HOUSING MARKET INTELLIGENCE

REPORT
2011

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1 EXECUTIVE SUMMARY

1.1 Introduction

1.1.1 Dudley Metropolitan Borough Council formally commissioned DCA in September 2011 to carry out a Housing Needs and Market Intelligence Survey. The survey has been funded jointly by the Council's Strategic Housing and Planning divisions alongside the Dudley Housing Partnership which consists of a number of housing associations who own and manage housing stock within the Dudley Borough.

1.1.2 The core of this project was to identify a robust evidence for future base to support the targets to be set in the Local Development Framework Documents, and local housing and planning policies for delivery at local level.

1.1.3 The study consisted of the following elements:-

- A postal household survey completed by 2,139 households across 5 Townships / 24 Wards;
- 550 Face to face interviews targeted to lower deprivation wards and Black and Minority Ethnic households;
- In depth analysis of the Borough and sub-regional housing markets to assess affordability through internet and telephone surveys with key estate agents in relation to the delivery, cost and supply of market access level properties and in the private rented sector.
- Secondary data analysis, including a strategic review of the 2001 Census, County Population Growth and Housing Model, Local Plan, Nomis, Land Registry, Housing Strategy, 2006 HNS Report, LDF documents and the Housing Register and HSSA Returns.
- Balancing Housing Market Stock Analysis by the 5 townships detailing demand and supply for all stock by type and size for both general market households and the affordable sector.

1.1.4 All areas reached response levels based on household numbers adequate to ensure statistical validity at the confidence level of 95% at Ward, Township and Borough level. The confidence interval ranged from ±8.28% to ±9.95% at ward level; ±4.13% to ± 4.85% at Township level and was ± 1.93% at Borough level.

1.1.5 These levels both at Township and Borough level have resulted in a large total sample adequate to ensure that the findings of the survey are representative of the population and sufficiently large to overcome bias.

1.2 The Housing Stock

1.2.1 Survey data revealed that 72.6% of properties in the Borough are either detached or semi-detached, 15.1% are terraced houses and 12.0% are flats. There are a small number of houseboat / caravan / mobile home properties (0.1%).

Table 1-1 Type of Accommodation

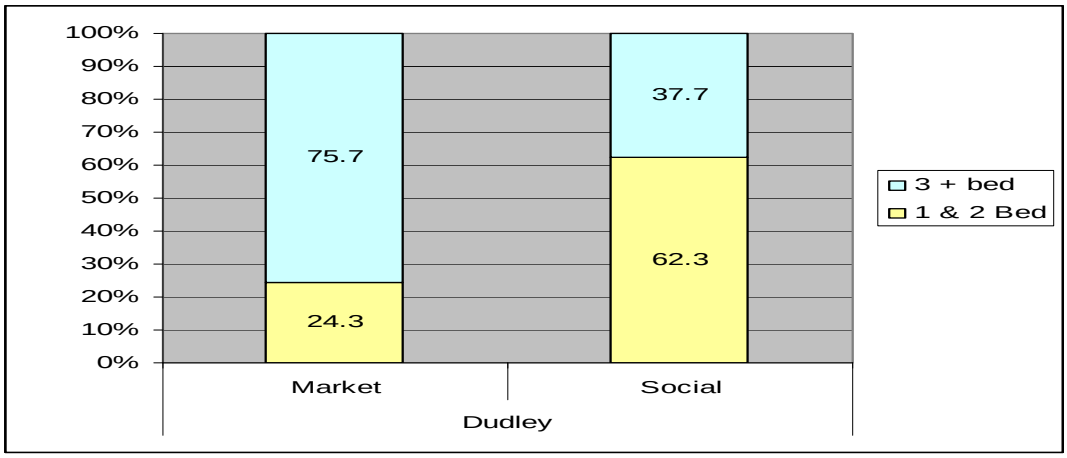
Type	2011 Survey %	N^os. implied	Dudley 2001 Census %
Detached House / Bungalow	21.6	27,889	22.0
Semi-detached House / Bungalow	51.0	65,853	49.5
Terraced House / Bungalow	15.1	19,501	16.2
Flat / maisonette	12.0	15,518	10.0
Bedsit	0.2	274	2.2
Houseboat / Caravan / Mobile home	0.1	30	0.1
Total		**129,065**	**100.0**

© Crown Copyright (Census)* Dudley Housing Survey Data 2011

1.2.2 The proportion of small units, bedsit / 1 and 2-bed properties, is high in the social rented sector at 60.2% of Dudley Council stock and 74.9% of HA rented stock. There is a huge variance between the proportion of properties with 4 or more bedrooms which are owned with mortgage(18.4%) and those of social rented (2.1% council rented and 1.1% HA rented.

1.2.3 The property size profile in the market and social housing sector are detailed below.

Figure 1-1 Market and Social Stock by Number of Bedrooms



Source: Dudley Housing Survey 2011

1.3 The Economic Climate

1.3.1 The economic climate, changes in national and regional economic policy, alongside labour market trends and local income trends, sets the context in which households make decisions about their housing needs and preferences.

1.3.2 53.4% of heads of households were in employment and 29.1% were retired.

1.3.3 53.8% described themselves as professional or managerial / technical.

1.3.4 50.3% of heads of households worked within the Borough and 14.1% who worked in Birmingham. 69% travelled to work by car.

1.3.5 60.8% of existing households earn below £25,900, the data shows that over half of the sample (63.1%) had less than £5,000 in savings, with 38.5% of those with no savings at all. 12.6% had savings in excess of £30,000.

1.3.6 40.9% of existing households were in receipt of some form of financial support, much higher than the average found in recent DCA surveys (around 26%).

1.3.7 47.7% of concealed households have less than £1,000 in savings and 24.4% would be likely to claim Housing Benefit.

1.3.8 33.5% of concealed households earn less than £10,000 and 75.5% earn less than the national average level of £25,900.

1.3.9 27.9% of recently formed households earn below £10,000.

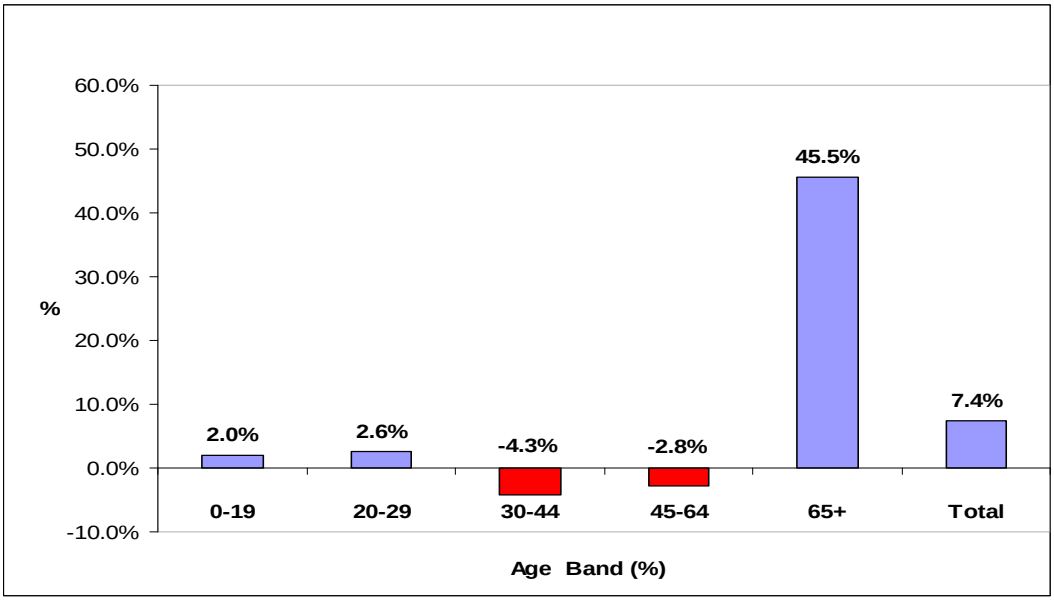
1.4 The Future Population

1.4.1 An important feature in measuring housing needs is to forecast what is likely to happen over the next decade or so in order that provision for new housing can be planned.

1.4.2 The general demographic forecasts in the tables in this section have been provided by the Office for National Statistics (ONS) and are ONS projections who publish population and household forecasts at Local Authority level for England between 2008 and 2033. The forecasts are 2008 based sub-national population projections and are the most recent projections available.

- The population is projected to increase by 7.4% in total (22,600 people) to 328,900 people between 2008 and 2033;
- The most significant feature is the projected growth of the 65+ age group by 45.5% over the forecast period, 25,100 more people;
- The chart below shows the population change by age band from 2008 to 2033.

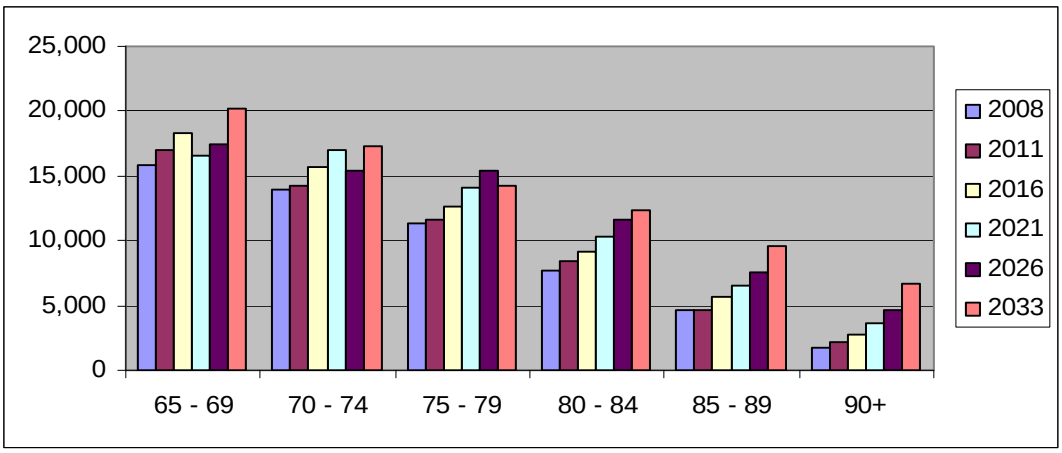
Figure 1-2 % Change in Age Band Structure, 2008 – 2033



Source: Office for National Statistics (ONS)

1.4.3 The 85+ age group shows the largest increase overall of 9,900 people, around a 155% increase from 2008 to 2033. Within the increase in the 85+ age group, around 50.0% of the projected increase is in the 90+ age group accounting for a projected increase of 4,900 people. Given the resource demands associated with very elderly people, these are significant figures.

Figure 1-3 Population Age Band Forecast, 65+ Dudley 2008 – 2033



Source: Office for National Statistics (ONS)

1.5 The Housing Market

1.5.1 Since 2008, the UK market has seen a crisis in economic terms starting with insecurity in the financial markets following the sub-prime mortgage crisis beginning in the American market. This led to a fall in house prices throughout the UK which has left recent marginal buyers, and those on 100% mortgages with negative equity.

1.5.2 Rising unemployment, low consumer confidence and the reduced availability of mortgages / credit is an issue and will remain a serious constraint to the recovery of the housing market until it is resolved.

1.5.3 The latest figures from the Halifax House Price Index, September 2011 show a decrease in house prices from the previous three months (0.3%).

1.5.4 Overall there has been little change in either the level of sales or the number of properties for sale since late 2010. These steady market conditions have helped to stabilise house prices in 2011 and this pattern is expected to continue over the rest of this year.

1.5.5 The standard house price in the West Midlands according to the Halifax House Price Index, September 2011 is £130,308, 24.4% below the standard UK price of £162,109. This equates to a 0.2% decrease on the previous quarter and a 4.1% decrease from September 2010.

1.5.6 The highest average price of a flat/maisonette is in Bromsgrove (£122,700) and Sandwell has the lowest average price for flats across all the areas at £70,031

1.6 Affordability and Entry to Market Housing

1.6.1 Housing is now technically at its most affordable than it has been for the last 7 years. Mortgage payments at 12.3% of earnings are now the lowest since January 2004 and a quarter of the unsustainable peak of 48% in July 2007. However this ignores the change in deposit requirements.

1.6.2 Despite the outlook for affordability being more optimistic, the small supply of properties on the market and tightening of lending criteria for mortgages at high loan to valuation ratios (LTV) has resulted in a 46% decline of first time buyers coming into the market. Whilst numbers are increasing, first time buyers are still half the level they were in 2006.

1.6.3 The typical first time buyer in September 2011 had a deposit of 20% and they borrowed 3.24 times their income. The average FTB deposit in the first six months of 2011 was £27,719. Some lenders are offering a 90% mortgages have high arrangement fees in excess of £700, some as high as £1,500. The reality is the lower the deposit, the higher the interest rate.

1.6.4 In broad terms new purchasers of either flats or terraced properties buy in the lowest quartile of prices i.e. the bottom 25%.

1.6.5 Entry levels for flats start at £59,950 and rise to £84,950. Entry levels for 2-bed flats start at £68,000 and rise to £107,960. 2 bed semi-detached properties start at £97,000 and rise to £115,000.

1.6.6 The survey findings indicate that the income levels of around 69.3% of concealed households are considered to be unable to rent in the private market, with 71.9% unable to buy.

1.6.7 This means that 71.9% of concealed households earn less than the £16,300 needed to enter the market as a single income household for the lowest priced 1 bed property.

1.6.8 The average age of a FTB is 29. However for those without financial support from family CML data estimates that the average age has risen from 28 to 31.

1.6.9 According to a new report commissioned by the Halifax more First Time Buyers are put off from applying for a mortgage through fear of rejection. 64% of non-homeowners believe they have no prospects whatsoever of buying a home therefore creating a generation of renters.

1.6.10 The report revealed wide spread pessimism about lenders and the mortgage application with 84% of FTB's being put off by a belief that banks do not want to lend to them and find excuses to turn them down and 92% see it as hard for FTB's to get a mortgage, with 60% seeing it as very hard or virtually impossible.

1.6.11 If attitudes become a reality the shape of the UK housing market will change to a nation of renters within the next generation.

1.7 Migration and Moving Households

1.7.1 4,935 households had in-migrated to Dudley over the last three years. There was net in-migration from all surrounding boroughs. 22.6% had moved from Sandwell and 21.8% from Birmingham; 12.7% had moved from elsewhere in the UK.

1.7.2 The main reason for the move to into the Borough in the last three years was needed more space (36.6%), relationship / family breakdown 17.2% and wanted to buy 16.2%.

1.7.3 The majority had moved to their particular location due to the right size and type of home 60.1%, Closer to family / friends / partner at 41.3% and ability to afford local housing at 31.3% were all the most important reasons.

1.7.4 128 existing households indicated that they may move outside the borough due to the lack of affordable housing and 72 due to being unable to buy locally.

1.7.5 Over the next five years 19.8% of existing households and 8.7% of concealed households are expected to move out of the borough. In the case of both existing and concealed households the main single interest was in moving to elsewhere in the UK.

1.7.6 The main reason for the out-migration for existing and concealed households was employment / access to work at 34.2% and 46.3% respectively.

1.7.7 The main in-migration was from Sandwell at +1,106, followed by Birmingham at + 580. The main net out-migration is likely to be from elsewhere in the UK at -629.

1.8 Households Moving within Dudley

1.8.1 13.8% of all households planned a move within the Borough in the next 5 years.

1.8.2 5,706 existing households require market housing and 3,625 require affordable housing.

1.8.3 2,259 concealed households require market housing and 2,233 required affordable housing.

1.8.4 The main tenure preferred by existing households was owner occupation and for concealed households the need was for council rent.

1.8.5 There are around 6,647 households who wish to move within the Borough but say they cannot afford do so. 62.9% are unable to afford to buy a home locally.

1.9 Households with Support Needs

1.9.1 25.9% (32,850 implied) households included a member with a disability.

1.9.2 64.8% of all disabled household members were over the age of 60.

1.9.3 56.6% of disabled households have a walking difficulty.

1.9.4 13.1% (2,152 implied) households stated they had outstanding support needs. A wide range of care and support needs were identified, with the main one being help with looking after the home at 41.4%. 33.0% needed help claiming welfare benefit / managing finances and 27.8% needed help with memory loss / dementia.

1.9.5 9.9% of properties (12,387 implied) had been adapted. The survey found some mismatch between wheelchair adaptations and the properties where people with a wheelchair actually live.

1.10 Older Persons Households

1.10.1 The main type of accommodation occupied by older people in Dudley is semi-detached (46.1%), followed by detached (19.2%).

1.10.2 The main tenure is owner occupied no mortgage at 53.9%.

1.10.3 The size of property currently occupied by older people is mainly 3 bedroom accommodation (53.5%).

1.10.4 Older people planning a move within the borough would prefer to move to owner occupied properties (44.3%), closely followed by Dudley Council rented (43.5%).

Their preferred type would be a bungalow (44.0%) and they would prefer 2 bedrooms (48.4%).

1.10.5 73.1% of respondents aged over 60 indicated equity ownership of over £100,000.

