patterns

The survey questionnaire also looked at commuting patterns and the place of work. The table below shows the place of work of the head of household, and shows that almost a fifth work within the Borough of Haringey, over a third work elsewhere in London and over two-fifths are not in employment.

Table 4.6 Place of work		
Place of work	Number of households	% of households
Work mainly from home	6,019	6.5%
In Haringey	10,157	10.9%
Elsewhere in London	33,690	36.3%
Elsewhere in the South East	2,062	2.2%
Elsewhere in the UK	773	0.8%
Abroad	188	0.2%
Not in employment	40,020	43.1%
TOTAL	92,909	100.0%

The average journey time of all heads of households in employment is 35 minutes. The average journey time for those that work in Haringey is 20 minutes, whilst for those that work elsewhere in London the average journey time is 42 minutes.

The table below presents the six wards within Haringey that household heads most commonly stated they worked in. The data shows that 15.0% of heads of households working in Haringey work in Harringay and 10.4% work in Seven Sisters.

Table 4.7 Place of work within Haringey	
Ward of work (within Haringey)	% of households
Harringay	15.0%
Seven Sisters	10.4%
Tottenham Green	9.0%
Highgate	8.5%
Bruce Grove	6.7%
Woodside	6.3%

Similarly, the table below presents the seven other boroughs in London that household heads most commonly stated they worked in. The data shows that of the 33,690 heads of household that work elsewhere in London, 18.1% work in the City of Westminster, 15.9% work in Camden and 11.9% work in Islington.

Table 4.8 Place of work within London	
Borough of work (elsewhere in London)	% of households
City of Westminster	18.1%
Camden	15.9%
Islington	11.9%
Barnet	5.2%
Enfield	5.0%
City of London	4.3%
Hackney	3.6%

4.8 Transience of households in Haringey

The table below indicates the length of time households in Haringey have lived in the Borough. The data indicates that some 60.4% of households in Haringey have lived in the Borough for more than ten years, indicating that for the majority of households Haringey is a long-term place of residence. Around a sixth of households have lived in the Borough for less than two years.

Table 4.9 Length of residency in Haringey	
How long lived in Haringey	% of households
Less than one year	9.1%
1 to 2 years	7.7%
2 to 5 years	11.1%
5 to 10 years	11.8%
Over 10 years	60.4%
TOTAL	100.0%

The table below indicates the number of times households have moved home in the last two years. The data shows that most households that have moved in the last two years have only moved once however 3.8% of households have moved twice and an estimated 2.2% of households have moved three or more times. This indicates that whilst the majority of households in Haringey do not move home on a regular basis a subset of the population are highly transient.

Table 4.10 Number of house moves in the last two years	
Number of moves	% of households
None	73.7%
One	20.4%
Two	3.8%
Three	1.6%
Four	0.5%
Five	0.0%
Six	0.1%
TOTAL	100.0%

4.9 Past moves

An important part of the survey analysis concerns past household moves. This is for both existing and newly forming households and are important in terms of estimates of projected future needs (which are largely based on past trend information).

The table below sets out the number and proportion of households who have moved home within the past two years. The data suggests that 25.0% of households in Haringey have moved home in the last two years. Most of these moves were made by existing households.

Table 4.11 Past moves in Haringey		
Type of moving household	Number of households	% of households
Newly forming households	6,255	6.7%
Existing households	16,936	18.2%
Non-movers	69,717	75.0%
TOTAL	92,909	100.0%

This data can further be looked at in terms of trends in migration. The table below shows the locations of previous homes for both the newly forming and existing households. The table shows a considerable proportion of households moved from outside the Borough. In total 44.6% of moves were made from an address within the Borough. Existing households appear slightly less likely to have moved from outside the Borough than newly forming households. Newly forming households are more likely to have moved from abroad than existing households but are less likely to have moved from a different borough in London.

Location of previous home	Newly forming households	Existing household	TOTAL
Haringey	41.5%	45.8%	44.6%
Barnet	4.4%	2.3%	2.9%
Camden	2.6%	5.4%	4.6%
Enfield	3.4%	2.8%	2.9%
Islington	6.9%	8.4%	8.0%
City of Westminster	0.0%	1.4%	1.0%
Elsewhere in London	17.6%	18.3%	18.1%
Elsewhere in the South East	6.7%	4.8%	5.3%
Elsewhere in the UK	4.4%	6.1%	5.7%
Abroad	12.7%	4.8%	6.9%
TOTAL	100.0%	100.0%	100.0%

It is also of interest to look at households past and current tenure. The table below shows this information. The table shows a relative lack of inter-tenure movement. The data suggests that just 19.8% of newly forming households moved to owner-occupation with 48.8% moving to the private rented sector and the remaining 31.3% moving to the social rented sector.

Tenure	Previous tenure				TOTAL
	Owner-occ'd	Social rented	Private rented	Newly forming	
Owner-occupied (no mortgage)	489	-	69	168	726
Owner-occupied (with mortgage)	3,063	83	2,223	1,073	6,442
Council	37	837	743	1,376	2,993
RSL	43	704	572	584	1,903
Private rented	815	542	6,717	3,055	11,129
TOTAL	4,447	2,166	10,324	6,256	23,193

Finally, we look at the reasons for households having moved home. The table below shows the reasons for households moving. The totals come to more than the total number of households moving home as each household was able to answer as many reasons as they felt were applicable. The main reason for households moving was 'Previous home too small' followed by 'To live closer to employment or other essential facilities'. These reasons can be seen to be the local drivers for households that have moved to a new home in Haringey in the last two years.

Table 4.14 Reasons for moving home	
Reason for moving	% of households
Previous home was too small	16.6%
To live closer to employment or other essential facilities	16.0%
End of tenancy agreement	13.7%
To live independently	11.1%
To get on the property ladder	11.0%
Wanted to move to a larger house	11.0%
To move to a better environment	10.5%
To have a garden	7.8%
Was moved by the Local Authority	7.4%
Relationship breakdown	6.9%
To move to live with partner	6.8%
Previous home was in poor condition	6.6%
To move to a different neighbourhood	6.1%
To move to cheaper accommodation	5.6%
Previous home was unsuitable for a family	4.8%
Relatives/friends unable/unwilling to accommodate	3.4%
Previous home lacked adequate facilities	3.1%
Evicted/re-possessed	2.5%
Previous home was too big	2.5%
Wanted to move to a smaller house	2.4%
You were the victim of harassment	2.2%
To be in a school catchment area	2.1%
Access problems (e.g. steps, stairs)	2.0%
To have a parking space	1.6%
To give/receive care or support	1.1%
Previous home was difficult to maintain	1.0%
Other	11.5%

4.10 Future moves – existing households

In addition to looking at past moves, the survey questionnaire collected information about households future needs, expectations and aspirations.

The table below shows estimates of the number and proportion of households who need or expect to move home over the next two years by tenure. The data shows that around 32.3% of households state a need or likelihood of moving home over the next two years. Households living in the private rented sector are particularly likely to be future movers.

Table 4.15 Households who need or are likely to move in next two years by tenure			
Tenure	Number who need/likely to move	Total number of households	% need/likely to move
Owner-occupied (no mortgage)	1,757	16,382	10.7%
Owner-occupied (with mortgage)	6,765	29,252	23.1%
Council	6,229	16,761	37.2%
RSL	3,515	10,293	34.1%
Private rented	11,742	20,221	58.1%
TOTAL	30,008	92,909	32.3%

Again we can look at the reasons for households moving. This is shown in the table below. Accommodation size is the main reason for households needing or expecting to move in the future. The most popular reason for a future move is 'home too small'. These reasons can be seen to be the local drivers for existing households in Haringey that intend to move to a new home in the next two years.

Table 4.16 Reasons for needing/being likely to move home	
Reason for moving	% of households
Current home is too small	41.0%
Want to move to a larger house	35.3%
To move to a better environment	30.3%
To move to a different neighbourhood	21.8%
To have a garden	19.0%
Current home is unsuitable for a family	16.6%
Want to get on the property ladder	16.5%
To move to cheaper accommodation	12.6%
To have a parking space	9.9%
Current home is in poor condition	9.6%
Access problems (e.g. steps, stairs)	8.4%
Current home lacks adequate facilities	7.9%
End of tenancy agreement	7.8%
To move to live with partner	7.6%
To be in a school catchment area	7.0%
To live closer to employment or other essential facilities	6.9%
To live independently	5.4%
You are the victim of harassment	5.1%
Current home is too big	5.0%
Want to move to a smaller house	4.6%
Being moved by the Local Authority	4.4%
Current home is difficult to maintain	4.4%
Relationship breakdown	2.7%
To give/receive care or support	2.7%
Threat of Eviction/re-possession	1.4%
Relatives/friends unable/unwilling to accommodate	1.0%
Other	19.6%

The survey moved on to look at where households would both like and expect to move to. The results of this analysis are shown in the table below. The table suggests that marginally more households would expect to live outside London than would like to. However, differences between preferences and expectations are small.

Location of next home	Like	Expect
Haringey	48.1%	51.2%
Barnet	8.6%	4.7%
Camden	3.9%	2.2%
Enfield	4.3%	6.1%
Islington	4.8%	2.7%
City of Westminster	1.5%	0.5%
Elsewhere in London	9.7%	13.0%
Elsewhere in the South East	8.0%	10.1%
Elsewhere in the UK	6.8%	5.7%
Abroad	4.2%	3.8%
TOTAL	100.0%	100.0%

Households were similarly asked about what tenure they would both like and need to move to, with the results shown below. The results suggest that over half of all households would like to move to owner-occupation; however only 39.3% expect this type of accommodation. More households say they expect to rent than would like to.

Tenure	Like	Expect
Buy own home	54.3%	39.3%
Council rented	34.0%	27.0%
RSL rented	4.0%	11.1%
Private rented	5.4%	17.5%
Rent from a relative or friend of a household member	0.5%	1.1%
Tied	0.2%	0.1%
Shared ownership	0.3%	2.2%
House/flat share in the private rented sector	0.6%	0.7%
Other	0.9%	1.0%
TOTAL	100.0%	100.0%

The table below shows a cross-tabulation between current tenure and future tenure preference. The table shows that generally households would like to remain in the same tenure as they currently live in. The exception to this is the private rented sector. A majority of households in the private rented sector want to move to owner-occupation. It should be noted that for analytical purposes figures for tied and house/flat share are included in private rented whilst those for shared ownership are within owner-occupation.

Table 4.19 Current tenure and tenure preference				
Tenure	Tenure preference			TOTAL
	Owner-occupied	Social rented	Private rented	
Owner-occupied (no mortgage)	1,693	65	0	1,758
Owner-occupied (with mortgage)	6,579	22	164	6,765
Council	1,298	4,850	81	6,229
RSL	1,030	2,485	0	3,515
Private rented	5,763	3,975	2,005	11,743
TOTAL	16,363	11,397	2,250	30,010

It is also of interest to consider whether households were more likely to move out of the borough in order to become owner occupiers. There appears to be some evidence to support this, with 52.3% of households planning to move outside the borough in the next 2 years expecting to buy their own home; this compares to only 25.4% of households planning to move within the borough over the same timeframe.

4.11 Future moves – potential households

A similar analysis can be carried out for newly forming (potential) households. The survey estimates that there are 5,895 households who need or are likely to move over the next two years. The table below suggests that potential households are slightly more likely to want to remain in the area than existing households; in total 52.3% of potential households would like to remain in the area. However, the number expecting to remain in the area is slightly less.

Table 4.20 Where potential households would like and expect to move		
Location of next home	Like	Expect
Haringey	52.3%	48.9%
Barnet	7.8%	4.3%
Camden	4.8%	5.2%
Enfield	1.8%	6.2%
Islington	5.8%	3.6%
City of Westminster	0.9%	0.0%
Elsewhere in London	10.4%	12.7%
Elsewhere in the South East	3.2%	5.7%
Elsewhere in the UK	7.7%	8.6%
Abroad	5.3%	4.8%
TOTAL	100.0%	100.0%

In terms of tenure preferences and expectations, the table below shows some interesting results. Just over half of potential households would like to move to owner-occupied accommodation; however,

just over a quarter would expect to secure such accommodation. Very few potential households wish to move to private rented accommodation but 7.1% expect to do so.

Tenure	Like	Expect
Buy own home	50.3%	28.3%
Social rented	27.3%	24.1%
Private rented	16.9%	37.4%
House/flat share	1.4%	4.3%
Rent from friend/relative	3.5%	4.0%
Other	0.5%	1.9%
TOTAL	100.0%	100.0%

4.12 Summary

The household survey collected a significant amount of data about households' current circumstances. Some of the main findings were:

- Flats account for over half of the Borough's dwelling stock, followed by terraced houses which accounts for just over a third. Households living in rented housing are most likely to live in flats.
- Around a tenth of all households are 'pensioner-only' and over a quarter contain children. Lone parent households were found to be concentrated in both the social and private rented sectors.
- Car ownership data suggests that there is an average of 0.68 cars per household in the Borough. There are however large differences by tenure with owner-occupiers (with mortgage) having an average of 1.00 cars per household. Over two-thirds of all households in social rented accommodation have no use of a car or van.
- Almost a fifth of workers work in the Haringey area. The average journey to work time of all heads of households in employment is 35 minutes
- An estimated 25.0% of households have lived in their current home for less than two years; with nearly 45% of moves occurring within the Borough.
- In terms of future household moves, the survey estimates that 30,008 existing and 5,895 potential households need or expect to move within the next two years. In both cases a higher proportion would like to move to owner-occupation than expect to do so.

5. The local housing market

5.1 Introduction

This chapter sets out the results of an analysis of housing market prices and rents in Haringey. Information was collected from two sources:

- Land Registry
- Survey of local estate and letting agents

The analysis provides a context for the property price situation in Haringey and then a sequence of analyses based on information collected from estate/letting agents. This leads to figures that show the minimum price/rent of housing for a range of dwelling sizes.

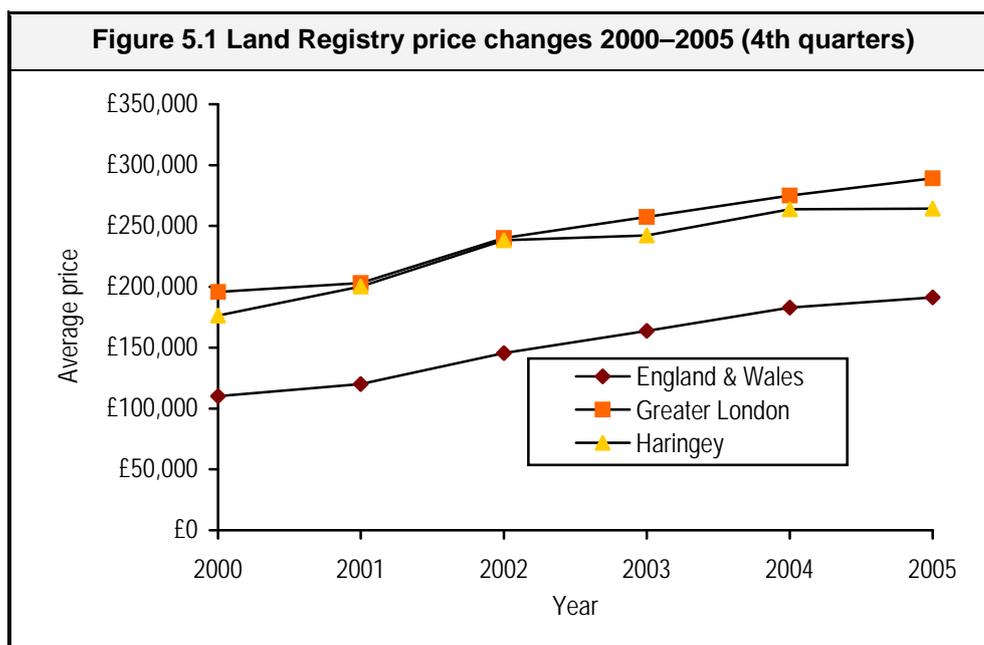
5.2 National, regional and local picture

Information from the Land Registry shows that between the 4th Quarter of 2000 and the 4th quarter of 2005 average property prices in England and Wales rose by 73.4%. For Greater London the increase was 47.7% whilst for the London Borough of Haringey the figure was 49.8%.

The table below shows average prices in the 4th quarter of 2005 for each of England and Wales, Greater London and the London Borough of Haringey. The table shows that average prices in Haringey are above the average for England and Wales but lower than the Greater London average.

Table 5.1 Land Registry average prices (4th quarter 2005)		
Area	Average price	As % of E & W
England & Wales	£191,327	100.0%
Greater London	£289,247	151.2%
Haringey	£264,152	138.1%

Source: Land Registry



Source: Land Registry

The table below shows average property prices for the Borough for each dwelling type (from Land Registry data). This data is compared with regional price information. The volume of sales by type is also included for both areas.

Dwelling type	Haringey		Greater London	
	Average price	% of sales	Average price	% of sales
Detached	£909,333	0.8%	£564,566	4.1%
Semi-detached	£437,305	5.1%	£325,732	16.2%
Terraced	£308,822	39.6%	£299,584	31.3%
Flat/maisonette	£206,301	54.5%	£246,964	48.4%
All dwellings	£264,152	100.0%	£289,247	100.0%

Source: Land Registry

The largest volume of sales in the Borough was for flats/maisonettes (54.5%) with an average price of £206,301. Sales regionally show a higher proportion of detached and semi-detached houses.

5.3 Prices in adjoining areas

As the table below demonstrates, all local authorities around Haringey have prices above the average for England and Wales. When compared with neighbouring Local Authority areas Haringey shows an average price in the middle of the range, with Camden at the top of the range with prices over twice the national average and Waltham Forest at the lower end, with prices nearly 10% above the national average.

Table 5.3 Price levels in Haringey and adjoining areas (4th quarter 2005)	
Council area	% of England & Wales
Camden	222.0%
Islington	171.2%
Barnet	170.9%
Haringey	138.1%
Hackney	133.7%
Enfield	121.9%
Waltham Forest	108.7%

Source: Land Registry

5.4 Housing markets within Haringey

The table below shows the variation in average house prices in the sub-areas within Haringey as identified in section A2.10 in Appendix A2. Prices are shown as a percentage of the Haringey average. It is clear that prices within Haringey vary significantly, with prices in the Tottenham (North) about a third lower than the borough average and in Muswell Hill over a quarter higher than the average.

Table 5.4 Price levels within Haringey (4th quarter 2005)	
Council area	% of Haringey average
Tottenham (North)	65.6%
Tottenham (South)	75.4%
Wood Green	90.9%
Hornsey	102.5%
Highgate	119.6%
Muswell Hill	127.1%

Source: Land Registry

5.5 Estate Agents' information

(i) Purchase prices

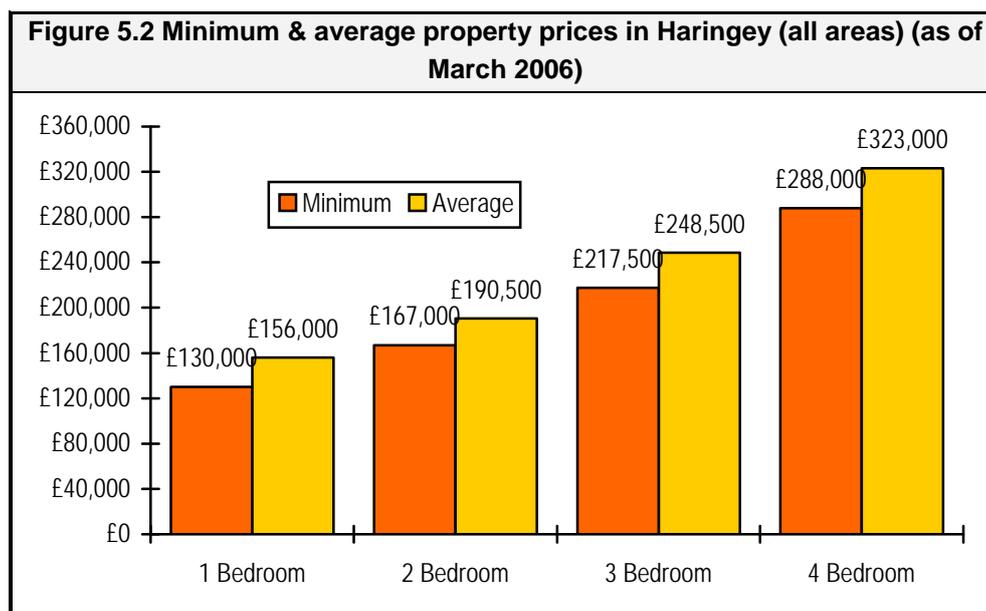
During March 2006 a total of 11 estate and letting agencies were contacted in order to obtain detailed information about the local housing market across the Haringey area. Agents were contacted across the Borough in order to capture localised variations.

Average and minimum property prices were collected for a range of property sizes and tenures. Comments were also collected from the agents to describe the main features of the current market in Haringey, a summary of which are presented below.

Estate Agents from all areas reported that the supply of properties currently wasn't sufficient to meet the demand. Prices had stabilised recently; though due to the short supply, properties were generally fetching near to their asking price. A number of estate agents commented that the buy-to-let market in the area was very strong.

In terms of area, broadly speaking the Highgate and Muswell Hill area were the most expensive; with Tottenham showing the lowest prices, and Wood Green and Hornsey somewhere in between. One estate agent commented that prices in N15 (south Tottenham) were around 10% higher than N17 (north Tottenham) due to the proximity of Seven Sisters underground station and the areas of Stoke Newington and Hackney, from where there tended to be an overspill of buyers. Another commented that property in Tottenham had received good publicity recently as it represented value for money; hence the increased demand. A number of estate agents reported dealing with significant proportions of ex-local authority housing.

If we take averages of the prices identified by individual agents for each dwelling size and price level, the property price results are as presented in the figure below. The figure shows that estimated entry-level prices ranged from £130,000 for a one bedroom property up to £288,000 for four bedrooms. Average prices were generally around 10-20% higher than the minimums.



Source: Survey of Estate and Lettings Agents (2006)

(ii) Private rent levels

Average and minimum rents were also collected from agents and the results of this analysis are shown in below. Minimum monthly rents varied from £620 (one bed) to £1,165 (four beds) with average rents only around 10-15% more expensive than this.

Property size	Minimum rent (monthly)	Average rent (monthly)
1 bedroom	£620	£700
2 bedrooms	£785	£865
3 bedrooms	£950	£1,085
4 bedrooms	£1,165	£1,325

Source: Survey of Estate and Lettings Agents (2006)

(iii) New build prices

New build property prices were obtained from a number of estate agents; though the supply was relatively scant, as it to be expected in an already built-up area. Broadly speaking, new build was found to be more likely to be located in the Hornsey and Wood Green areas. As the new build data was insufficient to provide completely robust results, new build prices have been approximated using the available data. The table below illustrates that newly built property is significantly more expensive than average prices for second-hand properties.

Table 5.6 Average new build prices in Haringey	
Property size	Average price
1 bedroom	£195,500
2 bedrooms	£250,000
3 bedrooms	£283,000
4 bedrooms	£374,500

Source: Survey of estate and lettings agents (2006)

5.6 Appropriate price level for the affordability test

The previous sections showed the results obtained by averaging the figures from estate agents for minimum and average prices in each of the four size categories. However, in order to decide what price level is the most appropriate to use for assessing whether or not a household is able to access the housing market, it is necessary to consider two aspects:

- The appropriate measure of price (e.g. minimum or average prices/costs)
- How to deal with a situation where significant price variations have been identified within the Council area

On the first point, we use the minimum prices collected in the estate agents survey, since these have been designed to represent the ‘entry level’ into the housing market. For consistency we will also use minimum private rental costs as part of the affordability test.

ODPM Guide	<p><i>‘The most commonly used affordability test involves comparing estimated incomes of unsuitably housed households against ‘entry level’ house prices.’ [Section 4.3 (page 57)]</i></p> <p><i>‘...approaches which compare maximum prices payable against average house prices are certainly questionable.’ [Section 4.3 (page 57)]</i></p>
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A key issue in deciding the appropriate price assumptions to use in assessing overall Borough-wide affordability is whether a household that could afford market priced housing by moving a reasonable distance should be assessed as being in housing need. In this case the term ‘reasonable distance’ is taken to mean ‘within the Borough boundary’ and it is recognised that some households would therefore need to move from their current locality to afford private sector housing.

However, our analysis of the minimum and average property prices in the Borough showed on an overall basis that prices in Tottenham, and particularly north Tottenham (N17), were significantly cheaper than other parts of the Borough. Although property prices can still vary within different areas depending on, for example, location, for the purposes of calculating the appropriate prices for the assessment of affordability, it was felt that the average of prices observed in the north Tottenham

(N17) area should be applied to households in all parts of the Borough. They are shown in the table below.

Table 5.7 Minimum prices and rents in Haringey: Tottenham (N17) only				
Property size	Minimum sale	Average sale	Minimum rent	Average rent
1 bedroom	£96,500	£123,500	£600	£660
2 bedrooms	£130,000	£150,000	£735	£790
3 bedrooms	£170,000	£191,500	£880	£975
4 bedrooms	£236,000	£258,500	£1,065	£1,160

Source: Survey of estate and lettings agents (2006)

5.7 Summary

An analysis of the local housing market is a crucial step in any housing study. In this report information was drawn from both the Land Registry and local estate/letting agents to provide the context for local property prices/rents. Some of the main findings of the analysis were:

- Prices in Haringey rose by 49.8% in the period 2000 to 2005. This is below the rate of increase observed nationally but similar to the increase seen in Greater London as a whole.
- The average property price in Haringey in the 3rd quarter 2005 was 138.1% of the average for England & Wales
- Over half the sales of properties in Haringey were flats/maisonettes in the 3rd quarter of 2005
- The estate agent survey suggested that on average minimum prices in the Borough range from £130,000 to £288,000 depending on the size of properties
- Minimum rents ranged from £620 to £1,165 per month depending on property size
- The north Tottenham (N17) area is significantly cheaper than other parts of the Borough, therefore the prices in this area will be applied to households in all parts of the borough when it comes to testing affordability.

6. Financial information and affordability

6.1 Introduction

The previous chapter studied the local housing market. The results from that chapter are brought together with household financial information to make an assessment of affordability for each individual household. The issue of affordability is crucial in assessing both backlog and newly arising need in the Council area.

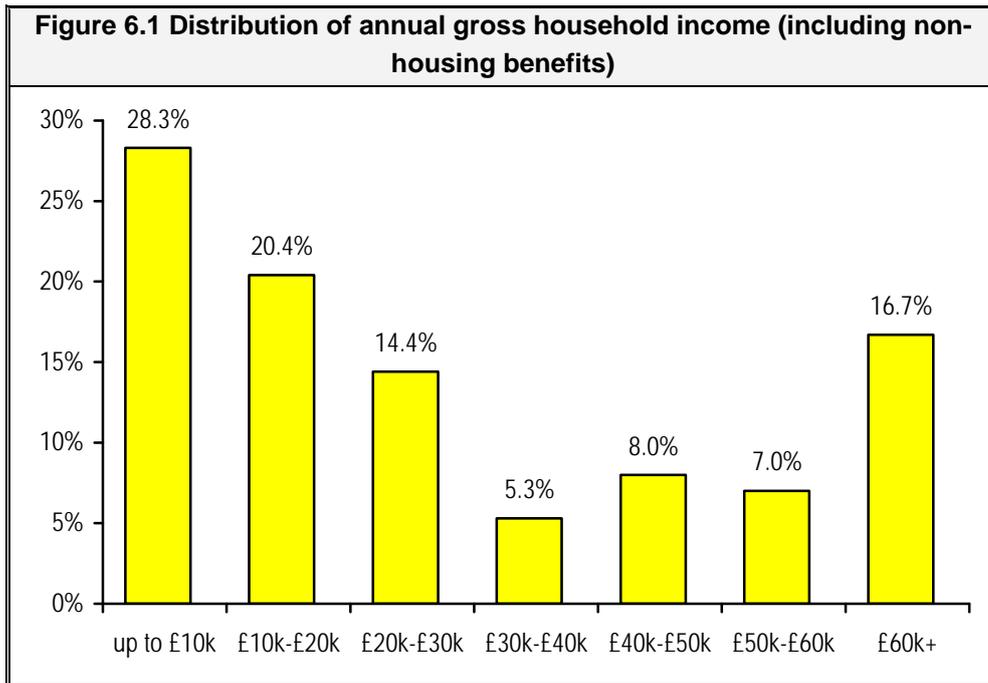
Having set out the financial information collected in the survey the section continues by concentrating on the methodology behind the assessment of affordability.

ODPM Guide	<i>'An accurate estimate of household income is one of the most important pieces of information that has to be obtained from a housing needs survey'. [Section 3.6 (page 39)]</i>
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To complete an accurate assessment of affordability, the survey collected information regarding household's gross earned income (including benefits), savings and equity levels.

6.2 Household income

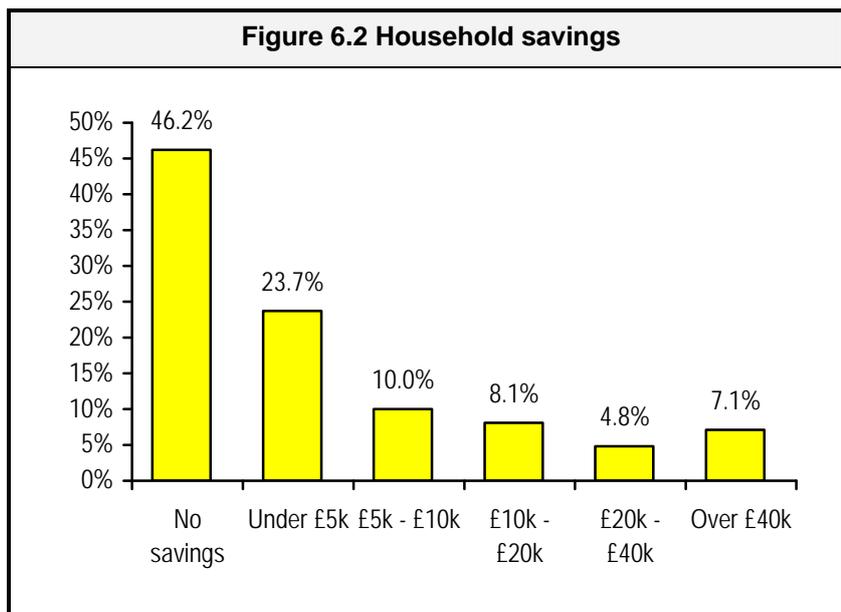
The response to the survey income question was good with 87.1% of respondents answering this question. Survey results for household income in Haringey estimate the average gross income level (crucial for the assessment of affordability) to be £33,301 per annum. The median income is noticeably lower than the mean (at £21,634 per annum). The figure below shows the distribution of income in the Borough.



6.3 Household Savings and Equity

The average household has £18,855 in savings (median of £1,874). The figure below shows the distribution of savings in the Borough.