1.10.6 Demand for supported accommodation (other than sheltered) is predominantly for independent accommodation with visiting support.

1.10.7 There is a combined requirement of 3,152 units of sheltered accommodation for existing older households and those who may in-migrate to be near family. 2,284 are in the affordable sector and 868 in the private sector.

1.10.8 There was a level of need expressed for 666 extra care units from existing households and older people moving into the borough.

1.11 Black and Minority Ethnic Households

1.11.1 192 Black and Minority Ethnic (BME) survey respondents provide statistical validity of + 7.22%. This sample represents 10,195 implied households which have been drawn from the survey and analysed separately to give an insight into the specific housing needs of BME households in Dudley.

1.11.2 There are more BME households with no earnings (10.9%) than the whole population (8.7%).

1.11.3 51.2% of BME households who responded to the survey are living in semi-detached houses. Only 13.3% live in flat / maisonette.

1.11.4 46.4% of those BME households who said their home was inadequate cited that it needed improvement / repairs.

1.11.5 Over-occupation affects 23.1% (2,351 implied households) in the BME community according to the 'Bedroom standard'.

1.11.6 32.9% of BME households had a member with a disability. 54.2% had a walking difficulty.

1.11.7 44.8% of BME households, who wished to move but stated an inability to do so, specified this was because they were unable to afford to buy a home.

1.11.8 Employment / access to work (55.7%) was a significant reason for BME households leaving Dudley.

1.11.9 44.3% of existing BME households moving within the borough in the next three years stated they required a semi-detached house. 36.5% required a 4 bedroom property and 45.45% stated owner occupation as their preferred tenure.

1.11.10 192 concealed BME households were found to be forming within the borough over the next five years. 71.4% required a flat / maisonette; 82.4% require a 2- bed property and 57.0% would prefer private rented.

1.12 Future Housing Demand

Demand for Market Housing

1.12.1 **'Planning Policy Statement 3: Housing' (June 2010)** identifies the Government's core objective of providing a variety of high quality market housing and addressing any shortfalls that apply in the market sector. Authorities are required to plan for a full range of types and sizes of market housing to meet the needs of the whole community, so that provision is made for family, single person, and multi-person households.

1.12.2 Over 60% of the owner occupied stock is three bedroom properties, double national levels. Flats and terraced properties combined only represent 27% of all stock, and even less in the owner occupied sector. Only around 20% of the owner-occupied stock is one and two bedrooms and the turnover analysis suggests a main requirement for two bedrooms.

1.12.3 The demographic change forecasts however, highlight growth in older households and it is recommended that to create a more balanced housing stock, **future market development delivery proportions could be 65% 1 and mainly 2 bedrooms and 35% 3 and mainly 4+ bedrooms.**

1.12.4 On balance, the demographic shift is already becoming apparent and in view of the current stock mix, future delivery has to bias to a degree in favour of smaller units to create a more balanced housing market.

1.12.5 To improve the balance of the market stock only a limited amount of three bedroom properties should be delivered larger unit delivery should be four or more bedroom properties.

Affordable Housing Need and Supply

1.12.6 The CLG Needs Assessment Model is used to calculate the annual shortfall of social housing units. The key figures are detailed below, based on addressing the backlog over a 5, 10 and a 15 year period.

Table 1-2 Annual Affordable Housing Shortfall

Backlog period	Total Affordable Need	Re-let Supply	Affordable Shortfall
5 years	2,485	1,668	817
10 years	2,188	1,668	520
15 years	2,089	1,668	421

1.12.7 Based on addressing the backlog over 5 years, there is a significant need for affordable housing totalling 817 units each year across the Borough after taking account of supply from existing stock turnover only.

1.12.8 This clearly cannot be delivered and the outstanding need based on addressing the backlog over fifteen years should be the basis for the calculation of affordable housing targets from the total average annual future new delivery.

1.12.9 Over the 15 year period there is a significant need for affordable housing totalling 2,089 units a year. The net affordable need after re-lets, but before new unit delivery of 186 per annum is 607 units each year.

1.12.10 The Adopted Core Strategy makes provision for 16,127 new units over the period from 2006 to 2026 an annual average of 806 units.

1.12.11 The annual level of outstanding affordable need of 421 units, which **assumes annual delivery of 186 units**, over a fifteen year period and after allowing for current stock re-let supply is 52% of the full annual housing allocation each year.

Table 1-3 Annual Dwelling Provision v. Affordable Need

Dwelling Provision p.a.*	Affordable Need Shortfall p.a.**
806	421

* Core Strategy Policy HOU3 ** 2011 Housing Survey Data

Tenure Mix Targets

1.12.12 PPS3 requires the provision of tenure mix targets within affordable housing which may vary by location within the HMA to take account of demand, need and current affordable supply at local area level.

1.12.13 The tenure balance of new affordable delivery over the last three years up to March 2010 has been 60% social rent and 40% intermediate housing. A much higher level of social rent at 85% is forecast from new delivery in the current year to March 2012.

1.12.14 It will be very difficult to sustain high social rent levels if schemes in regeneration areas are to be successful in terms of strategy and also be viable. However it is important to take account of the fact that in both stock and availability from turnover, the social rented sector provides 45 times the scale of units (1,668) to those from shared ownership (36) each year.

1.12.15 The overall affordable housing tenure mix balance to address local need could be set at **60% for social rent and 40% intermediate housing,** but should be subject to a wider range of social stock supply and other planning, regeneration and development viability factors at local site level.

Social stock Size

1.12.16 Three bedroom properties are 40% of the current social stock and **4,700, over half of them, are under-occupied by two spare bedrooms,** an extremely high level.

1.12.17 The current needs level for a small unit is 86% of the waiting list, but these turn over significantly more regularly than family units. The waiting list, in particular for one bedroom properties, contains a number of households who have very low priority.

1.12.18 In view of the need to focus on priority needs households, a level of 65% of future delivery in the affordable rented sector should be one and two bedroom units.

1.12.19 In view of the increasing older population, it is now even more important to achieve a better flow of the under-occupied, family sized social rented stock as a means to help address the scale of need for family units.

1.12.20 Achieving a better flow of family units should also have a cascade effect, increasing turnover of all smaller unit sizes as households are able to transfer to larger units to meet their need. **In effect up to four household moves could result from one new older persons unit.**

1.12.21 The relatively extreme problem of access to four bedroom stock should be a priority as these larger family households are almost certain to be currently living in over-crowded conditions.

1.12.22 Because improved flow of three bedroom properties will address the need for them, most of the new unit delivery of family units should be four bedrooms. **A broad target of 35% could be set for family sized units.**

Intermediate Property Size

1.12.23 Almost 500 households express an interest in shared equity or shared ownership. **40% say they need one and 60 % two bedrooms.**

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

Table 1-4 Future Delivery by Tenure

Tenure	Bedroom Size (%)			
	1-Bed	2-Bed	3- Bed	4- Bed +
Market Sector	65		35	
Intermediate	60	40	0	
Social Rented	65		35	

1.13 Key Recommendations

Balancing the Housing Market

- Ensure that future new development provides a mix of housing types and sizes to meet the needs of all households;
- The requirement for the expected future growth in households can only be estimated in terms of the size of new dwellings. Providing a better balanced housing stock should however be the key criteria for the authority to be able to provide sustainable developments and communities;
- Develop policies for market housing so that new stock meets local demand not addressed by existing stock turnover.

Affordable Housing Targets

- Based on the robust evidence found in this assessment there is a need for 817 affordable units a year before new unit delivery;
- This scale of need provides strong support to the affordable housing target 25% of all new delivery, subject to viability;
- Delivery of affordable housing for older people should be prioritised to provide a range of housing to meet the needs of the growing older population and targeted at local area level.

Affordable Tenure Mix Targets

- There is interest in shared ownership from 498 existing and concealed households a year justifying the overall affordable tenure mix target set at 40% intermediate housing and 60% for social rent. This mix balance will be critical to viability and may vary at site level;
- The Survey data will remain valid until 2016 at which stage it will need to be fully updated as required in Guidance. The assessment should be monitored and updated annually.

Property Size Targets

- Consider social rented housing property size targets of 65% one and two bedroom flats and terraced houses (mainly two) to meet the needs of single, couple and small family households;
- 35% of units should be three and mainly four bedroom houses to address the needs of larger families;
- Intermediate market housing should be 40% one and 60% two bedrooms;
- To assist developers in relation to a property mix which would best meet the future demand in the market sector, levels of 65% one and two bedroom units (mainly two) and 35% 3 and mainly 4 bedroom units should be provided as a guide at Borough level.

Making Best Use of the Existing Stock

- Addressing the significant under-occupation within the existing 3 and 4 bedroom social housing stock to assist in resolving over-crowding and making best use of the stock should be a housing priority.

Older Persons Housing Needs

- Address the current and future growth in older people and frail older households across all tenures and their related care and support needs. The on-going development of Older Persons Housing Strategies should consider :-
- The need for support services and adaptation required to enable people to remain in their own home;
- The type, scale and quality of existing sheltered stock in meeting today's housing standards and preferences;
- The future need for 'extra care' accommodation for the growing frail elderly population;
- There is a combined requirement of 3,152 units of sheltered accommodation for existing older households and those who may in-migrate to be near family. 2,284 are in the affordable sector and 868 in the private sector;
- There was a level of need expressed for 666 extra care units from existing households and older people moving into the Borough.
- The review of the Older Persons Housing Strategy **should consider** :-
- A review of the **type and quality of existing sheltered stock** in meeting today's housing standards and preferences;
- A new delivery strategy to meet the scale of need and demand for 3,152 units by 2016;
- The future need for 'extra care' housing for the growing older population.

2 SURVEY METHODOLOGY

2.1 Background and Context

2.1.1 The methodology adopted for this Assessment utilises a mix of primary and secondary data from local and national sources which are appropriately identified where used throughout the Report.

2.1.2 The core of this project was to identify a robust evidence base to support future targets to be set in the Local Development Framework Documents, and local housing and planning policies for delivery at local level.

2.1.3 It is now essential to assess the future demand and need for housing in the Borough by tenure, type and size to inform future development of market housing and to inform affordable housing targets in each of the main townships.

2.1.4 The survey will identify the needs of special housing groups, i.e. BME, Older Persons whose requirements are different to those of general households and may require specific support strategies.

2.1.5 The Council's Brief required identical data and key outputs that would normally be found in a SHMA **we have therefore closely followed the 2007 CLG Practice Guidance process** (to which DCA contributed as it was developed), particularly in the style of the Report.

2.1.6 The assessment process will involve consultation with the Dudley Housing Partnership which consists of the Local Authority, HCA, housing associations and regeneration partners.

2.2 Purpose, Aims and Objectives

2.2.1 The purpose of the study was to undertake a comprehensive and robust assessment to obtain high quality information about current and future housing needs at a local authority level and to inform the development of polices and underpin local housing strategies.

2.2.2 The objectives of the study were to:-

- Determine the overall picture of housing requirements (actual need) and housing preferences in the Borough, including information about affordable housing options;
- Include a housing needs and demand forecast for (a) the next five years and (b) a projection over the next ten years;
- Provide data that is statistically robust at the Borough, Township and ward level and provide indications of the levels of affordable housing required;
- Provide an evidence base that is sufficiently detailed and robust to support the Council's strategic housing and planning functions, including shaping the Council's Housing Strategy, refreshing the Local Investment Plan and informing the Local Development Framework.

2.3 The Local Area

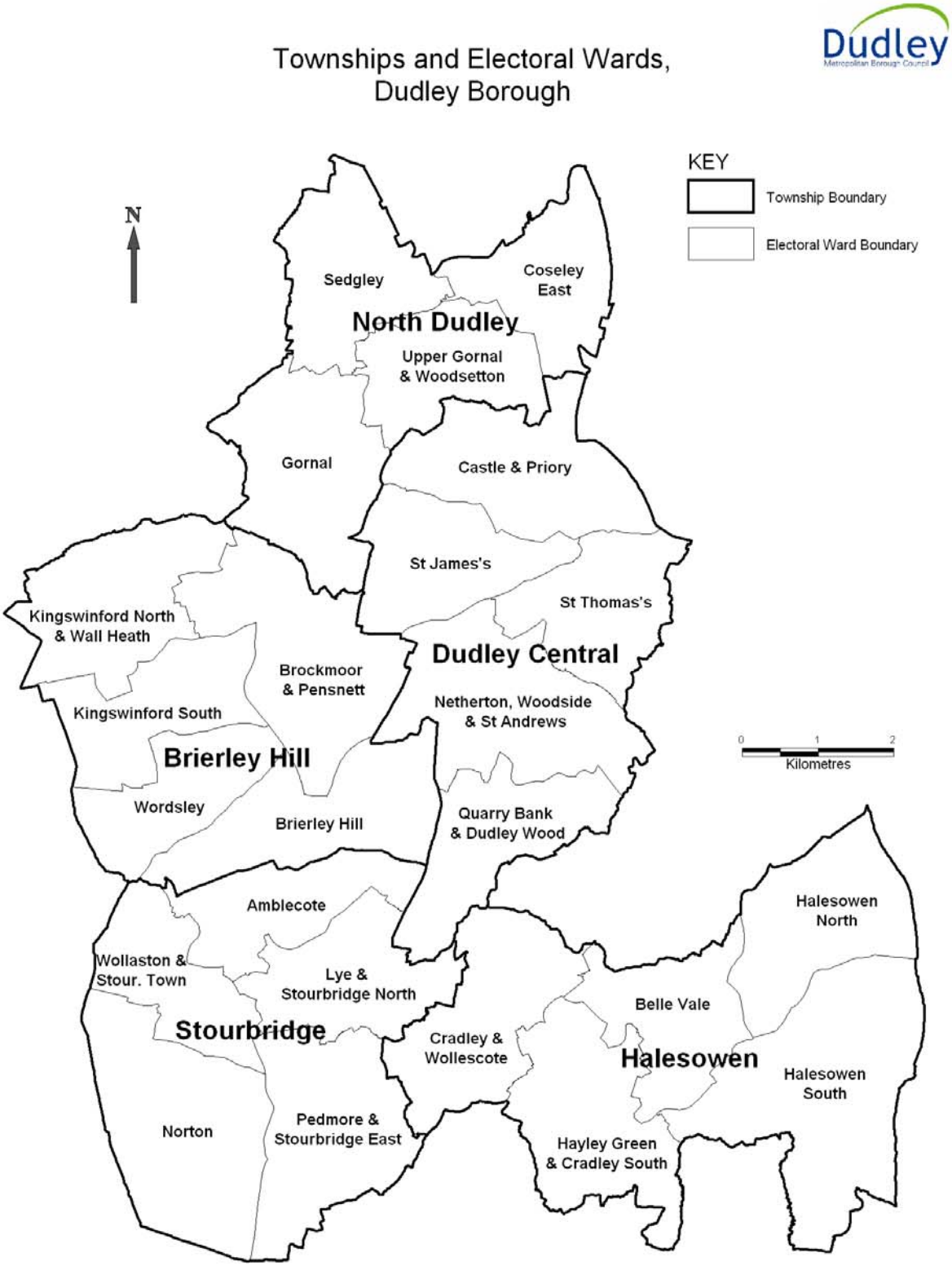
2.3.1 A sub-area structure was agreed with the Council and consisted of grouping the borough into the 5 Townships. The Township structure is detailed in Table 2-1 below.

Table 2-1 Township Structure

Townships	Wards contained within
North Dudley	Sedgley, Coseley East, Upper Gornal & Woodsetton, Gornal
Brierley Hill	Kingswinford North & Wall Heath, Kingswinford South, Brockmoor & Pensnett, Wordsley, Brierley Hill
Dudley Central	Castle & Priory, St James's, St Thomas's, Netherton, Woodside & St Andrews, Quarry Bank & Dudley Wood
Stourbridge	Amblecote, Wollaston & Stourbridge Town, Lye & Stourbridge North, Norton, Pedmore & Stourbridge East
Halesowen	Belle Vale, Cradley & Wollescote, Hayley Green & Cradley South, Halesowen North, Halesowen South

2.3.2 A map of the Wards and Townships in Dudley is shown on the next page.

Figure 2-1 Map



Source: Ordnance Survey
Produced by: NL, 05/07/2011, Strategic Research & Intelligence Team, Dudley M.B.C.
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2.4 Methodology

2.4.1 The study consisted of the following elements:-

- A postal household survey completed by 2,139 households across 5 Townships / 24 Wards;
- 550 Face to face interviews targeted to lower deprivation wards and Black and Minority Ethnic households;
- In depth analysis of the Borough and sub-regional housing markets to assess affordability through internet and telephone surveys with key estate agents in relation to the delivery, cost and supply of market access level properties and in the private rented sector;
- Secondary data analysis, including a strategic review of the 2001 Census, County Population Growth and Housing Model, Local Plan, National Office Labour Market Statistics (Nomis), Land Registry, Housing Strategy, 2006 HNS Report, LDF documents and the Housing Register and HSSA Returns;
- Balancing Housing Market Stock Analysis by the 5 townships detailing demand and supply for all stock by type and size for both general market households and the affordable sector.