Nearly half of households had no savings at all whilst 7.1% had savings of over £40,000. Households with no savings also include those in debt.



The survey also collected information about the amount of equity owner-occupiers have in their property. For both owner occupier groups together (with and without mortgages) the average amount of equity was estimated to be £243,699 (median of £172,907). It is estimated that 2.9% of owner-occupiers (1,320 households) are in negative equity.

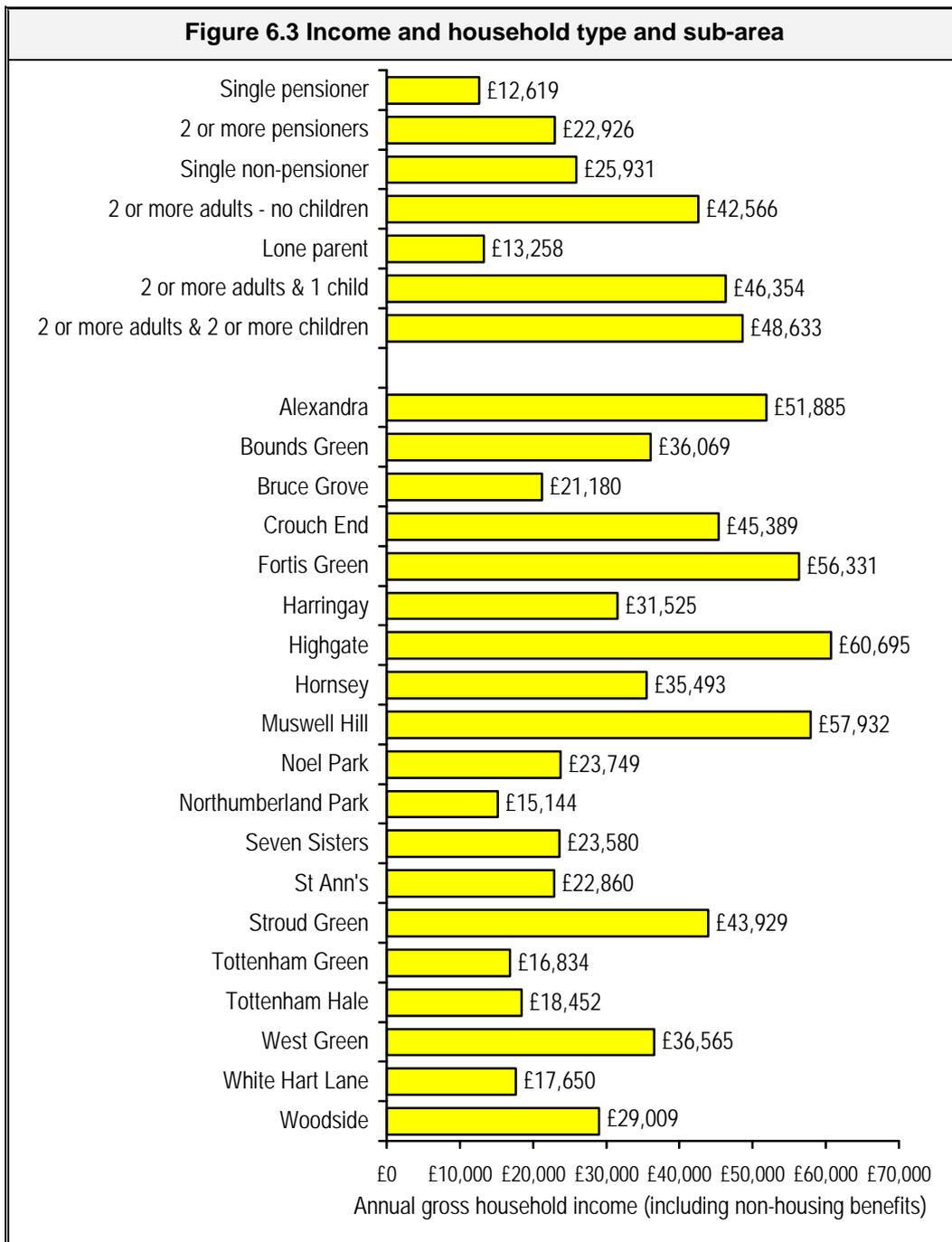
The survey collected information about the receipt of benefit to assist with housing costs (income support for owner-occupiers and housing benefit for private renters). The data suggests that around 1.8% of households with a mortgage receive income support towards their mortgage payments (514 households), which represents 1.1% of all owners. In comparison 25.9% of households (5,243 households) in the private rented sector and 69.1% of households in the social rented sector are in receipt of housing benefit.

6.4 Household characteristics and income

The table below shows average income, savings and equity by tenure. As might be expected, the households with the lowest average incomes (and savings) are those in the social rented sector. Whilst owner-occupiers with no mortgage have an average household income considerably lower than those with a mortgage, this group contains many older people who are not working but have redeemed their mortgages. These households therefore have much higher levels of savings and equity.

Tenure	Average annual gross household income	Median annual gross household income	Average savings	Average equity
Owner-occupied (no mortgage)	£36,397	£20,818	£65,195	£361,986
Owner-occupied (with mortgage)	£52,438	£43,558	£15,499	£177,452
Council	£10,823	£7,500	£1,226	-
RSL	£12,428	£8,470	£3,964	-
Private rented	£32,366	£20,986	£8,358	-
AVERAGE (All households)	£33,301	£21,634	£18,855	£243,699

The figure below looks at income levels by household type and sub-area. Single pensioner and lone parent households show average incomes considerably below the Borough average. All non-pensioner household groups with two or more adults show average incomes above the Borough average. By ward, it is clear that significant differences exist. The highest average incomes are found in Highgate, Muswell Hill, Fortis Green and Alexandra, all at above £50,000 per annum. The lowest average incomes are found in Northumberland Park, Tottenham Green, White Hart Lane or Tottenham Hale, all at under £20,000 per annum.



6.5 Assessing affordability – existing households

All households were tested for their ability to afford either a mortgage or private rented housing in the local area. These two measures were then combined to estimate households unable to afford either form of private sector housing. The general methodology and results are presented below.

(i) *Mortgage affordability*

The definition of mortgage affordability is shown below:

Mortgage affordability: A household containing one person in employment is eligible for a mortgage if the gross household income multiplied by 3.5 is greater than the cost of the mortgage requirement. A household containing more than one person in employment is eligible for a mortgage if the gross household income multiplied by 2.9 is greater than the cost of the mortgage requirement.

The mortgage requirement is based on taking the level of savings and any equity away from the estimated property price and then checking the income level of the household in relation to the likely amount of mortgage remaining. Income from housing related benefits is not included in the affordability calculation. A worked example of the mortgage affordability test is shown below:

A household containing a couple with one child would require, at minimum, a two bedroom property. The minimum cost of such a property in Haringey is estimated to be £167,000. If the couple have £10,000 in savings then they would require a gross household income of £54,138 ((£167,000-£10,000) divided by 2.9) if both adults were in employment, or £44,857 ((£167,000-£10,000) divided by 3.5) if one person is in employment.

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'A household is considered likely to be able to afford to buy a home that costs 3.5 times the gross household income for a single earner household, or 2.9 times the household income for dual income households.' [Paragraph 6.17 March 2005 Discussion Draft Guidance]

(ii) *Private rental affordability*

The definition of private rental affordability is shown below:

Private rental affordability: A household is unable to afford private rented housing if renting privately would take up more than 25% of its gross household income (excluding housing benefits).

A worked example of the rental affordability test is shown below:

A household containing a couple with no children will require at minimum a one bedroom property. The minimum weekly rental for this is £143. This means that the household must have a weekly gross income of at least £572 ($£143 \div 0.25$) to be able to afford the property.

(iii) Combined affordability

It is important to assess the numbers who cannot afford either of the above options. This is the measure of combined affordability, which is defined below:

Combined affordability:

A household containing one person in employment is not eligible for a mortgage if the gross household income multiplied by 3.5 is less than the cost of the mortgage requirement. A household containing more than one person in employment is not eligible for a mortgage if the gross household income multiplied by 2.9 is less than the cost of the mortgage requirement.

AND

A household is unable to afford private sector housing if renting privately would take up more than 25% of its gross household income.

This combined affordability measure will be used to assess affordability in the Basic Needs Assessment Model. It is worth briefly noting the affordability of local households. The table below shows affordability by tenure. The table shows that of all households in the Borough, 49.0% are unable to afford market housing (if they were to move home now). The differences by tenure are substantial. In total over 96% of social and over 68% of private tenants are unable to afford. These figures compare with 11.9% of all owner-occupiers.

Table 6.2 Affordability and tenure			
Tenure	Affordability		
	Unable to afford market housing	Number of h'holds	% of h'holds unable to afford
Owner-occupied (no mortgage)	725	16,383	4.4%
Owner-occupied (with mortgage)	4,723	29,251	16.1%
Council	16,337	16,761	97.5%
RSL	9,891	10,293	96.1%
Private rented	13,849	20,221	68.5%
TOTAL	45,525	92,909	49.0%

Further analysis reveals that around a third of owner occupiers with a mortgage are paying more for housing than is recommended by this affordability test, whilst around half of private renters are paying more for housing spending more than 25% of this income on their rent.

6.6 Assessing affordability – potential households

The Housing Needs Assessment ascertained whether or not potential households (namely persons who currently live as part of another household and commented on further in the following chapter) would be able to access the private sector housing market by asking the following question to the survey respondent:

‘In your opinion, will they be able to afford suitable private sector housing in the Haringey Borough Council area (this can either be rented (excluding the use of housing benefit) or bought?’

This would appear to be broadly in line with ODPM guidance which says:

ODPM Guide	<p><i>‘It is difficult to estimate the incomes of future newly forming households. Unless potential household members are interviewed specifically, it is not practical to collect complete income data relating to this group through a housing needs survey. Even where the fieldwork includes concealed household interviews, there are doubts as to the value and reliability of any income data which might be collected.’ [Section 4.4 (page 62)]</i></p> <p><i>‘One way around this problem is to substitute a subjective judgement about future housing prospects in place of a formal affordability test.’ [Section 4.4 (page 60)]</i></p>
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It should be noted however that future estimates of the needs from household formation are based on past trend information – an approach in line with the ODPM guide.

6.7 Summary

The collection of financial information is a fundamental part of any assessment of housing need. The survey estimates that mean annual gross household income (including non-housing benefits) in Haringey is £33,301. The average conceals wide variations among different tenure groups with households in social rented housing showing average incomes significantly below the Borough average.

Having collected detailed information on the local housing market and the financial situation of households it is important to use appropriate affordability measures to assess their ability to afford market priced housing in Haringey. A combined affordability test is used to assess whether they can afford to either buy or rent a property of a suitable size.

SECTION C: THE GUIDE MODEL

This section sets out calculation of the three key elements of the model outlined in Table 2.1 of the ODPM Guide to Housing Needs Assessment and described in detail in Chapter Four of the Guide. The aim is to assess the level of housing need through estimating the net shortfall/surplus of affordable housing. The first step measures backlog of existing need, the second newly arising need and the third looks at current supply of affordable housing. The section finishes with a brief discussion of the implications for affordable housing policy and about the types of housing that might meet the affordable need.

The ODPM Guide definition of housing need is given below.

ODPM Guide	<i>'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 housing market without some assistance'. [Section A2.2 (page 116)]</i>
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7. Backlog of existing need

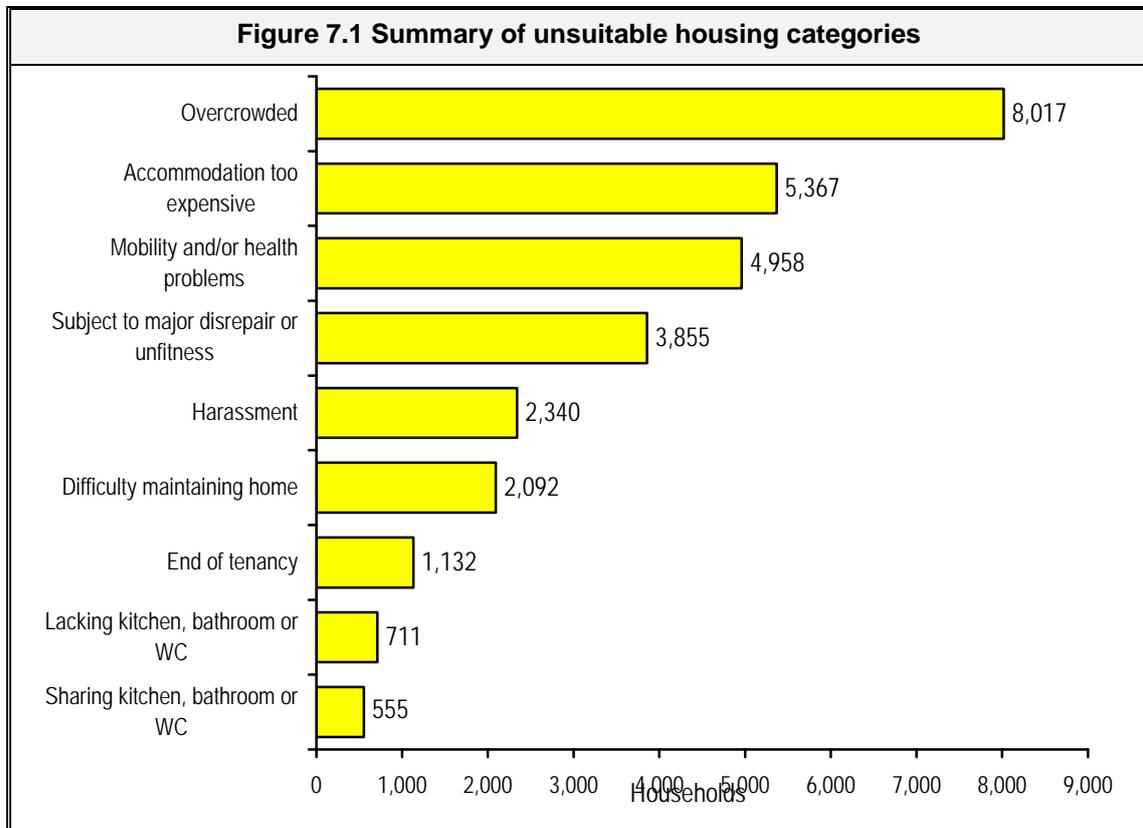
7.1 Introduction

This chapter of the report assesses the first part of the ‘Basic Needs Assessment Model’ – Backlog of Existing Need. This begins with an assessment of housing suitability and affordability and also considers backlog non-households (homeless households) before arriving at a total backlog need estimate.

7.2 Unsuitable housing

This section looks at households whose current accommodation is in some way unsuitable for their requirements. It is estimated that a total of 19,376 households are living in unsuitable housing. This represents 20.9% of all households in the Borough.

The figure below shows a summary of the numbers of households living in unsuitable housing (ordered by the number of households in each category). The main reason for unsuitable housing is overcrowding.



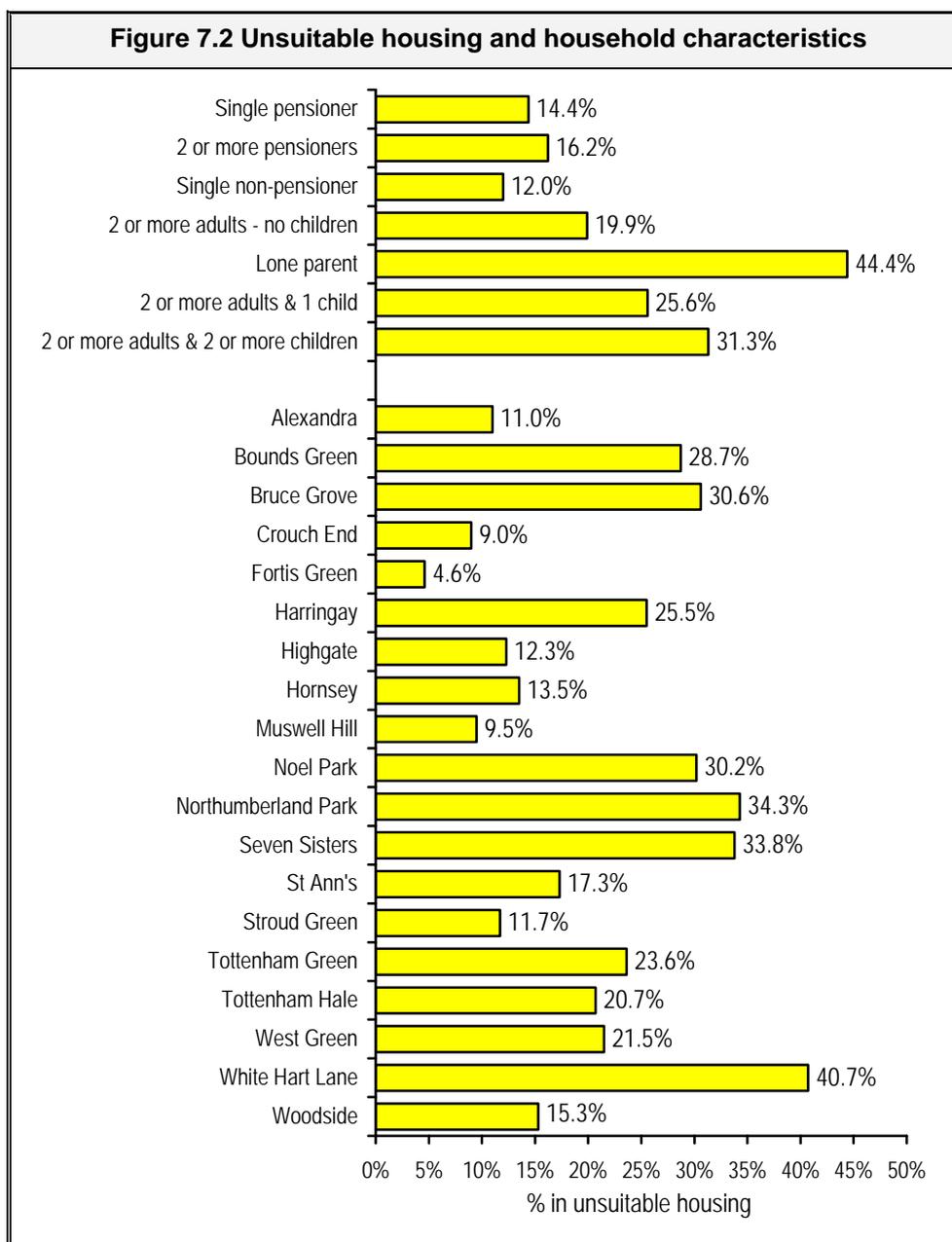
The table below shows the number of bedrooms required by overcrowded households who expressed a need or desire to move in the future. Just under half of households wished to move into a three bedroom property.

Table 7.1 Property size aspirations and expectations – overcrowded households		
Number of bedrooms	Like	Expect
1	1.0%	6.8%
2	27.0%	39.8%
3	48.2%	38.9%
4+	23.9%	14.5%
TOTAL	100.0%	100.0%

Returning to unsuitable housing more generally, the table below shows unsuitable housing by tenure. The patterns emerging suggest that households living in rented accommodation are more likely to be in unsuitable housing than owner-occupiers. Some 35.6% of Council tenants, 30.7% of households in RSL accommodation and 24.6% of households in the private rented sector are estimated to be living in unsuitable housing. This compares with 11.9% and 11.4% of households in owner-occupied (no mortgage) and owner-occupied (with mortgage) tenures respectively.

Table 7.2 Unsuitable housing and tenure					
Tenure	Unsuitable housing				
	In unsuitable housing	Not in unsuitable housing	Number of h'holds in Borough	% of total h'holds in unsuitable housing	% of those in unsuitable housing
Owner-occupied (no mortgage)	1,943	14,439	16,382	11.9%	10.0%
Owner-occupied (with mortgage)	3,328	25,924	29,252	11.4%	17.2%
Council	5,965	10,796	16,761	35.6%	30.8%
RSL	3,165	7,128	10,293	30.7%	16.3%
Private rented	4,975	15,246	20,221	24.6%	25.7%
TOTAL	19,376	73,533	92,909	20.9%	100.0%

The figure below shows the proportion of households living in unsuitable housing by household type and sub-area. The data shows that households with children are particularly likely to be in unsuitable housing. Single person households showed the lowest levels of unsuitable housing. By ward there are also some significant differences. Levels of unsuitable housing vary from just over 40% in White Hart Lane to 4.6 % in Fortis Green.



In addition to the above analysis it is possible to compare survey figures with the Housing Register. Survey responses indicated that there were 13,481 existing households on the Housing Register at the time of the survey (there will be additional potential households and those living outside the Borough). Of these it was estimated that 51.3% (6,918 households) were in unsuitable housing. This compares with 15.7% of those who were not registered. The data did however suggest that 64.3% of those in unsuitable housing were not registered.

These results suggest that whilst those registered are more likely to have housing problems than other households there are a significant number of household who are registered but not (under the

definitions used here) in unsuitable housing and also a significant number in unsuitable housing who are not registered. This highlights the difficulties in using Housing Registers as an indicator of overall needs.

7.3 Migration and ‘in-situ’ solutions

The survey has highlighted that 19,376 households are in unsuitable housing. However it is most probable that some of the unsuitability can be resolved in the households’ current accommodation and also that some households would prefer to move from the Borough in order to resolve their housing problems.

The extent to which ‘in-situ’ solutions might be appropriate is assessed in the Housing Needs Assessment by asking respondents whether they thought they needed to move now. Any household that replied that it did need to move now was assumed not to have an in situ solution.

**ODPM
Guide**

‘The extent to which in situ solutions could be feasible can be examined by a survey...[using]...a judgement on whether the unsuitably housed main household intends to move. Where this is the case, it may be taken to indicate that an in situ solution is not appropriate’. [Section 4.3 (page 56)]

The survey data estimates that of the 19,376 households in unsuitable housing, 4,885 (or 25.2%) would need to move now to resolve their housing problems. Of the 4,885 households who need to move now, those that stated that they would be likely to move out of the Borough were excluded from further analysis. These amounted to 1,768, leaving a total of 3,117 who need to move within the Borough.

7.4 Affordability

Using the affordability methodology set out in Chapter Four it is estimated that there are 2,769 existing households that cannot afford market housing and are living in unsuitable housing (and require a move to different accommodation within the Borough). This represents 3.0% of all existing households in the Borough. The results reveal that 88.8% of households living in unsuitable housing (and needing to move now within the Borough) cannot afford market housing (2,769/3,117).

The table below shows the tenure of the 2,769 households currently estimated to be in housing need. The results show that Council tenants are most likely to be in housing need (7.3%). Of all households in need, 62.6% currently live in social rented accommodation.

Table 7.3 Housing need and tenure					
Tenure	Housing need				
	In need	Not in need	Number of h'holds in Borough	% of total h'holds in need	% of those in need
Owner-occupied (no mortgage)	0	16,382	16,382	0.0%	0.0%
Owner-occupied (with mortgage)	48	29,203	29,252	0.2%	1.8%
Council	1,220	15,541	16,761	7.3%	44.1%
RSL	511	9,782	10,293	5.0%	18.5%
Private rented	989	19,232	20,221	4.9%	35.7%
TOTAL	2,769	90,140	92,909	3.0%	100.0%

7.5 Housing need and the need for affordable housing

There is a further issue relating to existing households in need. For households in social rented accommodation it is likely that a move will release a social rented home for re-letting and therefore there will be no requirement for additional affordable housing to be provided. It has been decided to remove all households in need currently living in social rented accommodation from the estimates of additional requirement. This reduces the backlog figure by 1,732 households to 1,037. This follows from advice in the ODPM Guide:

ODPM Guide	<i>'Where existing households are living in unsuitable housing, it is important to try to assess which of these could find solutions in situ or by moving within their current tenure'. [Section 4, Agenda for Action (page 68)]</i>
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The draft Housing Needs Assessment guidance published by the ODPM in 2005 goes further than this and adds a stage to the Basic Needs Assessment Model '*minus current occupiers of affordable housing in need*'. It is clear therefore that the removal of the 1,732 households in social rented accommodation is justified by current and future guidance.

7.6 Homeless households (backlog (non-households))

The Housing Needs Assessment is a 'snapshot' survey that assesses housing need at a particular point in time. There will, in addition to the existing households in need, be some homeless households who were in need at the time of the survey and should also be included within any assessment of backlog need. To assess these numbers we have used information contained in the Council's P1(E) Homeless returns.

The main source of information used is Section E6: Homeless households accommodated by your authority at the end of the quarter. The important point about this information is the note

underneath. “This should be a ‘snapshot’ of the numbers in accommodation on the last day of the quarter, not the numbers taking up accommodation during the quarter.” This is important given the snapshot nature of the survey. Data compiled from the December 2005 P1(E) form is shown in the table below.

Category	Quarter ending 30/12/05
<u>Bed and breakfast</u>	<u>128</u>
<u>Other nightly paid</u>	<u>968</u>
<u>Hostel</u>	<u>305</u>
Private sector accommodation leased by authority	1,947
Private sector accommodation leased by RSLs	1,718
Directly with a private sector landlord	6
Within Council's own stock	422
RSL stock on assured shorthold tenancies	13
Other	52
TOTAL	5,559

Not all of the categories in the above table are added to our assessment of existing and potential households in need. This is because, in theory, they will be part of our sample for the Housing Needs Assessment. For example, households housed in private sector accommodation should already be included as part of the housing need – such household addresses should appear on the Council Tax file from which the sample was drawn. After considering the various categories, we have decided there are three which should be included as part of the homeless element. These have been underlined in the table above. Therefore, of the 5,559 homeless households in temporary accommodation, 1,401 will be counted as homeless for the purpose of the Housing Needs Assessment.

7.7 Total backlog need

Having been through a number of detailed stages in order to assess the backlog of need in Haringey we shall now bring together all pieces of data to complete the ‘B: BACKLOG OF EXISTING NEED’ element of the Basic Needs Assessment model encouraged by the ODPM. This is shown in the following section.

The table below summarises the first stage of the overall assessment of housing need as set out by the ODPM. The data shows that there is an estimated backlog of 2,438 households in need (see stage 5). The final stage is to include a quota to progressively reduce this backlog. A reduction in the backlog of need of 20% per year has been assumed in Haringey. The table therefore shows that the annual need to reduce backlog is 488 dwellings per annum.

ODPM Guide	<i>'It is also unrealistic to expect to meet all of any backlog in the planning period. It is recommended that all authorities apply a standard factor of 20% here for comparability (this implies eliminating the backlog over a 5 year strategy period). LA's may then make policy judgements to determine the practical rate at which this backlog can be reduced'. [Section 2.4 (page 25)]</i>
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Table 7.5 Basic Needs Assessment Model – Stages 1 to 7		
<i>B: BACKLOG OF EXISTING NEED</i>		
<i>Element</i>	<i>Notes</i>	<i>Final number</i>
1. Backlog need existing households	Number of households currently living in unsuitable housing	19,376
2. <i>minus</i> cases where in-situ solution most appropriate	In situ (or outside the Borough) solution most appropriate for 16,259 households	Leaves 3,117
3. <i>times</i> proportion unable to afford to buy or rent in market	88.8% = 2,769 – also remove 1,732 social renting tenants	1,037
4. <i>plus</i> Backlog (non-households)	Homeless = 1,401	1,401
5. <i>equals</i> total Backlog need		2,438
6. <i>times</i> quota to progressively reduce backlog	Suggest 20% as in ODPM report	20%
7. <i>equals</i> annual need to reduce Backlog		488

NB Elimination of the backlog over a five-year period is recommended in the Guide. However, the Council can make a policy decision to do so over a longer period.

7.8 Summary

This chapter reported on the components contributing to the backlog need element of the needs assessment model. In total it is estimated that 2,769 existing households are in housing need. When looking further forward to the additional affordable housing requirements of these households we remove households currently living in social rented housing to produce a final figure of 1,037.

The final element of backlog need considered the needs arising from homeless households. This element made for 1,401 additional households in need.

Bringing together all the factors of the backlog of housing need (as defined by the ODPM and followed by Fordham Research) it is estimated that there is an overall backlog of need of 2,438 affordable homes. Annualised, assuming a 20% reduction per year suggests an annual need of 488 dwellings to reduce the backlog need in Haringey.

8. Newly arising need

8.1 Introduction

In addition to the Backlog of existing needs discussed so far in this report there will be newly arising need. This is split, as per ODPM guidance, into three main categories (there is a fourth ‘ex-institutional’ population – results for this group have been include in the figures for new household formation). These are as follows:

1. New households formation (× proportion unable to buy or rent in market)
2. Existing households falling into need
3. In-migrant households unable to afford market housing

The guidance also suggests that each of these should be calculated on an annual basis. The following sections deal with each of these points in detail.

8.2 New household formation

The estimate of the number of newly forming households in need of affordable housing is based on an assessment of households that have formed over the past two years. Such an approach is preferred to studying households stating likely future intentions as it provides more detailed information on the characteristics of these households contributing to this element of newly arising need. This method is also consistent with comments in ODPM Guidance:

ODPM Guide	<p><i>‘A... reliable approach to this issue is to base the profile of new households on the characteristics of identified newly forming households in the recent past’.</i></p> <p><i>‘Stage 9 in the basic needs assessment model... involves estimating the proportion of newly forming households who will be unable to afford to access housing in the private market’.</i></p> <p><i>‘It is recommended that the primary basis for assessing the income and household type profile of new households is the profile of actual new households formed over the period preceding the survey’. [Section 4.4 (pages 61 & 62)]</i></p>
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The table below shows details of the derivation of new household formation. The table begins by establishing the number of newly forming households over the past two years (from within the Borough). The data excludes households moving to owner-occupation because these households at the time of the move (which is when we are interested in) could afford market housing. Households in tied accommodation have also been excluded. An affordability test is then applied to the remaining households.

Table 8.1 Derivation of newly arising need from new household formation		
Aspect of calculation	Number	Sub-total
Number of households moving in past two years		23,192
Minus moves from outside Borough	-12,842	10,350
Minus households NOT forming in previous move	-7,755	2,595
Minus households moving to owner-occupation	-278	2,317
Minus households moving to tied accommodation	-0	2,317
TOTAL APPLICABLE MOVES		2,317
Times proportion unable to afford		82.6%
ESTIMATE OF NEWLY ARISING NEED		1,915
ANNUAL ESTIMATE OF NEWLY ARISING NEED		958

The table above shows that an estimated 2,317 households are newly formed within the Borough over the past two years (1,159 per annum). Of these it is estimated that 958 (per annum) are unable to afford market housing without some form of subsidy (as with the main analysis of existing households in need the affordability test is based on the size requirements and financial situation of those households having made a ‘potentially in need’ move over the past two years). The annual estimate of the number of newly forming households falling into need is therefore 958 per annum.

8.3 Existing households falling into need

This is an estimate of the number of existing households currently living in Haringey who will fall into housing need over the next two years (and then annualised). The basic information for this is households who have moved home within the Borough in the last two years and affordability. A household will fall into need if it has to move home and is unable to afford to do this within the private sector (examples of such a move will be because of the end of a tenancy agreement). A household unable to afford market rent prices but moving to private rented accommodation may have to either claim housing benefit or spend more than a quarter of their gross income on housing, which is considered unaffordable (or indeed a combination of both).

ODPM Guide	<i>‘The basic needs model also identifies two other ways [the second is the next section] in which new needs may arise in a locality. The first of these refers to existing households, previously satisfactorily housed, who fall into need during the period (per year, conventionally)’. [Section 4.4 (page 63)]</i>
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Households previously living with parents, relatives or friends are excluded as these will double-count with the newly forming households already considered in the previous table. The data also excludes moves between social rented properties. Households falling into need in the social rented sector have their needs met through a transfer to another social rented property, hence releasing a social rented property for someone else in need. The number of households falling into need in the social rented sector should therefore, over a period of time, roughly equal the supply of ‘transfers’ and so the additional needs arising from within the social rented stock will be net zero. The data again excludes households moving to owner-occupation because these households at the time of the move (which is when we are interested in) could afford market housing whilst households moving to tied accommodation are also excluded.

Table 8.2 Derivation of Newly Arising Need from households currently living in the Borough		
Aspect of calculation	Number	Sub-total
Number of households moving in past two years		23,192
Minus moves from outside Borough	-12,842	10,350
Minus households forming in previous move	-2,595	7,755
Minus households transferring within affordable housing	-1,061	6,695
Minus households moving to owner-occupation	-2,578	4,117
Minus households moving to tied accommodation	-33	4,084
TOTAL APPLICABLE MOVES		4,084
Times proportion unable to afford		79.3%
TOTAL IN NEED (2 years)		3,237
ANNUAL ESTIMATE OF NEWLY ARISING NEED		1,619

The table above shows that a total of 4,084 household moves are considered as potentially in need. Using the standard affordability test for existing households it is estimated that 79.3% of these households cannot afford market housing (as with the main analysis of existing households in need the affordability test is based on the size requirements and financial situation of those households having made a ‘potentially in need’ move over the past two years). Therefore our estimate of the number of households falling into need within the Borough excluding transfers is 3,237 households ($4,084 \times 0.793$) over the two-year period. Annualised this is 1,619 households per annum.

8.4 In-migrant households unable to afford market housing

This is the final element of newly arising need. Households falling into need in this group are households currently living outside Haringey who are expected to move into the Borough but cannot afford suitable private sector housing. The basic information for this is similar to the above section except that it deals with households who are expected to move home to the Borough in the next two years (based on past move information) and these households’ affordability.

This data does not exclude transfers as none of these households could have transferred within affordable housing stock in the Borough at the time of the move. Household formation is not an issue as none of these households could be double-counted because they do not currently live within the Borough. Household moving to owner-occupation and tied accommodation are again excluded from the analysis.

ODPM Guide	<i>'Households moving into the Borough and requiring affordable housing can be identified by HN surveys, again using data on recent movers'. [Section 4.4 (page 63)]</i>
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The table below shows the derivation of the in-migrant element of newly arising need.

Table 8.3 Derivation of Newly Arising Need from households currently living outside the Borough		
Aspect of calculation	Number	Sub-total
Number of households moving in past two years	23,192	
Minus moves from within Borough	-10,350	12,842
Minus households moving to owner-occupation	-3,920	8,922
Minus households moving to tied accommodation	-178	8,744
TOTAL APPLICABLE MOVES	8,744	
Times proportion unable to afford	64.5%	
TOTAL IN NEED (2 years)	5,638	
ANNUAL ESTIMATE OF NEWLY ARISING NEED	2,819	

In total the table above shows that 8,744 ‘potentially in need’ moves took place in the past two years from outside the Borough. The survey data also shows us that 64.5% of these households cannot afford market housing (as with the main analysis of existing households in need the affordability test is based on the size requirements and financial situation of those households having made a ‘potentially in need’ move over the past two years). Therefore our estimate of the number of households falling into need from outside the Borough is 5,638 households (8,744 × 0.645) over the two-year period. Annualised this is 2,819 households per annum.

Although the level of need from in-migrants may seem relatively high, it is not an unusual level. It should also be remembered that requirements from those households falling into need but moving out of the Borough will not have been included.

8.5 Summary

The data from each of the above sources can now be put into the Basic Needs Assessment Model as is shown in the table below. It indicates that additional need will arise from a total of 5,396 households per annum.

Table 8.4 Basic Needs Assessment Model – Stages 8 to 13		
<i>N: NEWLY ARISING NEED</i>		
<i>Element</i>	<i>Notes</i>	<i>Final number</i>
8. New household formation (gross, p.a.)		1,159
9. <i>Times</i> proportion unable to buy or rent in market	82.6% cannot afford market housing	Leaves 958
10. <i>plus</i> ex-institutional population moving into community	Included in 8/9 above	-
11. <i>plus</i> existing households falling into need		1,619
12. <i>plus</i> in-migrant households unable to afford market housing		2,819
13. <i>equals</i> Newly arising need	9+10+11+12	5,396

9. Supply of affordable housing

9.1 Introduction

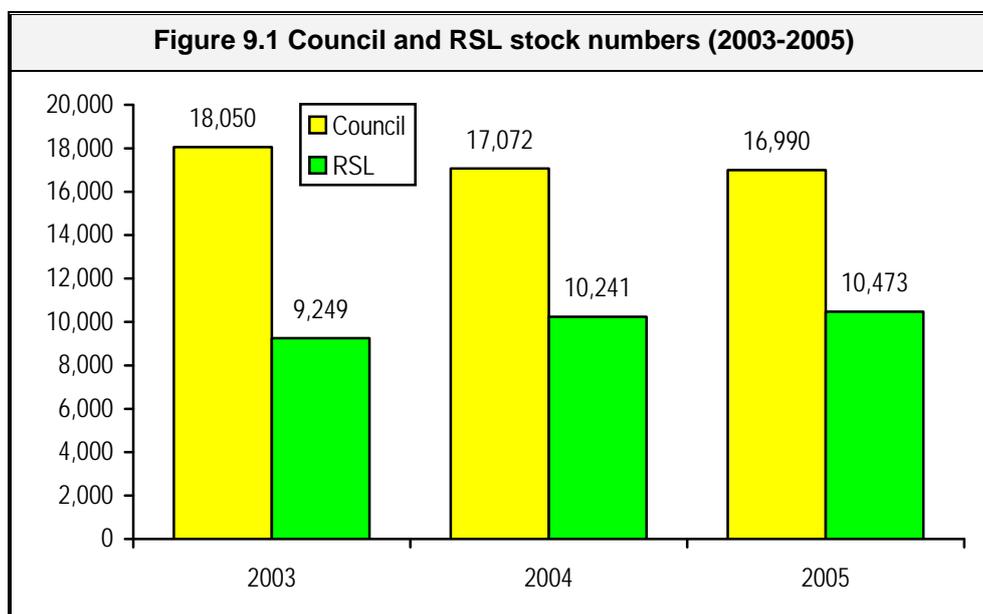
This chapter looks at current supply of affordable housing from both the Council and RSLs in the Borough. We shall begin by highlighting the general patterns of supply in the social rented stock over the past three years before making a judgement about which supply figures should feature as part of the needs assessment model.

**ODPM
Guide**

'The most important source of supply is typically relets of existing social housing. A basic projection should assume continuance of the same rate of net relets as in the last year or an average over the last 3 years'. [Section 2.4 (page 26)]

9.2 The Social Rented stock

We have studied information from the Council's Housing Strategy Statistical Appendix (HSSA) for three years (from 2003 to 2005 inclusive). The figure below shows the changing levels of stock for both the Council and RSLs within the Borough.



The above table shows that there has been an increase in the number of RSL properties and a decrease in the number of Council rented properties. The reductions recorded in Council stock numbers between 2003 and 2005 are largely due to Right-to-Buy sales. Overall, there has been a net increase of 164 properties from Haringey Borough's social housing stock (82 per annum).

9.3 The supply of affordable housing

(i) Council stock

The table below shows an estimate of the supply of lettings from Council-owned stock over the past three years. The data shows that the number of lettings has fluctuated over time, with a slight increase between 2002/03 and 2003/04 followed by a slight decrease the following year. The average number of lettings over the three-year period was 861 per annum.

Source of supply	2002/03	2003/04	2004/05	Average
LA lettings through mobility arrangements	9	31	23	21
LA lettings to new secure tenants	647	681	748	692
LA lettings to new tenants on an introductory tenancy	0	0	0	0
LA lettings to new tenants on other tenancies	184	187	74	148
(Exclude transfers from RSL)	(0)	(0)	(0)	(0)
LA TOTAL EXCLUDING TRANSFERS	840	899	845	861

(ii) RSL stock

For the RSL stock we can again look at HSSA information. Additionally, CORE data provides an indication of the number of lettings in the RSL sector. The table below shows the number of lettings (excluding RSL to RSL transfers) from each of these sources over the past three years.

	2002/03	2003/04	2004/05	Average
HSSA data	403	364	360	376
CORE data	439	449	376	421
AVERAGE	421	407	368	399

The data in this table suggests that the supply of RSL lettings has decreased over the three-year period. The average for the three-year period from both sources together is 399 per annum.

It should be noted that for the period 2003 to 2005 H.I.P data shows that an average of 21 households transferred from Council to RSL dwellings within the Borough per annum.

(iii) Estimate of lettings

The figures for RSL lettings show some variation over time. This makes it difficult to estimate future supply with any certainty. For the purposes of estimating future supply we have therefore used the average number of lettings over the three year period studied (the use of data for a three year period is consistent with Government guidance).

ODPM Guide	<i>'The most important source of supply is typically relets of existing social housing. A basic projection should assume continuance of the same rate of net relets as in the last year or an average over the last 3 years'. [Section 2.4 (page 26)]</i>
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Therefore our estimated future supply of lettings from the social rented sector overall will be 1,239 (861+399-21).

9.4 New dwellings

From the estimated supply of affordable housing we also need to deduct lettings made to new dwellings. As one of the main purposes of the survey is to estimate any surplus or shortfall of affordable housing, it is important to avoid double-counting by not including likely future supply through additions to the stock from RSLs and the Local Authority (although these new properties will themselves in time produce some relets). This is also a view taken in ODPM guidance.

ODPM Guide	<i>'...it may be more helpful to combine committed and shortfall figures [shortfall including committed new provision] to obtain an overall affordable need estimate, which can then be related to overall planned housing requirements and provision'. [Section 2.4 (page 26)]</i>
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Table 9.3 Analysis of past provision of new affordable rented housing – Average for three years				
	2002/03	2003/04	2004/05	Average
New affordable housing				
Additional LA dwellings (HSSA)	0	0	0	0
Additional RSL dwellings (HSSA)	357	410	284	350
Additional RSL dwellings (CORE)	161	176	155	164

The table above summarises information contained in the HSSA return for 2003-2005 (Section N) and CORE data for the same period. The data indicates that there has been an annual average of 257 new affordable housing completions between 2002-03 and 2004-05. These are taken away from our estimate of lettings to provide a relet figure of 982 dwellings per annum (1,239-257). The figure of 982 represents a turnover of around 3.6% (based on the number of relets and the estimated number of social rented dwellings (i.e. 982/27,463)).

9.5 Shared ownership supply

In most local authorities the amount of shared ownership available in the stock is fairly limited (as is the case in Haringey). However, it is still important to consider to what extent the current supply may be able to help those in need of affordable housing.

Therefore we include an estimate of the number of shared ownership units that become available each year. Information from the Housing Corporation suggests that there are around 713 shared ownership units in the Borough; the Census estimated the figure to be 1,109, whilst the housing needs assessment data estimates 986. The average of these three figures is 936. For the purposes of this analysis it is assumed that the turnover of shared ownership accommodation is roughly the same as found in the social rented sector. This is estimated at 3.6%. Hence we estimate that each year an average of 34 units of shared ownership tenure will become available to meet housing needs ($3.6\% \times 936$). Therefore, the estimate of supply becomes 1,016 per annum ($982+34$).

9.6 Vacant dwellings

As of April 2005, there were 409 vacant dwellings in the social rented stock, representing around 1.5% of all social rented stock in the Borough. This is considered to be an average vacancy rate and hence no adjustment needs to be made to the figures to take account of this.

ODPM Guide

'The change in vacancies is a key factor in the net stock approach. The general principle is that there should be a target vacancy rate to allow normal movement in the housing stock. Typical recommended allowances would be 4 per cent for the private sector with 2 per cent being more appropriate for the social sector'. [Section 2.5 (page 28)]

9.7 Changes in the supply of affordable housing

This covers stages 15 and 16 of the '*Basic Needs Assessment Model*'. Stage 15 is '*minus increased vacancies & units taken out of management*'; Stage 16 is '*plus committed units of new affordable supply*'.

In the case of Stage 15, it would not be sensible to remove from the supply equation the number of properties taken out of management. It is much more sensible to estimate the likely reduction in relets as a result of such losses.

In the case of Stage 16 it seems more logical to exclude committed units as the purpose of the analysis is to show a surplus or shortfall of affordable housing. Including committed units might in some cases show a surplus of affordable housing where in fact the new housing is required to prevent a shortfall. However, we must remember that new affordable housing will in time produce additional relets (in the same way as relet opportunities are lost when dwellings are 'taken out of management').

Data contained in HSSA returns suggests that from April 2003 to April 2005 there has been a net increase of 164 properties from the Haringey Borough's social housing stock (82 per annum). Given an average turnover of around 3.6% this would equate to a net increase of around 3 letting opportunities per annum. Hence, on the basis of this information it is estimated that average future supply of affordable housing will be 1,019 units per annum (1,016+3).

9.8 Summary

The table below details the stages in arriving at an estimate of the 1,019 relets from the current stock of affordable housing per annum. Analysis of HSSA and CORE data (excluding transfers within the social rented stock) for 2004/2005 indicates an average supply of lettings of 1,239 per year. Taking account of lettings made to new dwellings the supply estimate is reduced by 257 units per annum. It is assumed that there would be no additional lettings from the vacant stock, whilst units taken out of management and committed units of new affordable supply will lead to a net increase of 3 dwellings per annum. Finally, we have included 34 'relets' from shared ownership dwellings, which increases supply to a total of 1,019. The second table shows how this fits into the Basic Needs Assessment model.

Table 9.4 Estimated future supply of affordable housing (per annum)	
Element of supply	Number of units
Average lettings per annum (excluding transfers)	1,239
Lettings in new housing	-257
'Relets' of shared ownership	+34
Additional lettings in vacant stock	+0
Letting opportunities lost through units taken out of management (Stage 15)	+3
Letting opportunities gained through additional stock (Stage 16)	+3
ESTIMATED SUPPLY OF AFFORDABLE HOUSING (PER ANNUM)	1,019

Table 9.5 Basic Needs Assessment Model – Stages 14 to 17		
<i>S: SUPPLY OF AFFORDABLE UNITS</i>		
<i>Element</i>	<i>Notes</i>	<i>Final number</i>
14. Supply of social relets p.a.	Excludes transfers within social rented stock and includes 'relets' of shared ownership	1,016
15. <i>minus</i> increased vacancies & units taken out of management	Letting opportunities lost	+3
16. <i>plus</i> committed units of new affordable supply p.a.	Letting opportunities gained	
17. <i>equals</i> affordable supply	14-15+16	1,019

10. Basic needs assessment model

10.1 Introduction

The table on the following page shows the final figures in the '*Basic Needs Assessment Model*'. This brings together the three key elements that have been calculated in the preceding chapters, namely; the Backlog of Existing Need, Newly Arising Need and the Supply of Affordable Units. The overall output from these three analytical stages represents the estimated net affordable housing requirement across the Borough.

10.2 Total housing need

The backlog of existing need suggests a requirement for 488 units per year and the newly arising need a requirement for 5,396 units per annum. These two figures together total 5,884 units per annum. The total estimated supply to meet this need is 1,019 units per year. This therefore leaves a shortfall of 4,865 units per year.

Table 10.1 Basic Needs Assessment Model		
B: BACKLOG OF EXISTING NEED		
<i>Element</i>	<i>Notes</i>	<i>Final number</i>
1. Backlog need existing households	Number of households currently living in unsuitable housing	19,376
2. <i>minus</i> cases where in-situ solution most appropriate	In situ (or outside the Borough) solution most appropriate for 16,259 households	Leaves 3,117
3. <i>times</i> proportion unable to afford to buy or rent in market	88.8% = 2,769 – also remove 1,732 social renting tenants	1,037
4. <i>plus</i> Backlog (non-households)	Homeless = 1,401	1,401
5. <i>equals</i> total Backlog need		2,438
6. <i>times</i> quota to progressively reduce backlog	Suggest 20% as in ODPM report	20%
7. <i>equals</i> annual need to reduce Backlog		488
N: NEWLY ARISING NEED		
8. New household formation (gross, p.a.)		1,159
9. <i>times</i> proportion unable to buy or rent in market	82.6% cannot afford market housing	Leaves 958
10. <i>plus</i> ex-institutional population moving into community	Included in 8/9 above	-
11. <i>plus</i> existing households falling into need		1,619
12. <i>plus</i> in-migrant households unable to afford market housing		2,819
13. <i>equals</i> Newly arising need	9+10+11+12	5,396
S: SUPPLY OF AFFORDABLE UNITS		
14. Supply of social relets p.a.	Excludes transfers within social rented stock and includes 'relets' of shared ownership	1,016
15. <i>minus</i> increased vacancies & units taken out of management	Letting opportunities lost	+3
16. <i>plus</i> committed units of new affordable supply p.a.	Letting opportunities gained	
17. <i>equals</i> affordable supply	14-15+16	1,019
18. Overall shortfall/surplus	488+5,396-1,019 (per annum)	4,865

NB Elimination of the backlog over a five-year period is recommended in the Guide. However, the Council can make a policy decision to do so over a longer period.

10.3 Profile of households in need

The following tables show characteristics of the 5,884 households in Haringey estimated to be in need of affordable housing. The below table considers dwelling type of households in need; around one in ten households residing in the category 'other' flat (e.g. a converted flat or flat in commercial building) are deemed to be in housing need, compared to 2.4% and 3.4% of households living in semi-detached or terraced houses respectively.

Table 10.2 Dwelling type of households in need					
Dwelling type	Households in need				
	In need	Not in need	Number of h'holds	% of total h'holds in needs	% of those in need
Detached house/bungalow	176	2,073	2,248	7.8%	3.0%
Semi-detached house/bungalow	176	7,075	7,252	2.4%	3.0%
Terraced house/bungalow	1,076	30,857	31,932	3.4%	18.3%
Purpose-built flat/maisonette	1,672	22,175	23,847	7.0%	28.4%
Other flat/maisonette	2,783	24,846	27,629	10.1%	47.3%
TOTAL	5,884	87,025	92,909	6.3%	100.0%

The following table looks at household type of households in need. Over one in ten lone parent households are considered to be in housing need compared to 1.3% of households containing 2 or more pensioners and 2.5% of single pensioners. Over 8.1% of single non-pensioner households are thought to be in need of affordable housing.

Table 10.3 Household type of households in need					
Household type	Households in need				
	In need	Not in need	Number of h'holds	% of total h'holds in needs	% of those in need
Single pensioner	240	9,483	9,722	2.5%	4.1%
2 or more pensioners	45	3,541	3,586	1.3%	0.8%
Single non-pensioner	1,886	21,366	23,251	8.1%	32.0%
2 or more adults, no children	1,788	28,809	30,598	5.8%	30.4%
Lone parent	868	6,194	7,062	12.3%	14.8%
2+ adults, 1 child	410	7,864	8,274	5.0%	7.0%
2+ adults, 2+ children	647	9,768	10,416	6.2%	11.0%
TOTAL	5,884	87,025	92,909	6.3%	100.0%

Finally, the size of households in need is considered. The below table shows that there is little difference in the proportion of households in need in terms of household size, though households with six or more people are slightly more likely to be in housing need.

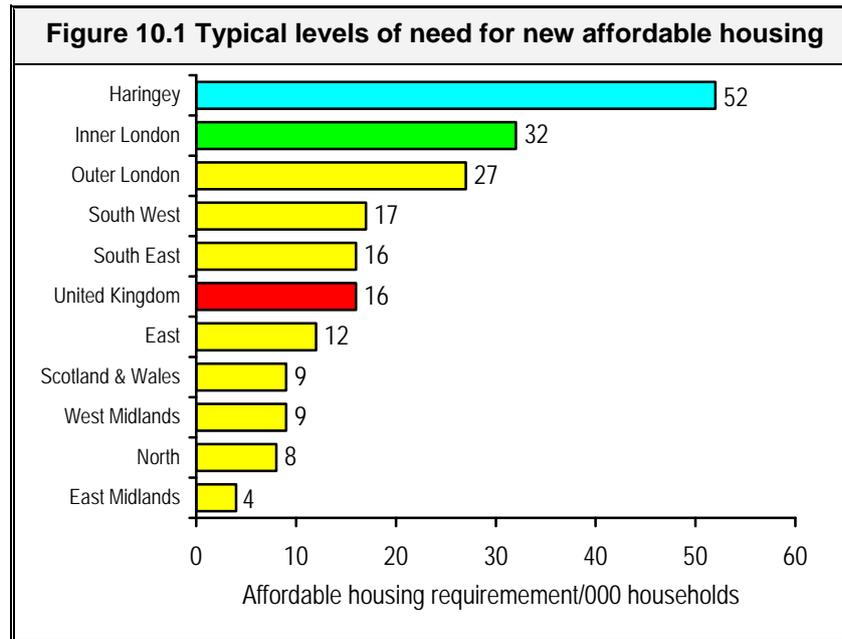
Table 10.4 Size of households in need					
Number of persons in household	Households in need				
	In need	Not in need	Number of h'holds	% of total h'holds in needs	% of those in need
One	2,125	30,848	32,974	6.4%	36.1%
Two	1,571	25,074	26,645	5.9%	26.7%
Three	1,001	13,525	14,527	6.9%	17.0%
Four	702	10,209	10,910	6.4%	11.9%
Five	273	5,021	5,294	5.2%	4.6%
Six or more	211	2,349	2,559	8.2%	3.6%
TOTAL	5,884	87,025	92,909	6.3%	100.0%

10.4 The Haringey situation in context

As Fordham Research has carried out about a hundred Borough-wide housing needs assessments since the ODPM Guide was published in 2000, it is possible to provide reasonable indicative levels for the typical levels of affordable housing or shortage found across Britain.

In order to 'standardise' the levels of need/shortage for local authorities of widely varying scale, the shortfall/surplus of affordable housing has been divided by the numbers of thousands of households in the Council area.

The value for Haringey is a shortfall of 52 per 1,000 (calculated as $(4,865/92,909) \times 1,000$). As can be seen, this figure is well above the national average of a shortage of 16 and the average for the Inner London of a shortage of 32.



10.5 Size requirements and sub-areas

Overall the survey suggests a shortfall of affordable housing in the Borough. However, it is also important to look at what type of shortfalls exists within the current stock of affordable housing. This is recognised in the ODPM guidance.

ODPM Guide	<p><i>'Housing needs estimates and projections expressed as global figures for an entire local authority area are important, but they are far from being the whole story... it is important that local authorities consider the extent to which such outputs should be disaggregated by property size/type and also by sub-area.</i></p> <p><i>If this is not done, there is a danger that global figures will mask the true situation – for example, a surplus of smaller properties could act to offset a shortage of larger homes. In reality, of course, this offsetting could not occur, since the availability of smaller homes would be of no value to those needing family-size accommodation'.</i></p> <p>[Section 4.7 (pages 66-67)]</p>
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Hence this section looks at any mismatches between the need for affordable housing and the supply for different sizes of accommodation and at a sub-area level.

(i) Size requirement

Having estimated the net need for affordable housing in the Borough, it is useful to make suggestions about required property sizes. This is done through looking at past patterns. The number of bedrooms required by households in need is balanced against the number of bedrooms secured by those who have recently moved into affordable accommodation. The number of bedrooms required is based on the preferences expressed by households who were planning to

move. It should be noted that not all households in need intended to move in the near future (just under half planned to move over the next 5 years) and as such there was no available data indicating the number of bedrooms preferred by these households. The proportions for households intending to move have therefore been applied pro-rata to give results for all households in need.

This analysis is shown in the table below which indicates that there are shortfalls for all sizes of accommodation. The largest shortfall is for two and three bedroom units, however, the shortage relative to supply is greatest for three and four bedroom properties where it is estimated that only 9.1% and 7.1% of the need can be met respectively. The breakdown of property sizes for the supply is found by considering the number of bedrooms in homes occupied by households having moved to affordable housing in the past two years, who did not transfer from another affordable home in the Borough. The proportions are then applied pro-rata to match the total supply figure.

Table 10.5 Net need for affordable housing by size () indicates a surplus				
Size required	Need	Supply	TOTAL	Supply as % of need
1 bedroom	1,221	465	756	38.1%
2 bedroom	2,391	359	2,032	15.0%
3 bedroom	1,704	155	1,550	9.1%
4+ bedroom	567	40	527	7.1%
TOTAL	5,884	1,019	4,865	17.3%

(ii) Ward level analysis

The table below provides the same style of analysis as above (by ward). The table again shows the need, supply and overall requirement for affordable housing. All 19 wards display an overall shortage of affordable housing; this is most apparent in Harringay, Bruce Grove and Tottenham Green where the largest shortfalls are experienced. The wards Muswell Hill and Alexandra show a lower shortfall. The shortage relative to supply is greatest for Muswell Hill, Hornsey and Highgate. As above, the geographical location of the supply is found by considering the location of recently secured affordable housing and pro-rating the breakdown to the total supply of 1,109 per annum.

Table 10.6 Net need for affordable housing by ward () indicates a surplus				
Ward	Need	Supply	TOTAL	Supply as % of need
Alexandra	40	14	26	35.0%
Bounds Green	274	34	240	12.3%
Bruce Grove	566	119	447	21.0%
Crouch End	314	83	231	26.4%
Fortis Green	215	37	178	17.4%
Harringay	699	88	611	12.6%
Highgate	178	16	162	8.9%
Hornsey	246	9	237	3.5%
Muswell Hill	91	0	91	0.0%
Noel Park	276	35	241	12.6%
Northumberland Park	523	129	394	24.7%
Seven Sisters	395	65	329	16.5%
St Ann's	253	69	184	27.2%
Stroud Green	248	47	201	18.8%
Tottenham Green	484	67	417	13.9%
Tottenham Hale	224	38	186	16.8%
West Green	209	44	165	21.0%
White Hart Lane	275	80	196	28.9%
Woodside	375	47	328	12.5%
TOTAL	5,883	1,019	4,864	17.3%

(ii) Size requirement by sub area analysis

The level of need in Haringey is large enough for us to be able to present information of the size requirement of households in need within each of the sub areas described in Chapter 3; this analysis is shown in the below table. The results show that there are similar overall shortfalls across the 4 sub areas. The highest overall shortfall is found in the southern sub area; just under half the shortfall here is for two bedroom homes, though the shortage relative to supply is most significant for 4 or more bedroom houses. The northern sub area also shows a large shortfall of two bedroom homes. In the western and eastern sub areas, the largest shortfalls are for 3 bedroom homes.

Table 10.7 Net need for affordable housing: size requirement by sub area () indicates a surplus				
Size required	Need	Supply	TOTAL	Supply as % of need
East				
1 bedroom	377	108	269	28.7%
2 bedroom	442	132	310	29.9%
3 bedroom	362	33	329	9.1%
4+ bedroom	229	14	214	6.2%
Total	1,409	287	1,122	20.4%
South				
1 bedroom	255	67	188	26.3%
2 bedroom	671	53	618	7.9%
3 bedroom	505	27	478	5.3%
4+ bedroom	60	0	60	0.0%
Total	1,491	147	1,344	9.9%
North				
1 bedroom	395	154	241	39.0%
2 bedroom	711	94	617	13.2%
3 bedroom	263	46	217	17.4%
4+ bedroom	48	16	33	32.4%
Total	1,417	309	1,108	21.8%
West				
1 bedroom	215	136	79	63.1%
2 bedroom	557	80	478	14.3%
3 bedroom	552	49	504	8.9%
4+ bedroom	241	10	230	4.3%
Total	1,566	275	1,291	17.6%

10.6 Sensitivity analysis

Given Haringey’s relatively high housing prices, it may be of interest to consider a more realistic scenario in terms of the measurement of households’ ability to afford housing, based on the assumption that Haringey residents are likely to contribute a higher proportion of their income towards housing costs than in the case elsewhere in the country. Chapter 6 describes the standard affordability test used to determine the level of housing need. This brief section considers some sensitivity analysis of the impact of revising the standard affordability test on the overall requirement estimate.

(i) Procedure and assumptions

The standard affordability test described in Chapter 6 is shown below.

Combined affordability:

A household containing one person in employment is not eligible for a mortgage if the gross household income multiplied by 3.5 is less than the cost of the mortgage requirement. A household containing more than one person in employment is not eligible for a mortgage if the gross household income multiplied by 2.9 is less than the cost of the mortgage requirement.

AND

A household is unable to afford private sector housing if renting privately would take up more than 25% of its gross household income.

A more realistic scenario may be as follows:

Combined affordability:

A household containing one person in employment is not eligible for a mortgage if the gross household income multiplied by 4.0 is less than the cost of the mortgage requirement. A household containing more than one person in employment is not eligible for a mortgage if the gross household income multiplied by 3.5 is less than the cost of the mortgage requirement.

AND

A household is unable to afford private sector housing if renting privately would take up more than 35% of its gross household income.

(ii) Effect on overall requirement estimate

The table below summarises the impact on the overall requirement of following the alternative scenario identified above. The first column shows the scenario overall requirement estimate based on the standard affordability test (a shortfall of 4,865 per annum), as shown in the BNAM table 10.1. The impact of a revised affordability test shown in the second column is a reduction in the overall shortfall from 4,865 to 3,784 per annum. This is a reduction of nearly a quarter the original level of need based on the standard affordability test, however the shortfall of 3,784 is still substantial, equating to 41 per thousand $((3,784/92,909) \times 1,000)$.

Table 10.8 Impact on overall requirement estimate of revised affordability test		
<i>Element</i>	<i>Standard affordability test</i>	<i>Revised affordability test</i>
B: BACKLOG OF EXISTING NEED		
<i>Annual need to reduce Backlog</i>	488	472
N: NEWLY ARISING NEED		
<i>Newly arising need (per annum)</i>	5,396	4,331
S: SUPPLY OF AFFORDABLE UNITS		
<i>Affordable supply (per annum)</i>	1,019	1,019
Overall shortfall/surplus	4,865	3,784

10.7 Intermediate housing

Having considered the level of housing need in the Borough it is interesting to study what types of affordable housing might be most appropriate to meet this need. In principle there are two broad categories of housing which can be considered (intermediate housing and social rented).

Intermediate housing can be defined as housing (irrespective of tenure) priced between social rents and the market. Existing intermediate housing options suggest that this form of accommodation is usually only marginally cheaper than market housing.