2.4.2 The questionnaire was designed in consultation with Council officers and based upon tried and tested questionnaires used in previous comparable assessments.

2.4.3 The questionnaire was designed to gather a comprehensive range of information on existing and concealed households and was structured in four parts.

2.4.4 Part One sought information about the existing housing situation including:-

- Household composition by gender, age and ethnicity;
- House type and number of bedrooms;
- Adequacy of current housing to meet the households needs;
- Property repair and improvement requirements;
- Forms of heating and energy efficiency facilities;
- Housing costs and income;
- Employment and travel to work;
- Disability, support and adaptation needs.

2.4.5 Part Two of the questionnaire collected information on the existing households' future moving intentions and Part Three on the moving intentions of concealed households. Questions in these two sections included:-

- When people expect to move;
- Who is forming new households;
- How much they can afford, the household savings and income;
- Preferred tenure, type, size and location of the housing they require.

2.4.6 Part four sought information about the regeneration work in Dudley & Brierley Hill town centres including:-

- Consideration of respondents to move into these areas;
- Key reasons for moving into the regeneration areas;
- Future focus group participation.

2.4.7 We were also asked to include two additional questions by the Council in line with the Council's Equal Opportunities Policy, which included questions in relation to resident's sexual orientation and religion.

2.4.8 The survey questionnaire is provided as **Appendix I** to this report.

2.5 Sampling

2.5.1 Sample size depends on two key factors: the degree of accuracy required for the sample and the extent to which there is variation in the population with regard to key characteristics. The most important points to note about these issues are:-

- Beyond a certain sample size, there is no benefit in a bigger sample in terms of accuracy;
- The size of the population is largely irrelevant for the accuracy of the sample. It is the absolute size of the sample that is important.

2.5.2 The Survey was structured to achieve a 95% confidence rate and to ensure that the results reflect the population. Using simple random sampling, the confidence interval with a sample size of 2,000 households is in the region of 2%.

2.5.3 This means, for example, that if 53% of respondents in a survey do not have central heating then we can be 95% confident that 53% of households plus or minus 2% do not have central heating (i.e. 51% - 55%).

2.5.4 The postal sample was stratified into the Wards and Townships as specified at Table 2-1 and selected by random probability from the Council Tax Register.

2.5.5 The main issue is whether non-respondents are different in some crucial way to responders (e.g. low education, older etc). However, increasing the sample size does not necessarily alleviate this problem if some groups of people systematically do not respond.

2.6 Promotion

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

2.7 Survey Process and Response

2.7.1 The questionnaires were posted on 5th October 2011, allowing around three weeks for responses, with a closing date of the 26th October 2011.

2.7.2 An assessment of the responses was made following one week of surveys being returned and a booster sample of 220 questionnaires were sent to the lower responding wards to ensure numbers reached levels to ensure statistical validity. It was decided to keep the survey open a while longer to maximise the response rate from the booster sample.

2.7.3 2.1% of all households in the Borough took part in the survey. The response rate by Ward and Township is detailed in Table 2-2 on page 26.

Table 2-2 Response Rate by Ward

Township	Ward	H/holds*	Postal Sample	Postal Responses	Interviews	Total Response	Validity ±
North Dudley	Sedgley	5,030	500	110		110	9.53
	Coseley East	5,279	600	104		104	9.81
	Upper Gornal & Woodsetton	5,442	570	103		103	9.85
	Gornal	5,705	500	108		108	9.62
	North Dudley Total					425	4.85
Brierley Hill	Kingswinford North & Wall Heath	5,232	450	119		119	9.17
	Kingswinford South	5,204	450	125		125	8.94
	Brockmoor & Pensnett	5,303	570	101		101	9.95
	Wordsley	5,263	450	104		104	9.81
	Brierley Hill	5,997	50	6	100	106	9.71
	Brierley Hill Total					555	4.24
Dudley Central	Castle & Priory	5,545	50	13	100	113	9.41
	St James's	5,857	50	9	100	109	9.58
	St Thomas's	5,525	50	8	100	108	9.62
	Netherton, Woodside & St Andrews	5,958	50	5	100	105	9.76
	Quarry Bank & Dudley Wood	5,479	500	108		108	9.62
	Dudley Central Total					543	4.29
Stourbridge	Amblecote	5,443	500	109		109	9.58
	Wollaston & Stourbridge Town	5,776	450	110		110	9.53
	Lye & Stourbridge North	5,243	530	104		104	9.81
	Norton	4,992	450	117		117	9.25
	Pedmore & Stourbridge East	5,155	450	146		146	8.28
	Stourbridge Total					586	4.13
Halesowen	Belle Vale	5,790	500	114		114	9.37
	Cradley & Wollescote	5,257	500	103		103	9.85
	Hayley Green & Cradley South	4,844	400	113	25	138	8.51
	Halesowen North	5,162	400	78	25	103	9.85
	Halesowen South	5,088	500	122		122	9.05
	Halesowen Total					580	4.15
	Total	**129,569**	**9,520**	**2,139**	**550**	**2,689**	**1.93**

Source: Dudley Housing Survey Data 2011

2.8 Data Validity

2.8.1 All areas reached response levels based on household numbers adequate to ensure statistical validity at the confidence level of 95% (discussed in more detail in section 2.5) at Ward, Township and Borough level. The confidence interval ranged from ±8.28% to ±9.95% at ward level; ±4.13% to ± 4.85% at Township level and was ± 1.93% at Borough level.

2.8.2 These levels both at Township and Borough level have resulted in a large total sample adequate to ensure that the findings of the survey are representative of the population and sufficiently large to overcome bias.

2.9 Survey Weighting

2.9.1 The data file was checked against the 2001 Census Tenure data and the Council's Housing Strategy Statistical Appendix (HSSA) for bias and re-weighted where necessary. A copy of the weighting carried out in this survey is provided with the Survey Data Tables.

2.9.2 Given the nature of the random sample of households within the agreed Townships embodied in the postal survey, tenure type is expected to provide the main validation that the sample is representative of the whole population.

2.9.3 The data set out on page 28 on household population and tenure is based on the Council Tax number of resident households. Private sector tenure has been re-weighted to be in line with the 2001 Census data, with allowance for ten further years development. The social housing stock has been weighted to the number of units supplied by the Council.

2.9.4 The overall data set is therefore representative of the borough population and is the basis for the calculation of all the subsequent tables i.e. all responses are given the weight appropriate to the actual tenure balance.

2.9.5 The private rented sector constitutes 6.2% of households, a third lower than the national level of around 9.0%. This group includes those renting from a private landlord or from a friend or relative. 20.7% of households are social housing tenants, lower than the national level of around 24%. Around 72.1% of households are owner occupiers.

Table 2-3 Tenure of Present Households

Question 1

Tenure	2011 Survey %	N[os.] implied	Local Area Census 2001 *
Owner occupier (paying mortgage)	40.3	52,173	31.3
Owner occupier (no mortgage)	31.8	41,125	39.4
Private rented	6.2	7,976	3.9
Council Housing rented	17.7	22,972	19.4
HA rented	3.0	3,873	2.4
Shared Ownership[†]	0.2	344	0.6
Tied to employment Living rent free	0.8	1,053	3.0
Total	**100.0**	**129,516**	**100.0**

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[†] The scale of shared ownership stock is low and in a sample survey under-represents the actual number of shared ownership in the Borough. The TSA number of Shared Ownership is 723 in the Borough and is used elsewhere in the report.

2.10 Guidance Model

2.10.1 The Housing Needs Study has been undertaken in line with the 2000 DETR (now CLG) research Local Housing Needs Assessment: - A Guide to Good Practice in assessing people's preferences as well as their needs.

2.10.2 The study has closely followed the key elements of the CLG Strategic Housing Market Assessment Guidance (August 2007) and will provide data to inform any Regional Assessment.

2.11 Definitions

2.11.1 Households that can enter the general market without intervention of any sort can be defined as demand. Those households unable to enter the general market without some form of intervention can be defined as having a housing need.

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

> *"Affordable housing is that provided with subsidy, both for rent and intermediate market housing, for people who are unable to resolve their housing requirements in the local private sector housing market because of the relationship between housing costs and incomes.*
>
> *This definition covers housing for social rent, shared ownership, shared equity and intermediate rent."*

2.11.3 The issue of affordability is central to DCA's approach. Within the project a range of data on actual incomes and costs of housing and the likely level of incomes and the accessible cost of housing is captured for moving or newly forming households.

2.11.4 DCA also examine secondary data on incomes, house prices and rent levels. Thus a reliable indicator of affordability is derived that leads towards the identification of real options for meeting housing need.

2.12 Data Sources

2.12.1 The Guidance stresses the importance of using good quality data from a range of sources.

2.12.2 Both extensive secondary data and primary data collected during the 2011 Dudley Housing Survey have been used. Throughout this Report, the 2011 primary survey data has been used unless indicated otherwise.

2.12.3 It should be noted that although the 2001 Census data provides a vast range of information about households and in some instances is the only data available regarding various household characteristics. The Census data is now 11 years old and the current situation across the borough of Dudley and the benchmark areas may now differ from that recorded in the Census in 2001.

2.12.4 All local, West Midlands Region and national documents mentioned in the Report are current at the time of report writing. However these documents are subject to change and may be superseded by revised policy and strategy over time.

2.12.5 The sources of data used within each section of the report are referenced where appropriate.

2.12.6 **Appendix III** contains a list of the secondary data sources used in the Report.

2.13 Survey Household Data

2.13.1 It should be noted that the "numbers implied" column inserted in some of the tables is DCA's assessment of the total numbers to be derived after applying the appropriate weighting factor based on ward location and tenure responses to that sub-area's household numbers.

2.13.2 Where multiple choice is not involved, this will generally equate to the household population of the Local Authority as a whole but some individual questions may not be answered by all respondents, giving a marginally lower total.

2.13.3 Where multiple choice questions are involved, two percentage columns are shown. The first percentage column relates to each heading to the total number of actual responses. Those responses are set out at sub-area level in the accompanying data tables and are the basis of the 'numbers implied' column in the report.

2.13.4 The second percentage column relates the same numbers to the number of choices, which in the case of a multiple choice question is likely to give a total in excess of 100% depending on the level of multiple choice made.

2.13.5 All tables included in this report are extracted from the DCA Housing Survey data for Dudley, unless otherwise indicated. A comparison is also provided for many results throughout this Report to the average of over 250 DCA Housing Assessment Surveys nationally.

2.14 Glossary of Terms

2.14.1 A glossary of the technical terms used throughout this report is provided as **Appendix IV.**

3 ECONOMIC ANALYSIS

3.1 Key Findings

- 53.4% of heads of households were in employment and 29.1% were retired.
- 53.8% described themselves as professional or managerial / technical.
- 50.3% of heads of households worked within the Borough and 14.1% who worked in Birmingham. 69% travelled to work by car.
- 60.8% of existing households earn below the national average of £25,900, 24.6% have less than £5,000 in savings, with 38.5% having no savings at all.
- 93,298 (46.6% implied) owner occupiers indicated an equity holding of over £100,000.
- 40.9% of existing households were in receipt of some form of financial support, much higher than the average found in recent DCA surveys (around 26%).
- 61.4% of concealed households have less than £1,000 in savings and 24.4% would be likely to claim Housing Benefit.
- 33.5% of concealed households earn less than £10,000 and 75.5% earn less than the national average level of £25,900.
- 46.0% of recently formed households earn below £10,000.

3.2 Strategic Implications

- Both existing and concealed households do not have the income to buy, the Council should therefore maximise the provision of affordable housing for both rent and intermediate housing.
- The needs of concealed households need to be addressed. Incomes in this group are lower than the population as a whole and housing choices are consequently more limited with 71.9% of concealed households being unable to afford to buy in the local owner occupied market.
- The housing needs of Dudley's ageing population should be prioritised within its Housing Strategy to reflect that the older population is growing more rapidly than other demographic groups, many older householders are equity rich whilst occupying family sized homes that could be released to help address housing stock imbalances and the provision of high quality accommodation for older people is likely to help them maintain independent living for longer and thus potentially reduce future social care/support costs.

3.3 Introduction

3.3.1 This section draws together findings from both primary and secondary data sources to present an overview of the current economic climate and the impact on housing need and demand in the Borough.

3.3.2 The economic climate, changes in national and regional economic policy, alongside labour market trends and local income trends sets the context in which households make decisions about their housing needs and preferences.

3.4 Education, Employment, Occupation and Work Place Data

3.4.1 The Borough-wide survey contained focused questions on employment status, occupation type, and work place of households. Further questions probed for more information on the location of the work place and travel to work patterns.

3.4.2 87.5% of heads of households responded to the question on employment. 53.4% (39,031) of heads of households indicated that they were in employment.

3.4.3 29.1% heads of households were retired, slightly higher than our recent DCA survey experience in other areas. 4.1% indicated that they were unemployed and available for work, higher than the average in recent DCA survey experience of between 1% and 2%.

Table 3-1 Employment Status of Head of Household

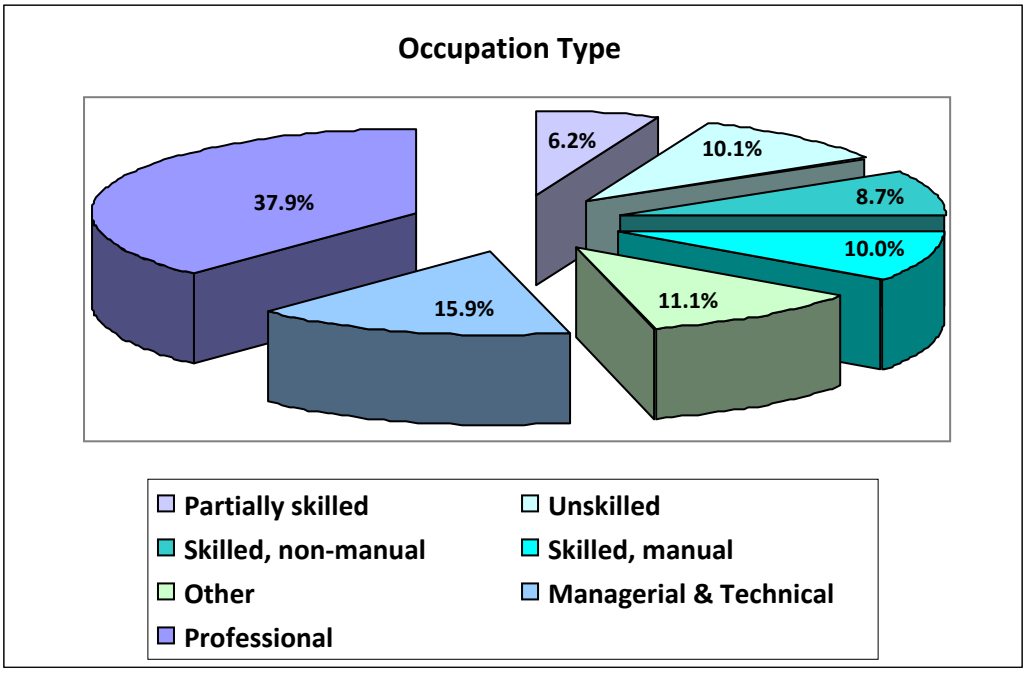
Question 16e

Status	%	N^{os}. implied
Full time employee (> 30 hours)	34.4	39,031
Wholly retired from work	29.1	32,939
Part time employee (< 30 hours)	14.3	16,216
Looking after the home	7.1	8,059
Self-employed	4.7	5,300
Permanently sick / disabled	4.4	5,002
Unemployed & available for work	4.1	4,629
Full / part time carer	1.0	1,165
Full time education (age 16+)	0.8	952
On Government Training Scheme	0.1	47
Total	**100.0**	**113,340**

Source: Dudley Housing Survey Data 2011

3.4.4 53.8% described themselves as professional or managerial / technical and 11.1% described their occupation as 'other'.

Figure 3-1 Occupation Type of Head of Household (Question 16f)



Source: Dudley Housing Survey Data 2011

3.4.5 A fairly high number of heads of household worked within the Borough (50.3%) followed by 14.1% who worked in Birmingham. 7.3% worked in Sandwell and 5.7% worked in Wolverhampton. A high number (9.5%) work from home.

Table 3-2 Workplace of Head of Household
Question 16g

Workplace	%	N^{os}. implied
Within Dudley MBC Borough	50.3	31,750
Birmingham	14.1	8,902
Work from Home	9.5	6,002
Sandwell	7.3	4,596
Wolverhampton	5.7	3,602
Elsewhere in the Midlands Region	4.8	3,054
Elsewhere in the UK	2.8	1,747
Walsall	1.7	1,070
Bromsgrove	1.4	882
Wyre Forest	1.4	908
South Staffs	0.9	555
Abroad	0.1	107
Total	**100.0**	**63,175**

Source: Dudley Housing Survey Data 2011

3.4.6 The following question asked heads of household how they travel to work. The main method of transport was by car at 66.8%.