The table below shows our estimates of the minimum cost of market housing in the Borough, and estimated new social rent levels. The estimated cost of intermediate housing is also presented. The outgoings for private rented housing have been used for all sizes for the minimum price of market housing as these are cheaper than those for owner-occupation (in terms of outgoings).

Table 10.9 Basic information required for assessment of types of affordable housing required			
Size requirement	Social rent (£/week)*	Intermediate housing	Minimum priced second-hand market housing (£/week)*
1 bedroom	£63	£64-£129	£130
2 bedrooms	£77	£78-£166	£167
3 bedrooms	£90	£91-£216	£217
4+ bedrooms	£105	£106-£287	£288

*CORE Data (2005)

**Survey of Estate and Letting Agents in Haringey 2006

It can be seen from the table above that for all dwelling sizes, the cost of social rented housing is significantly below that of market housing. Therefore it is clear that intermediate housing will be suitable for some households in need.

The table below shows the estimated breakdown of additional affordable housing requirements by size and type of housing per annum. The figures are for gross need. The size requirement is based on the preferences expressed by households who were planning to move, which is consistent with the methodology described earlier in the chapter.

Table 10.10 Amount of annual requirement for each type of affordable housing (all tenures)			
Dwelling size	Type of housing		
	Intermediate housing	Social rented	TOTAL
1 bedroom	543	678	1221
2 bedrooms	730	1663	2391
3 bedrooms	685	1019	1704
4+ bedrooms	233	334	567
TOTAL	2,190	3,693	5,884

The table shows that in total 37.2% of the gross requirement could be intermediate housing, the remainder should be social rented housing. However, from these figures it is important to deduct the supply of affordable housing. As with the previous analysis this has been split by social rented and intermediate housing.

Table 10.11 Annual supply for each type of affordable housing			
Dwelling size	Type of housing		
	Intermediate housing	Social rented	TOTAL
1 bedroom	16	450	465
2 bedrooms	12	347	359
3 bedrooms	5	149	155
4+ bedrooms	1	39	40
TOTAL	34	985	1,019

The following table therefore estimates the net requirements for each type of affordable housing by size. Overall, the table shows that 44.3% of the net requirement is for intermediate housing. This varies according to dwelling size. It's estimated that 69.8% of the need for one bedroom properties could be met through intermediate housing, whereas only 35.3% of the need for two bedroom properties could be met in this way.

Table 10.12 Net annual need for affordable housing for each type of affordable housing			
Dwelling size	Type of housing		
	Intermediate housing	Social rented	TOTAL
1 bedroom	527	228	756
2 bedrooms	718	1,316	2,033
3 bedrooms	680	869	1,550
4+ bedrooms	231	295	527
TOTAL	2,156	2,708	4,865

The below table shows the same information, but this time the net need is shown by sub area rather than dwelling size. The results show that there is scope for intermediate housing in all four sub areas, though intermediate housing could potentially meet more of the housing need in the eastern and southern sub areas (48.9% and 48.4% respectively) than in the western and northern sub areas, where 38.1% and 41.5% of the net need could be met by intermediate housing respectively.

Table 10.13 Net annual need for affordable housing for each type of affordable housing by sub area			
Dwelling size	Type of housing		
	Intermediate housing	Social rented	TOTAL
East	527	228	756
South	718	1,316	2,033
North	680	869	1,550
West	231	295	527
TOTAL	2,156	2,708	4,865

The survey asked households whether they were aware of a number of different intermediate housing products. The table below indicates the response that was obtained from households in need. The table shows that some 61.1% of households in need were not aware of any of the intermediate housing options listed. Awareness of shared ownership amongst households in need was the greatest, with 23.0% of households familiar with it, Some 15.6% of households in need were aware of key worker living schemes and only 4.7% aware of discounted market sale.

Table 10.14 Number of households in need aware of intermediate housing products		
Product	Households in need	% of households in need
Shared Ownership	1,351	23.0%
Key Worker living schemes	918	15.6%
Discounted Market Sale	278	4.7%
Not aware of any	3,596	61.1%

10.8 Affordability within the intermediate category

Although the survey suggests that up to 44.3% of all additional affordable housing could be categorised as ‘intermediate’ this does not imply any particular type of housing. We have therefore sought to provide some more information by looking at four categories of ‘intermediate’ housing based on price. The table below shows the bands of intermediate housing used for analysis.

Table 10.15 Approximate outgoings for different types of intermediate housing				
Size requirement	Approximate outgoings (£/week)			
	Cheapest intermediate housing	2 nd	3 rd	Most expensive
1 bedroom	£63-£80	£80-£97	£97-£113	£113-£130
2 bedrooms	£77-£100	£100-£122	£122-£145	£145-£167
3 bedrooms	£90-£122	£122-£154	£154-£185	£185-£217
4+ bedrooms	£105-£151	£151-£197	£197-£242	£242-£288

The following table shows the annual household incomes needed to be able to afford each type of intermediate housing, based on the assumption made in the standard affordability test in Chapter 6 that rental costs should not take up more than 25% of household income.

Table 10.16 Approximate household income required for different types of intermediate housing				
Size requirement	Approximate outgoings (£/week)			
	Cheapest intermediate housing	2 nd	3 rd	Most expensive
1 bedroom	£13,104	£16,588	£20,072	£23,556
2 bedrooms	£16,016	£20,696	£25,376	£30,056
3 bedrooms	£18,720	£25,324	£31,928	£38,532
4+ bedrooms	£21,840	£31,356	£40,872	£50,388

As per the previous analysis we can estimate the number of households in need who fall into each of these categories. This is shown in the table below, and includes all tenures. It is clear that the majority of those in the ‘intermediate’ category have income/affordability levels at the bottom of the scale. For example, the data suggests that 47.6% of those who could theoretically afford intermediate housing could afford nothing costing more than half of the difference between market and social rented prices. However, there are over a third of households with income levels close to the market (36.5% of the intermediate group fall into the ‘most expensive’ category).

Table 10.17 Number of households able to afford at different ‘intermediate’ housing prices						
Size requirement	Number of households					TOTAL
	Social rented housing	Cheapest intermediate housing	2 nd	3 rd	Most expensive	
1 bedroom	1,618	262	173	180	664	2,896
2 bedrooms	1,340	262	119	44	61	1,825
3 bedrooms	490	133	46	74	13	755
4+ bedrooms	247	26	22	50	64	408
Total	3,694	683	359	348	800	5,884

10.9 Implications for affordable housing policy

Appendix A1 details the key features of current ODPM Affordable Housing policy. This has changed only slightly with the draft affordable housing sections of PPS3 (published in December 2005).

The main implications for affordable housing policy are the choice of an appropriate percentage target, the site size threshold at which the eventual affordable housing policy will apply and the types of affordable housing best suited to meeting the need. Each is discussed below.

(i) Percentage target

The Guide to Housing Needs Assessments has its own proposals on how targets should be calculated (contained within Table 8.1 of the Guide). It is therefore worth pursuing the suggested ODPM method to show the expected result. The table below shows an estimate of the likely suggested percentage target from following the ODPM method.

Table 10.18 Calculation of affordable housing target: following ODPM methodology	
Element	Dwellings (per annum)
Affordable housing requirement	4,865
Minus affordable supply from non S106 sites (estd)*	-0
EQUALS	4,865
Projected building rate †	970
Minus sites below threshold (assumed)	-0
Minus affordable supply from non S106 sites (estd)*	-0
EQUALS	970
Therefore Target is	4,865/970
EQUALS	502%

* Information obtained from the Council's 2004/5 HSSA return (average number of dwellings built without section 106 between 2004/05 and 2006/07)

† Annual build rate required 1997-2016 as documented in the London Plan

Given the results of this table it is clear that at the general level, any target would be justified. As the annual affordable housing requirement exceeds the level of supply of all new housing (as demonstrated in the table above) it is necessary to maximise the supply of affordable housing.

The London Plan identifies that most London boroughs should pursue an affordable housing target of 50% (there are several London boroughs that were identified as being only able to support 35% affordable housing due to low land values, but Haringey was not on this list). Furthermore the London Plan states that where it is financially viable a target higher than 50% should be pursued. The percentage target adopted in Haringey's UDP (adopted in July 2006) is an overall borough target of 50%, which can certainly be justified given the above findings.

Over the next ten years, the affordable housing capacity in Haringey will be increased by two major regeneration areas in the Borough – Tottenham Hale and Haringey Heartlands. These two developments in the East of the Borough constitute over four-fifths of the housing development currently planned in Haringey and provide a significant opportunity to help addressing the severe need for affordable housing in the Borough. It is therefore recommended that on these sites an affordable housing target of 60% be adopted.

It is recommended that the affordable housing required be provided on site for sites located in the western part of the Borough and on the two major sites in the East of the Borough identified above. On other sites in the East of the Borough in instances that the Council identifies as suitable it may be appropriate for the affordable housing requirement to be met in the West. This is because the Eastern part of the Borough has the highest concentrations of existing social rented housing and households in temporary accommodation and this policy will help redress the imbalances in the current socio-economic geography of the Borough and contribute towards making communities more mixed and balanced.

It is desired that in all instances the section 106 requirements be met by affordable housing provision, although the Council may wish to pursue alternative infrastructure requirements if viability is a problem on a particular site or the projected growth in the vicinity of the site is such that extra infrastructure is urgently required.

(ii) Threshold site size

The usual threshold stipulated by PPS3 and The London Plan is 15 dwellings/ha, however if high levels of need can be demonstrated, a lower threshold can be adopted. The threshold adopted in Haringey's UDP is 10 dwellings/ha, which reflects the very high level of additional housing required.

Over four-fifths of the housing development currently planned in Haringey will be located on two large sites in the East of the Borough. As sites in the West of the Borough are likely to be smaller, yet the affordable housing requirement in this area is particularly great a lower threshold may be appropriate. It is therefore recommended that a threshold of 5 dwellings/ha apply to sites in the west of the Borough.

(iii) Type of affordable housing

The previous section considered the suitability of intermediate housing to meet housing need. Whilst it was identified that some 44.3% of the net the net need could theoretically be met by intermediate housing, further analysis reveals that only half (52.4%) of those suitable for intermediate housing could afford a product costing more than half of the difference between market and social rented prices. As it is unlikely to be feasible to provide an intermediate product below this price level it is recommended that intermediate housing be targeted at this group of households in need. Therefore it is recommended that 70% of affordable homes in the Borough are social rented and 30% are intermediate housing priced at a level around half way between social rents and entry level market costs.

(iv) Size of dwelling

This analysis of the size of affordable accommodation required presented in table 10.5 identified that there are shortfalls for all sizes of accommodation. Although, the largest shortfall is for two bedroom units, the requirement is most acute for three and four bedroom properties. Whilst it is important that on any site a range of sizes of affordable homes are built to ensure that there is an appropriate mix and balance within the community, generally greater weighting should be given to larger family sized accommodation. The extremely high levels of need identified mean that it is necessary to prioritise the households whose need is most acute. These are those in priority housing need and in temporary accommodation, whom in many instances require larger accommodation which is currently not sufficiently available in the housing stock.

10.10 A longer term view of the housing requirement

The main assessment of the requirement for additional affordable housing has been based on a five year time period (as required by ODPM guidance, Section 2.4 (page 25)). It is however possible to extend this period further into the future. We have considered below what the requirement for additional affordable housing would be over a ten year period following the same approach as set out in the preceding chapters.

The annual estimates of newly arising need and supply are unchanged but the backlog of need has been divided by ten (rather than five as suggested in the Guide) to spread it over the ten year period. The table below summarises the results up to 2016 and indicates a shortfall of around 4,641 affordable homes per year. Assuming the level of supply remains the same over this period, the total requirement to 2016 would be around 46,410 additional affordable homes (i.e. 4,641 per year for the 10 years to 2016). These figures are however less robust than the estimated requirement over five years.

Table 10.19 Summary of Basic Needs Assessment Model (annual requirement to 2016)	
Element	Number of households
B. BACKLOG OF EXISTING NEED	
Annual need to reduce backlog	488
N. NEWLY ARISING NEED	
Newly Arising Need	5,396
S. SUPPLY OF AFFORDABLE UNITS	
Affordable supply	1,019
Overall shortfall/Surplus	4,865

10.11 Summary

The Housing Needs Assessment in Haringey followed guidance from The ODPM in *Local Housing Needs Assessment: A Guide to Good Practice*. This involved estimates of the ‘Backlog of existing need’, ‘Newly arising need’ and future supply to estimate the current surplus or shortfall of affordable housing in Haringey. Using this model it is estimated that for the next five years there will be a shortfall of 4,865 affordable housing units per annum in the Borough.

The immediate implications for affordable housing are that an affordable housing target of 60% would be justified on the large sites of Tottenham Hale and Haringey Heartlands, and that a threshold of 5 dwellings per hectare applies to sites in the West of the Borough with a threshold of 10 dwellings per hectare applicable in the remainder of Haringey. The profile of households in need suggests that 70% of affordable homes should be social rented and 30% should be intermediate housing priced halfway between social rents and minimum market levels.

SECTION D: THE NEEDS OF PARTICULAR GROUPS

This section addresses particular client groups that may have very specific housing requirements. Although such groups do not necessarily represent households in need as defined by the ODPM Guide, it is important for the Council to have detailed information on them in order to inform specific policies and service provision.

For example, the frail elderly may not be in housing need in the sense of not being able to afford market housing, but many of them are liable to require extra care in the future, whether directly, or via aids and adaptations in the home.

The housing requirements of Gypsies and Travellers are increasingly becoming of interest to local authorities due to recent changes in government legislation. It is estimated that approximately 550 households in Haringey consider themselves to be a Gypsy or Traveller. This equates to only 13 households from the original sample of 2,497 and is therefore not large enough for robust analysis to be performed.

This section covers the following groups:

- Households with support needs
- Older person households
- Key worker households
- Black and Minority Ethnic households

The section finishes with a short chapter looking at the incidence of overcrowding and under-occupation amongst different groups of households in the Borough.



13. Households with support needs

13.1 Introduction

Supporting People is a national policy initiative designed to secure a more co-ordinated approach to the provision of services to certain groups. There are groups that may, because of their condition or vulnerability, have requirements for specialised forms of housing provision, or else require support services in order to continue living an independent life in their existing home. The initiative seeks to co-ordinate the provision of individual services by housing, social services and health providers, and to produce a more unified basis for the allocation of the available funding.

Information collected through the survey enables us to identify the principal client groups who have special requirements of this kind. It is therefore possible to provide some guidance on their needs and requirements. The results will assist the Council to contribute towards ongoing work to develop and refine the North London Sub-region Supporting People Strategy.

Some support needs are very uncommon, while others are very numerous. The accuracy of each figure will of course vary according to the size of the group involved.

13.2 Supporting People: data coverage

Supporting People Strategies are being developed to cover every Council area in England, and parallel processes are under way in Wales and Scotland. The survey looked at whether household members fell into one or more of a range of primary client groups. Whilst these represent the larger client groups covered in Supporting People Strategy, they are not exhaustive, and meaningful data on some other, smaller groups could not be delivered with the sample size used in the survey.

The groups covered were:

- Frail elderly
- Persons with a physical disability
- A learning disability
- A mental health problem
- Those with a severe sensory disability
- Others

Each person with a support need could respond to as many of the above categories as is applicable. This means that we can differentiate between households that have more than one person with a support need and those that have people with multiple support needs.

13.3 Supporting people groups: overview

Overall there are an estimated 18,118 households in Haringey with one or more members in an identified support needs group. This represents 19.5% of all households, which is slightly higher than the average Fordham Research has found nationally (13-14%). The table below shows the numbers of households with different types of support needs. The numbers of households in each category exceed the total number of support needs households because people can have more than one category of support need.

'*Physically disabled*' is the predominant group. There are 11,118 households with a *physically disabled* household member. The next largest group is '*frail elderly*', with 4,372 households having a member in this category. These two categories represent 61.4% and 24.1% of all support needs households respectively.

Category	Number of households	% of all households	% of support needs households
Frail elderly	4,372	4.7%	24.1%
Physical disability	11,118	12.0%	61.4%
Learning disability	1,480	1.6%	8.2%
Mental health problem	3,755	4.0%	20.7%
Severe sensory disability	1,543	1.7%	8.5%
Other	2,819	3.0%	15.6%

In addition to the above information we are able to look at the number of people in each household with a support need and also households containing persons with multiple support needs. The results for these are shown below.

Table 13.2 Number of people with support needs		
	Households	% of households
No people with support needs	74,790	80.5%
One person with support needs	15,860	17.1%
Two persons with support needs	2,051	2.2%
Three or more persons with support needs	208	0.2%
TOTAL	92,909	100.0%

Table 13.3 Households with support needs		
	Households	% of households
No people with support needs	74,790	80.5%
Single support need only	13,423	14.4%
Multiple support needs	4,695	5.1%
TOTAL	92,909	100.0%

The two tables above show that the majority of support needs households (87.5%) only contain one person with a support need and that the majority of households with a support needs member do not have multiple support needs (74.1%). However, some 2,259 households in Haringey are estimated to have two or more people with a support need whilst an estimated 4,695 households contain someone with multiple needs.

13.4 Characteristics of support needs households

The survey indicates that 1,635 support needs households (9.0%) currently reside in sheltered accommodation with the remainder living in normal residential accommodation.

The tables below show the characteristics of support needs households in terms of household size, age, tenure, sub-area and unsuitable housing.

Table 13.4 Size of support needs households					
Number of persons in household	Support needs households				
	Support needs	No support needs	Number of h'holds	% of total h'holds with support needs	% of those with a support need
One	8,960	24,013	32,973	27.2%	49.5%
Two	4,648	21,997	26,645	17.4%	25.7%
Three	1,753	12,774	14,527	12.1%	9.7%
Four	1,389	9,522	10,911	12.7%	7.7%
Five	780	4,514	5,294	14.7%	4.3%
Six or more	589	1,970	2,559	23.0%	3.3%
TOTAL	18,119	74,790	92,909	19.5%	100.0%

The table above shows that households with support needs members are likely to be small, comprised of one or two persons. Support needs households are also more likely to contain older persons.

Table 13.5 Support needs households with and without older people					
Age group	Support needs households			% of total h'holds with support needs	% of those with a support need
	Support needs	No support needs	Number of h'holds		
No older people	9,156	63,472	72,628	12.6%	50.5%
Both older & non older people	2,349	4,624	6,973	33.7%	13.0%
Older people only	6,614	6,695	13,309	49.7%	36.5%
TOTAL	18,119	74,791	92,910	19.5%	100.0%

As the table below shows, support needs households are more likely to be living in social rented housing. Some 37.2% of Council and 35.5% of RSL tenants contain a member with support needs, compared to 13.6% of owner-occupiers (with mortgage). Nearly a quarter of all support needs households however are owner-occupiers without a mortgage.

Table 13.6 Support needs households and tenure					
Tenure	Support needs households			% of total h'holds with support needs	% of those with a support need
	Support needs	No support needs	Number of h'holds		
Owner-occupied (no mortgage)	4,289	12,093	16,382	26.2%	23.7%
Owner-occupied (with mortgage)	1,931	27,321	29,252	6.6%	10.7%
Council	6,235	10,526	16,761	37.2%	34.4%
RSL	3,656	6,637	10,293	35.5%	20.2%
Private rented	2,007	18,214	20,221	9.9%	11.1%
TOTAL	18,118	74,791	92,909	19.5%	100.0%

The table below shows the geographical distribution of support needs households. The data shows that households in Noel Park and St Ann's are most likely to have a support need, whilst the lowest levels are shown in Highgate and Crouch End.

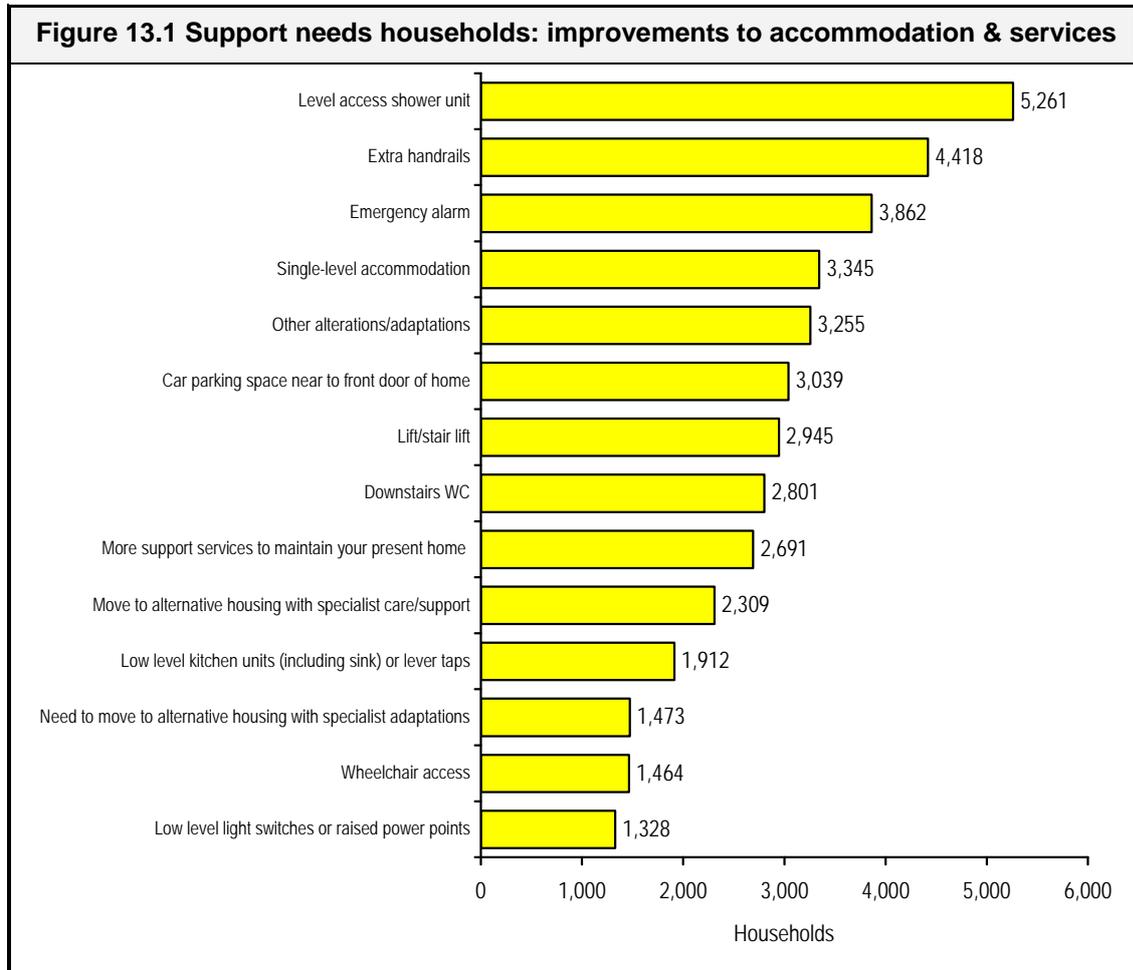
Table 13.7 Support needs households and sub-area					
Ward	Support needs households				
	Support needs	No support needs	Number of h'holds	% of total h'holds with support needs	% of those with a support need
Alexandra	497	3,642	4,139	12.0%	2.7%
Bounds Green	833	3,993	4,826	17.3%	4.6%
Bruce Grove	1,224	3,920	5,144	23.8%	6.8%
Crouch End	505	4,866	5,371	9.4%	2.8%
Fortis Green	533	4,195	4,728	11.3%	2.9%
Harringay	865	4,065	4,930	17.5%	4.8%
Highgate	469	4,339	4,808	9.8%	2.6%
Hornsey	1,035	3,592	4,627	22.4%	5.7%
Muswell Hill	549	3,572	4,121	13.3%	3.0%
Noel Park	1,597	3,080	4,677	34.1%	8.8%
Northumberland Park	1,347	3,669	5,016	26.9%	7.4%
Seven Sisters	774	4,236	5,010	15.4%	4.3%
St Ann's	1,495	3,591	5,086	29.4%	8.3%
Stroud Green	607	4,293	4,900	12.4%	3.4%
Tottenham Green	1,407	4,132	5,539	25.4%	7.8%
Tottenham Hale	1,369	4,221	5,590	24.5%	7.6%
West Green	944	3,895	4,839	19.5%	5.2%
White Hart Lane	1,135	3,397	4,532	25.0%	6.3%
Woodside	933	4,093	5,026	18.6%	5.1%
TOTAL	18,118	74,791	92,909	19.5%	100.0%

The table below indicates that support needs households are almost twice times as likely to be living in unsuitable housing as non-support needs households. Some 32.2% of all support needs households are living in unsuitable housing, which compares with 20.9% of all households and 18.1% of all non-support needs households.

Table 13.8 Support needs households and unsuitable housing					
Support needs	Unsuitable housing				
	In unsuitable housing	Not in unsuitable housing	Number of h'holds	% of total h'holds in unsuitable housing	% of those in unsuitable housing
Support needs	5,831	12,287	18,118	32.2%	30.1%
No support needs	13,545	61,245	74,790	18.1%	69.9%
TOTAL	19,376	73,532	92,908	20.9%	100.0%

13.5 Requirements of support needs households

Those households with a member with support needs were asked to indicate if there was a need for improvements to their current accommodation and/or services. The responses are detailed in the figure below.



The results show requirements for a wide range of adaptations and improvements across the support needs households. The most commonly-sought improvements needed were:

- Level access shower unit (5,261 households – 29.0% of all support needs households)
- Extra handrails (4,418 households – 24.4% of all support needs households)
- Emergency alarm (3,862 households – 21.3% of all support needs households)

13.6 Accommodation preferences

Some 37.2% of support needs households expressed a need or expectation to move within the next 5 years (compared to 46.1% of all households), equating to 6,740 households. The table below presents the type of property preferred by these support needs households that are likely/need to move in the next five years alongside the type of property they expect to move to.

Table 13.9 Dwelling type aspirations and expectations for support needs households		
Property type	Like	Expect
Detached	32.1%	9.2%
Semi-detached	17.6%	14.6%
Terraced house	23.2%	23.6%
Flat/ maisonette	27.1%	52.6%
Total	100.0%	100.0%

The table indicates that more support needs households would like to live in a detached house than would expect to, with the reverse true for a flat/maisonette.

The table below presents the type of accommodation preferred by these support needs households alongside the type of accommodation they expect to move to. The data indicates that 12.9% of support needs households would like to move to a bungalow, but only 6.5% of these households expect to. A greater proportion of support needs households would like sheltered or supported housing than expect it. In terms of ordinary residential accommodation this pattern is reversed, though this accommodation type was favoured by three-quarters of support needs households.

Table 13.10 Accommodation type aspirations and expectations for support needs households		
Accommodation type	Like	Expect
Sheltered housing	5.0%	2.4%
Supported housing	6.7%	4.0%
A bungalow	12.9%	6.5%
Ordinary residential accommodation	75.4%	87.1%
Total	100.0%	100.0%

13.7 Care & repair and staying put schemes

This section studies support needs households who have stated experiencing difficulty in maintaining their home. The results are shown in the table below and are split between owner-occupiers and tenants. The table clearly shows that support needs households are more likely than other households in the Borough to have problems with maintaining their homes.

Of all households with a problem or serious problem, a total of 39.3% have support needs. A third of these are owner-occupiers.

Household group	No problem		A problem/ serious problem		TOTAL	
	Number	%	Number	%	Number	%
Support needs – owner-occupied	4,573	74.7%	1,552	25.3%	6,125	100.0%
Support needs – tenants	8,901	74.2%	3,092	25.8%	11,993	100.0%
All support needs households	13,474	74.4%	4,644	25.6%	18,118	100.0%
All households	81,089	87.3%	11,819	12.7%	92,908	100.0%

The evidence of the tables above is that there is certainly some scope for ‘staying put’ or ‘care and repair’ schemes in the Borough. A total of 11,819 households state a problem with maintaining their homes – of these 4,644 are support needs households with an estimated 1,552 living in the owner-occupied sector.

13.8 Support needs households and the basic needs assessment model

In addition to the above it is possible to study how support needs households fit into the Basic Needs Assessment Model. The table below gives an estimate of how much of the housing need will be from support needs households and also an estimate of the likely supply to these households. The table shows there is an estimated net requirement for 727 dwellings per annum for support needs households.

Household group	Need	Supply	TOTAL
Support needs households	924	197	727
Non-support needs households	4,960	822	4,138
TOTAL	5,884	1,019	4,865

13.9 Summary

Information from the survey on support needs groups can be of assistance to authorities when contributing to detailed Supporting People Strategies. Some 19.5% of all the Borough's households (18,118) contain support needs members. 'Physically disabled' is the largest category with support needs. There are 11,118 households containing a 'physically disabled' person and a further 4,372 with household members who are 'frail elderly'.

Support needs households in Haringey are generally smaller than average for the Borough and are disproportionately made up of older persons only. Support needs households are more likely than households overall to be in unsuitable housing.

Support needs households in general stated a requirement for a wide range of adaptations and improvements to the home. A level access shower unit and extra handrails were most commonly required.

Finally, the survey suggested there was scope for 'care & repair' and 'staying put' schemes.

14. Older person households

14.1 Introduction

Data was collected in the survey with regard to the characteristics of households with older persons. This chapter looks at the general characteristics of older person households and details some additional survey findings about such households.

Older people are defined as those over the state pension eligibility age (currently 65 for men, 60 for women). For the purpose of this chapter, households have been divided into three categories:

- Households without older persons
- Households with both older and non-older persons
- Households with only older persons

14.2 The older person population

Just under 15% of all households in Haringey contain only older people and a further 7.5% contain both older and non-older people. The table below shows the number and percentage of households in each group.

Categories	Number of households	% of all households
Households without older persons	72,628	78.2%
Households with both older and non-older persons	6,972	7.5%
Households with older persons only	13,309	14.3%
TOTAL	92,909	100.0%

14.3 Characteristics of older person households

The number of occupants in older person households is shown in the table below. The data suggests that almost all households containing older persons only are comprised of one or two persons only. Nearly a third of all single person households are older person households.

Table 14.2 Size of older person only households					
Number of persons in household	Age group			% of total h'holds with older persons	% of those with older persons
	Older persons only	Other h'holds	Number of h'holds		
One	9,722	23,251	32,973	29.5%	73.1%
Two	3,530	23,114	26,644	13.2%	26.5%
Three	56	14,471	14,527	0.4%	0.4%
Four	-	10,910	10,910	0.0%	0.0%
Five	-	5,294	5,294	0.0%	0.0%
Six or more	-	2,559	2,559	0.0%	0.0%
TOTAL	13,308	79,599	92,907	14.3%	100.0%

The table below shows the housing tenures of households with older persons. Over half of older person only households are owner-occupiers. The overwhelming majority of these do not have a mortgage. This finding suggests that the potential for equity release schemes in Haringey is quite high.

Another significant finding is the relatively high proportion of social rented accommodation containing older people only (19.1%). This may have implications for future supply of specialised social rented accommodation.

Table 14.3 Older person only households and tenure					
Tenure	Age group			% with older persons	% of older person hhs
	Older persons only	Other households	Total hhs		
Owner-occupied (no mortgage)	5,971	10,411	16,382	36.4%	44.9%
Owner-occupied (with mortgage)	1,002	28,249	29,251	3.4%	7.5%
Council	3,381	13,380	16,761	20.2%	25.4%
RSL	1,792	8,501	10,293	17.4%	13.5%
Private rented	1,162	19,059	20,221	5.7%	8.7%
TOTAL	13,308	79,600	92,908	14.3%	100.0%

The table below shows the geographical distribution of older person only households. St Ann's, Noel Park, Muswell Hill and Fortis Green have an above average proportion of pensioner only households (above 20%) whilst Stroud Green and Seven Sisters have a lower than average proportion (8% and under).

Table 14.4 Older person only households and ward					
Ward	Age group				
	Older persons only	Other households	Total hhs	% with older persons	% of older person hhs
Alexandra	397	3,742	4,139	9.6%	3.0%
Bounds Green	812	4,014	4,826	16.8%	6.1%
Bruce Grove	602	4,542	5,144	11.7%	4.5%
Crouch End	566	4,806	5,372	10.5%	4.3%
Fortis Green	974	3,754	4,728	20.6%	7.3%
Harringay	552	4,378	4,930	11.2%	4.1%
Highgate	949	3,859	4,808	19.7%	7.1%
Hornsey	430	4,198	4,628	9.3%	3.2%
Muswell Hill	874	3,247	4,121	21.2%	6.6%
Noel Park	995	3,682	4,677	21.3%	7.5%
Northumberland Park	583	4,433	5,016	11.6%	4.4%
Seven Sisters	399	4,611	5,010	8.0%	3.0%
St Ann's	1,232	3,855	5,087	24.2%	9.3%
Stroud Green	332	4,568	4,900	6.8%	2.5%
Tottenham Green	928	4,610	5,538	16.8%	7.0%
Tottenham Hale	753	4,838	5,591	13.5%	5.7%
West Green	729	4,111	4,840	15.1%	5.5%
White Hart Lane	750	3,781	4,531	16.6%	5.6%
Woodside	454	4,572	5,026	9.0%	3.4%
TOTAL	13,311	79,601	92,912	14.3%	100.0%

14.4 Dwelling characteristics

The table below shows the type of accommodation that older person only households reside in. The data indicates that older person only households are more likely than non-older person households in Haringey to be living in purpose built flats and but less likely to be living in other types of flats.

Table 14.5 Type of accommodation by older person only households		
Accommodation type	% of older person households	% of non-older person households
Detached house/bungalow*	2.2%	2.5%
Semi-detached house/bungalow	11.2%	7.2%
Terraced house/bungalow	35.1%	34.2%
Purpose-built flat/maisonette	33.3%	24.4%
Other flat/maisonette**	18.2%	31.7%
TOTAL	100.0%	100.0%

* Includes mobile homes

** Other flat/maisonette includes flats that are part of a converted or shared house and flats in a commercial building

The table below shows that older person only households are more likely than non-older person households in Haringey to be living in one bedroom properties. However, the results also show that over 35% of all older person households live in three or four bedroom dwellings. Given that previous information has shown that most older person only households are comprised of only one or two persons, this finding suggests that there could be potential scope to free up larger units for younger families if the older households chose to move into suitable smaller units.

Table 14.6 Size of dwellings (number of bedrooms) for older person only households		
Number of bedrooms	% of older person households	% of non-older person households
1 bedroom	34.9%	27.4%
2 bedrooms	27.5%	31.8%
3 bedrooms	29.1%	25.8%
4+ bedrooms	8.5%	15.0%
TOTAL	100.0%	100.0%

This information can be further broken down by tenure (for older person households) and this is shown in the table below. The table indicates that whilst the majority of large (3+ bedroom) properties are in the owner-occupied sector there are also a significant number in the social rented sector and may therefore present some opportunity to reduce under-occupation.

Table 14.7 Older person only households size of accommodation and tenure					
Tenure	Size of accommodation				TOTAL
	1 bed	2 bed	3 bed	4+ bed	
Owner-occupied (no mortgage)	1,107	1,642	2,265	957	5,971
Owner-occupied (with mortgage)	116	306	500	80	1,002
Social rented	1,713	941	650	79	3,383
Private rented	1,081	336	374	-	1,791
TOTAL	624	437	79	21	1,161

14.5 Accommodation preferences

Although just 2,099 older person only households (15.8%) expressed a need or expectation to move within the next 5 years it is of value to look at the type of accommodation preferred by these households. It is important to note that as so few older person only households anticipate moving in the next five years, the sample size is significantly reduced and the results of this section should be treated with caution.

The table below presents the type of property preferred by these older person only households that are likely/need to move in the next five years alongside the type of property they expect to move to. The table indicates that a greater number of older person only households would like to live in a detached house than would expect to, with the reverse true for a semi-detached property. A flat/maisonette is however the dwelling type most commonly preferred; though more people expected to live in such a property than would like to.

Table 14.8 Dwelling type aspirations and expectations for older person only households		
Property type	Like	Expect
Detached	23.9%	14.8%
Semi-detached	17.2%	20.9%
Terraced house	14.3%	10.1%
Flat/ maisonette	44.6%	54.1%
Total	100.0%	100.0%

The table below presents the type of accommodation preferred by these older person only households alongside the type of accommodation they expect to move to. The data indicates that more older person only households would like supported or sheltered accommodation than would expect it. The data also shows a greater proportion of older person only households would like a bungalow than expect it. Ordinary residential accommodation is the preferred accommodation of nearly two-thirds of older person only households; though more people expected to live in such accommodation than would like to.

Table 14.9 Accommodation type aspirations and expectations for older person only households		
Accommodation type	Like	Expect
Sheltered housing	13.9%	8.9%
Supported housing	6.7%	5.0%
A bungalow	16.2%	10.5%
Ordinary residential accommodation	63.3%	75.5%
Total	100.0%	100.0%

14.6 Older person households and the basic needs assessment model

Some 14.9% of all older person only households (1,984 households) in Haringey live in unsuitable housing. This figure is noticeably below the figure of 20.9% for all households.

In addition we can look at older persons needs using the basic needs assessment model. Following this method suggests that there is an annual need to provide accommodation for 285 older person

households, further data suggests a supply to such households in the region of 102 units per annum. Therefore the BNAM suggests a large surplus of affordable housing from older persons of 183 units per annum.

These findings do not necessarily mean there is reason for complacency with regard to the future housing needs of older persons. As the population ages, demand for adaptations and other forms of support, including sheltered housing, will most likely increase and will need to be considered by the Council.

14.7 Summary

Some 14.3% of households in Haringey contain older persons only, and a further 7.5% contain a mix of both older and non-older persons. Older person only households are largely comprised of one or two persons, providing implications for future caring patterns. Although the majority of older person only households live in the private sector, it is interesting to note that a relatively high proportion of social rented accommodation houses older people only (19.1%).

Older person households do not contribute significantly to the overall net need for additional affordable housing, but may well have a significant impact on the future of Council housing and the future need for sheltered housing and adaptations.

15. Key worker households

15.1 Introduction

The term intermediate housing is often used with reference to specific groups of households such as key workers. The survey therefore analysed such households. For the purposes of analysis key workers were defined as people working in any one of 6 categories. These were:

- Health (NHS)
- Education
- Community, social services , prison and probation staff
- Emergency services
- Transport
- Local authority planners

The nature of this study means that the key workers identified within the survey are those that are resident in the Borough. The data, therefore, includes key workers resident in the Borough who work outside its' boundaries and excludes key workers who work in Haringey but live outside. The analysis of key workers concentrates on their current housing situation, future demands for housing and affordability.

15.2 Number of key workers

In total it is estimated that there are 28,308 key workers living in Haringey. The table below shows the categories of key workers within the Borough. The main categories of key worker are health and education.

Category	Number of persons	% of key workers
Health (NHS)	7,163	25.3%
Education	12,143	42.9%
Community, social services , prison and probation staff	4,978	17.6%
Emergency services	481	1.7%
Transport	3,423	12.1%
Local authority planners	120	0.4%
TOTAL	28,308	100.0%

In total it is estimated that 16,975 households are headed by a key worker (head of household taken as survey respondent). These households are subject to further analysis in the sections below.

15.3 Housing characteristics of key worker households

The table below shows various household and housing characteristics of key worker households. The results indicate that the majority of key worker households (63.3%) are currently living in owner-occupied accommodation and are more likely to be owner-occupiers than non-key workers (45.9%). Key worker households are less likely than non-key worker households to be living in the social rented sector and are also slightly less likely to live in private rented accommodation.

In terms of household composition key worker households are more likely than non-key workers to live in households with two or more adults with or without children. As a result key worker households have a greater requirement for properties with three or more bedrooms than non-key worker households, and a lower requirement for one bedroom dwellings.

In terms of the geographical location of key worker households the data reveals that such households are particularly likely to be living in Seven Sisters, Crouch End and Woodside.

Table 15.2 Key worker households and housing/household characteristics				
Characteristic	Key worker household		Not key worker household	
	Number of households	% of households	Number of households	% of households
Tenure				
Owner-occupied (no mortgage)	2,699	15.9%	13,683	18.0%
Owner-occupied (with mortgage)	8,054	47.4%	21,198	27.9%
Council	1,455	8.6%	15,306	20.2%
RSL	1,480	8.7%	8,813	11.6%
Private rented	3,287	19.4%	16,934	22.3%
Household composition				
Single pensioners	263	1.5%	9,460	12.5%
2 or more pensioners	314	1.8%	3,272	4.3%
Single non-pensioners	4,616	27.2%	18,636	24.5%
2 or more adults – no children	6,491	38.2%	24,107	31.7%
Lone parent	1,202	7.1%	5,860	7.7%
2+ adults 1 child	1,822	10.7%	6,451	8.5%
2+ adults 2+ children	2,268	13.4%	8,147	10.7%
Ward				
Alexandra	1,076	6.3%	3,063	4.0%
Bounds Green	894	5.3%	3,931	5.2%
Bruce Grove	943	5.6%	4,202	5.5%
Crouch End	1,263	7.4%	4,109	5.4%
Fortis Green	806	4.7%	3,922	5.2%
Harringay	846	5.0%	4,083	5.4%
Highgate	719	4.2%	4,089	5.4%
Hornsey	752	4.4%	3,876	5.1%
Muswell Hill	1,061	6.3%	3,060	4.0%
Noel Park	894	5.3%	3,783	5.0%
Northumberland Park	577	3.4%	4,438	5.8%
Seven Sisters	1,391	8.2%	3,620	4.8%
St Ann's	674	4.0%	4,412	5.8%
Stroud Green	656	3.9%	4,243	5.6%
Tottenham Green	909	5.4%	4,629	6.1%
Tottenham Hale	853	5.0%	4,737	6.2%
West Green	611	3.6%	4,229	5.6%
White Hart Lane	875	5.2%	3,656	4.8%
Woodside	1,174	6.9%	3,852	5.1%
Size requirement				
1 bedroom	8,627	50.8%	41,812	55.1%
2 bedrooms	4,758	28.0%	20,372	26.8%
3 bedrooms	2,600	15.3%	10,158	13.4%
4+ bedrooms	989	5.8%	3,592	4.7%
TOTAL	16,975	100.0%	75,934	100.0%

15.4 Previous household moves of key worker households

The table below indicates when key worker and non-key worker households moved to their current accommodation. The results are similar for both key worker and non-key worker households: 39.0% of all key worker households had moved to their current accommodation within the last five years compared with 41.9% of non-key workers.

When moved to present home	Key worker household		Not key worker household	
	Number of households	% of households	Number of households	% of households
Within the last year	1,932	11.4%	10,797	14.2%
1 to 2 years ago	1,975	11.6%	8,488	11.2%
2 to 5 years ago	2,715	16.0%	12,535	16.5%
5 to 10 years ago	3,121	18.4%	11,170	14.7%
Over 10 years ago	6,939	40.9%	29,364	38.7%
Always lived here	294	1.7%	3,580	4.7%
TOTAL	16,976	100.0%	75,934	100.0%

Previous tenure and location information for households moving in the last five years is presented in the table below. The results show that around a quarter of key worker households moving in the last five years were newly forming households, a similar proportion to non key worker households. Key worker households were more likely to have moved from private rented accommodation, whilst a greater proportion of non-key worker households had moved from social rented accommodation. In terms of location, the data suggests that key worker households are less likely to have moved from within the Borough than non key workers.

Table 15.4 Previous tenure and location of households moving in last five years				
Characteristic	Key worker household		Not key worker household	
	Number of households	% of households	Number of households	% of households
Tenure of previous home				
Owner-occupied	1,423	21.5%	6,535	20.5%
Social rented	467	7.1%	4,592	14.4%
Private rented	3,089	46.6%	12,199	38.3%
Newly forming household	1,641	24.8%	8,494	26.7%
Location of previous home				
In the London Borough of Haringey	2,468	37.3%	15,385	48.4%
Barnet	367	5.5%	788	2.5%
Camden	167	2.5%	1,983	6.2%
Enfield	264	4.0%	1,146	3.6%
Islington	521	7.9%	2,147	6.7%
Westminster	45	0.7%	428	1.3%
Elsewhere in London	1,594	24.1%	5,320	16.7%
Elsewhere in the South East	446	6.7%	1,074	3.4%
Elsewhere in the United Kingdom	502	7.6%	1,476	4.6%
Abroad	248	3.7%	2,073	6.5%
TOTAL	6,622	100.0%	31,820	100.0%

15.5 Housing aspirations of key worker households

The survey also collected information on the future aspirations of households seeking to move within the next five years. The table below indicates that of the 16,975 key worker households, a total of 33.8% need or are likely to move over the next two years. This figure is slightly higher, around 32.0%, for non-key worker households.

Table 15.5 Key worker households and future moves				
When need/likely to move	Key worker household		Not key worker household	
	Number of households	% of households	Number of households	% of households
Now	1,259	7.4%	8,235	10.8%
Within a year	2,133	12.6%	10,270	13.5%
1 to 2 years	2,352	13.9%	5,758	7.6%
2 to 5 years	3,607	21.3%	9,203	12.1%
No need/not likely to move	7,623	44.9%	42,468	55.9%
TOTAL	16,975	100.0%	75,934	100.0%

The table indicates that 9,351 key worker households stated they were likely or would need to move within the next five years. Their housing preferences (in terms of tenure, location and size) are presented in the table below and are compared with results for all non-key worker households wanting to move within the next five years.

Table 15.6 Housing preferences of households seeking to move in the next five years				
Housing preferences	Key worker household		Not key worker household	
	Number of households	% of households	Number of households	% of households
Tenure				
Buy own home	7,791	83.3%	19,676	58.8%
Rent from the Council	932	10.0%	10,278	30.7%
Rent from a Housing Association	281	3.0%	1,371	4.1%
Rent from a private landlord	265	2.8%	1,806	5.4%
Shared Ownership	0	0.0%	120	0.4%
Other	82	0.9%	216	0.6%
Location				
In the London Borough of				
Haringey	3,328	35.6%	15,299	45.7%
Barnet	618	6.6%	2,802	8.4%
Camden	412	4.4%	1,705	5.1%
Enfield	508	5.4%	1,413	4.2%
Islington	578	6.2%	1,481	4.4%
Westminster	233	2.5%	512	1.5%
Elsewhere in London	1,209	12.9%	10,814	32.3%
Elsewhere in the South East	1,383	14.8%	2,876	8.6%
Elsewhere in the United Kingdom	717	7.7%	2,860	8.5%
Abroad	365	3.9%	1,618	4.8%
Stated size preference				
1 bedroom	4,692	50.2%	16,893	50.5%
2 bedrooms	2,936	31.4%	9,908	29.6%
3 bedrooms	1,279	13.7%	4,910	14.7%
4+ bedrooms	444	4.7%	1,755	5.2%
TOTAL	9,351	100.0%	33,467	100.0%

The table indicates that owner-occupation is the preference for 83.8% of key worker households compared to 58.8% of non-key worker households. Key worker households are less likely than non-key worker households to want private rented or social rented accommodation. In terms of location it appears as if key worker households are more likely to want to move from the Borough. In terms of stated size preferences, key worker households show similar preferences to non key worker households.

15.6 Income and affordability of key worker households

The table below shows a comparison of income and savings levels for key worker and non-key worker households.

The figure for non-key worker households has been split between depending on whether or not the head of household is in employment or not. Figures shown are for annual gross income (including non-housing benefits). The table suggests that generally key worker households have lower income levels than non-key worker households (those in employment). Key worker households also have a lower level of savings than non-key worker households. In comparison with all households, income levels for both key worker and non-key worker households are above the Borough average although, for key worker households, savings levels are below. This reflects the fact that the Borough-wide figures include retired households who have no earned income but relatively high levels of savings.

Table 15.7 Income and savings levels of key worker households		
Category	Annual gross household income (including non-housing benefits)	Average household savings
All key worker household	£41,194	£16,720
All non-key worker (in employment)	£47,475	£21,144
All other households (no-one working)	£17,232	£17,705
All households	£33,301	£18,855

It is possible to consider the ability of key worker households to afford both minimum market prices and intermediate forms of housing and this is presented in the table below for all key worker households and those key worker households that need/are likely to move in the next five years.

Table 15.8 Key worker households and ability to afford housing				
Category	All key worker households		Key workers moving in next five years	
	Number of households	% of households	Number of households	% of households
Social rent only	4,186	24.7%	2,638	28.2%
Afford intermediate housing	2,016	11.9%	1,175	12.6%
Afford market housing	10,772	63.5%	5,538	59.2%
Total	16,975	100.0%	9,351	100.0%

The table indicates that 63.5% of all key worker households are able to afford entry-level prices in the market. It is interesting to note that of the 6,203 households unable to afford minimum market prices, 67.5% can only afford social rented housing, whilst 32.5% can afford intermediate housing.

The profile of those key worker households who need/are likely to move in the next five years is slightly different. A slightly smaller proportion of these households are able to afford entry-level prices, however of those unable to afford the market, a similar proportion are able to afford intermediate housing (30.8%).

The questionnaire asked households whether they were aware of a range of intermediate housing products, including key worker living schemes. The survey indicates that 45.0% of key worker households were aware of key worker living schemes, which is higher than the awareness of this product amongst non-key worker households (21.4%).

15.7 Key workers and the basic needs assessment model

In addition to the above it is possible to study how key worker households fit into the Basic Needs Assessment model. The table below gives an estimate of how much of the housing will be from key workers and also an estimate of the likely supply to these households. The table shows there is an estimated net need for 715 dwellings per annum for key worker households. This figure represents 14.7% of the total affordable requirement in the Borough.

Table 15.9 Basic Needs Assessment Model and (key worker households)			
Household category	Need	Supply	TOTAL
Key workers	818	103	715
Not key worker	5,065	916	4,149
TOTAL	5,884	1,019	4,865

15.8 Summary

The term intermediate housing is often used with reference to specific groups of households such as key workers. The survey therefore analysed such households (the definition being based on categories of employment and notably including public sector workers). Analysis of survey data indicates that there are an estimated 28,308 people in key worker occupations and 16,975 households are headed by a key worker. These households are more likely to be owner-occupiers than non key workers; they are also less likely to live in the social rented sector.

The main findings from further analysis of these groups of households can be summarised as follows:

- Around two-fifths of Key worker households had moved in the last five years, similar to the proportion of non-key workers; they were more likely to have moved from private rented accommodation than non-key workers
- Key worker households are less likely to want to move within the Borough and are more likely to want to buy their own home
- Key worker households have lower incomes than non-key worker households (in employment)
- Over 60% of key worker households can afford market housing in the Borough. Of those that can't afford, intermediate housing options are only affordable for just over a third. Looking only at those key worker households who need or are likely to move in the next five years we find that they are less likely to be able to afford market housing
- In terms of the need for affordable housing the study suggests that around 14.7% of the net affordable housing requirement comes from key worker households.

16. Ethnic minority households

16.1 Introduction

Information was gathered in the survey to find out the ethnic origin of the head of household (and partner if applicable) for each sample household in the survey. The categories used on the survey forms were consistent with those used in the 2001 Census. Due to the small sample size of some of the groups, some of the categories have been re-grouped, resulting in eight different ethnic groups.

The table below shows estimates of the number of households in each of the eight ethnic groups and the number of survey responses. For the analysis in this chapter, the ethnic group of the survey respondent is taken to represent the head of household.

Ethnic group	Total number of households	% of households	Number of returns	% of returns
White - British	47,736	51.4%	1,294	51.8%
White - Irish	3,808	4.1%	99	4.0%
White - Other	13,952	15.0%	396	15.9%
Mixed	2,570	2.8%	79	3.2%
Asian or Asian British	4,885	5.3%	139	5.6%
Black or Black British - African	9,330	10.0%	213	8.5%
Black or Black British - Other	8,301	8.9%	192	7.7%
Any other ethnic group	2,326	2.5%	85	3.4%
Total	92,909	100.0%	2,497	100.0%

The above table shows that overall, White households were slightly over-represented amongst survey respondents whereas Black households were slightly under-represented. The survey estimates that just over 70% of households in the Borough are headed by a White person, 19.0% are headed by a Black person, 5.3% by an Asian person, 2.8% by a person of mixed race and 2.5% by a person that classified themselves as an other ethnic group. In total 29.5% of households are headed by someone who describes themselves as non-white, although a further 19.1% of households are headed by a White non-British person.

16.2 Household size

The number of persons in each household disaggregated by ethnic origin is shown in the table below.

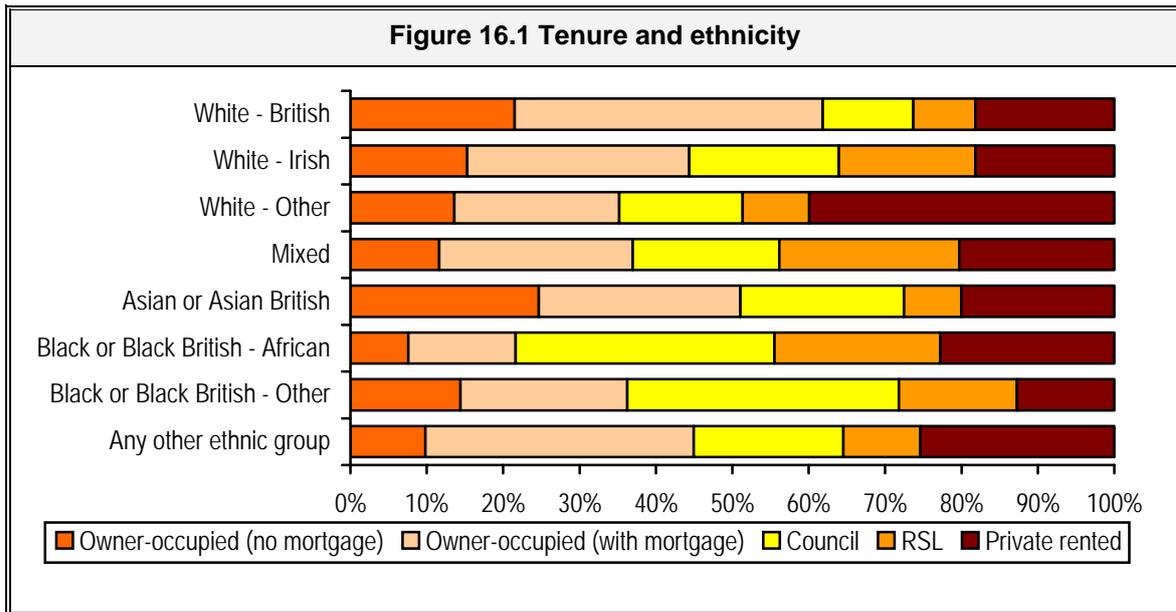
Table 16.2 Household size and ethnicity								
Ethnic group	Number of persons in household						Total	Average HH size
	1	2	3	4	5	6 or more		
White - British	18,921	14,291	6,796	5,016	1,957	754	47,735	2.15
White - Irish	1,767	1,073	494	251	112	111	3,808	2.01
White - Other	3,617	4,491	2,692	1,898	717	538	13,953	2.55
Mixed	1,031	832	229	274	167	37	2,570	2.17
Asian or Asian British	1,323	1,057	867	804	579	256	4,886	2.81
Black or Black British - African	2,501	1,772	1,649	1,622	1,082	705	9,331	2.95
Black or Black British - Other	3,089	2,602	1,377	712	428	92	8,300	2.16
Any other ethnic group	724	528	423	334	251	67	2,327	2.61
Total	32,973	26,646	14,527	10,911	5,293	2,560	92,910	2.33

It can be observed that Black or Black British – African households have the highest average household size with an estimated 2.95 persons per household. In contrast White - Irish households have the lowest average household size at 2.01 persons per household. These figures compare with a Borough average of 2.33 persons per household.

16.3 Tenure

The table and figure below show ethnic group and tenure. The data shows that Black and Black British households are more likely than other groups to be living in social rented housing. White - Other households are particularly likely to live in the private rented sector. White - British and Asian and Asian British households are most likely to be owner-occupiers.

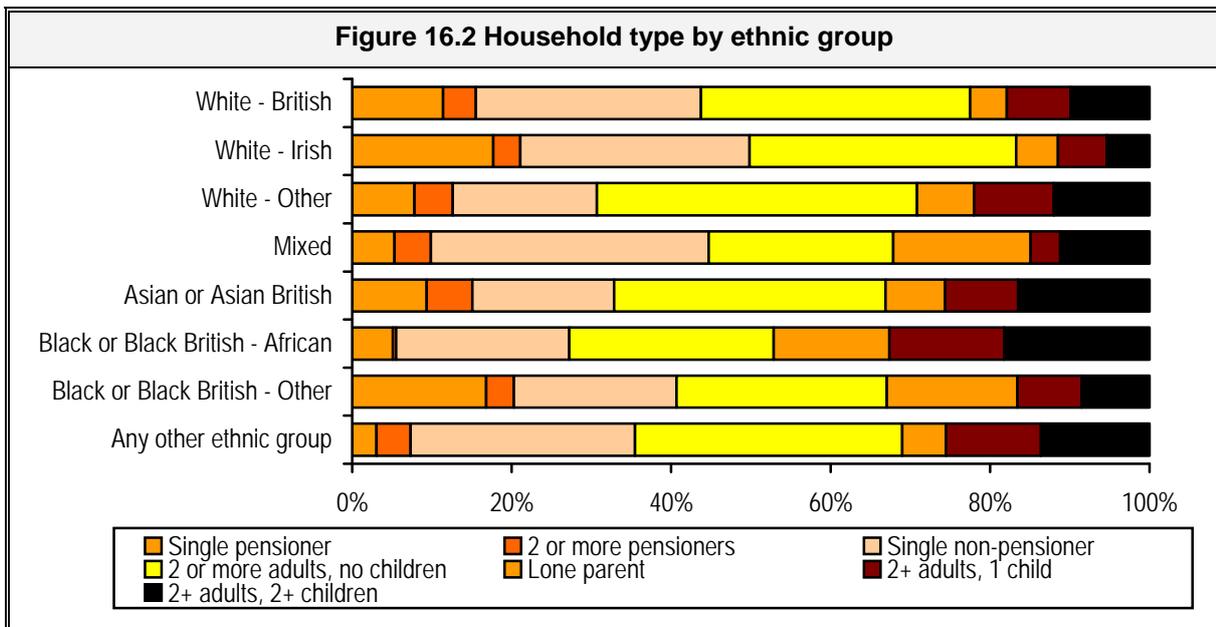
Table 16.3 Tenure and ethnicity						
Ethnic group	Tenure					Total
	Owner-occupied (no mortgage)	Owner-occupied (with mortgage)	Council	RSL	Private rented	
White - British	10,266	19,248	5,657	3,882	8,684	47,737
White - Irish	582	1,107	746	681	692	3,808
White - Other	1,897	3,017	2,250	1,215	5,573	13,952
Mixed	299	652	493	606	521	2,571
Asian or Asian British	1,205	1,289	1,047	365	979	4,885
Black or Black British - African	709	1,308	3,162	2,029	2,123	9,331
Black or Black British - Other	1,196	1,813	2,950	1,283	1,058	8,300
Any other ethnic group	229	817	456	234	591	2,327
Total	16,383	29,251	16,761	10,295	20,221	92,911



16.4 Household type and special needs

The table below shows ethnic group and household type. The results show that Black and Black British and Mixed households are the most likely group to be lone parents, and that White Irish and Black or Black British – Other households are most likely to be pensioner households. Black and Black British - African households are the group most likely to contain children and two or more adults.