3.4.7 6.7% walk to work, slightly lower than the findings in the 2001 Census where 8.6% travelled to work on foot. Other methods of travel showed larger differences to the 2001 Census e.g. passenger in a car/van which at 2.2% was lower than in 2001 at 7.5%. More people travel to work by train now than in 2001; 4.7% in 2011 and 1.7% in 2001.

Table 3-3 Travel to Work of Head of Household
Question 16h

Travel to Work	%	N^{os}. implied	2001 Census (%)
Driving a Car / Van	66.8	41,023	63.4
Bus, minibus or Coach	7.2	4,430	8.3
Work mainly at Home	6.7	4,113	7.5
On foot	6.7	4,120	8.6
Train	4.7	2,862	1.7
Motorcycle, scooter, moped	3.2	1,983	n/a
Passenger in Car / Van	2.2	1,330	7.5
Cycle	1.5	900	1.3
Metro / light rail / tram	0.7	448	0.1
Taxi	0.2	138	0.2
Other	0.1	74	0.3
Total	**100.0**	**61,421**	**100.0**

Source: Dudley Housing Survey Data 2011 and Census Data 2001

3.5 Incomes and Housing Costs

3.5.1 Income is a core factor in the assessment of the scale of housing need and in determining affordability in the local housing market. The DETR 2000 Good Practice Guidance on local housing needs assessments states:-

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

3.5.2 The availability of good secondary data has not improved and there is still no source of household income information at local authority level. Secondary data relates to individuals and not households and the Guidance on Housing Market Assessments 2007 states:-

> *"Ideally, income data should be linked to house price data to assess affordability but data on household incomes is poor. Consequently, information on household incomes obtained from a robust household survey with a high response rate can be better than secondary income data."*

3.5.3 The survey data was gathered through 2,139 postal questionnaires and 550 face to face interviews. The response rate on the income question was 70.6% from existing households (91,424 implied) and 83.7% from concealed households (3,760 implied).

3.5.4 The 2000 Good Practice Guidance (page 62) presents a conflict in that having said it is important for surveys to gather income data it then suggests *"it is difficult to estimate the incomes of future concealed households".*

3.5.5 New households at this point may have circumstances which change quickly. It suggests therefore that the incomes of households who recently formed should be examined, although even this is not without difficulty.

3.5.6 Particularly in areas where there are shortages of affordable housing and with high house prices, households who accessed the market are only those with adequate income or financial support from parents or family.

3.5.7 As the guide states (page 25) "these are likely to be more reliable, although even here care is needed. Some potential households may not have been able to form owing to lack of suitable, affordable accommodation."

3.6 Existing Households

3.6.1 The following group of tables relate to savings, equity and income of existing households, beginning with a question on savings held which was answered by 78.6% of existing households (101,872 implied).

3.6.2 The data shows that over half of the sample (63.1%) had less than £5,000 in savings, with 38.5% of those with no savings at all. 12.6% had savings in excess of £30,000.

Table 3-4 Household Savings
Question 17a

Savings	%	Cum %
No Savings	38.5	39,188
Under £5,000	24.6	25,090
£5,000 - £10,000	11.1	11,348
£10,001 - £15,000	5.2	5,311
£15,001 - £20,000	3.7	3,776
£20,001 - £30,000	4.3	4,364
Above £30,000	12.6	12,795
	100.0	**101,872**

Source: Dudley Housing Survey Data 2011

3.6.3 The percentage breakdown of savings for the five main tenures was as follows:-

Table 3-5 Savings Level / Tenure
Question 17a by Question 1

Savings	Owner Occupied with Mortgage	Owner Occupied No Mortgage	Private Rented	Council Rented	HA Rented
No Savings	36.7	19.0	61.8	60.4	62.6
Under £5,000	31.4	16.8	22.3	22.1	19.7
£5,000 - £10,000	11.2	14.0	4.7	9.2	6.0
£10,001 - £15,000	5.0	7.1	5.0	2.4	8.6
£15,001 - £20,000	4.0	5.0	1.7	2.7	0.0
£20,001 - £30,000	3.8	8.0	0.5	1.8	0.7
Above £30,000	7.9	30.1	4.0	1.4	2.4
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**

Source: Dudley Housing Survey Data 2011

3.6.4 Generally, the breakdown produced the results which might be expected with 19% of owner occupiers without a mortgage have no savings in comparison with private rented tenants with 61.8% and social housing tenants of which 60.4% and 62.6% respectively have no savings.

3.6.5 30.1% of owner occupiers with no mortgage have savings of over £30,000 compared to 4.0% of private rented tenants, a significant proportion of retired owner occupied households will have some capital to support their housing and care needs.

3.6.6 The next table relates to the level of equity ownership in their home and was answered by 75.4% of owner occupier respondents.

3.6.7 24.0% of respondents indicated equity ownership of over £150,000. Cross-tabulation indicated that 46.8% of owner occupiers without a mortgage had an equity holding of over £150,000 as compared with 12.2% of owner occupiers with a mortgage.

Table 3-6 Level of Equity in Present Accommodation
Question 17b

Level of Equity	%	Cum %
Negative Equity	5.1	5.1
Below - £10,000	7.8	12.9
£10,000 - £25,000	7.7	20.6
£25,001 - £50,000	9.0	29.6
£50,001 - £75,000	8.9	38.5
£75,001 - £100,000	14.9	53.4
£100,001 - £150,000	22.6	76.0
Above £150,000	24.0	100.0

Source: Dudley Housing Survey Data 2011

3.6.8 The response rate to the income question from existing households was 70.5% (91,424 implied).

3.6.9 This gives a very good indication of the income levels in the Borough. The table shows that 28.5% of households had incomes below £10,000. The total proportion earning below the national average of £25,900 per annum was 60.8%. 5.5% of households stated that they earned over £60,000.

Table 3-7 Gross Annual Income of all Existing Households
Question 17c

Annual income	All Existing Households		Excluding Retired Households	
	%	Cum %	%	Cum %
None	8.7	8.7	6.6	6.6
Below £10,000	19.8	28.5	13.2	19.8
£10,000 - £25,000	31.0	59.5	26.9	46.7
£25,001 - £35,000	14.4	73.9	18.3	65.0
£35,001 - £45,000	10.9	84.8	14.4	79.4
£45,001 - £50,000	5.2	90.0	7.1	86.5
£50,001 - £60,000	4.5	94.5	6.0	92.5
£60,001 - £75,000	2.8	97.3	4.0	96.5
Above £75,000	2.7	100.0	3.5	100.0

Note: Excluding benefits / allowances Source: Dudley Housing Survey Data 2011

3.6.10 Comparison has been made to the national average of £25,900 assessed by the ONS Economic & Labour Market Review 2009, based on March 2007 the latest data available.

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

3.6.12 The profiles were largely as expected between owner-occupiers and renters, especially bearing in mind that a significant proportion of owner-occupiers without a mortgage would be people with limited pension income.

3.6.13 The majority of Council and RP rented households earned less than £25,000 (83.2% and 89.2% respectively).

Table 3-8 Annual Income by Tenure
Question 17c by Question 1

Annual income	Owner Occupier with Mort.	Owner Occupier no Mort.	Private Rented	Council Rented	RP Rented
None	1.9	8.2	13.8	21.5	37.9
Below £10,000	12.8	21.3	27.0	31.2	35.3
£10,000 - £25,000	24.2	42.4	32.7	30.5	16.0
£25,001 - £35,000	18.0	11.8	12.6	11.1	1.6
£35,001 - £45,000	17.7	6.2	7.7	4.1	0.0
£45,001 - £50,000	8.6	3.0	4.3	1.0	1.8
£50,001 - £60,000	7.6	2.9	0.8	0.0	7.4
£60,001 - £75,000	5.0	1.7	1.1	0.3	0.0
Above £75,000	4.2	2.5	0.0	0.3	0.0
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**

Note: Excluding benefits / allowances Source: Dudley Housing Survey Data 2011

3.6.14 Private rented sector incomes were similar to Council rented incomes but both of these are significantly higher than RP rented sector incomes.

3.6.15 The following tables show the levels of rent / mortgage currently paid by existing households. The first table is broken down by tenure and the second those paying no rent/mortgage by age.

Table 3-9 Rent / mortgage paid for present accommodation
Question 17d / Q1 Existing Tenure

Rent / Mortgage	None	Under £57pw / £250pcm	£57 - £80pw / £250 - £350pcm	£81 - £103pw / £351 - £450pcm	£104 - £127pw / £451 - £550pcm	£128 - £150pw / £551 - £650pcm	£151 - £173pw / £651 - £750pcm	£174 - £196pw / £751 - £850pcm	Above £196pw / £850pcm
Owner Occupied	40.2%	8.6%	11.3%	10.8%	9.5%	7.7%	4.4%	2.5%	5.0%
Private Rented	12.0%	2.5%	18.4%	16.4%	33.6%	11.1%	4.6%	-	1.4%
Dudley Council	19.4%	12.4%	38.5%	17.4%	6.4%	4.4%	1.2%	0.3%	-
Housing Association	19.1%	9.0%	33.2%	30.7%	8.0%	-	-	-	-
Shared Ownership	20.3%	7.4%	14.1%	58.2%	-	-	-	-	-
Tied to Employment	27.3%	-	-	27.3%	45.5%	-	-	-	-
Living Rent Free	88.4%	5.8%	-	-	-	5.8%	-	-	-
All Tenures	**34.4%**	**8.8%**	**16.8%**	**13.0%**	**10.6%**	**7.2%**	**3.7%**	**1.8%**	**3.7%**

Source: Dudley Housing Survey Data 2011

3.6.16 43.2% of all respondents paid less than £250 per calendar month for their rent / mortgage in their present accommodation. 5.5% of households paid more than £750 per calendar month.

3.6.17 34.4% (32,250 implied) of existing households didn't pay any rent or mortgage on their current property. We cross tabulated this data against the age groups of residents and it showed the following data.

Table 3-10 Households Paying No Rent / mortgage by Age
Question Q1 Existing Tenure / Q16d Age / 17d Rent-Mortgage Paid

Age	> 45	> 60	> 75
Owner Occupied	98.4%	73.9%	24.7%
Private Rented	90.9%	59.4%	15.2%
Dudley Council Rented	87.9%	66.7%	31.9%
Housing Association rented	66.8%	43.9%	20.2%
Shared Ownership	100%	100%	63.5%
Tied to Employment	0	0	0
Living Rent Free	100%	95.4%	46.2%
All Tenures	**96.8%**	**72.8%**	**25.5%**

Source: Dudley Housing Survey Data 2011

3.6.18 40.9% of existing households were in receipt of financial support (52,951 implied cases), much higher than the average found in recent DCA surveys (around 26%). The results from those responding to a multiple-choice question are set out in Table 3-11 below. On average, each respondent indicated around 1.9 forms of financial support.

3.6.19 The main Benefit received amongst the respondents was Council Tax Benefit at 49.4%. 40.3% of households were in receipt of Housing Benefit and 28.1% were in receipt of Disability allowance.

3.6.20 24.9% of households responding were in receipt of Pension Credits and 20.3% were in receipt of Working Tax Credit.

Table 3-11 Financial Support (Question 17e)

Support	Responses %	Households %	N^{os}. Implied (all choices)
Council Tax Benefit	24.8	49.4	26,136
Housing Benefit	20.2	40.3	21,348
Disability Allowance	14.1	28.1	14,864
Pension Credits	12.5	24.9	13,181
Working Tax Credit	10.3	20.3	10,731
Income Support	6.8	13.6	7,217
Job Seekers Allowance	6.0	11.9	6,319
Other	5.3	10.6	5,606
Total	**100.0**		**105,402**

Source: Dudley Housing Survey Data 2011

3.7 Existing Households Seeking to Move

3.7.1 The incomes of existing households seeking to move were tested and based on a response rate of 76.6%. 45.2% had incomes below £25,000 compared to 59.5% in the population as a whole. 91.5% had incomes below £60,000 compared to 94.5% in the whole population.

Table 3-12 Gross Annual Income of Existing Households Seeking to Move Within the Borough
Question 18c x 18b

Annual income	%	Cumulative %	All households cumulative %
None	9.4	9.4	8.7
Below £10,000	15.6	25.0	28.5
£10,000 - £25,000	20.2	45.2	59.5
£25,001 - £35,000	17.0	62.2	73.9
£35,001 - £45,000	17.6	79.8	84.8
£45,001 - £50,000	7.8	87.6	90.0
£50,001 - £60,000	3.9	91.5	94.5
£60,001 - £75,000	4.8	96.3	97.3
Above £75,000	3.7	100.0	100.0

Source: Dudley Housing Survey Data 2011

3.8 Concealed Households Seeking to Move

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

3.8.2 98.5% of concealed households seeking to move responded to a question asking about the level of savings available to meet deposit, stamp duty and legal costs on their new home. 61.4% have less than £1,000 in savings.

Table 3-13 Concealed Household Savings
Question 38b

Savings	%	Cum %
No Savings	47.7	47.7
Under £1,000	13.7	61.4
£1,000 - £5,000	16.0	77.4
£5,001 - £10,000	9.6	87.0
£10,001 - £20,000	9.4	96.4
£20,001 - £30,000	2.3	98.7
Over £30,000	1.3	100.0

Source: Dudley Housing Survey 2011

3.8.3 24.4% of concealed households seeking to move within the Borough (1,096 implied) would be likely to claim Housing Benefit.

3.8.4 A response to the income question was received from 83.2% of concealed households moving within the Borough.

3.8.5 There are 73.9% of concealed households earning less than £25,000 which is just under the national average of £25,900. The proportion on a low income below the £10,000 income band was 33.5%. 75.5% of concealed households earned below the national average level of £25,900. Low incomes, coupled with a low level of savings will hinder access to the market for concealed households.

Table 3-14 Annual Income of Concealed Households
Question 38d

Annual Income	All concealed households		
	%	Cum %	N^os. implied
Below £10,000	33.5	33.5	1,505
£10,000 - £20,000	35.5	69.0	1,595
£20,001 - £25,000	4.9	73.9	220
£25,001 - £30,000	9.3	83.2	418
£30,001 - £35,000	5.8	89.0	260
£35,001 - £45,000	5.1	94.1	229
£45,001 - £50,000	4.6	98.7	207
£50,001 - £75,000	1.3	100.0	58
Above £75,000	0.0		0

Source: Dudley Housing Survey Data 2011

3.8.6 DCA's affordability calculator identified that access to the owner-occupied market in the Borough requires an average income of £22,989 on this evidence, 71.9% of concealed households cannot afford to owner occupy in the Borough.

3.8.7 65.4% of recent formed households (2,559 implied) had an annual income of less than £25,000 whilst 34.6% who have formed their first home in the past three years have incomes above £25,000.

Table 3-15 Annual Income of Recently Formed Households
Question 17d (x Q5e)

Annual Income	New households formed – 2008 - 2011		
	%	Cum %	N^os. implied
None	27.9	27.9	1,092
Below £10,000	18.1	46.0	707
£10,000 - £25,000	19.4	65.4	760
£25,001 - £35,000	15.4	80.8	604
£35,001 - £45,000	17.0	97.8	667
£45,001 - £50,000	0.0	97.8	0
£50,001 - £60,000	0.0	97.8	0
£60,001 - £75,000	1.1	98.9	43
Above £75,000	1.1	100.0	43

Source: Dudley Housing Survey Data 2011

4 DEMOGRAPHIC CHANGE

4.1 Key Findings

- There has been an increase in the number of households containing members aged 60+. This is now 26.8% of all households compared to 22.2% in 2001.
- The main age group in 2011 in the Borough is 35-59, 32.8% of the population.
- 30.0% of households in the Borough contain 2 people.
- The population of the Borough is projected to increase by 7.4% in total between 2008 and 2033; +22,600 people.
- The 65+ age group shows the highest increase at 45.5% over the forecast period, and within that group the 85+ age group shows a significant increase of 154.7%, 9,900 people between 2008 and 2003.

4.2 Strategic Implications

- The significant growth in the number of people in the 65+ age group, and in particular the 85+ age group, may impact on demand for supported housing, support services and adaptations. Strategic housing and planning will need to take account of the changing population profile.
- There is a growing demand for accommodation for smaller, older person households. Smaller households tend to be concentrated in social housing and the owner occupied sector with no mortgage. Development Plans will need to take account of the projected growth in demand in these sectors.

4.3 Existing Population Profile

4.3.1 Data on existing household profiles was collected through the household survey. The tables below provide a summary of the findings. The table shows a comparison to the 2001 Census.

Table 4-1 Family Composition
Question 16c & d

Family Composition	%	Nos. Implied	Group %	Local Area Census 2001 *
1 adult over 60	15.1	19,610		
1 adult under 60	11.0	14,211	26.8	27.5
1 adult + other	0.7	882		
Couple no child	30.2	39,157		
Couple with children	30.4	39,350	61.4	63.4
Couple + others	0.8	1,078		
Single parent	9.0	11,651	9.0	9.1
No Reply	2.8	3,578	2.8	
Total	**100.0**	**129,516**	**100.0**	**100.0**

* © Crown Copyright (Census) Source Dudley Housing Intelligence Report 2011

4.3.2 The 2011 survey sample shows a household type distribution with a variation from the households to the Local Area Census 2001 (now eleven years old) in relation to the split between single adult and couple households.