Table 16.4 Household type and ethnicity								
Ethnic Group	Household Type							Total
	Single Pensioner	2 or more pensioners	Single non-pensioner	2 or more adults, no children	Lone parent	2+ adults, 1 or more children	2+ adults, 2+ children	
White - British	5,431	1,965	13,491	16,104	2,214	3,808	4,724	47,737
White - Irish	673	130	1,094	1,273	201	232	204	3,807
White - Other	1,090	668	2,527	5,599	995	1,402	1,671	13,952
Mixed	136	117	896	595	443	95	288	2,570
Asian or Asian British	455	281	867	1,663	366	447	805	4,884
Black or Black British - African	474	37	2,027	2,394	1,355	1,344	1,699	9,330
Black or Black British - Other	1,395	288	1,695	2,190	1,360	668	707	8,303
Any other ethnic group	70	100	654	780	128	277	316	2,325
Total	9,724	3,586	23,251	30,598	7,062	8,273	10,414	92,908



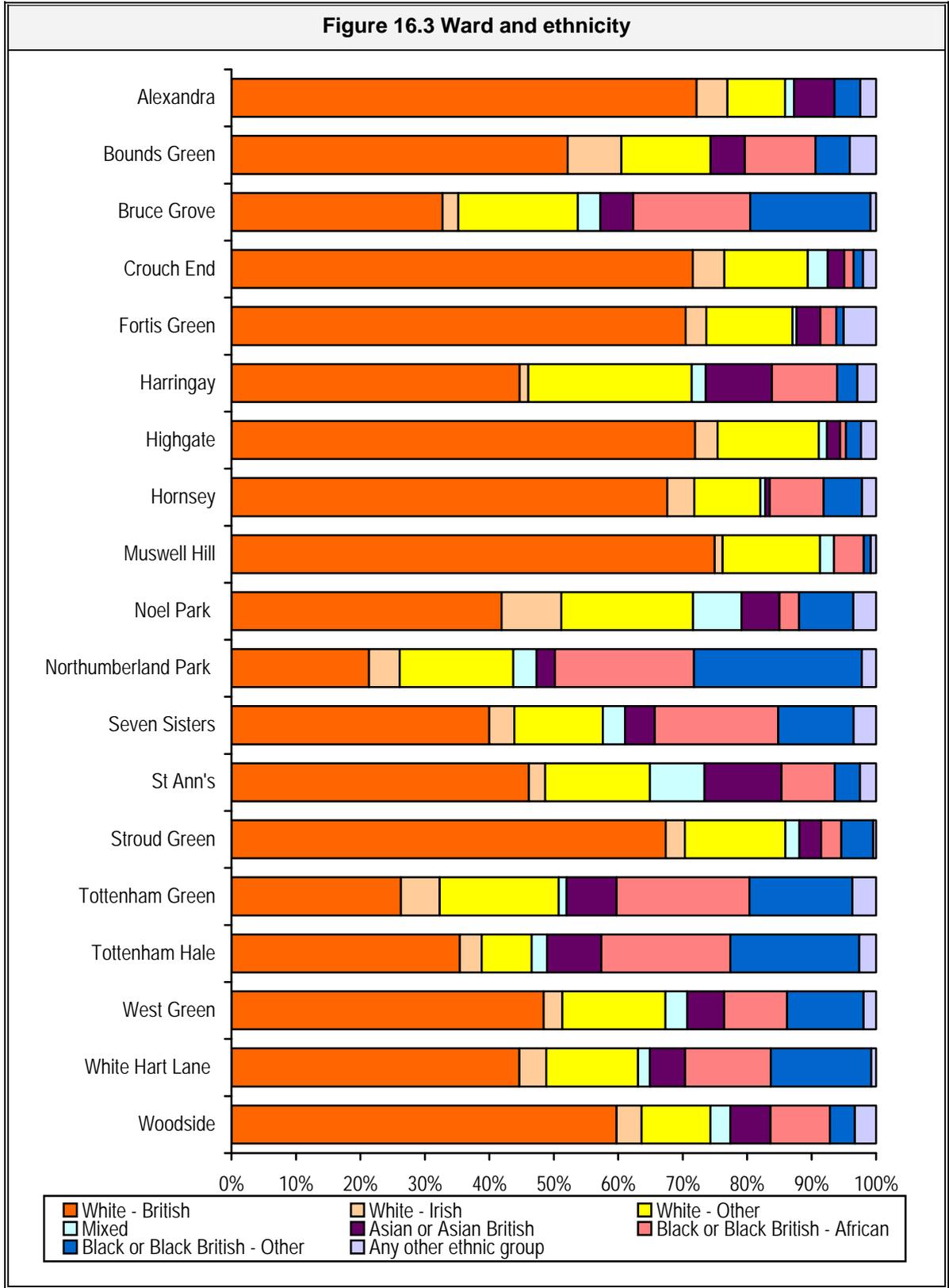
The table below shows ethnic group by support needs. The results show that Mixed households were the most likely to have support needs (nearly 30%). Households headed by any other ethnic group were the least likely to contain a person with support needs. Overall, almost two-thirds of support needs households are headed by a White British person.

Table 16.5 Support needs households and ethnic group					
Ethnic group	Support needs households				
	Support needs	No support needs	Number of h'holds	% of total h'holds with support needs	% of those with a support need
White - British	8,235	39,501	47,736	17.3%	45.5%
White - Irish	898	2,910	3,808	23.6%	5.0%
White - Other	2,772	11,180	13,952	19.9%	15.3%
Mixed	747	1,824	2,571	29.1%	4.1%
Asian or Asian British	1,357	3,528	4,885	27.8%	7.5%
Black or Black British - African	1,755	7,575	9,330	18.8%	9.7%
Black or Black British - Other	1,957	6,344	8,301	23.6%	10.8%
Any other ethnic group	397	1,929	2,326	17.1%	2.2%
Total	18,118	74,791	92,909	19.5%	100.0%

16.5 Geographical location

The table below shows the geographical distribution of ethnic minority households. The data shows a number of trends in terms of the predominance of certain groups in particular areas. For example, White - British households are more likely than others to live in Muswell Hill and Alexandra, whilst Black or Black British households are particularly likely to live in Northumberland Park; Asian and Asian British households are most likely to live in St Ann's or Harringay .

Table 16.6 Ethnic group and ward									
Ward	Ethnic group								
	White - British	White - Irish	White - Other	Mixed	Asian or Asian British	Black or Black British - African	Black or Black British - Other	Any other ethnic group	Total
Alexandra	2,987	198	371	57	259	0	166	102	2,987
Bounds Green	2,517	403	667	0	255	530	256	197	2,517
Bruce Grove	1,685	126	953	180	263	933	959	45	1,685
Crouch End	3,845	263	697	164	138	78	78	109	3,845
Fortis Green	3,331	153	632	31	173	117	54	238	3,331
Harringay	2,204	67	1,250	106	506	498	157	142	2,204
Highgate	3,458	169	755	62	97	43	113	112	3,458
Hornsey	3,128	194	474	35	33	388	274	101	3,128
Muswell Hill	3,089	51	624	88	0	191	44	34	3,089
Noel Park	1,961	432	957	352	275	144	392	165	1,961
Northumberland Park	1,070	239	883	182	143	1,081	1,305	112	1,070
Seven Sisters	2,004	194	688	173	231	960	585	175	2,004
St Ann's	2,347	130	826	431	607	420	200	126	2,347
Stroud Green	3,300	146	764	107	164	153	242	22	3,300
Tottenham Green	1,456	335	1,022	67	430	1,140	886	203	1,456
Tottenham Hale	1,981	188	435	132	473	1,117	1,118	147	1,981
West Green	2,344	140	774	164	277	473	574	94	2,344
White Hart Lane	2,025	188	646	84	247	604	704	35	2,025
Woodside	3,004	194	535	156	314	462	194	166	3,004
Total	47,736	3,810	13,953	2,571	4,885	9,332	8,301	2,325	47,736



16.6 Income and savings levels

The table below shows income levels for each ethnic category. The average income of all households in the Borough was estimated at £33,301. The table shows that there are noticeable differences between income levels of different ethnic groups with the White British households recording the highest average income and Black or Black British - African households the lowest. Savings levels differ even more markedly with White - British households recording average savings of £27,924 and Black or Black British - Other households recording £1,910.

Table 16.7 Income and savings levels of ethnic minority households		
Ethnic group	Annual gross household income (including non-housing benefits)	Average household savings
White - British	£41,608	£27,924
White - Irish	£34,171	£10,498
White - Other	£29,151	£13,696
Mixed	£24,663	£13,293
Asian or Asian British	£25,514	£15,254
Black or Black British - African	£16,514	£4,066
Black or Black British - Other	£17,320	£1,910
Any other ethnic group	£36,551	£10,844
All households	£33,301	£18,855

16.7 Unsuitable housing

The table below shows how the incidence of unsuitable housing varies by ethnic group. The table shows that Black or Black British – African are most likely to be in unsuitable housing (over two-fifths of households), where as the White – British group are the least likely - only 12.2% of households. These figures compare to a borough average of 20.9%.

Table 16.8 Unsuitable housing and ethnic group					
Ethnic group	Unsuitable housing				
	In unsuitable housing	Not in unsuitable housing	Number of h'holds in Borough	% of total h'holds in unsuitable housing	% of those in unsuitable housing
White - British	5,808	41,928	47,736	12.2%	30.0%
White - Irish	536	3,271	3,807	14.1%	2.8%
White - Other	3,391	10,561	13,952	24.3%	17.5%
Mixed	741	1,829	2,570	28.8%	3.8%
Asian or Asian British	1,536	3,349	4,885	31.4%	7.9%
Black or Black British - African	4,060	5,271	9,331	43.5%	21.0%
Black or Black British - Other	2,682	5,618	8,300	32.3%	13.8%
Any other ethnic group	621	1,705	2,326	26.7%	3.2%
Total	19,375	73,532	92,907	20.9%	100.0%

16.8 BME households and the basic needs assessment model

It is possible to consider the ethnicity of households identified as being in need in the Basic Needs Assessment model. The table below gives an estimate of how much of the gross housing need will be from each ethnic group and also an estimate of the likely supply to these households. The table shows there is a net need for affordable housing from each ethnic group. Overall an estimated 64.6% of the net affordable housing requirement is for households headed by a White person.

Table 16.9 Basic Needs Assessment Model and ethnicity of households			
Ethnic group	Need	Supply	TOTAL
White - British	1,772	281	1,492
White - Irish	176	83	92
White - Other	1,740	183	1,557
Mixed	262	58	204
Asian or Asian British	331	60	270
Black or Black British - African	1,038	229	810
Black or Black British - Other	382	93	289
Any other ethnic group	184	33	151
TOTAL	5,885	1,019	4,866

16.9 Country of birth

All of the Household respondents that took part in the survey were asked to identify their country of birth. Almost seventy different answers were given in response to this question, meaning it is necessary to group the responses together to present the information. The classifications used have been chosen to ensure that each group contains a sufficient sample to be further analysed.

The table below indicates the place of birth of the heads of household in Haringey. The results show that 59.8% of household heads were born in the UK or Ireland, 9.7% were born elsewhere in the EU and 10.7% were born in Africa.

Place of birth	Number of households	% of all households
UK & Ireland	55,517	59.8%
EU	8,979	9.7%
Other Europe	3,781	4.1%
West Africa	2,959	3.2%
East & North Africa	3,720	4.0%
South & Central Africa	3,233	3.5%
Indian sub-continent	3,382	3.6%
Other Asia	1,485	1.6%
Middle East	1,095	1.2%
Australasia	769	0.8%
Americas	7,989	8.6%
Total	92,909	100.0%

The table below presents the variations in household and housing characteristics of households depending on their country of birth. The table shows a number of interesting findings. The data shows that households headed by someone born in the UK and Ireland are most likely to contain only one person, whilst households born in headed by someone born in South & Central Africa or the Indian sub-continent are most likely to contain five or more people. Households headed by someone born in Other Asia or Australasia are most likely to contain only older persons.

By tenure the results show that households headed by someone born in the UK & Ireland or in the Indian sub-continent are most likely to be owner-occupiers, whilst households headed by someone born in East & North Africa are most likely to reside in the social rented sector. Households headed by someone born in Australasia or Other Europe are most likely to live in the private rented sector.

By ward, few distinct patterns are obvious, although Australasian households are particularly likely to reside in Highgate and Muswell Hill.

Table 16.11 Characteristics of households by country of birth grouping

	UK & Ireland	EU	Other Europe	West Africa	East & North Africa	South & Central Africa	Indian sub-continent	Other Asia	Middle East	Australasia	Americas
Household size											
One	39.3%	32.2%	19.7%	24.0%	31.2%	25.6%	28.5%	24.1%	36.9%	31.6%	36.0%
Two	30.3%	33.0%	25.1%	23.0%	19.9%	20.4%	19.2%	28.9%	18.1%	31.5%	28.9%
Three	13.8%	15.4%	22.3%	21.1%	13.0%	20.8%	14.9%	24.6%	19.9%	24.2%	19.6%
Four	10.3%	12.5%	20.2%	13.5%	21.0%	11.1%	17.2%	13.5%	15.1%	2.7%	10.1%
Five	4.5%	3.5%	8.9%	11.9%	7.5%	14.4%	13.4%	5.9%	10.0%	7.0%	4.3%
Six or more	1.8%	3.4%	3.8%	6.6%	7.4%	7.7%	6.9%	2.9%	0.0%	3.0%	1.1%
Age of household members											
No older people	78.6%	78.3%	86.9%	79.3%	86.6%	81.4%	70.5%	70.3%	90.7%	77.4%	68.5%
Both older & non older people	6.5%	5.8%	6.7%	11.3%	8.2%	12.0%	13.3%	6.6%	4.3%	0.0%	12.2%
Older people only	14.9%	15.8%	6.4%	9.4%	5.3%	6.5%	16.2%	23.1%	5.0%	22.6%	19.3%
Tenure											
Owner-occupied (nm)	19.5%	19.2%	3.5%	8.7%	6.3%	14.3%	27.2%	20.3%	9.5%	12.1%	16.5%
Owner-occupied (wm)	38.4%	24.4%	16.2%	18.8%	10.4%	13.0%	29.0%	16.0%	22.0%	32.1%	26.0%
Council	13.7%	11.3%	35.4%	43.1%	28.6%	26.4%	14.9%	28.6%	33.3%	0.0%	28.7%
RSL	9.8%	4.6%	16.0%	12.4%	33.2%	13.2%	10.8%	5.4%	12.1%	0.0%	15.3%
Private rented	18.6%	40.6%	28.9%	17.0%	21.5%	33.1%	18.1%	29.7%	23.1%	55.8%	13.4%
Ward											
Alexandra	6.1%	2.0%	2.1%	1.2%	0.0%	1.7%	4.5%	5.2%	7.6%	0.0%	1.3%
Bounds Green	5.6%	2.8%	3.4%	3.9%	4.8%	6.3%	7.4%	3.5%	13.2%	16.2%	3.0%
Bruce Grove	4.0%	4.4%	8.6%	14.6%	10.8%	6.0%	7.8%	1.1%	2.6%	0.0%	10.8%
Crouch End	7.6%	2.1%	4.7%	2.4%	0.0%	4.3%	5.4%	4.2%	5.4%	15.2%	2.2%
Fortis Green	6.4%	2.6%	5.8%	4.3%	0.0%	7.1%	2.4%	3.1%	11.8%	4.9%	1.0%
Harringay	4.8%	9.2%	7.7%	3.2%	2.5%	8.2%	6.2%	13.6%	12.7%	4.7%	1.6%
Highgate	6.6%	4.3%	3.5%	0.0%	0.0%	2.6%	1.6%	3.1%	6.7%	32.5%	1.6%
Hornsey	6.0%	3.7%	2.9%	2.3%	4.5%	5.8%	1.0%	0.0%	2.2%	0.0%	4.4%
Muswell Hill	5.8%	4.5%	0.0%	1.6%	2.6%	0.0%	0.0%	0.0%	3.1%	26.5%	1.2%
Noel Park	5.0%	6.1%	9.0%	0.0%	2.8%	2.4%	6.7%	5.7%	3.3%	0.0%	6.0%
Northumberland Park	3.1%	4.8%	11.9%	2.2%	18.8%	9.4%	0.8%	7.8%	2.6%	0.0%	14.7%
Seven Sisters	4.6%	6.6%	4.3%	13.3%	8.6%	5.7%	4.2%	4.2%	3.7%	0.0%	7.1%
St Ann's	4.6%	6.9%	4.6%	4.9%	7.6%	8.8%	10.9%	12.9%	5.8%	0.0%	5.4%
Stroud Green	6.6%	6.9%	4.0%	1.2%	2.0%	1.1%	3.0%	0.0%	2.0%	0.0%	2.3%
Tottenham Green	3.7%	7.8%	9.4%	11.9%	13.4%	9.1%	9.9%	9.6%	8.9%	0.0%	9.0%
Tottenham Hale	4.6%	5.1%	4.5%	7.3%	14.1%	7.6%	10.8%	9.6%	0.0%	0.0%	11.7%
West Green	4.7%	9.6%	1.1%	10.7%	2.0%	2.6%	6.6%	3.6%	0.0%	0.0%	7.6%
White Hart Lane	4.3%	5.7%	7.1%	7.8%	2.7%	8.9%	3.1%	6.6%	0.0%	0.0%	6.6%
Woodside	6.0%	5.0%	5.1%	7.3%	2.8%	2.4%	7.7%	6.2%	8.6%	0.0%	2.4%

The table below shows income levels for each country of birth category. The table shows that households headed by someone born in Australia or the Middle East display the highest incomes, whilst households with headed by someone born in East and North Africa display the lowest. The savings distribution shows a similar pattern.

Table 16.12 Income and savings levels of households by country of birth grouping											
Financial information	UK & Ireland	EU	Other Europe	West Africa	East & North Africa	South & Central Africa	Indian sub-continent	Other Asia	Middle East	Australia	Americas
Average income	£39,701	£31,442	£17,368	£20,538	£14,613	£19,667	£27,528	£16,376	£40,162	£45,970	£20,828
Average savings	£23,819	£13,404	£6,506	£2,777	£306	£25,047	£20,222	£1,275	£15,469	£37,409	£9,772

16.10 Summary

The survey estimates that just over 70% of households in the Borough are headed by a White person, 19.0% are headed by a Black person, 5.3% by an Asian person, 2.8% by a person of mixed race and 2.5% by a person that classified themselves as an other ethnic group. The sample size was sufficient for results to be presented for eight different ethnic groups.

The survey indicates that Black or Black British – African households have the highest average household size with an estimated 2.95 persons per household. In contrast White - Irish households have the lowest average household size at 2.01 persons per household. White - Other households are also particularly likely to live in the private rented sector, whilst Black and Black British households are more likely than other groups to be living in social rented housing.

The survey showed considerable difference in both income and savings levels between the different groups. Overall an estimated 64.6% of the net affordable housing requirement is for households headed by a White person, although there is a net need for affordable housing from each ethnic group.

17. Overcrowding and under-occupation

17.1 Introduction

This chapter briefly studies the extent of overcrowding and under-occupation of households living in each individual tenure group. The standards used to check for overcrowding/under-occupation were as follows:

- **Overcrowding:** each household was assessed as to the number of bedrooms required. Any household without enough bedrooms was deemed to be over-crowded.
- **Under-occupation:** households with more than one spare bedroom are deemed to be under-occupied.

17.2 Overcrowding and under-occupation

The table below shows a comparison between the numbers of bedrooms in each home against the number of bedrooms required for all households.

Number of bedrooms required	Number of bedrooms in home				TOTAL
	1	2	3	4+	
1 bedroom	23,554	15,040	8,887	2,958	50,439
2 bedrooms	2,535	10,893	7,817	3,885	25,130
3 bedrooms	298	2,837	5,915	3,708	12,758
4+ bedrooms	94	228	1,760	2,500	4,582
TOTAL	26,481	28,998	24,379	13,051	92,909

KEY: Overcrowded households Under-occupied households

Note: The bottom two cells of the 4+ bedroom column contain some households that are either overcrowded or under-occupied – for example they may require three bedrooms but live in a five bedroom property or may require a five bedroom property but are currently occupying a four bedroom property.

The estimated number of overcrowded and under-occupied households is as follows:

- **Overcrowded:** 8.9% of households = 8,311 households
- **Under-occupied:** 18.6% of households = 17,270 households

17.3 Household characteristics

The figures below show levels of overcrowding and under-occupation by various household characteristics. The figure shows some clear differences between different household groups.

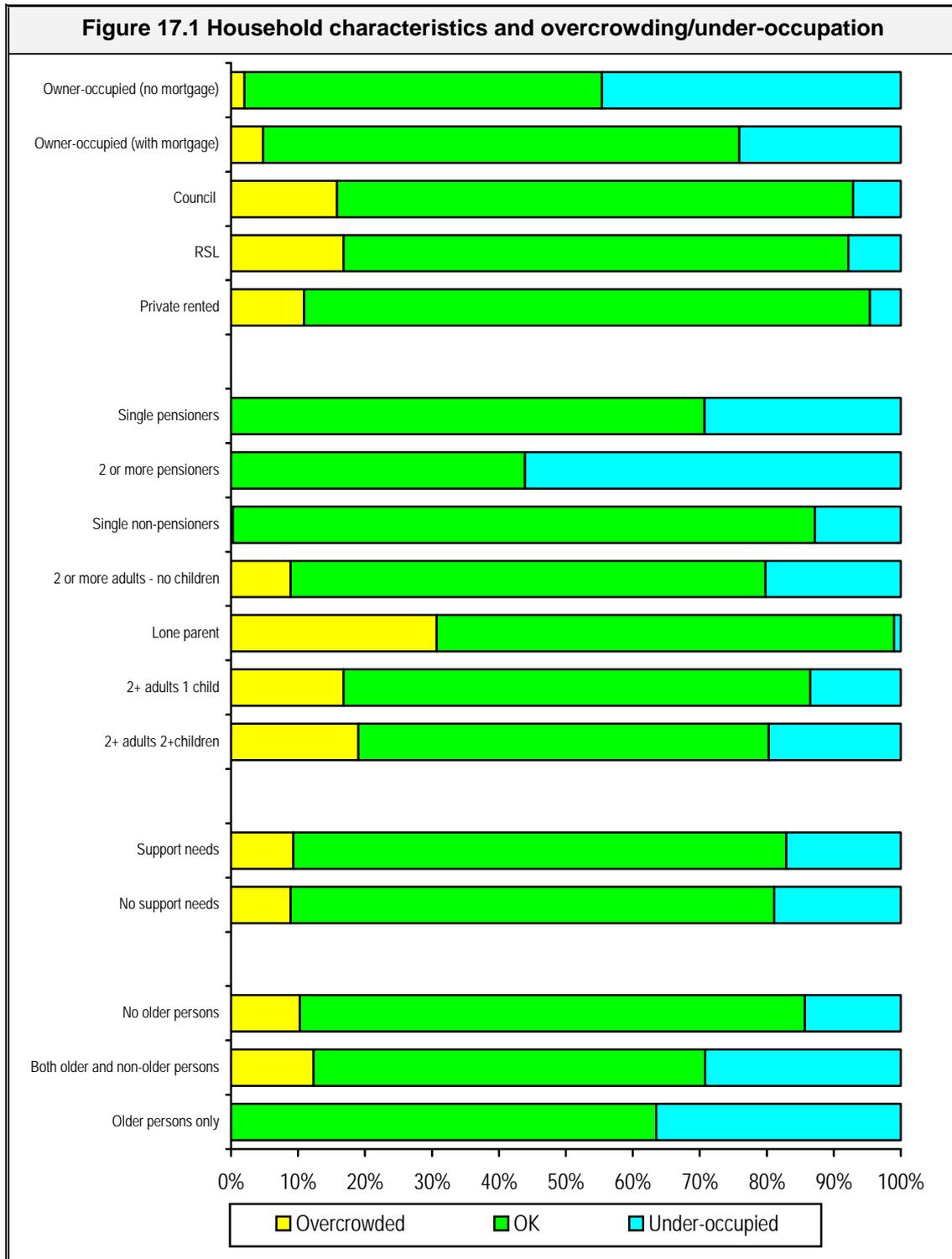
In terms of tenure, the figure shows that owner-occupiers are most likely to be under-occupying dwellings and less likely to be overcrowded; this is particularly true for those with no mortgage. Private renting households are the least likely to be under-occupied (4.6%); households in the social rented sector are most likely to be overcrowded (around 15% of households).

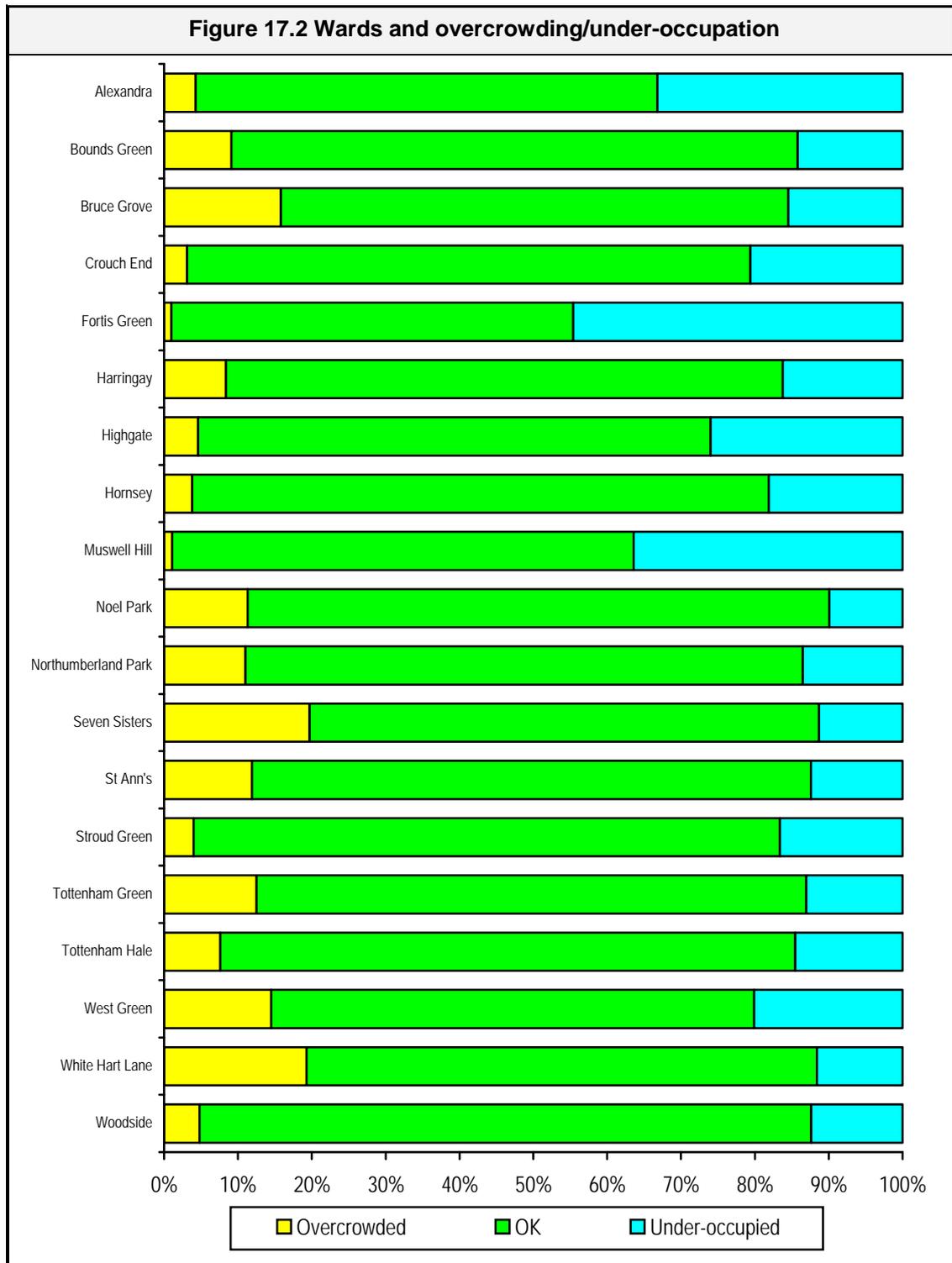
Household type analysis suggests that households containing adults with children are the most likely to be overcrowded, particularly lone parent households where 30.7% were overcrowded. These households are also least likely to under-occupy. Households containing two or more pensioners are most likely to be under-occupying.

There was little difference between households with and without support needs, though the former were slightly more likely to be overcrowded and slightly less likely to be under occupied.

The age distribution shows that households containing only older people are very unlikely to be overcrowded and more likely to be under-occupied than other households.

Looking at differences between wards, households in Seven Sisters and White Hart Lane are the most likely to be overcrowded (nearly 20% of households); households in Fortis Green and Muswell Hill were the least likely (around 1%), which were also the wards most likely to contain under-occupied households (around 40%). Noel Park was the least likely ward to contain under-occupying households (just under 10%).





In addition to the above figures it is of use to consider the household types and tenure of those households under-occupying. This will give some indication of the scope for measures to reduce under-occupancy (particularly in the social rented sector). The table below shows this analysis.

Table 17.2 Under-occupation by household type and tenure						
Household type	Tenure					TOTAL
	Owner-occupied (no mortgage)	Owner-occupied (with mortgage)	Council	RSL	Private rented	
Single pensioner	1,499	376	590	334	54	2,853
2 or more pensioners	1,582	205	139	40	46	2,012
Single non-pensioner	866	1,431	225	167	297	2,986
2 or more adults, no children	2,546	2,796	182	259	387	6,170
Lone parent	0	73	0	0	0	73
2+ adults, 1 child	256	784	31	0	49	1,120
2+ adults, 2+ children	557	1,372	27	0	100	2,056
TOTAL	7,306	7,037	1,194	800	933	17,270

The table shows that there are a significant number of pensioner households under-occupying in the owner-occupied (no mortgage) sector, whereas over two-fifths of under-occupied private rented sector stock was occupied by 2 or more adults with no children. Of all under-occupying households in the social rented sector, just under half contained pensioners only; less than 3% contained children.

17.4 Income levels

The figure below shows the income levels of households who are overcrowded or under-occupied. The data shows that under-occupied households have the highest average household income (at just under £50,000 per annum). If these figures are adjusted depending on the number of persons in the households this trend is exacerbated. Overcrowded households have an average income per person of only £5,023; this figure rises to £22,868 for households who are under-occupying.

Table 17.3 Overcrowding/under-occupancy and income			
Overcrowded/under-occupied	Average gross annual income	Average number of persons in households	Average income per person
Overcrowded	£20,431	4.07	£5,023
Neither overcrowded nor under-occupied	£30,638	2.16	£14,184
Under-occupied	£49,874	2.18	£22,868
TOTAL	£33,301	2.33	£14,264

17.5 Moving intentions of under-occupying households

Finally this section looks at any moving intentions of overcrowded and under-occupied households. The table below shows the number and proportion of households in each group who need or expect to move home within the next two years.

The analysis suggests that overcrowded households are most likely to need/expect to move. In total an estimated 64.5% of overcrowded households need or expect to move within the next two years, this compares with only 13.5% of households who currently under-occupy their dwelling.

Table 17.4 Moving intentions of overcrowded and under-occupying households			
Overcrowded/under-occupied	Number need/expect to move	Total h'holds	% needing/ expecting to move
Overcrowded	5,362	8,311	64.5%
Neither overcrowded nor under-occupied	22,315	67,328	33.1%
Under-occupied	2,331	17,270	13.5%
TOTAL	30,008	92,909	32.3%

17.6 Summary

This brief chapter looked at overcrowding and under-occupation. The results suggest that 8.9% of all households are overcrowded and 18.6% under-occupy their dwelling. The owner-occupied (no mortgage) sector shows the highest levels of under-occupation; the social rented sector has the highest level of overcrowding.

Overcrowded households tend to have low incomes (per person) and are far more likely to state that they need or expect to move than other households.

GLOSSARY

Affordability

A measure of whether households can access and sustain the cost of private sector housing. There are two main types of affordability measure: mortgage and rental. Mortgage affordability assesses whether households would be eligible for a mortgage; rental affordability measures whether a household can afford private rental. Mortgage affordability is based on conditions set by mortgage lenders – using standard lending multipliers (2.9 times joint income or 3.5 times single income (whichever the higher)). Rental affordability is defined as the rent being less than a proportion of a household's gross income (in this case 25% of gross income).

Affordable housing

Housing of an adequate standard which is cheaper than that which is generally available in the local housing market. In theory this can comprise a combination of subsidised rented housing and subsidised low-cost home ownership (LCHO) including shared ownership.

Annual need

The combination of new needs arising per year plus an allowance to deal progressively with part of the backlog of need.

Average

The term 'average' when used in this report is taken to be a mean value unless otherwise stated.

Backlog of need

Households whose current housing circumstances at a point in time fall below accepted minimum standards. This would include households living in overcrowded conditions, in unfit or seriously defective housing, families sharing, and homeless people living in temporary accommodation or sharing with others.