4.3.3 Table 4-2 shows the age of all household members in the sample. The 2011 Survey shows a change from the 2001 Census data with a higher proportion of households members aged 60+ (26.8%) compared with 22.2% in 2001.

Table 4-2 Population Age Groups
Question 16d

Age Group	Sample %	Local Area Census 2001*
0 – 10	12.9	19.9
11 – 15	6.1	
16 – 24	9.9	9.8
25 – 34	11.5	48.1
35 – 59	32.8	
60 – 74	18.4	14.8
75+	8.4	7.4
Total	**100.0**	**100.0**

© Crown Copyright (Census) Source: Dudley Housing Intelligence Report 2011

4.3.4 63.6% of households in the Borough contain one or two people. The average for the Borough was 2.4 persons per household, in line with the UK average.

Table 4-3 Number in Household
Question 16a

Number in household	%	N^os.^ implied
One	26.8	33,976
Two	36.8	46,745
Three	16.1	20,486
Four	12.9	16,373
Five	5.4	6,839
Six	1.2	1,553
Seven	0.5	668
Eight	0.2	212
Nine	0.1	43
Ten	0.0	0
Total	**100.0**	**126,895**

Source: Dudley Housing Intelligence Report 2011

4.3.5 21.1% of the owner occupied with mortgage sector are families and 18.8% of the owner-occupier with mortgage households are single person households, slightly higher than the average commonly found in DCA surveys (around 15%).

4.3.6 Only 21.4% of the owner-occupier no mortgage households contained more than two people and only 7.4% are families with a child, reflecting the higher average age in this form of tenure and the fact that children will in the main have left home.

4.3.7 In the Council rented sector, 35.6% were single person households and in the HA rented sector 35.6% were also single person households.

Table 4-4 Age Profile of Single Person Households
Question 1 x 16a x 16d

	16-24	25-34	35-59	60-74	75+
Dudley Council	85	697	1,954	2,116	2,458
Housing Association	28	488	156	145	296
Total	**113**	**1185**	**2,110**	**2,261**	**2,754**

4.4 Demographic Analysis

4.4.1 There are four basic components to change in the number and composition of households. The aim of this section of the report is to highlight the issues which are relevant to the evaluation of housing needs in the Borough particularly the changes in:-

- the age distribution of the population arising from births, deaths and ageing of the indigenous population;
- family units such as marriage, divorce and child bearing patterns;
- the number and composition of households arising from migration, particularly due to employment opportunities in the area;
- the probabilities that family units form a separate household, particularly in response to changes in incomes in the labour market area.

4.4.2 In local area forecasting, new household formation is mainly due to responses to income and employment opportunities. New household formation is also affected by life cycle patterns. This purely demographic influence on the number of households contributes to about 40% of the growth in the number of new households at any one time (Dicks, 1988; Ermisch, 1985).

4.4.3 The general demographic forecasts in the tables in this section have been provided by the Office for National Statistics (ONS) and are ONS projections who publish population and household forecasts at Local Authority level for England. The forecasts are 2008 based sub national population projections and are the most recent projections available.

4.4.4 The factors which combine to produce the population and household forecasts are:- population age-sex structures, headship rates, survival factors, infant mortality, fertility rates, base numbers of dwellings, vacancy rates, building / demolition programmes and the age-sex structure of migrants. The summary of this data is provided in the following tables with the population changes disaggregate from 2008–2033.

4.5 Population Projections

4.5.1 The figures in Table 4-5 are Office for National Statistics (ONS) projections as outlined in 4.4.3.

4.5.2 The data shows an overall predicted increase in the population of the Borough of 22,600 between 2008 and 2033, an increase of 7.4% over the forecast period. This is much lower than the national figure of 18.0%.

Table 4-5 Population Change in Dudley, 2008 – 2033

	2008	2011	2016	2021	2026	2033	Change
Total Population	306,300	308,400	312,800	318,100	323,100	328,900	
Change		2,100	4,400	5,300	5,000	5,800	**22,600**
% Change		0.7	1.4	1.7	1.6	1.8	**7.4**

Source: Office for National Statistics (ONS)

4.6 Age Structure Forecast 2008 - 2033

4.6.1 The next stage in the forecast is to disaggregate the population data into age bands because there may be changes in the population structure with significant housing implications. Table 4-6 is based on the net migration model and for this purpose best represents the position.

4.6.2 The total change overall is 22,600 people and increase of 7.4%. The largest increase can be seen in the 65+ age group (45.5%; 25,100 people).

4.6.3 The largest age group in 2008 was 45-64, 26.0% of the population. The 0-19 age group makes up 24.1% of the population and the 65+ age group 18.0% of the overall population.

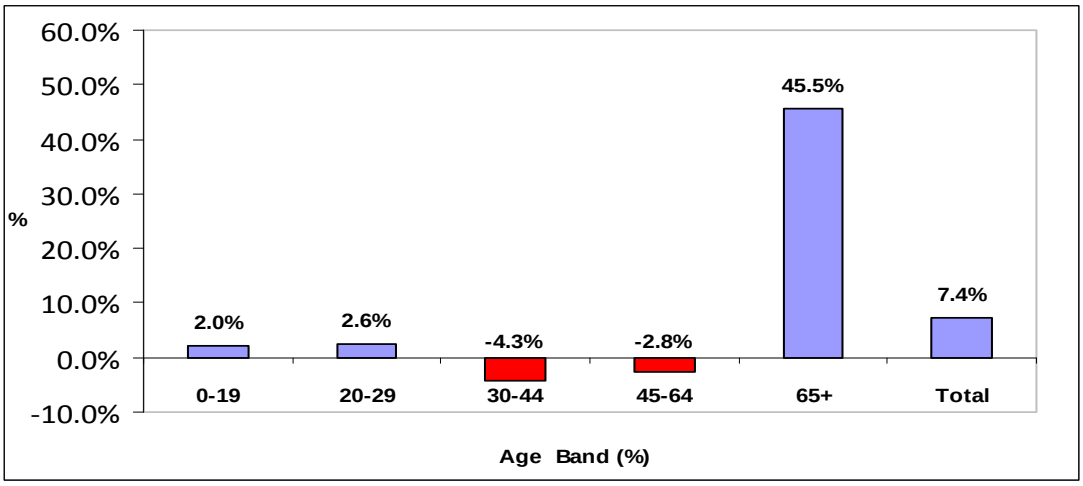
Table 4-6 Population Age Band Forecast, Dudley 2008 – 2033

	2008	2011	Change 2008-2011	2016	Change 2011-2016	2021	change 2016-2021	2026	Change 2021-2026	2033	Change 2026-2033	Total Change N^os.	Total Change %
0 -19	73,700	72,800	-900	72,400	-400	74,100	+1,700	75,400	+1,300	75,200	-200	+1,500	+2.0
20 – 29	34,900	36,200	+1,300	37,100	+900	34,600	-2,500	33,300	-1,300	35,800	+2,500	+900	+2.6
30 - 44	63,100	60,400	-2,700	56,500	-3,900	59,200	+2,700	62,200	+3,000	60,400	-1,800	-2,700	-4.3
45 - 64	79,500	80,800	+1,300	82,800	+2,000	82,200	-600	79,900	-2,300	77,300	-2,600	-2,200	-2.8
65 +	55,200	58,100	+2,900	64,200	+6,100	68,000	+3,800	72,300	+4,300	80,300	+8,000	+25,100	+45.5
Total	**306,300**	**308,400**	**+2,100**	**312,800**	**+4,400**	**318,100**	**+5,300**	**323,100**	**+5,000**	**328,900**	**+5,800**	**22,600**	**+7.4**

Source: Office for National Statistics (ONS)

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

Figure 4-1 Forecast Change in Population Age Bands, Dudley 2008-2033



Source: Office for National Statistics (ONS)

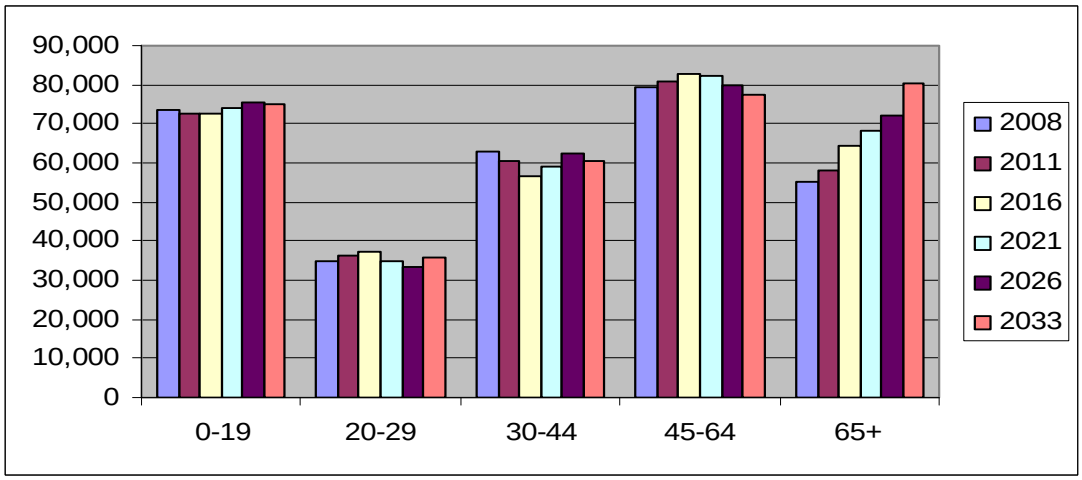
4.6.5 The 0-19 age range shows an increase over the forecast period of 2.0%; (+1,500). The numbers show a sporadic pattern throughout the forecast period, with the main increase being between 2016 and 2021.

4.6.6 The 20-29 age range comprises new households forming and will have implications for future affordable housing need both in the short and longer term. There is predicted to be an increase of 900 people up to 2033, a 2.6% rise. The largest increase is between 2026 and 2033.

4.6.7 The 30-44 age group, the main economically active group, is predicted to decrease in numbers overall by 2,700 (4.3%). Numbers increase between 2016 and 2026 then decrease again through to 2033.

4.6.8 In the 45-64 age group there is projected to be a decrease in the population of 2,200 people (2.8%) over the forecast period. Although numbers increase between 2008 and 2016, the numbers then decrease through to 2033. The overall decrease in this age band, albeit small, will have an impact on resources and planning for the future in the Borough.

Figure 4-2 Population Age Band Forecast Dudley 2008 – 2033



Source: Office for National Statistics (ONS)

4.6.9 The most significant feature in the population projections is the projected growth of the population in the over 65 age group, detailed further in the table below.

Table 4-7 Numbers of 65+ in Dudley, 2008 - 2033

	2008	2011	2016	2021	2026	2033	Change	%
65-69	15,900	17,000	18,300	16,500	17,500	20,200	+4,300	+27.0
70-74	13,900	14,200	15,700	17,000	15,400	17,300	+3,400	+24.5
75-79	11,300	11,600	12,600	14,100	15,400	14,200	+2,900	+25.7
80-84	7,700	8,400	9,200	10,300	11,700	12,300	+4,600	+59.7
85+	6,400	6,900	8,400	10,100	12,300	16,300	+9,900	+154.7
Total	**55,200**	**58,100**	**64,200**	**68,000**	**72,300**	**80,300**		
Change		+2,900	+6,100	+3,800	+4,300	+8,000	**25,100**	**+45.5**
% Change		**+5.3**	**+10.5**	**+5.9**	**+6.3**	**+11.1**		

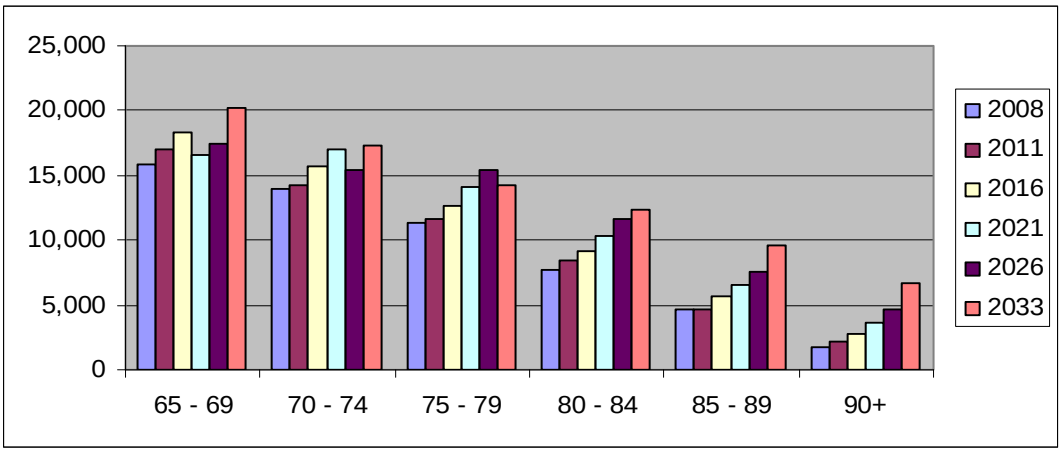
Source: Office for National Statistics (ONS)

4.6.10 As with the United Kingdom generally, there is expected to be a large increase in the 65+ age group (+25,100: +45.5%) up to 2033, with the largest rise in percentage terms occurring in period from 2026 to 2033 (+11.1%). This group is forecast to grow from 18.0% of the total population in 2008 to 24.4% in 2033.

4.6.11 The 85+ age group shows the largest increase overall of 9,900 people, around a 155% increase from 2008 to 2033. Within the increase in the 85+ age group, around 50.0% of the projected increase is in the 90+ age group accounting for a projected increase of 4,900 people.

4.6.12 Given the resource demands often associated with very elderly people, these are significant figures.

Figure 4-3 Population Age Band Forecast, 65+ Dudley 2008 – 2033



5 THE CURRENT HOUSING STOCK

5.1 Key Findings

- Survey data revealed that the property type profile is skewed towards semi-detached properties and the average number of bedrooms across the borough is 2.4.
- 75.7% of properties in the market sector are 3 bedrooms or more, and 62.3% of properties in the social sector are 1 and 2 bedrooms.
- 51,200 properties in Dudley (39.7% of all stock) are under-occupied and 6.0% (around 7,815 households) are over-occupied.
- There are around 29% of social rented properties which are under-occupied by two or more bedrooms; 18.8% of these are in the Council stock. However, it should also be noted that under occupation in the private sector is significantly higher than the social sector and conversely a higher level of over occupation in the social sector compared to the private sector.
- 2.3% of households share facilities with other residents, the main one being bath / shower and toilet (2.3% respectively).
- 91.1% of respondents said their home was adequate for their needs; 8.9% considered their home inadequate.
- By tenure the private rented sector had lowest level of adequacy at 80.4%. 50.2% of households in this sector citied 'needs improvements/repairs'.
- The main reason for inadequacy borough-wide was that the property needs improvements / repairs (36.0% of households).
- There is a huge variance in the number of properties with 4 or more bedrooms. In particular, there is a very small supply of larger properties in the social rented sector.

5.2 Strategic Implications

- In view of changing demographic and household formation patterns and the increase in need for small units there may be a longer term need to address this stock imbalance to meet the requirements of the future population.
- A strategy to address under occupation in the social and private sector is needed.
- Resources should be focused on advising and assisting both landlords and tenants on the financial options available to improve standards within the private rented sector.
- Given the numbers of older householders in the private sector, the council should review its current capacity of services that enable older and vulnerable householders to remain living independently as demand for services is likely to increase as this population cohort increases.

5.3 Current Housing in Dudley

5.3.1 This section sets the scene for later examination of the housing market and outlines current housing circumstances of households in Dudley.

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

5.3.3 Over half of households in Dudley live in semi-detached properties (51.0%), followed by detached properties at 21.6%.

Table 5-1 Type of Accommodation
Question 2

Type	2011 Survey %	N^os. implied	Dudley 2001 Census %
Detached House / Bungalow	21.6	27,889	22.0
Semi-detached House / Bungalow	51.0	65,853	49.5
Terraced House / Bungalow	15.1	19,501	16.2
Flat / maisonette	12.0	15,518	10.0
Bedsit	0.2	274	2.2
Houseboat / Caravan / Mobile home	0.1	30	0.1
Total		**129,065**	**100.0**

© Crown Copyright (Census)
Source: Dudley Housing Survey 2011

5.3.4 A cross-tabulation relating property type to form of tenure shows that detached and semi-detached properties account for around 75% of the owner occupied sector, higher than the 63% recorded in the English Housing Survey 2009-10. The majority of HA rented stock in the Borough is flats / maisonettes and in the private rented sector it is semi-detached properties.