Bedroom standard

The bedroom standard is that used by the General Household Survey, and is calculated as follows: a separate bedroom is allocated to each co-habiting couple, any other person aged 21 or over, each pair of young persons aged 10-20 of the same sex, and each pair of children under 10 (regardless of sex). Unpaired young persons aged 10-20 are paired with a child under 10 of the same sex or, if possible, allocated a separate bedroom. Any remaining unpaired children under 10 are also allocated a separate bedroom. The calculated standard for the household is then compared with the actual number of bedrooms available for its sole use to indicate deficiencies or excesses. Bedrooms include bed-sitters, boxrooms and bedrooms which are identified as such by respondents even though they may not be in use as such.

Disaggregation

Breaking a numerical assessment of housing need and supply down, either in terms of size and/or type of housing unit, or in terms of geographical sub-areas within the Borough.

Grossing-up

Converting the numbers of actual responses in a social survey to an estimate of the number for the whole population. This normally involves dividing the expected number in a group by the number of responses in the survey.

Household

One person living alone or a group of people who have the address as their only or main residence and who either share one meal a day or share a living room.

Household formation

The process whereby individuals in the population form separate households. 'Gross' or 'new' household formation refers to households which form over a period of time, conventionally one year. This is equal to the number of households existing at the end of the year which did not exist as separate households at the beginning of the year (not counting 'successor' households, when the former head of household dies or departs).

Housing market area

The geographical area in which a substantial majority of the employed population both live and work, and where most of those changing home without changing employment choose to stay.

Housing need

The situation in which households lack their own housing or are living in housing which is inadequate or unsuitable and who are unlikely to be able to meet their needs in the housing market without some assistance.

Housing Register

A database of all individuals or households who have applied to a LA or RSL for a social tenancy or access to some other form of affordable housing. Housing Registers, often called Waiting Lists, may include not only people with general needs but people with support needs or requiring access because of special circumstances, including homelessness.

Intermediate Housing

Housing provided for households in work who are able to pay a social rent without relying on housing benefit, but unable to afford to buy at the lowest decile point of local house prices. This can typically be shared equity where a proportion of the property is bought and the other proportion is rented, normally from a RSL.

Migration

The movement of people between geographical areas, primarily defined in this context as local authority Boroughs. The rate of migration is usually measured as an annual number of households, living in the Borough at a point in time, who are not resident in that Borough one year earlier.

Net annual need

The difference between annual need and the expected annual supply of available affordable housing units (e.g. from the re-letting of existing social rented dwellings).

Newly arising need

New households which are expected to form over a period of time and are likely to require some form of assistance to gain suitable housing, together with other existing households whose circumstances change over the period so as to place them in a situation of need (e.g. households losing accommodation because of loss of income, relationship breakdown, eviction, or some other emergency).

Overcrowding

An overcrowded dwelling is one which is below the bedroom standard. (See 'Bedroom Standard' above).

Potential households

Adult individuals, couples or lone parent families living as part of other households of which they are neither the head nor the partner of the head and who need to live in their own separate accommodation, and/or are intending to move to separate accommodation, rather than continuing to live with their 'host' household.

Random sample

A sample in which each member of the population has an equal chance of selection.

Relets

Social rented housing units which are vacated during a period and become potentially available for letting to new tenants.

Sample survey

Collects information from a known proportion of a population, normally selected at random, in order to estimate the characteristics of the population as a whole.

Sampling frame

The complete list of addresses or other population units within the survey area which are the subject of the survey.

Social rented housing

Housing of an adequate standard which is provided to rent at below market cost for households in need by Local Authorities or Registered Social Landlords (RSLs).

Stratified sample

A sample where the population or area is divided into a number of separate sub-sectors ('strata') according to known characteristics, based for example on sub-areas and applying a different sampling fraction to each sub-sector.

Under-occupation

An under-occupied dwelling is one which exceeds the bedroom standard by two or more bedrooms.

Unsuitably housed households

All circumstances where households are living in housing which is in some way unsuitable, whether because of its size, type, design, location, condition or cost.

Appendix A1 Affordable housing policy

A1.1 Introduction

This appendix addresses a topic which has grown rapidly in importance over the past decade, namely affordable housing. The appendix sets out the key statements in Government guidance, used as the basis for the analysis in the report.

The term is a construct of Government advice although even in its most recent form (PPG3 (2000)) it provides no coherent definition of what affordable housing is. As affordable housing, negotiated under the relevant planning guidance, has become in most parts of the country the main source of new housing to address housing need, this is a serious omission. It means that an analysis showing how affordable housing can meet housing need is a prerequisite to obtaining it.

A1.2 Surveys as basis for policy

Circular 6/98 makes it clear that affordable housing policies:

‘should be based on a good understanding of the needs of the area over the period’ (para 5) and that ‘Assessments will need to be rigorous, making clear the assumptions and definitions used, so that they can withstand detailed scrutiny’ (para 6)

The Guidance also stresses that HNS should be up to date, and defines what that normally means:

‘Surveys become out of date and have to be repeated from time to time. As a general guide, a repeat once every five to seven years would be appropriate, although this should depend on local circumstances.’ (Guide to Housing Needs Assessment p 36)

A1.3 Basis for defining affordable housing

In the introduction the broad definition of affordable housing was quoted. The difficulty with it is that, using the definition of housing need in the Guide:

‘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 housing market without some assistance.’ [Glossary: A2.2]

This definition is consistent with the quotation from paragraph 4 of Circular 6/98 in the preceding section: that affordable housing should be below market entry level (discussed in the previous appendix). The general approach of Circular 6/98 is ‘evidential’: that what is affordable depends on local evidence:

‘The [affordable housing] policy should define what the authority regards as affordable....’
(para 9(a))

This makes sense, but the following text is more difficult:

*‘...but this should include both low-cost market and subsidised housing, as both **will** have some role to play in providing for local needs’* (para 9(a)) (our emphasis)

This statement is odd for two reasons:

- i) It is grammatically incorrect: it states the results of an investigation, without there having been one (‘will’)
- ii) Low cost market housing does not pass the test set out in para 4 of Circular 6/98: that it should be cheaper than market entry. It is normally at least 130% of that price.

This has led to difficulties at Local Plan (or UDP) inquiries. The Inspector is bound to follow Government Guidance, and yet the official support for low-cost market housing is contradicted by its failure to be ‘affordable’. In some 150 Borough wide HNS since the concept was introduced in 1996, none has shown low cost market housing to be affordable in the Circular sense. Very little has been accepted by councils as a result. It is popular with developers as it is much more profitable than other types of affordable housing.

Affordable housing is defined in the ODPM Guide in a subtly different way from Circular 6/98. The ODPM guide definition was described by the Poole Local Plan Inspector (March 2003) as conflicting with the circular. The Guide definition is similar to the Circular on social rented and shared ownership but different as regards low cost market. On this point it says that affordable housing will include:

‘in some market situations cheap housing for sale’ (page 117)

This is a far more reserved judgement on the role of low cost market. It is also one which makes more sense of the Circular 6/98 one. In most market situations low cost market housing is much more expensive than market entry level, and is therefore not affordable in the Circular sense. The ODPM Guide version is therefore a more realistic one, in implying that low cost market housing will only in a minority of cases be affordable.

In most cases, therefore, the housing that will be affordable in the sense of Circular 6/98 and the ODPM Guide will be social rented and various forms of low cost home ownership (LCHO), mainly shared ownership.

A1.4 Linking survey evidence to policy

The Government has recently emphasised the link between local evidence (from HNS mainly) and affordable housing policy. The ODPM publication *'Delivering Affordable Housing Through Planning Policy'* (2002) criticised councils for 'slavishly' following the wording of Circular Guidance in a broad definition of affordable housing (para 2.4.6) rather than using the local evidence to define affordable housing. The ODPM calls for a tightening of the link between the HNS and the Affordable Housing policy:

'.....It is very evident that this tightening or better practice process must begin with a much more robust procedure for translating the findings of housing needs assessments into local plan definitions of housing need. The research shows, surprisingly, that housing needs assessments are not a stated first port of call when it comes to defining affordable housing.....'

(para 2.4.7)

Thus the definition of affordable housing in an area should draw upon the results of the HNS for that area.

A1.5 What level of subsidy is involved?

Government advice has been reticent on this point. It refers, as quoted from para 9(a) of Circular 13/96, to 'subsidised' housing, but does not explain what subsidy should be provided by the housebuilders/landowners who provide affordable housing via this circular's requirements. The Circular prefers an indirect route:

‘...where there is evidence of need for affordable housing, local plans should include a policy for seeking an element of such housing, on suitable sites. Such policies will be a material consideration in determining an application for planning permission’ (para 1 of Circular 6/98)

The response of local authorities, since such policies were brought in (in 1991) has been quite variable. The level of subsidy has increased over the period, as the public subsidy (Social Housing Grant) has declined.

The subsidy is normally at least land at nil price, and sometimes also includes a subsidy on the build price, where this cannot be afforded by the local authority and Registered Social Landlord concerned. The issue is discussed in detail in *‘Delivering affordable housing.....’* referred to in the above subsection.

A1.6 What target(s)

Circular 6/98 allows for numerical targets at Borough level, and for percentage or numerical targets at site level (para 9(b)). The logical target is a percentage target at Borough level, since a numerical one can quickly be rendered obsolete if large windfall sites emerge. As the Inspector at the Merton UDP Inquiry said:

‘The use of percentages is therefore not discouraged and, as most housing within the Borough comes from windfall sites, I accept that its use in the policy is an appropriate way forward. It would also provide a consistent yield and give a level of certainty to developers’
(LB Merton Inspector’s report, 2001, para 3.29.11)

Such Borough wide percentages are, therefore, widespread, and constitute the most common means of setting what is a target for negotiation on particular sites, based on their particular characteristics.

In terms of the levels of percentage, the figure has risen considerably over the period of more than a decade of such policies. Originally figures of 5% and 10% were common. By the mid 1990’s adopted plans contained policies with 25-30% as their affordable housing target. However the outturn percentages from these policies have normally been much lower than the headline percentage. A recent report suggested that 10% had been achieved in the 1990’s. As a consequence, targets have continued to rise. The current custom and practice percentage target is 40%. This has been accepted by many Inspectors as a reasonable rate, and by many developers as practicable on given sites. However the trend is rising: the London Plan (not yet adopted) is seeking 50%.

A1.7 What site threshold?

Circular 6/98 sets a target of 15 dwellings as the site threshold for Inner London, and a site threshold of 25 for all other areas, except rural areas with settlements below 3,000 population, when the council can set its own threshold.

However the Circular allows that where there are ‘exceptional constraints’ the target can be lowered from 25 towards or to 15, in areas outside Inner London:

The Secretary of State considers that it may be appropriate for local planning authorities in those areas where the higher threshold (at (a) above [25]) would apply, and who are able to demonstrate exceptional local circumstances, to seek to adopt a lower threshold (between the levels at (a) [25] and (b) [15]) above. Such constraints must be demonstrated, and proposals to adopt a lower threshold must be justified through the local plan process. [to this may be added, also through Supplementary Planning Guidance: I was involved in justifying 15 rather than 25 in LB Croydon via SPG in a S78 appeal in August 2001]
Circular 6/98 para 10 (c)

Footnote 9 of the Circular then applies, and it says, in terms of justifying exceptional circumstances, that the justification

‘should include factors such as: the number and types of households who are in need of affordable housing and the different types of affordable housing best suited to meeting their needs; the size and amount of suitable sites that are likely to be available for affordable housing (including an assessment of the densities of development likely to be achieved, and how these related to levels of need for affordable housing’(more minor points related to supply which are already factored into the ODPM Guide calculation)

Thus the key test is that the need for affordable housing should exceed (or considerably exceed) the likely yield of affordable housing. It should be noted that the test does not involve comparing the council in question with its neighbours or with Inner London etc. It is a common mistake to assume that exceptional circumstances does mean ‘exceptional’ in relation to other Boroughs. This is not the case.

Given the general shortage of sites for affordable housing in relation to the overall need as shown by a Guide analysis, ‘exceptional constraints’ apply to most Boroughs in the Southern half of England, and to many in the north also.

This review has covered the key features of affordable housing policies. There are several other features, such as ‘commuting off’ where the developer seeks to avoid providing the affordable housing onsite by a payment or by providing an alternative site elsewhere, where the affordable housing can be put.

A1.8 Recent Government advice

A second consultation, focussing on the supply side, was issued in July 2005. The proposals in ‘Planning for Housing Provision,’ as the title indicates, seek to provide a clear framework for determining the provision of housing at local level under the ‘*Plan, monitor & manage*’ regime, in the context of the Barker study’s emphasis on the value of market signals. The proposed arrangements complete the move away from the distribution of housing targets downwards (i.e. from national to regional/regional to county/county to Borough level), towards a market-oriented and monitoring-based approach.

The new approach will consider needs, and determine land supply, on the basis of housing market areas. It will be evidence based; allow for stakeholder involvement; and align housing numbers and their delivery with the market area rather the local authority boundary. Land allocation will be based on a fifteen year Plan period, with a firm 5 year land supply and a longer term element thereafter. A more responsive monitoring and review process is designed to maintain the 5 year supply and to ensure developers have greater flexibility to respond to market changes.

The proposals do not mean that housing supply will in every area be set to meet market needs, but rather that in each area there should be a coherent view of how the provision level should relate to market demand, whilst continuing to balance other social, economic and environmental objectives; that planning authorities will need to investigate why land is being used up more quickly or more slowly than anticipated; and that both these matters would inform the appropriate planning response.

Under the draft proposals, local housing market assessments, and other wider housing market assessments undertaken by the regional body, will provide an importance evidence base for setting the level and distribution of housing provision in broad housing areas. Monitoring of land supply, and market indicators such as house price movements, will be of crucial importance in keeping track of market behaviour.

The Regions, in consultation with LAs and other stakeholders, will group LAs into sub-regional housing market areas to use as a basis for planning. Where a LA area is part of one or more housing markets, the regional body, in discussion with the LA, will determine which housing market grouping of LAs would be the most sensible and practical as a planning context. This may result in some LAs working within more than one market. LAs in each housing market area will be expected to work together on joint local housing assessments and on assessments of housing land availability.

A1.9 Draft PPS3

Towards the end of the study, a Consultation Paper on a New Planning Policy Statement (PPS3) was issued by ODPM. The consultation was issued in December 2005, building on July 2003 and January 2005 consultations. The proposed policy changes would replace a range of current policy and guidance documents including PPG3 and Circular 6/98. Along with the revised PPS3 there will be further guidance issued on conducting Local Housing Assessments a topic which is briefly touched upon in the December 2005 consultation document.

The draft does not appear to radically change guidance contained within PPG3 and Circular 6/98 although there are a few pointers about the direction in which policy is going which are of importance. Key points for affordable housing from this consultation phase include the following:

Local Housing Assessments

The requirements for a Local Housing Assessment are set out as:

- (i) Estimate housing need and demand in terms of affordable and market housing
- (ii) Determine how need and demand vary across the plan area (sub-market)
- (iii) Estimate needs of specific groups (key workers, homeless, BME groups, first time buyers, students, disabled people, older people, and Gypsies and Travellers)

Viability analysis

The issue of viability is given wide prominence in the new Draft. Instead of the value implications in previous guidance it is now very frank. The viability of sites in the context of affordable housing is mentioned, for instance in Annex C, in relation to land supply, and in relation to capital funding in para 24. In the latter case it says that:

‘[The target for affordable housing should take account of public funding and] the level of developer contributions that can realistically be sought on relevant sites’

The role of Shared Equity

Gordon Brown has announced a large expansion of funding for shared equity. This will certainly enable some households which could not otherwise obtain an equity interest, and hence if things go well make some capital gain which will enable them to obtain more suitable housing when they next move.

The role of Low Cost Market Housing

It is much to be welcomed that the Draft, at para 12 of Annex A says:

‘Affordable housing differs from low cost market housing (which the Government does not consider to be affordable housing)’ [the definition of ‘affordable’ in para 8 adheres to previous guidance in saying that it is ‘non-market’]

The statement that ‘low cost market housing’ is affordable has been Government policy since Circular 13/96, and was repeated in Circular 6/98 which is still the current Guidance. Thus this is a major change. It was not in any of the preceding drafts of PPS3.

It has consistently been shown, in Housing Needs Assessments since 1996, that low cost market housing is NOT affordable housing in the definition still used in the new Draft and so this change should greatly improve the chance of affordable housing that meets the housing needs.

Appendix A2 Further property price information

A2.1 Introduction

This Chapter provides further detail in support of the housing market analysis set out in Chapter 5. It contains information on prices obtained from the analysis of Land Registry property price data, and explains the methodology and approach used in our survey of local estate agents.

The estate agent survey is a key step in assessing minimum and average property prices in Haringey but only provides limited information concerning price difference within the Borough, and doesn't shed light on the prices relative to other Local Authorities in the region.

We can look at the wider context of prices in the surrounding areas, and also the differences between areas within Haringey, using information available from the Land Registry. This data is valuable in giving further background to the local housing market, although it does not displace the need for the estate agent information.

A2.2 Reasons for housing market study

The level of market prices and rents is a key factor in this study for two main reasons:

- (i) Market prices and rents indicate the cost of market housing in Haringey. A major reason for government interest in prices is to address the needs of households that cannot afford this cost. Hence the existence of social rented housing and low-cost home ownership options, which represent partial ownership. Thus it is important to establish the entry levels to both home ownership and private renting.
- (ii) The price/rent information indicates the contours of the housing market in Haringey. This is important for the Council when considering not only the level of subsidy required to produce new social rented and other non-market priced housing, but also the degree to which it should attempt to manage the new-build market in accordance with government guidance.

This chapter is devoted to identifying the first of the above elements: the cost of housing.

A2.3 Background to housing market analysis

As a preliminary to the present phase of the work it is desirable to draw attention to some key features of housing markets:

- (i) **Housing markets are quite complex.** Housing markets can be defined, at the larger scale, by such features as journey to work areas. In the case of free-standing market towns these may appear as fairly neat circular areas. In most of Britain, however, the high density of population means that housing market areas overlap.

In the extreme case of London, its market area extends for some purposes as far away as York, Milton Keynes, Bristol and the South Coast. At the same time there are well defined market areas within London (east v west; north v south of the river).

- (ii) **Property prices vary within market areas.** Depending on the attractiveness of the area, property prices may vary considerably within a few miles or even, in large cities, within a few hundred yards. This is due to the history of the area and the nature of the housing stock. These variations are important from the point of view of housing cost analysis, which underpins the study of subsidised forms of housing. It is important to know what the entry level costs of housing are. These can only be established by close study of detailed local price variations.

- (iii) **New build is only a small fraction of the market.** In almost all parts of Britain, new build is a small fraction of the total housing market. The majority of all sales and lettings are second-hand. The important point to note in this is that second-hand housing is normally much cheaper than new build. Only at the luxury end of the market is this not true. Thus entry level housing will normally be second-hand.

Although Government guidance refers to some forms of new build as ‘affordable’ very little new build is anything like as affordable as existing second-hand housing.

These features of the housing market are worth bearing in mind when considering the detailed evidence produced in the following subsections of this chapter.

A2.4 Government guidance on the study of housing markets

The Guide makes several references to market studies:

ODPM

‘The relevance of data on private sector housing costs stems primarily from the role of such data in facilitating analyses of affordability, which are central to most

Guide	<p><i>local housing needs assessment models. The essential feature of such models is that they measure the extent to which a given group of households can afford to meet their housing needs through the private market. Generally, most attention is focused on the price of properties for sale. However, some models also take account of private sector rent levels'. [Section 7.3 (page 94)]</i></p> <p><i>'Typically, local authorities can draw on two or three sources of house price information. These include; direct contacts with local estate agents; county-wide monitoring by county councils; local or regional data available in published or unpublished form from the major national mortgage lenders (particularly Halifax and Nationwide); and data from the Land Registry'. [Section 7.3 (page 95)]</i></p> <p><i>'An alternative approach to defining current threshold prices is to derive appropriate figures in consultation with local estate agents. Although it appears more subjective, this latter approach has a number of advantages. Firstly, it enables properties in poor condition to be screened out. Secondly, it is better able to reflect the whole market rather than being limited to the market share of the mortgage lender concerned. Lastly and most importantly, the properties can be specified in terms of size and type, matched to particular household types'. [Section 4.3 (page 58)]</i></p>
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These extracts say, in summary:

- (i) Housing market information is essential to the assessment of affordability.
- (ii) There are various secondary and primary sources for such information.
- (iii) There are some advantages to the primary data route: obtaining information directly from estate agents, since that reflects the true entry cost of housing, and is not particular to one mortgage source.

The best route to meeting these requirements is a combination of secondary data (the Land Registry, which covers all transactions) and estate agents survey.

In keeping with comments above, we concentrate upon price variations rather than the study of the whole market. This is because in terms of affordability of local housing, the important factor is its price, not its location relative to wider housing markets.

A2.5 The need for primary data

There are four main reasons why Land Registry data cannot be used to calculate prices for use in the affordability model. These are:

- i) The information can only usefully give a guide to average prices. For a Housing Needs Survey we take the view that it is necessary to estimate the minimum price for which dwellings in satisfactory condition are available.

- ii) No information is available about the condition of the dwellings whose price is being obtained. Clearly a property which needs major repairs is unlikely to be suitable for a first-time buyer with a limited budget, even if the initial price is relatively low.
- iii) A more serious limitation of this source is that records are kept by property type (i.e. detached, semi-detached, terraced, flat) and not in terms of the numbers of bedrooms. This information is, in our view, essential to provide an accurate assessment of need.
- iv) The Land Registry data cannot produce information about rental levels, which again ought really to be considered in carrying out a satisfactory analysis of affordability. There may be a small, but significant, number of households who cannot afford to buy market housing but who could afford suitable private rented housing. The affordability of such households cannot be adequately considered using only sale price information.

Despite these drawbacks the information available is certainly of interest to give some feel to the local context of property prices, and more specifically to provide comparison between prices in different areas.

A2.6 Estate agents survey: Methodology

The methodology employed to find purchase and rental prices takes the following steps:

- i) We establish the names and telephone numbers of local estate agents. This includes well known national estate agents as well as those operating specifically in the local area (allowing for good comparative measures of smaller and larger agencies). The estate agents selected are intended to be those dealing primarily with housing at the lower end of the market (e.g. not specialist agencies dealing with up-market properties)
- ii) These are then contacted by telephone and asked to give a brief overview of the housing market in the Borough - including highlighting areas of more and less expensive housing
- iii) The questioning takes a very simple form (this tends to improve efficiency without jeopardising results - people often lose interest when asked a series of detailed questions and quality of response is diminished). All agents are asked 'in their opinion'

'What is the minimum and average price for a one bedroom dwelling in good condition (i.e. not needing any major repair) and with a reasonable supply (not one off properties occasionally coming onto the market)?'

- iv) This process is repeated for 2,3 & 4 bedroom dwellings
- v) The same questions are then asked about private rented accommodation
- vi) Once several estate and letting agencies have been contacted, the results are tabulated and averages calculated to give an accurate estimation of minimum and average purchase and rental prices in the Borough. Any outlying values are removed from calculations.
- vii) The estimated purchase and rental prices are then inserted into the analysis to estimate the numbers able to afford a dwelling depending on the minimum number of bedrooms that the household requires.

A2.7 Land Registry data

The Land Registry compiles information on all residential land transactions. Analysis of this data is made available for recent quarterly periods, for geographical areas including Council areas, and more highly disaggregated data postcode areas, and by four main dwelling types.

This data is thus very versatile, and can potentially provide a valuable picture of housing market behaviour in quite specific detail. However, an eye needs to be kept on the size of sample when using disaggregated data for smaller areas and/or periods.

We used the data to provide several useful views of the housing market in and around Haringey. These are considered below.

A2.8 Comparing prices in neighbouring areas

The Land Registry data can be used to show how prices in Haringey compared to those in nearby and adjoining local authority areas. The table below shows average sale prices for the Local Authorities adjoining Haringey (from the most recent quarter available from the Land Registry).

Table A2.1 Average property prices by Local Authority (4th quarter 2005)										
(number of sales in brackets)										
Property type	Haringey	Barnet	Enfield	Waltham			Islington	Camden	London	Eng & Wales
				Forest	Hackney					
Detached	£909,333	£843,864	£658,594	£390,714	£597,700	£0	£0	£564,566	£293,248	
	6	104	37	7	10	0	0	1324	54,249	
Semi-detached	£437,305	£387,289	£310,850	£283,227	£496,748	£824,635	£1,309,2	£325,732	£174,744	
	40	352	239	126	17	11	30	5231	73,147	
Terraced	£308,822	£292,017	£228,881	£223,462	£329,073	£552,779	£718,403	£299,584	£149,906	
	310	281	520	553	134	133	93	10094	84,528	
Flat/maisonette	£206,301	£205,769	£167,047	£163,204	£215,240	£268,199	£344,182	£246,964	£173,915	
	426	538	484	434	427	596	669	15602	46,839	
Overall average	£264,152	£326,939	£233,226	£207,880	£255,824	£327,617	£424,679	£289,247	£191,327	
	782	1275	1280	1120	588	740	792	32251	258,763	

Source: Land Registry (2005)

The overall average price figures for each Borough are significantly higher than the England and Wales average of £191,327. There is a degree of variation amongst the prices in the area, with Camden showing the highest (£424,679) and Waltham Forest the lowest (£207,880) average price.

A2.9 Historical results for Haringey

We will now examine in more detail information from the Land Registry for Haringey. The table below shows data for sales over the last five years. The data for each case is the 4th quarter of the year.

Table A2.2 Average property prices in Haringey – 2000 to 2005 (4th quarters)						
(Number of sales in brackets)						
Property type	2000	2001	2002	2003	2004	2005
Detached	£1,010,381 (22)	£848,428 (14)	£900,499 (14)	£1,015,100 (5)	£1,118,500 (12)	£909,333 (6)
Semi-detached	£252,349 (86)	£435,262 (54)	£471,839 (60)	£394,598 (110)	£461,530 (44)	£437,305 (40)
Terraced	£173,177 (395)	£213,865 (565)	£265,540 (470)	£274,063 (455)	£305,790 (359)	£308,822 (310)
Flat/maisonette	£123,767 (449)	£147,858 (566)	£181,131 (630)	£187,329 (641)	£200,229 (537)	£206,301 (426)
OVERALL	£176,372 (952)	£200,086 (1,199)	£238,359 (1,174)	£242,161 (1,211)	£263,687 (952)	£264,152 (782)

Source: Land Registry (2005)

The overall average sale price was only slightly higher in the 4th quarter of 2005 than the 4th quarter of 2004. Over the five year period prices have risen by an average of £87,780. The number of sales has fallen this year, with 782 sales in the 4th quarter of 2005 compared to 952 during the 4th quarter of 2004.

A2.10 Differences within Haringey.

(i) General methodology

The general methodology is quite straightforward. We have drawn up a list of the main postcode sectors within the Borough, and mapped where these postcodes are. The table below gives a brief description of which postcodes apply to which areas of Haringey.

It should be noted that the local authority boundaries are not always coterminous with postcodes. Therefore some properties in a postcode may be outside the area; in addition it is possible that some parts of the Borough are in a postcode zone that is predominantly located outside the Local Authority area, and are therefore excluded from analysis.

This means that the data by sub-area is only a guide to actual variations within Haringey.

Table A2.3 Approximate sub-areas and postcodes	
Area description	Postcode(s)
Highgate	N6 4, N6 5
Muswell Hill	N10 1, N10 2, N10 3
Wood Green	N11 2, N22 5, N22 6, N22 7, N22 8
Hornsey	N8 7, N8 8, N8 9, N8 0, N4 1, N4 4
Tottenham (North)	N17 6, N17 7, N17 8, N17 9, N17 0
Tottenham (South)	N15 3, N15 4, N15 5, N15 6

The table above shows 25 different postcode sectors in six different sub-areas. This gives us the opportunity to compare prices across the Haringey area.

(ii) Results by sub-area

In the table below, average property prices are shown for each type of property for each sub-area. It is necessary to bear in mind that the number of sales in some cells of the table are quite small and the average price shown may be less reliable as a consequence.

Table A2.4 Average property prices by sub-area (4th quarter 2005)						
(Number of sales in brackets)						
Property type	Highgate	Muswell Hill	Wood Green	Hornsey	Tottenham (North)	Tottenham (South)
Detached	£0 (0)	£0 (0)	£0 (0)	£0 (0)	£0 (0)	£0 (0)
Semi-detached	£0 (0)	£415,510 (19)	£305,000 (3)	£458,900 (3)	£0 (0)	£0 (0)
Terraced	£465,963 (15)	£480,625 (36)	£282,468 (97)	£359,767 (67)	£207,799 (74)	£237,030 (33)
Flat/maisonette	£274,285 (54)	£239,700 (70)	£167,163 (59)	£223,224 (137)	£141,605 (81)	£150,868 (26)
Average	£315,953 (69)	£335,809 (125)	£240,106 (159)	£270,834 (207)	£173,207 (155)	£199,060 (59)

Source: Land Registry (2005)

The table demonstrates that by far the highest property prices are to be found in Highgate and Muswell Hill, with the overall average in this area around £50,000 - £70,000 more than borough average; Tottenham represents the borough's least expensive area. Around half the sales in Tottenham were for terraced houses; the other half was for flats. In Highgate, Muswell Hill and Hornsey, the greatest proportion of properties sold were flats (around two thirds); in Wood Green this was terraced houses. There were no sales of detached houses within the postcode areas studied in this time period, and relatively few sales of semi-detached houses.

Appendix A3 Supporting information

A3.1 Non-response and missing data

Missing data is a feature of all housing surveys: mainly due to a respondent's refusal to answer a particular question (e.g. income). For all missing data in the survey imputation procedures were applied. In general, throughout the survey the level of missing data was minimal. The main exception to this was in relation to financial information, where there was an appreciable (although typical) level of non-response.

Non-response can cause a number of problems:

- The sample size is effectively reduced so that applying the calculated weight will not give estimates for the whole population
- Variables which are derived from the combination of a number of responses each of which may be affected by item non-response (e.g. collecting both respondent and their partners income separately) may exhibit high levels of non-response
- If the amount of non-response substantially varies across sub-groups of the population this may lead to a bias of the results

To overcome these problems missing data was 'imputed'. Imputation involves substituting for the missing value, a value given by a suitably defined 'similar' household, where the definition of similar varies depending on the actual item being imputed.

The specific method used was to divide the sample into sub-groups based on relevant characteristics and then 'Probability Match' where a value selected from those with a similar predicted value was imputed. The main sub-groups used were tenure, household size and age of respondent.

A3.2 Weighting data

The survey data was weighted to estimated profiles of households based on various secondary sources of information. The tables below show the final estimates of the number of households in each group (for 6 different variables) along with the number of actual survey responses (data for tenure can be found in Chapter 3). Although in some cases it is clear that the proportion of survey responses is close to the ‘expected’ situation there are others where it is clear that the weighting of data was necessary to ensure that the results as presented are reflective of the household population of Haringey.