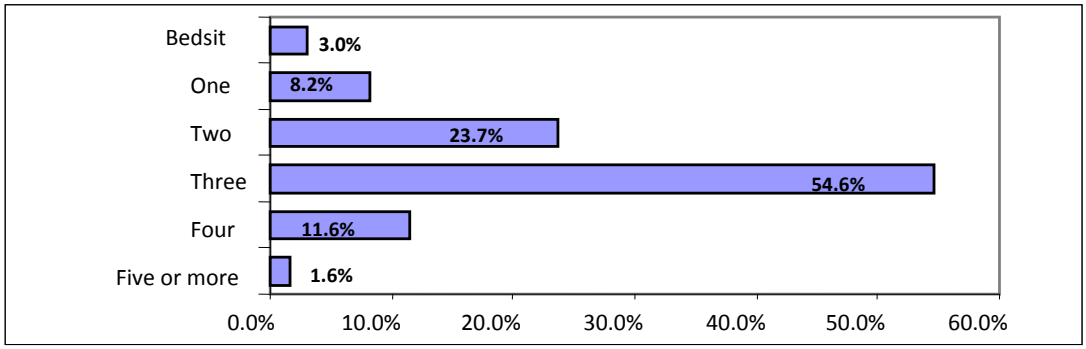
Table 5-2 Property Type by Tenure (%)
Question 2 by Question 1

Tenure	Detached House / Bungalow	Semi-Detached House / Bungalow	Terraced House / Bungalow	Flat / Maisonette	Bedsit	Houseboat /Caravan / Mobile Home	Total
Owner Occupied with Mortgage	26.0	51.3	17.8	4.9	0.0	0.0	**100.0**
Owner Occupied no Mortgage	32.4	54.7	9.5	3.3	0.0	0.1	**100.0**
Private rented	6.5	49.4	20.7	23.4	0.0	0.0	**100.0**
Council rented	1.2	51.5	14.8	31.5	0.1	0.0	**99.1**
HA rented	4.4	8.1	27.4	58.1	2.0	0.0	**100.0**
Shared Ownership*	9.6	36.6	23.0	30.8	0.0	0.0	**100.0**
Tied to employment / living rent free*	29.0	0.0	19.5	51.7	0.0	0.0	**100.2**

* Low volume of data Source: Dudley Housing Survey 2011

5.3.5 The figure below shows the number of bedrooms in the borough.

Figure 5-1 Number of Bedrooms
Question 3



Source: Dudley Housing Survey 2011

5.3.6 The average number of bedrooms across the stock in the borough was 2.4, which is comparable to the average found in other recent DCA surveys (2.4). The breakdown of size by number of bedrooms in percentage terms between the ownership and rental sectors was assessed by cross-tabulation with the following results.

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

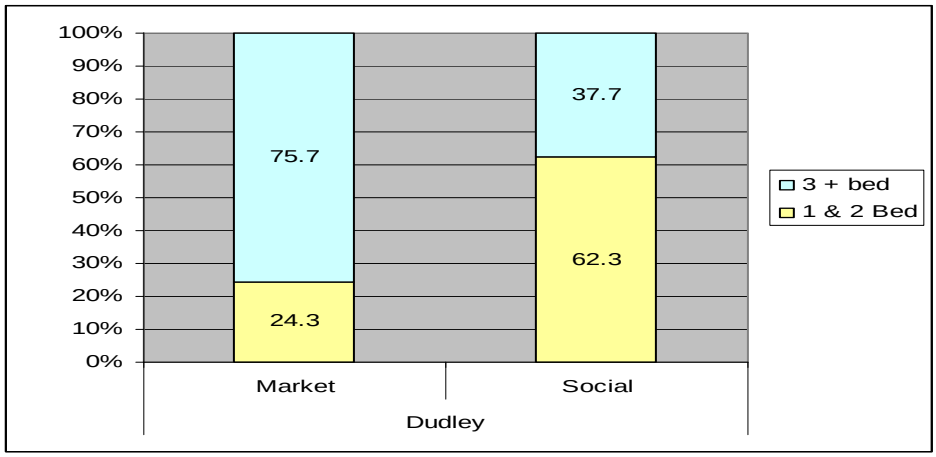
Tenure	Bedsit	One	Two	Three	Four	Five+	Total
Owner Occupied (Mortgage)	0.0	2.1	18.9	60.6	16.2	2.2	**100.0**
Owner Occupied (No Mortgage)	0.0	1.7	20.5	62.6	13.7	1.6	**100.0**
Private rented	0.0	16.8	35.8	40.3	5.7	1.4	**100.0**
Dudley Council Rented	1.5	26.4	32.3	37.8	1.7	0.4	**100.0**
HA Rented	2.0	31.9	41.0	24.0	1.1	0.0	**100.0**

Source: Dudley Housing Survey 2011

5.3.7 The proportion of small units, bedsit / 1 and 2-bed properties, is high in the social rented sector at 60.2% of Dudley Council stock and 74.9% of HA rented stock.

5.3.8 There is a huge variance between the proportion of properties with 4 or more bedrooms which are owned with mortgage(18.4%) and those of social rented (2.1% council rented and 1.1% HA rented).

Figure 5-2 Market and Social Stock by Number of Bedrooms



Source: Dudley Housing Survey 2011

5.4 Under and Over-Occupation

5.4.1 A broad assessment of 'under-occupation' and 'over-occupation' was conducted based on a detailed analysis of the family composition data.

5.4.2 Over occupation / Overcrowding occurs when, using the **bedroom standard**, there are insufficient bedrooms in the property based on the number of residents and their age/sex/marital status composition. Over occupation is more common in the public sector than the private sector.

5.4.3 In the case of over-occupation any dwelling without sufficient bedrooms to meet that requirement has been categorised as over-occupied. In the case of under-occupation, any dwelling with more than two 'spare' bedroom above requirement has been categorised as under-occupied.

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

Table 5-4 Under / Over- Occupation by Tenure
Question 15a by Question 3 & Question 1

Tenure	% under occupied	% over- occupied
Owner occupied with mortgage	38.4	5.5
Owner occupied no mortgage	59.3	2.1
Private rented	23.4	6.2
Council rent	18.8	12.7
Other HA rented	10.4	15.4
Shared Ownership*	9.6	6.4
All stock	**39.7**	**6.0**

* Low volume of data Source: Dudley Housing Survey 2011

Over Occupation

5.4.5 The overall over-occupation level of 6.0% (7,815 implied households), is higher than the average UK level indicated by the Survey of English Housing 2007/8 at 2.7%.

5.4.6 The highest levels of over-occupation are in other HA Rented accommodation at 15.4% and council rented accommodation which at 12.7% is over double the overall level.

Under Occupation

5.4.7 The overall under-occupation figure of 39.7% was slightly lower than the average found in recent DCA surveys (around 40%). This is a factor of the population demographics and the property size profile.

5.4.8 Under-occupation within the owner occupied no mortgage sector, which will include a higher proportion of elderly households, was at 59.3% lower than the level of around 61.0% found in recent DCA surveys. However, the level in the owner occupied with mortgage sector is high at 38.4%.

5.4.9 Under-occupation in the Council rent rented sector (18.8%) was low in comparison to the all tenure average and the owner occupied forms of tenure, as might be expected.

5.4.10 The Housing Survey data estimated that there are around **4,729 social rented properties which are under-occupied by two or more bedrooms**. 4,326 of these are in the Dudley Council rented stock.

5.4.11 Tackling under-occupation of family houses to make best use of the existing stock would make a positive contribution to meeting need through better re-let supply although in practice it is recognised that this is difficult to achieve.

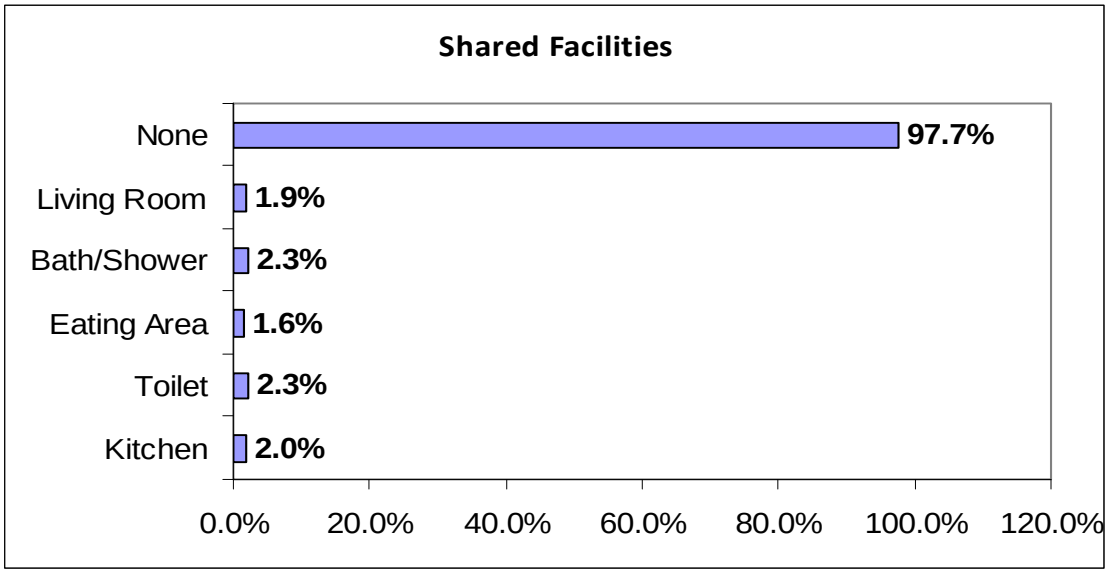
5.4.12 Addressing the under-occupation within the existing 3 and 4 bedroom social housing stock to assist in resolving over-crowding and making best use of the stock should be a housing priority.

5.5 Shared Facilities

5.5.1 Respondents were asked about the facilities they share with other residents within their accommodation but who were not in their household.

5.5.2 97.7% of households did not share any facilities with other residents. The toilet and Bath/Shower were both shared by 2.3% of households.

Figure 5-3 Shared Facilities (Question 6)



Source: Dudley Housing Survey 2011

5.6 Dudley Home Improvement Service

5.6.1 The Council's Home Improvement Service is part of a national network of over 300 home improvement agencies. The service provides a complete home repairs, improvements and adaptations service to homeowners and private tenants.

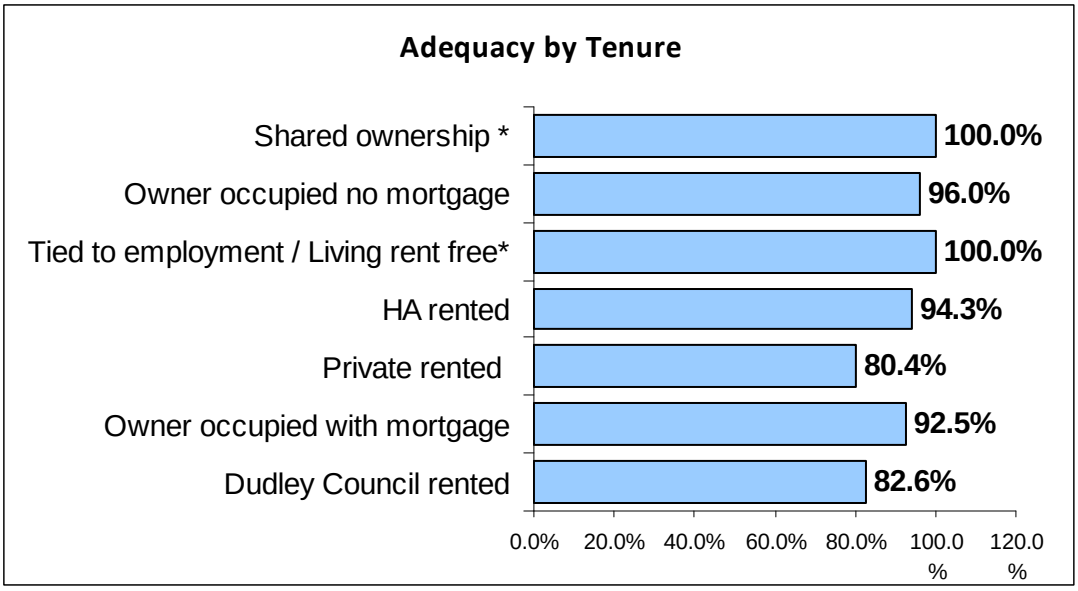
5.7 Adequacy of Present Dwelling / Improvement Required

5.7.1 91.1% of respondents indicated that their accommodation was adequate for their needs. A level in the region of 89% has been a typical result in recent DCA surveys.

5.7.2 8.9% of households in Dudley (11,094 implied) stated that their accommodation was inadequate. The Guidance test of inadequacy causing a housing need is based on those households in this situation actually needing to move to another dwelling. Some households may technically need to move but decide not to do so.

5.7.3 Some variation was evident in adequacy by tenure. The satisfaction level of 94.3% for HA rented and 82.6% for Council rented accommodation was higher than the average found for socially rented accommodation in recent DCA surveys (around 82%).

Figure 5-4 Adequacy by Tenure
Question 7 by Question 1

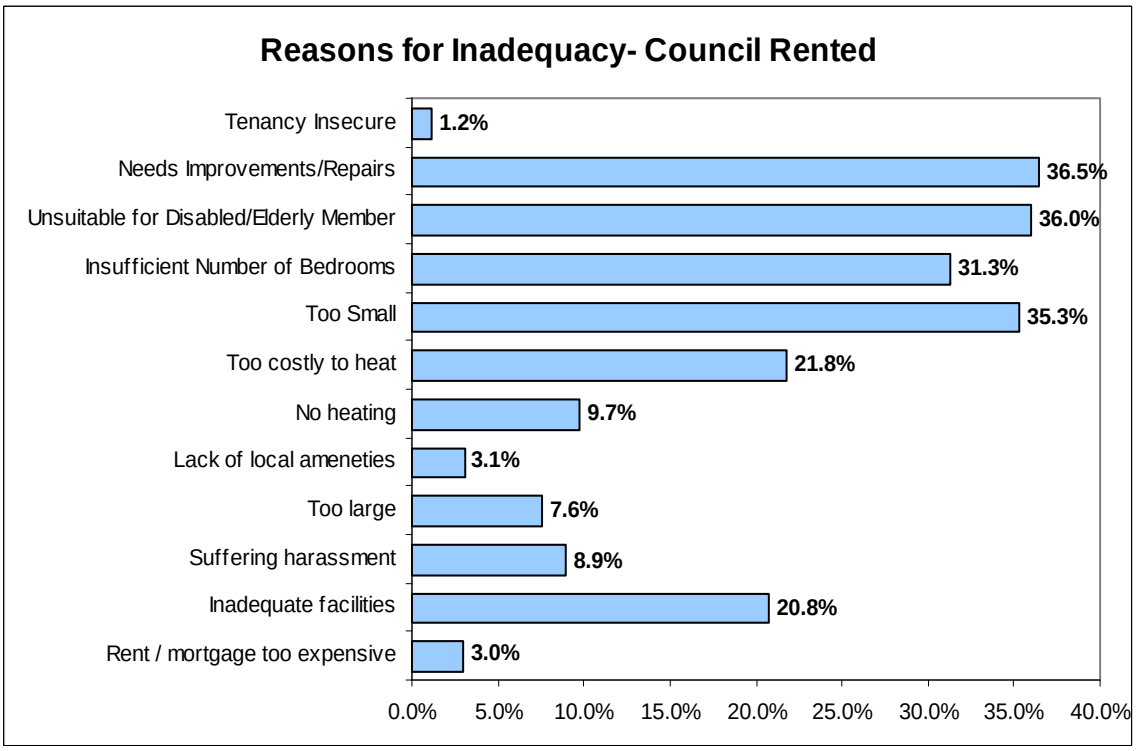


Source: Dudley Housing Survey 2011
* Low volume of data

5.7.4 The lowest level of adequacy was for the private rented sector at 80.4%.

5.7.5 The figure below shows the main reasons for inadequacy for the Dudley council rented sector.

Figure 5-5 Main reasons for Inadequacy in the Council rented sector

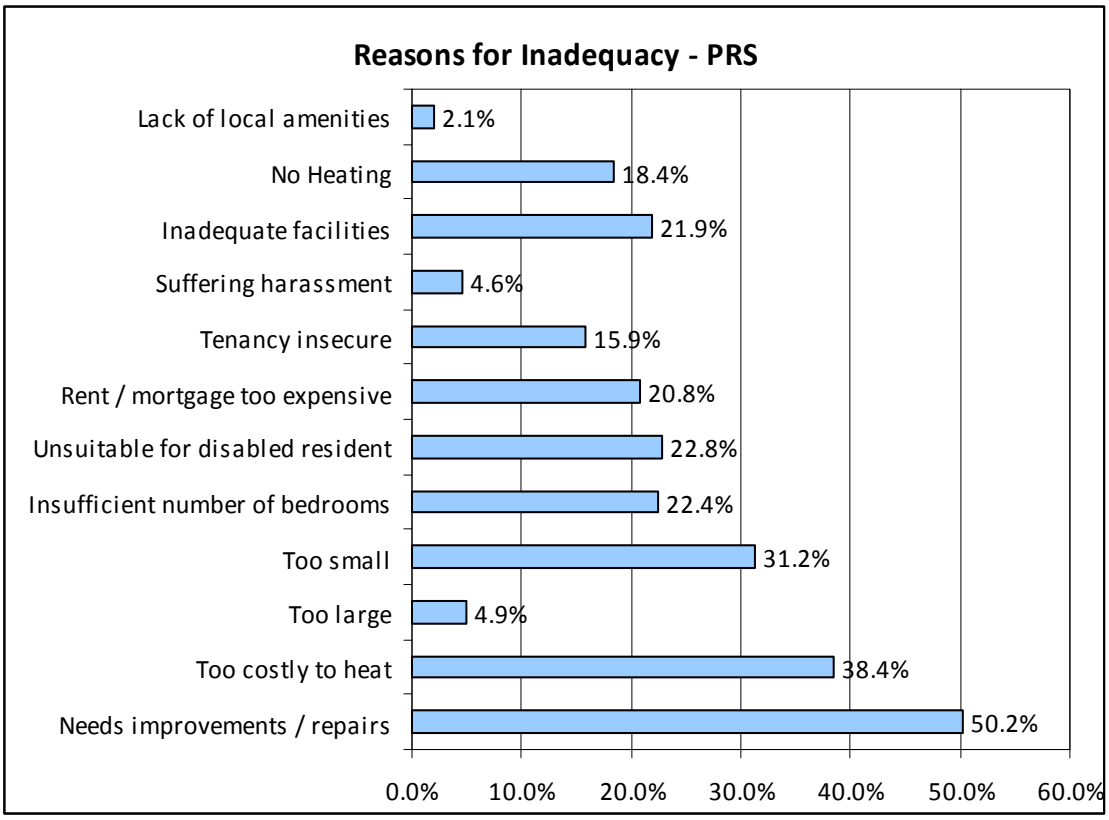


Source: Dudley Housing Survey 2011

5.7.6 1,755 implied households responded in the Private Rented Sector with respondents making an average of 2.5 choices each.

5.7.7 The figure below shows the main reasons for inadequacy for the Private Rented Sector with 'needs improvements/repairs' being the highest reason.

Figure 5-6 Main reasons for Inadequacy in the Council rented sector

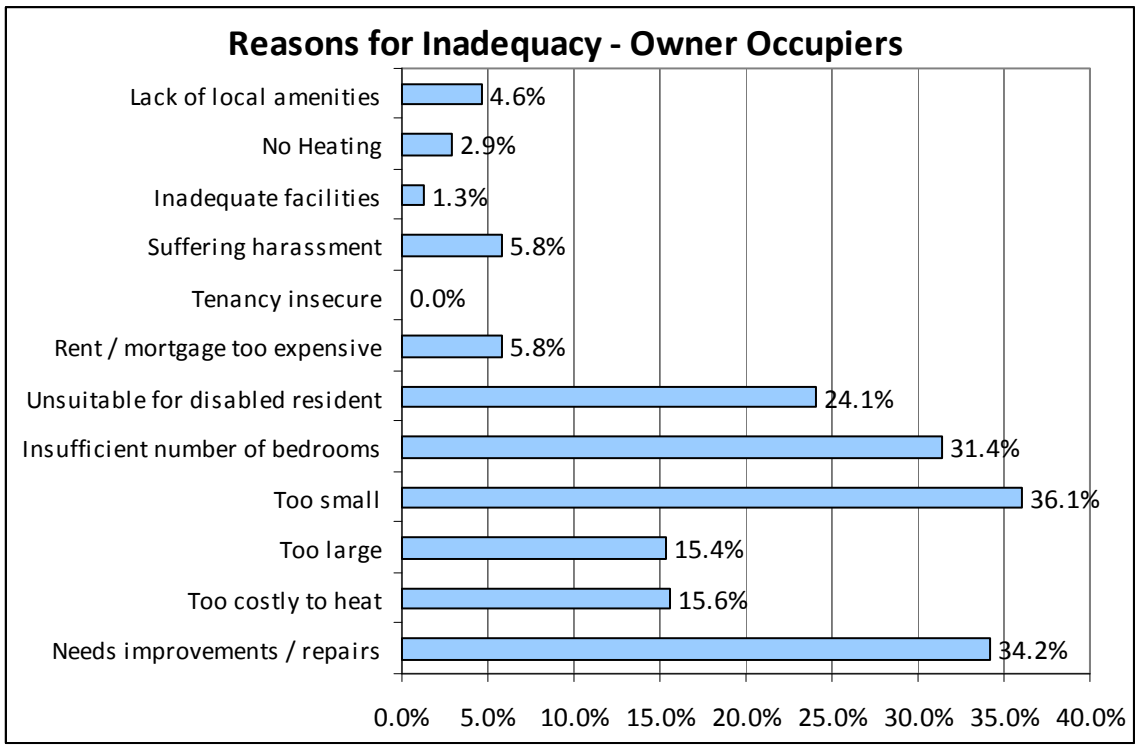


Source: Dudley Housing Survey 2011

5.7.8 5,666 implied households responded in the Owner Occupier Sector with respondents making an average of 1.8 choices each.

5.7.9 The figure below shows the main reasons for inadequacy for the Owner Occupier Sector with 'too small' being the highest reason.

Figure 5-7 Main reasons for Inadequacy in the Council rented sector



5.7.10

Source: Dudley Housing Survey 2011

5.7.11 Responses on the reason for inadequacy borough-wide were also invited, 11,989 implied households responded. The results in response to a multiple choice question are shown in Table 5-5 with respondents making an average of two choices each.

5.7.12 27.1% of responses identified an 'in house' solution relating to repairs, improvements, inadequate facilities and heating. 36.0% of households (4,319 implied) selected the need for improvement or repairs as one of their choices.

5.7.13 62.1% of responses indicated a solution requiring a move. The largest single issue in this group was that the home was too small, referred to by 35.4% of households as one of their choices, implying 4,249 cases.

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

5.7.15 21.6% of households said their home was too costly to heat and 7.3% stating that there was either no heating or the heating was insufficient. 7.8% said that their rent / mortgage were too expensive.

Table 5-5 Reason For Inadequacy Borough Wide
Question 8a

Reasons	% responses	% households	N^os^. implied (all choices)
Needs improvements / repairs	17.9	36.0	4,319
Too small	17.7	35.4	4,249
Insufficient number of bedrooms	15.0	30.3	3,618
Unsuitable due to the needs of disabled/elderly household member	13.6	27.4	3,283
Too costly to heat	10.8	21.6	2,595
Too large	5.3	10.6	1,272
Rent / Mortgage too expensive	3.9	7.8	929
No heating/insufficient heating	3.7	7.3	878
Lack of local amenities	2.2	4.3	517
Inadequate facilities	5.5	11.0	1,314
Suffering harassment	3.1	6.4	770
Tenancy insecure	1.3	2.7	326
Total	**100.0**		**24,070**

Source: Dudley Housing Survey 2011

5.7.16 Table 5-6 shows the responses for inadequacy by Township.

5.7.17 In North Dudley the highest reason for inadequacy was 'needs improvements repairs' (44.2%) followed by 'unsuitable due to the needs of a disabled household member (37.7%).

5.7.18 In Brierley Hill the highest response was 'too small' at 45.2%. This was followed by insufficient number of bedrooms at 43.1%.

5.7.19 The highest inadequacy in Dudley Central was 'too small' at 46.0% followed by 'insufficient number of bedrooms' at 23.6%.

5.7.20 In Stourbridge the highest response was for 'needs improvements / repairs' at 43.6%. 32.6% said their home had insufficient number of bedrooms.

5.7.21 In Halesowen the main reason for inadequacy was 'too small' at 31.6% followed by 'needs improvements / repairs' at 29.9%.

5.7.22 Overall, 7,489 households said that a move was necessary to resolve any inadequacy and of those households 50.7% indicated that they could afford a home of suitable size in the borough.

5.7.23 The largest proportion of households who said that a move was necessary to resolve any inadequacy are owner occupiers paying a mortgage (32.3%) followed by private rented at 18.8%.

Table 5-6 Reason For Inadequacy by Sub Area
Question 8a by Sub Area

Reasons	North Dudley	Brierley Hill	Dudley Central	Stourbridge	Halesowen
Needs improvements / repairs	970 (44.2%)	974 (40.4%)	516 (19.5%)	1,411 (43.6%)	448 (29.9%)
Too costly to heat	632 (28.8%)	452 (18.8%)	362 (13.7%)	979 (30.2%)	170 (11.3%)
Too large	35 (1.6%)	358 (14.9%)	478 (18.1%)	226 (7.0%)	175 (11.7%)
Too small	535 (24.4%)	1,088 (45.2%)	1,219 (46.0%)	933 (28.8%)	473 (31.6%)
Insufficient number of bedrooms	491 (22.4%)	1,039 (43.1%)	625 (23.6%)	1,056 (32.6%)	426 (28.5%)
Unsuitable due to the needs of disabled/ elderly household member	828 (37.7%)	609 (25.3%)	587 (22.2%)	804 (24.8%)	455 (30.4%)
Rent / Mortgage too expensive	28 (1.3%)	230 (9.6%)	255 (9.6%)	355 (11.0%)	60 (4.0%)
Tenancy insecure	0.0	47 (2.0%)	73 (2.8%)	169 (5.2%)	37 (2.4%)
Suffering harassment	414 (18.9%)	47 (2.0%)	96 (3.6%)	213 (6.6%)	0.0
Inadequate facilities	209 (9.5%)	254 (10.5%)	383 (14.5%)	185 (5.7%)	283 (18.9%)
No heating/insufficient heating	370 (16.9%)	195 (8.1%)	25 (0.9%)	233 (7.2%)	54 (3.6%)
Lack of local amenities	0.0	144 (6.0%)	0.0	282 (8.7%)	91 (6.1%)

Source: Dudley Housing Survey 2011

5.7.24 Residents were also asked if they felt their accommodation required any repairs or improvements in the next three years. 119,086 implied households responded. The results in response to a multiple choice question are shown in In all sub areas window repairs was the highest problem followed by the need for improved heating, insulation and roof repairs. It may be necessary for the council to carry out a 'raising awareness' exercise on what help and advice residents could get regarding these repairs.

5.7.25 Table 5-7 below with respondents making an average of 1.38 choices each.

5.7.26 In all sub areas window repairs was the highest problem followed by the need for improved heating, insulation and roof repairs. It may be necessary for the council to carry out a 'raising awareness' exercise on what help and advice residents could get regarding these repairs.

Table 5-7 Repairs / Improvements Required Borough Wide
Question 8d

Reasons	North Dudley	Brierley Hill	Dudley Central	Stourbridge	Halesowen
Additional Security	2,390 (12.6%)	2,623 (10.5%)	1,487 (5.5%)	1,895 (7.8%)	2,624 (11.1%)
Improved Heating	3,618 (19.1%)	3,096 (12.4%)	2,234 (8.2%)	3,319 (13.7%)	3,458 (14.6%)
Re-wiring	1,011 (5.3%)	2,760 (11.0%)	1,535 (5.6%)	2,013 (8.3%)	1,906 (8.1%)
Damp Proofing	1,347 (7.1%)	1,273 (5.1%)	1,696 (6.2%)	1,236 (5.1%)	1,654 (7.0%)
Roof Repairs	2,641 (13.9%)	3,056 (12.2%)	2,243 (8.2%)	2,898 (12.0%)	2,888 (12.2%)
Window Repairs	4,994 (26.4%)	4,749 (19.0%)	4,565 (16.7%)	4,373 (18.1%)	4,985 (21.1%)
Insulation	2,797 (14.8%)	2,991 (11.9%)	2,043 (7.5%)	3,133 (13.0%)	3,094 (13.1%)

None of these	8,336 (44.0%)	13,833 (55.2%)	17,560 (64.4%)	13,168 (54.5%)	12,003 (50.7%)
Other	1,261 (6.7%)	922 (3.7%)	886 (3.2%)	1,036 (4.3%)	1,218 (5.1%)
Total	**28,395 (100%)**	**35,303 (100%)**	**34,249 (100%)**	**33,071 (100%)**	**33,830 (100%)**

Source: Dudley Housing Survey 2011

5.8 Energy Efficiency Improvements

5.8.1 Residents were asked a series of questions relating to any future plans to upgrade the energy efficiency of their current property. 124,584 implied households responded (96.2%).

5.8.2 19.8% (24,700 implied) were intending on carrying out work to improve the energy efficiency of their home, the majority 80.2% (99,884 implied) were not intending to carry out any energy efficiency improvements.

5.8.3 The majority 42.9% (10,883 implied) were intending to carry out loft insulation. Responses for Cavity Wall Insulation, Solar Panels, Double Glazing and Condensing Boiler were fairly evenly spread ranging from 18.9% to 26.3%.

Table 5-8 Energy Efficiency Improvements
Question 15b

	% responses	% households	N^{os}. implied (all choices)
Loft Insulation	27.2	42.9	10,883
Cavity Wall Insulation	16.7	26.3	6,667
Solar Panels	16.5	26.1	6,614
Double Glazing	15.5	24.4	6,184
Condensing Boiler	12.0	18.9	4,790
SMART Meter	5.4	8.6	2,180
Other	4.2	6.6	1,670
Solid Wall External Insulation	2.5	3.9	998
Total	**100.0**		**39,986**

Source: Dudley Housing Survey 2011

6 THE BOROUGH HOUSING MARKET

6.1 Key Findings

- The data indicates strongly that there is an affordability problem arising from the relationship between local incomes and the realistic supply of the cheapest stock available.
- Between Q3 2010 and Q3 2011 house prices in the Borough fell by 4.7%, compared with a fall of 3.8% in the West Midlands.
- The average house price in the Borough in Quarter 3 2011 was £146,280.
- Entry levels ranging from £59,950 for a flat / maisonette to £89,500 for a 2 bed terraced property.
- The number of sales in The Borough has decreased by 66.9% over a 4 year period (2007-2011). A decrease of 2.5% was seen over the last 12 month period to September 2011.
- In The Borough the highest proportion of sales in Q3 2011 was for semi-detached properties at 40.8% compared with only 8.5% for flats / maisonettes.
- Entry level terraced property prices start at around £89,500 in Central Dudley rising to £104,995 in Stourbridge. 3-bed terraced properties start at £94,950 in Brierley Hill and rise to £114,995 in Stourbridge.
- Entry levels for flats start at £59,950 in Central Dudley and Brierley Hill and rise to £84,950 in Stourbridge. Entry levels for 2-bed flats start at £68,000 in North Dudley and rise to £107,960 in Stourbridge.
- Based on a weighted income average, 71.9% of concealed households cannot access the market for house purchase.
- The private rented sector in the Borough has risen to 6.2% in 2011, but still below the national average level of around 9%.
- There is a net shortfall of 1,423 private rented units per annum in the Borough.
- The entry level cost for a 1 bed flat in the private rented sector starts at £350 per month in Brierley Hill and Stourbridge and rises to £395 in North Dudley for a 1-bed flat. 2-bed flat rents range from £400 in North Dudley rising to £450 in Brierley Hill, Halesowen and Stourbridge.
- 61.9% of concealed households are priced out of the private rental market.

6.2 Strategic Implications

- There is a need to address affordability for new forming households who cannot buy or rent in the private sector.
- Housing providers need to be more flexible in the low cost home ownership product they offer essentially by looking at a more affordable model than shared ownership. This could be by the provision of rent to buy properties or a shared equity model.
- Demand for rental properties has increased due to the state of the current market, the lack of mortgage availability and a breakdown of relationships.
- More properties are currently being rented due to the vendor being unable to sell, particularly for larger properties.
- An increase in higher quality housing provided in this sector could also address the short term needs of young professional households looking for short term career linked accommodation and those unable to buy.
- Low private rent levels narrow the income bands where intermediate housing can play a role and they will not provide a basis for investment in quality rented housing if there is a better intermediate product available at a similar cost.

6.3 Introduction

6.3.1 This section provides an analysis of indicators of housing market activity to provide an understanding about changes in demand over time and to identify any pressure points within the Borough.

6.3.2 Sources of data utilised are:-

- HM Land Registry Data to Quarter 3, 2011;
- The Bank of England Industry Wide Figures;
- The Council of Mortgage Lenders (CML);
- 2011 DCA Estate Agency Survey data.

6.3.3 It should be noted that the Halifax house price data and Land Registry data are not absolutely comparable. Land Registry data on property price increase levels tend to be lower because it includes cash transactions but it is less reliable on a quarterly basis because it only calculates actual transactions and the figures are affected by changes in the mix of properties between the current and previous periods.

6.3.4 The Halifax data measures a constant mix of properties by type and size which removes the changing mix factor but does not include lower price cash transactions.

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

6.4 National Picture

6.4.1 Since 2008, the UK market has seen a crisis in economic terms starting with insecurity in the financial markets following the sub-prime mortgage crisis beginning in the American market. This led to a fall in house prices throughout the UK which has left recent marginal buyers, and those on 100% mortgages with negative equity.