Table A3.1 Accommodation type profile				
Accommodation type	Estimated households	% of households	Number of returns	% of returns
Flat	51,476	55.4%	1,292	51.7%
House	41,432	44.6%	1,205	48.3%
TOTAL	92,909	100.0%	2,497	100.0%

Table A3.2 Car ownership				
Cars owned	Estimated households	% of households	Number of returns	% of returns
None	42,653	45.9%	1,219	48.8%
One	38,672	41.6%	997	39.9%
Two	9,826	10.6%	245	9.8%
Three or more	1,758	1.9%	36	1.4%
TOTAL	92,909	100.0%	2,497	100.0%

Table A3.3 Household type profile				
Household type	Estimated households	% of households	Number of returns	% of returns
Single pensioner	9,722	10.5%	280	11.2%
2 or more pensioners	3,586	3.9%	122	4.9%
Single non-pensioner	23,251	25.0%	506	20.3%
Other households	56,349	60.6%	1,589	63.6%
TOTAL	92,909	100.0%	2,497	100.0%

Table A3.4 Ward profile				
Ward	Estimated households	% of households	Number of returns	% of returns
Alexandra	4,139	4.5%	156	6.2%
Bounds Green	4,825	5.2%	143	5.7%
Bruce Grove	5,144	5.5%	161	6.4%
Crouch End	5,371	5.8%	155	6.2%
Fortis Green	4,728	5.1%	142	5.7%
Harringay	4,929	5.3%	135	5.4%
Highgate	4,808	5.2%	176	7.0%
Hornsey	4,627	5.0%	118	4.7%
Muswell Hill	4,121	4.4%	82	3.3%
Noel Park	4,677	5.0%	105	4.2%
Northumberland Park	5,015	5.4%	107	4.3%
Seven Sisters	5,010	5.4%	168	6.7%
St Ann's	5,086	5.5%	121	4.8%
Stroud Green	4,900	5.3%	150	6.0%
Tottenham Green	5,538	6.0%	154	6.2%
Tottenham Hale	5,590	6.0%	146	5.8%
West Green	4,840	5.2%	68	2.7%
White Hart Lane	4,531	4.9%	115	4.6%
Woodside	5,026	5.4%	95	3.8%
TOTAL	92,909	100.0%	2,497	100.0%

Table A3.5 Household size				
Number of people in household	Estimated households	% of households	Number of returns	% of returns
One	32,974	35.5%	786	31.5%
Two	26,645	28.7%	721	28.9%
Three	14,527	15.6%	404	16.2%
Four	10,910	11.7%	345	13.8%
Five	5,294	5.7%	150	6.0%
Six or more	2,559	2.8%	91	3.6%
TOTAL	92,909	100.0%	2,497	100.0%

Table A3.6 Ethnicity profile				
Ethnicity of household head	Estimated households	% of households	Number of returns	% of returns
White	65,496	70.5%	1,789	71.6%
Mixed	2,570	2.8%	79	3.2%
Asian	4,885	5.3%	139	5.6%
Black	17,631	19.0%	405	16.2%
Chinese or Other	2,326	2.5%	85	3.4%
TOTAL	92,909	100.0%	2,497	100.0%

Appendix A4 Health and housing

A4.1 Introduction

The survey estimates that there are 10,606 households in which the health of a household member is suffering because of the condition of the home. This appendix briefly examines the characteristics of these households in an attempt to identify any factors that are particularly prevalent.

A4.2 Tenure

The table below shows the housing tenures of households in which the health of a household member is suffering because of the condition of the home, in comparison to the tenure profile of other households in the Borough.

The table indicates that 'ill health' households are much more likely to be living in social rented accommodation and are much less likely to be living in owner-occupation. Only 18.3% of 'ill health' households own their own home compared to 53.1% of other households in Haringey. 'Ill health' households are over twice as likely as other households to be resident in the social rented sector.

Tenure	Household's suffering from ill health		Remaining households in Haringey	
	Number of households	% of households	Number of households	% of households
Owner-occupied (no mortgage)	860	8.1%	15,522	18.9%
Owner-occupied (with mortgage)	1,080	10.2%	28,172	34.2%
Council	4,255	40.1%	12,506	15.2%
RSL	2,058	19.4%	8,235	10.0%
Private rented	2,352	22.2%	17,868	21.7%
TOTAL	10,606	100.0%	82,303	100.0%

A4.3 Dwelling characteristics

The table below shows the type of accommodation inhabited by households in which the health of a household member is suffering because of the condition of the home.

The data indicates that ‘ill health’ households are much more likely than other households in the Borough to be living in purpose-built flats and are less likely to live in houses.

Dwelling type	Household's suffering from ill health		Remaining households in Haringey	
	Number of households	% of households	Number of households	% of households
Detached house/bungalow*	228	2.1%	2,021	2.5%
Semi-detached house/bungalow	611	5.8%	6,640	8.1%
Terraced house/bungalow	2,425	22.9%	29,507	35.9%
Purpose-built flat/maisonette	4,228	39.9%	19,619	23.8%
Other flat/maisonette**	3,113	29.4%	24,516	29.8%
TOTAL	10,606	100.0%	82,303	100.0%

* Includes mobile homes

**Other flat/maisonette includes flats that are part of a converted or shared house and flats in a commercial building

A4.4 Geographical location

The table below shows the geographical distribution of households in which the health of a household member is suffering because of the condition of the home. The table indicates that ‘ill health’ households are particularly likely to live in Northumberland Park and Tottenham Hale.

Table A4.3 Location of household's whose home condition is causing ill health				
Ward	Household's suffering from ill health		Remaining households in Haringey	
	Number of households	% of households	Number of households	% of households
Alexandra	230	2.2%	3,910	4.8%
Bounds Green	800	7.5%	4,025	4.9%
Bruce Grove	625	5.9%	4,519	5.5%
Crouch End	199	1.9%	5,173	6.3%
Fortis Green	91	0.9%	4,636	5.6%
Harringay	638	6.0%	4,292	5.2%
Highgate	251	2.4%	4,558	5.5%
Hornsey	648	6.1%	3,979	4.8%
Muswell Hill	113	1.1%	4,008	4.9%
Noel Park	905	8.5%	3,772	4.6%
Northumberland Park	1,248	11.8%	3,768	4.6%
Seven Sisters	829	7.8%	4,182	5.1%
St Ann's	630	5.9%	4,456	5.4%
Stroud Green	311	2.9%	4,589	5.6%
Tottenham Green	468	4.4%	5,070	6.2%
Tottenham Hale	943	8.9%	4,648	5.6%
West Green	758	7.1%	4,081	5.0%
White Hart Lane	664	6.3%	3,868	4.7%
Woodside	255	2.4%	4,771	5.8%
TOTAL	10,606	100.0%	82,303	100.0%

A4.5 Household composition

The table below indicates the size of households in which the health of a household member is suffering because of the condition of the home. The data shows that these households are less likely to contain one or two people and are more likely to contain four or more people than other households in Haringey.

Table A4.4 Size of household's whose home condition is causing ill health				
Number of persons in household	Household's suffering from ill health		Remaining households in Haringey	
	Number of households	% of households	Number of households	% of households
One	3,561	33.6%	29,413	35.7%
Two	2,600	24.5%	24,045	29.2%
Three	1,706	16.1%	12,821	15.6%
Four	1,569	14.8%	9,342	11.4%
Five	684	6.4%	4,610	5.6%
Six or more	486	4.6%	2,073	2.5%
TOTAL	10,606	100.0%	82,303	100.0%

The table below shows the type of households in which the health of a household member is suffering because of the condition of the home. The results clearly indicate that 'ill health' households are more likely to contain children than other households. Overall some 17.1% of 'ill health' households are lone parent households compared to 6.4% of other households in the Borough.

Table A4.5 Type of household's whose home condition is causing ill health				
Household type	Household's suffering from ill health		Remaining households in Haringey	
	Number of households	% of households	Number of households	% of households
Single Pensioner	1,163	11.0%	8,559	10.4%
2 or more pensioners	307	2.9%	3,279	4.0%
Single non-pensioner	2,398	22.6%	20,854	25.3%
2 or more adults, no children	2,579	24.3%	28,019	34.0%
Lone parent	1,813	17.1%	5,249	6.4%
2+ adults, 1 or more children	881	8.3%	7,392	9.0%
2+ adults, 2+ children	1,464	13.8%	8,951	10.9%
TOTAL	10,606	100.0%	82,303	100.0%

A4.6 Support needs and ethnicity

The table below shows the presence of support needs members in households in which the health of a household member is suffering because of the condition of the home. The results indicate that 'ill health' households are far more likely to contain a member with support needs than other households in the Borough.

Table A4.6 Household's whose home condition is causing ill health and support needs				
Support needs households	Household's suffering from ill health		Remaining households in Haringey	
	Number of households	% of households	Number of households	% of households
Support needs	4,224	39.8%	13,895	16.9%
No support needs	6,382	60.2%	68,408	83.1%
TOTAL	10,606	100.0%	82,303	100.0%

The table below shows the ethnicity of households in which the health of a household member is suffering because of the condition of the home. The results clearly indicate that 'ill health' households are less likely to be White British than other households and are particularly likely to be Black or Black British - African and Black or Black British - Other.

Table A4.7 Ethnicity of household's whose home condition is causing ill health				
Ethnic group	Household's suffering from ill health		Remaining households in Haringey	
	Number of households	% of households	Number of households	% of households
White - British	2,794	26.3%	44,943	54.6%
White - Irish	659	6.2%	3,149	3.8%
White - Other	1,840	17.3%	12,113	14.7%
Mixed	502	4.7%	2,068	2.5%
Asian or Asian British	685	6.5%	4,200	5.1%
Black or Black British - African	2,100	19.8%	7,231	8.8%
Black or Black British - Other	1,733	16.3%	6,568	8.0%
Any other ethnic group	294	2.8%	2,032	2.5%
TOTAL	10,606	100.0%	82,303	100.0%

A4.7 Overcrowding/under-occupation

The table below shows the incidence of overcrowding and under-occupation in households in which the health of a household member is suffering because of the condition of the home. The results show that 'ill health' households are almost three times more likely to be overcrowded than other Haringey households. They are also much less likely to be under-occupied.

Table A4.8 Overcrowding/under-occupancy and household's whose home condition is causing ill health				
Overcrowding/under-occupation	Household's suffering from ill health		Remaining households in Haringey	
	Number of households	% of households	Number of households	% of households
Overcrowded	2,153	20.3%	6,158	7.5%
Neither overcrowded nor under-occupied	7,697	72.6%	59,631	72.5%
Under-occupied	755	7.1%	16,515	20.1%
TOTAL	10,606	100.0%	82,303	100.0%

A4.8 Summary

The survey estimates that there are 10,606 households in which the health of a household member is suffering because of the condition of the home. This appendix briefly examined the characteristics of these households and found that these households are likely to:

- reside in the social rented sector
- inhabit a purpose-built flat
- live in Northumberland Park and Tottenham Hale
- be large (contain four or more people)
- be lone parent households
- contain a support needs member
- be headed by a non-White British person
- be overcrowded

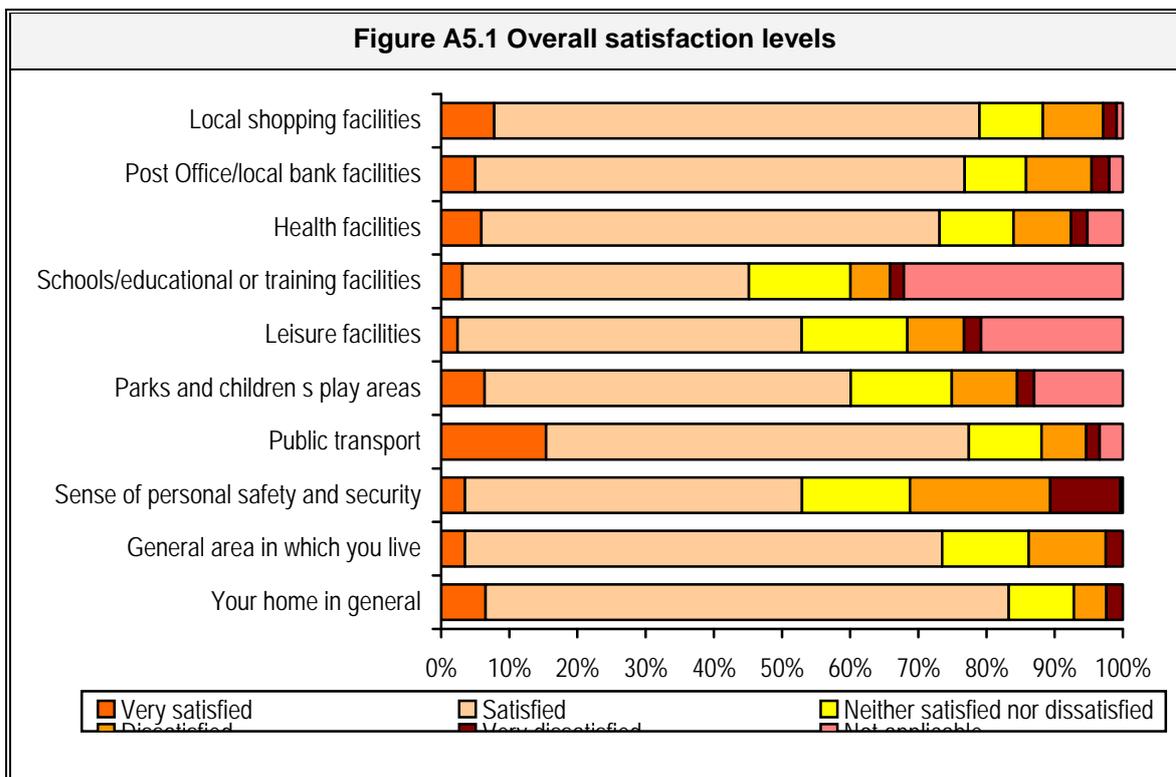
Appendix A6 Attitudes to the local area

A5.1 Introduction

The survey collected information that assessed how satisfied households were with a range of aspects of their local area. This appendix will briefly present these results.

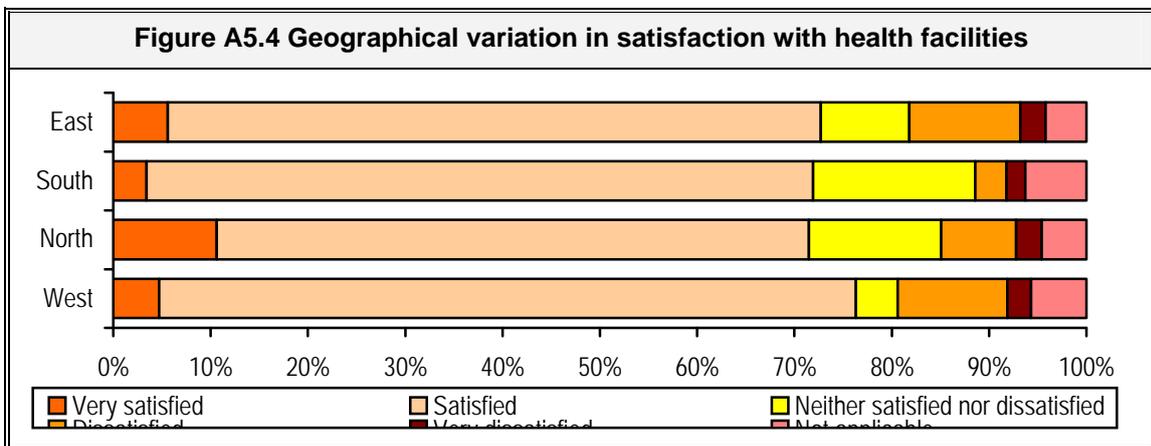
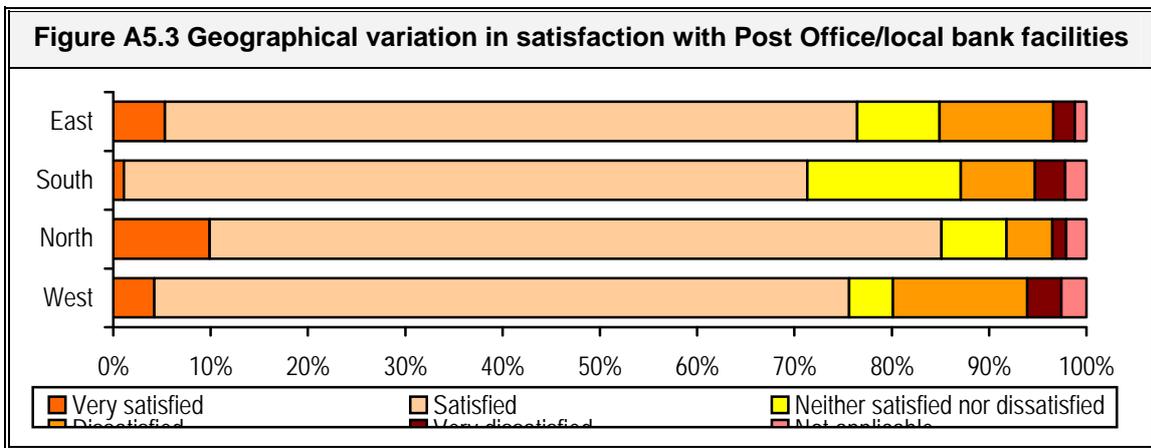
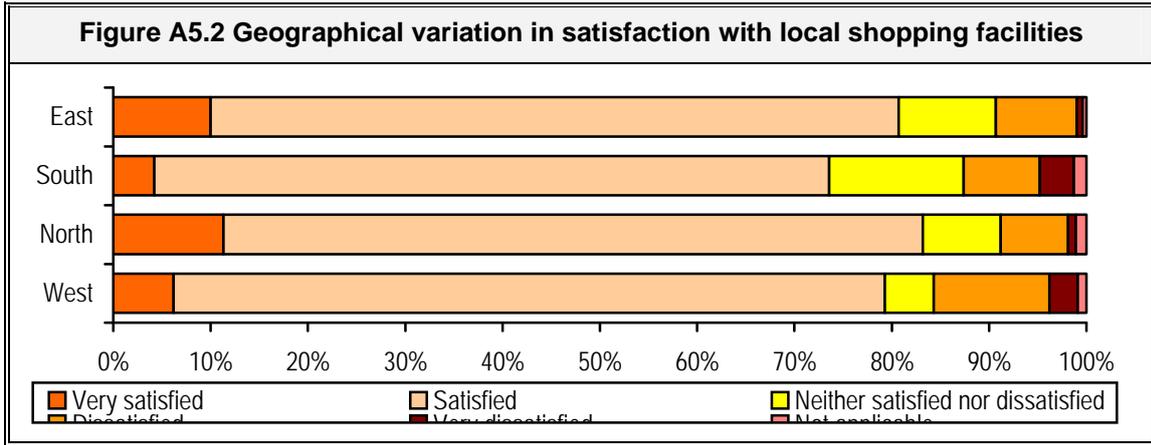
A5.2 Overall satisfaction

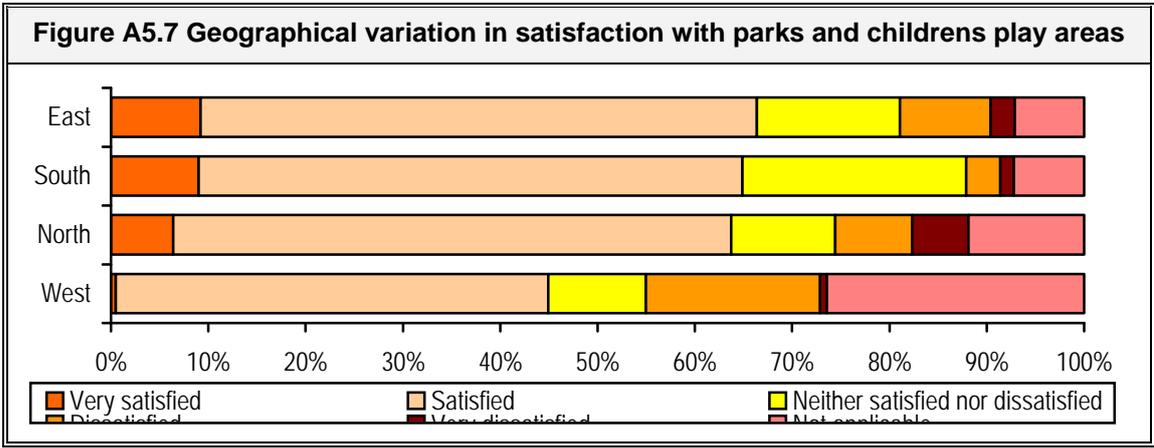
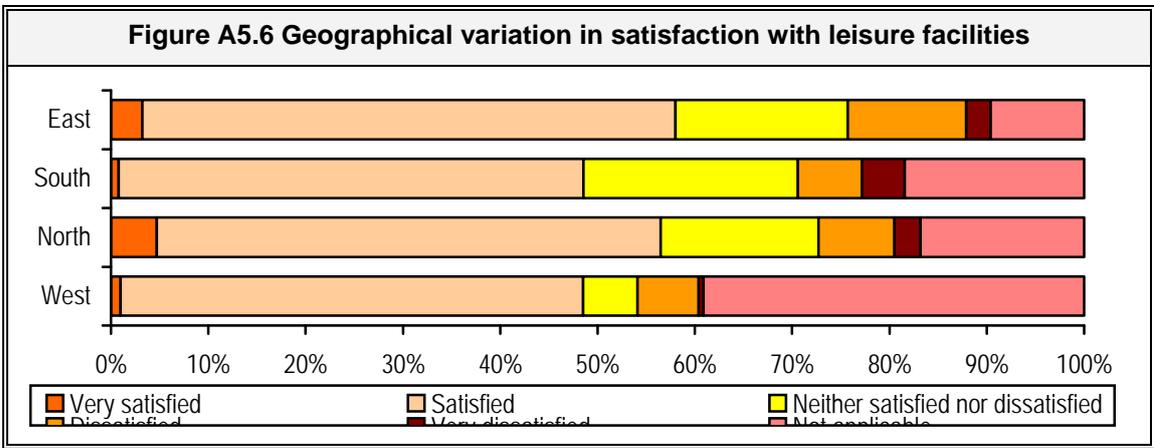
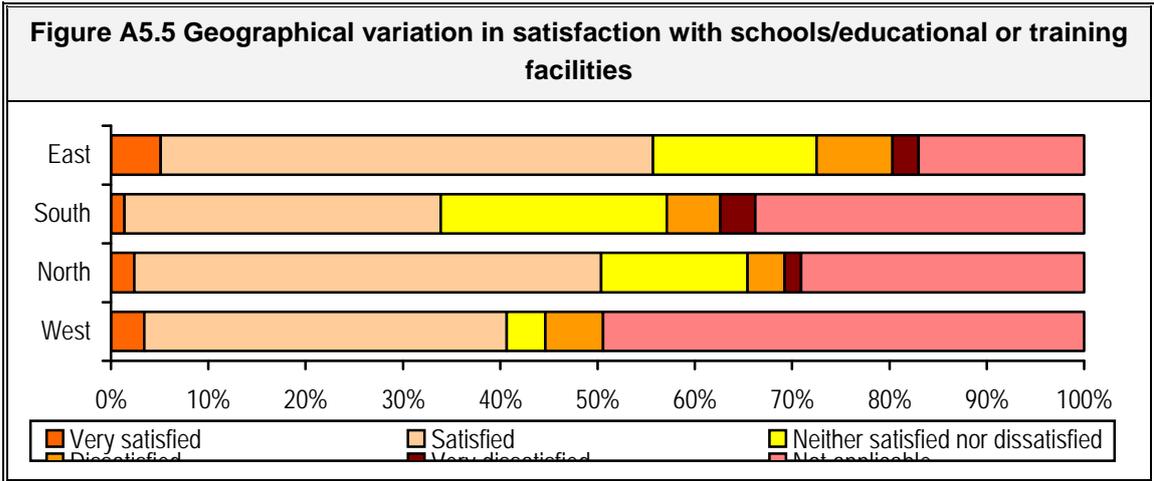
The figure below shows the overall satisfaction rating recorded for each aspect the household was asked to consider. The data indicates that the majority of responses were positive. Households were most likely to record being dissatisfied with their sense of personal safety and security, but even for this aspect over 50% of respondents indicated they were satisfied.

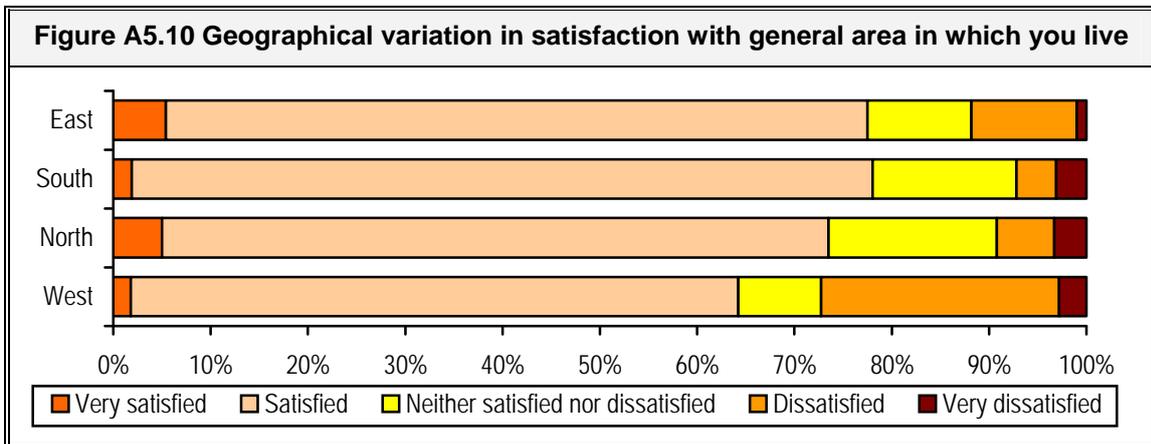
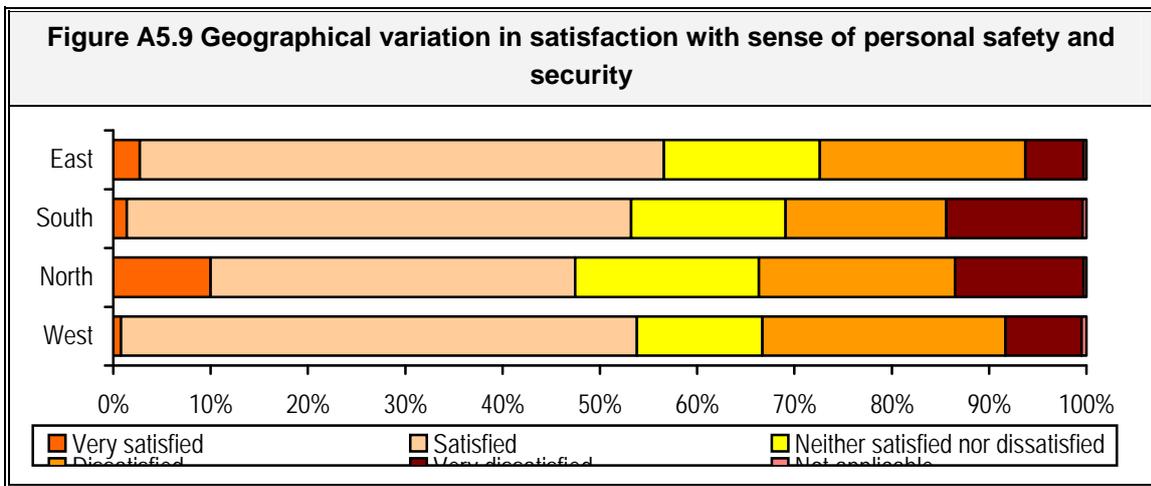
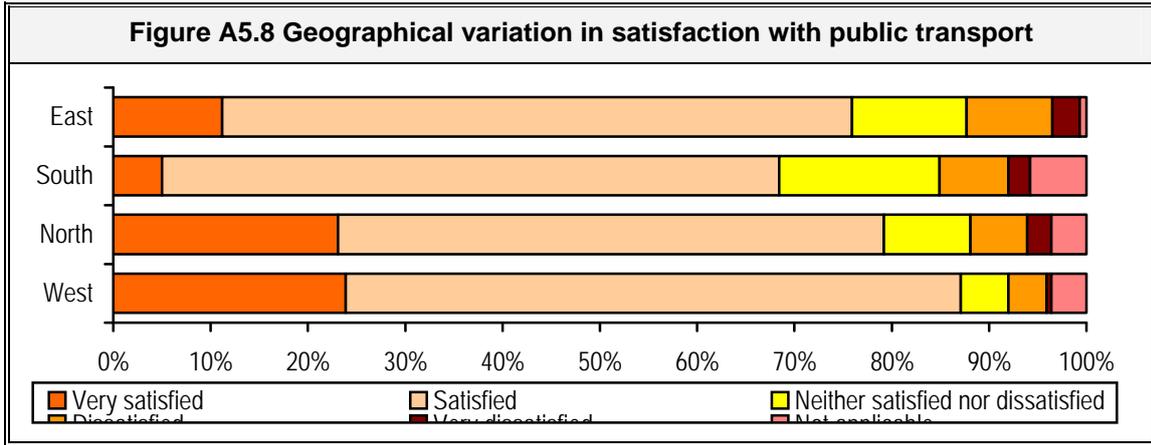


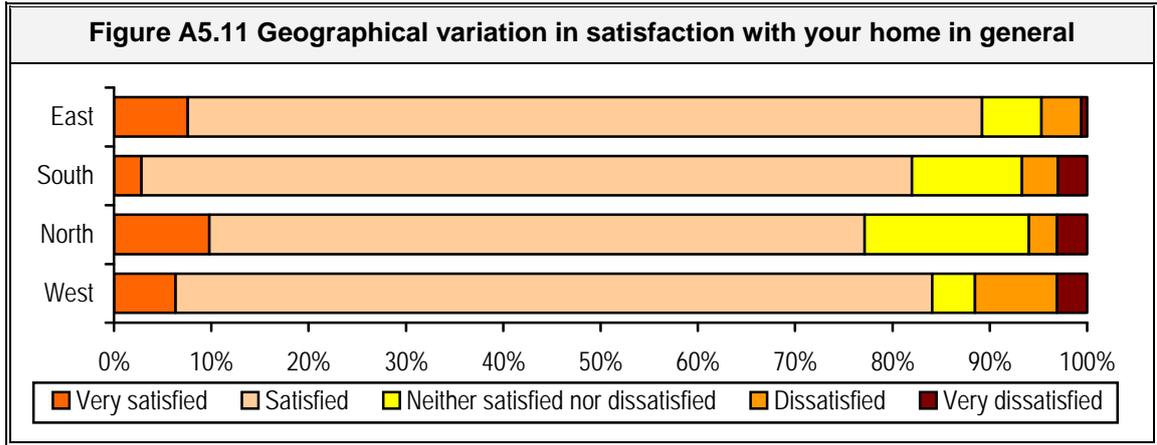
A5.3 Geographical variations

The following figures show how the satisfaction levels for each aspect measured varies by sub area.









Appendix A6 Survey Questionnaire