6.4.2 Rising unemployment, low consumer confidence and the reduced availability of mortgages / credit is an issue and will remain a serious constraint to the recovery of the housing market until it is resolved.

6.4.3 Overall there has been little change in either the level of sales or the number of properties for sale since late 2010. These steady market conditions have helped to stabilise house prices in 2011 and this pattern is expected to continue over the rest of this year.

6.4.4 Land Registry data indicates that average property prices in the 3rd quarter of 2011 have decreased by around 1.1% over the last year, compared to the 2nd quarter of 2010.

6.4.5 The Bank of England industry-wide figures show that in the 2nd quarter of 2011, gross mortgage lending has increased by 11% on the first quarter of 2011 and decreased by 3% from the second quarter of 2010.

6.4.6 The number of re-mortgage loans advanced in May 2011 increased by 17% from April 2011. The increase in re-mortgage lending is likely to be linked to the expectations of an increase in interest rates.

6.4.7 However in Dudley the Mortgage Arrears Service has seen an increase in re-mortgages to service other debts or extend the mortgage repayment term.

6.5 Regional Picture

6.5.1 The table below shows the house price inflation over the last year and over the last quarter.

6.5.2 The Land Registry data for the West Midlands Region at the end of the 3rd quarter 2011 showed a rise over the quarter of +3.2%. In Dudley Borough, average house prices have also risen by a more modest amount of 0.6% over the quarter.

6.5.3 Land Registry data shows that average house prices in the Borough decreased by 4.7% over the year from the 3rd quarter 2010 to the 3rd quarter 2011.

Table 6-1 House Price Inflation

	Change over year to 30th September 2011 (%)	Change over quarter to 30th September 2011 (%)
West Midlands	-3.8	+3.2
Dudley	-4.7	+0.6

Source Land Registry Data, © Crown Copyright

6.6 Average House Prices

6.6.1 Average house prices in the Regional Market and local market are shown in Table 6-2 below. The table shows the details of the prices paid by house type using the Land Registry. Land Registry data incorporates all transactions at Local Authority level.

Table 6-2 Average Regional House Prices (£) – All Buyers Q3 2011

Property Type	West Midlands Region	Borough
Terraced	126,725	115,752
Semi-detached	153,945	132,966
Detached	280,870	221,750
Bungalows	-	-
Flats	112,196	90,175
All Properties	**176,576**	**146,280**

Source: Land Registry Residential Property Price Report, Quarter 3 2011, © Crown Copyright

6.6.2 The table below examines average house prices for the Borough recorded by the Land Registry, against house prices in the surrounding local authority areas of South Staffordshire, Wolverhampton, Sandwell, Birmingham and Bromsgrove.

Table 6-3 Land Registry Average House Prices (£) - All Buyers Q3 2011

Property Type	Dudley	South Staffordshire	Wolverhampton	Sandwell
Terraced	115,752	142,218	97,734	108,812
Semi-detached	132,966	158,238	117,000	127,097
Detached	221,750	271,387	215,720	176,827
Flats & maisonettes	90,175	90,860	84,5821	70,031
All properties	**146,280**	**200,080**	**128,153**	**118,896**

Property Type	Birmingham	Bromsgrove
Terraced	126,367	178,078
Semi-detached	157,565	193,486
Detached	321,312	343,766
Flats & maisonettes	115,064	122,700
All properties	**158,980**	**250,402**

Source: Land Registry Residential Property Price Report, Quarter 3 2011
© Crown Copyright

6.6.3 The average property price across all the six local authority areas is £167,131 and the average price in Dudley of £146,280 is around 14.3% below this figure.

6.6.4 The highest average price across all areas is in Bromsgrove (£250,402), followed by South Staffordshire (£200,080). The lowest average price is in Sandwell (£118,896).

6.6.5 The average price of a terraced property is cheapest in Wolverhampton (£97,734) followed by Sandwell (£108,812). The highest average price of a terraced house is in Bromsgrove (£178,078).

6.6.6 The highest average price of a flat/maisonette is in Bromsgrove (£122,700) and Sandwell has the lowest average price for flats across all the areas at £70,031

6.6.7 The differences in average prices of properties, particularly in the entry level stock of terraced houses and flats is assumed to have an effect on out-migration from Dudley to the surrounding areas.

6.6.8 There is a potential consequence of a low level of terraced stock and higher price levels that there is a likelihood of out-migration from Dudley to areas such as Sandwell and Wolverhampton where the average price of entry level properties are lower, particularly from concealed households looking for cheaper housing.

6.7 Sales Transactions

6.7.1 Table 6-4 below shows the number of sales by property type in the Region and in the Borough in Quarter 3 2011. This is compared with the sales levels four years previous (Q3 2007).

6.7.2 The data shows a decline in sales both regionally and locally over the four year period since Q3 2007. In the Region the largest decrease in sales was seen in flats & Maisonettes at 99.3%, followed closely by terraced properties at 97.3%.

6.7.3 In Dudley, semi-detached properties showed the largest fall in sales by 87.9% followed by flat / maisonette properties 74.7% and terraced houses by 73.9%.

Table 6-4 Sales Transactions Q3 2007 / Q3 2011

Property Type	West Midlands Region			Dudley		
	Sales Q3 2011	Sales Q3 2007	Difference +/- (%)	Sales Q3 2011	Sales Q3 2007	Difference +/- (%)
Terraced	4,238	8,362	-97.3	219	381	-73.9
Semi-detached	5,294	9,025	-70.5	338	635	-87.9
Detached	4,048	5,773	-42.6	201	244	-21.4
Flats & Maisonettes	1,415	2,820	-99.3	71	124	-74.7
All Properties	**14,995**	**25,980**	**-73.3**	**829**	**1,384**	**-66.9**

Source: Land Registry Residential Property Price Report, Quarter 3 2007 & 2011, © Crown Copyright

6.7.4 The following table compares Q3 2011 sales transactions by Q3 2010 sales transactions by property type in Dudley and the West Midlands.

Table 6-5 Sales Transactions Q3 2010 & Q3 2011

Property Type	West Midlands Region			Dudley		
	Sales Q3 2011	Sales Q3 2010	Change +/- (%)	Sales Q3 2011	Sales Q3 2010	Change +/- (%)
Terraced	4,238	4,284	-1.1	219	241	-10.1
Semi-detached	5,294	5,170	+2.3	338	330	+2.4
Detached	4,048	3,983	+1.6	201	181	+10.0
Flats & Maisonettes	1,415	1,474	-4.2	71	98	-38.0
All Properties	**14,995**	**14,911**	**+0.6**	**829**	**850**	**-2.5**

6.7.5 Overall the total property sales in the Region have risen by a modest 0.6%. Volumes of sales for semi detached properties showed an increase of +2.3% and detached properties showed a small increase of +1.6%.

6.7.6 Overall the total property sales in Dudley Borough have decreased by 2.5%. The decrease in sales was for entry level properties with a -38.0% seen in flats and maisonettes and -10.1% for terraced properties.

6.7.7 The highest levels of sales in Dudley are for semi-detached properties at around 40.8% followed by terraced properties at 26.4%. The main sales in the Region are for semi-detached properties at 35.2% followed by terraced properties at 28.3%.

Table 6-6 Percentage of Sales by Type for Q3 2011

Property Type	West Midlands Region	Dudley
	Sales Q3 2011 (%)	Sales Q3 2011 (%)
Terraced	28.3	26.4
Semi-detached	35.2	40.8
Detached	27.0	24.3
Flats & Maisonettes	9.5	8.5

6.8 Affordability

6.8.1 Housing is now technically at its most affordable than it has been for the last 7 years. Mortgage payments at 12.3% of earnings are now the lowest since January 2004 and a quarter of the unsustainable peak of 48% in July 2007.

6.8.2 However, despite the outlook for affordability being more optimistic, the small supply of properties on the market and tightening of lending criteria for mortgages at high loan to valuation ratios (LTV) has resulted in a 46% decline of first time buyers coming into the market in 2008 than a year before.

6.8.3 This is now increasing slowly with increases of 3% in 2009 and 0.3% in 2010, whilst numbers are increasing, numbers of first time buyers are still half what they were in 2006.

6.8.4 Existing owner occupiers have seen a significant reduction in mortgage payments for those who are not tied on a fixed rate mortgage, or who have recently purchased. These savings, from a combination of lower house prices and interest rates now at record lows, are only available at low LTV rates for those with established equity.

6.8.5 From 2008 – 2009 there were very limited supply of loans available to first purchasers at LTV levels above 75% and the availability of a large deposit is now the major hurdle in achieving access to house purchase. Currently there are a much wider variety of loans available up to 90% but these are only available with high booking fees and higher interest rates in comparison to the standard variable rate.

6.8.6 The table below shows a selection of the mortgages available in the current market for first time buyers from major High Street lenders.

Table 6-7 Current Mortgages Deals for First Time Buyers

Lender	Deposit	Interest rate	Terms	Booking Fee
Natwest	10% FTB	6.15%	5 Year fixed	Free (FTB only)
	10%	5.69%	2 year fixed	£999
	15%	4.19%	2 year fixed	£999
	40%	3.15%	2 year fixed	Free
HSBC	10%	4.69%	2 year fixed	free
	10%	4.89%	5 year fixed	free
	15%	4.39%	2 year fixed	free
	20%	3.94%	2 year fixed	£599
	40%	3.28%	5 year fixed	£1,999

Source: www.mortgageguide.co.uk / individual lenders website (November 2011)

6.8.7 Mortgage rates at present are far lower than at the 2007 peak where it was 7.69% for the standard variable rate and 6.58% for a two year fixed rate.

6.8.8 We found no available mortgage products from high street lenders at 95% to first time buyers or existing borrowers.

6.8.9 Some lenders are offering a 90% Loan to Valuation (LTV) mortgage over a fixed term, and have been more accessible in low arrangement fees (often free) but with much higher interest rates. However 90% mortgage availability is much better than has been seen in the last 6 months. The issue is also whilst banks appear to be offering more mortgage availability, how many loans are actually being offered at these rates as most are assessed on individual assessment.

6.8.10 Interest rates reflecting the current Standard Variable rates are only available to 25% - 40%+ deposit and often require paying a large arrangement fee. The reality is that there is a very limited availability of finance for high percentage loans and very strict criteria applies.

6.8.11 The table has specifically focussed upon fixed rate mortgages; offers were found for a variety of different mortgage products i.e. Variable rate mortgages, trackers, discounted variable rates but had similar conditions and arrangement fees as the fixed rate deals.

6.8.12 The best deals available for existing borrowers are at interest rates around 3% to 4% and these are also offered with high arrangement fees and a LTV ratio of 40% to 75%.

6.9 The Mortgage Market

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

6.9.2 The impact of the credit crunch was first felt in the UK in the mortgage lending industry with the demise of the Northern Rock in 2007. The major government support into the industry has assisted in providing stability; however there remains a major problem of a lack of funds to lend across virtually all lenders.

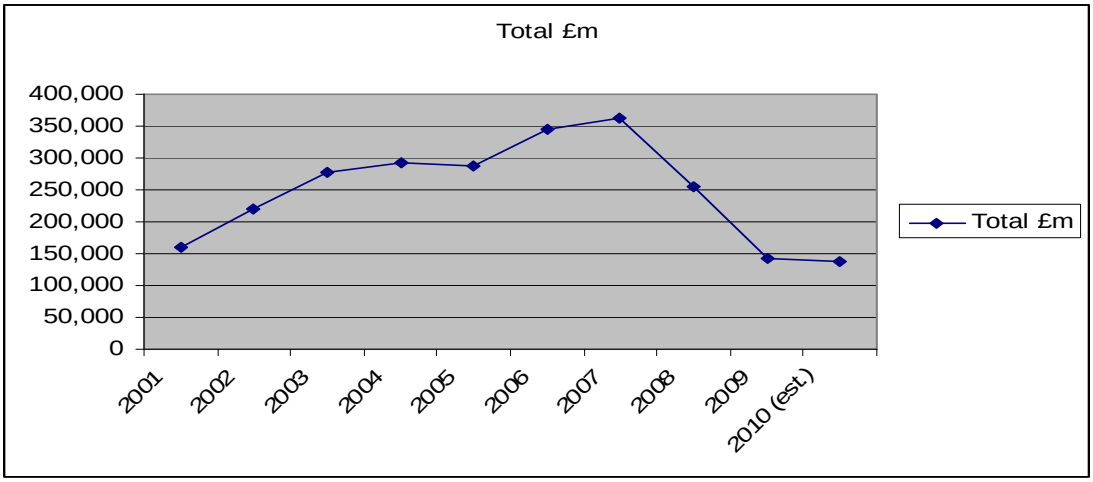
6.9.3 There has been a 6% drop in gross mortgage lending from November to December 2010. This is estimated at £11.0 billion in December from £11.7 billion in November and is an 18% decrease from December 2009.

6.9.4 For 2010 as a whole lending totalled £136.3 billion, slightly above the CML annual forecast of £135 billion. However, it is the lowest annual total since 2000 (£119.8 billion). Gross mortgage lending in 2011 is estimated to be £135 billion compared to £360 billion at its pre-crunch peak.

6.9.5 The CML acknowledges that recent inflationary pressures have increased the possibility of a rate rise sooner than previously expected. However, the CML expects that even if there is a rise, the base rate is unlikely to exceed 1% in this current year (2011).

6.9.6 Figure 6-1 shows the difference in gross mortgage lending over the past 10 years.

Figure 6-1 Gross Mortgage Lending



Source: CML Research, Bank of England

6.9.7 The Council of Mortgage Lenders (CML) states that there are signs of house prices stabilising and more properties coming onto the market following the elimination of home information packs. This could improve liquidity in the market but transaction levels are subdued and are likely to remain so while access to credit remains constrained.

6.9.8 Current constraints are an issue not just for first time buyers but also for existing recent buyers and those without a large equity cushion. Funding constraints apply across the whole market.

6.9.9 The following table shows the details for house purchase loans and re-mortgage loans from September 2010 to September 2011.

6.9.10 House purchase lending decreased between August 2011 and September 2011 by around 2%. The number of re-mortgage loans increased between September 2010 and September 2011 by 25%.

Table 6-8 Loans for house purchase and re-mortgage September 2010 – September 2011

	Number of house purchase loans	Value of house purchase loans £m	Number of re-mortgage loans	Value of re-mortgage loans £m
September 2011	**48,200**	**7,100**	**34,200**	**4,300**
Change from August 2011	-2%	-5%	-1%	n/c
Change from September 2010	+3%	+3%	+25%	+26%

Source: CML September 2011 (data released 11 November 2011)

6.9.11 The latest data on loans specifically to first-time buyers (FTB) is outlined below.

6.9.12 There were 18,200 loans advanced to first-time buyers in September 2011, a rise of 5.0% from August 2011 and up by 5.0% from September 2010.

6.9.13 The typical first time buyer in September 2011 had a deposit of 20% and they borrowed 3.24 times their income.

Table 6-9 Loans to first-time buyers September 2010 – September 2011

	Number of loans	Value of loans £m	Average loan to value	Average income multiple	Proportion of income spent on interest payments
September 2011	**18,200**	**2,200**	**80%**	**3.24**	**13.4%**
Change from August 2011	1%	n/c	80%	3.23	13.0%
Change from September 2010	5%	5%	76%	3.25	13.4%

Source: CML September 2011

6.9.14 Some lenders are offering a 90% mortgages have high arrangement fees in excess of £700, some as high as £1,500. The reality is the lower the deposit, the higher the interest rate.

6.9.15 Nationally the number of FTB's has fallen from 181,500 in the first 6 months of 2007 to 86,000 in the first half of 2011. The average FTB deposit in the first six months of 2011 was £27,719; this was more than double the average of £12,874 in 2001.

6.9.16 The average age of an FTB is 29. FTBs in Yorkshire and Humber and Wales are on average the youngest at 27 years old. The CML estimate that 84% of FTBs aged under 30 had help with their deposit in 2010, compared with 38% in 2005. However for those without financial support from family CML data estimates that the average age has risen from 28 to 31 over the same period.

6.9.17 According to a new report commissioned by the Halifax more First Time Buyers are put off from applying for a mortgage through fear of rejection. 64% of non-homeowners believe they have no prospects whatsoever of buying a home therefore creating a generation of renters.

6.9.18 The report revealed wide spread pessimism about lenders and the mortgage application with 84% of FTB's being put off by a belief that banks do not want to lend to them and find excuses to turn them down. 92% see it as hard for FTB's to get a mortgage, with 60% seeing it as very hard or virtually impossible.

6.9.19 If attitudes become a reality the shape of the UK housing market will change to a nation of renters within the next generation.

6.10 House Price Sub-Areas

6.10.1 In order to further analyse house prices in the Borough, the Council have grouped the Borough into 5 sub-areas. The Townships analysed are shown in the following table.

Table 6-10 Sub-Area Structure

Sub-areas	Wards contained within
Dudley	*Sedgley, Coseley East, Upper Gornal & Woodsetton, Gornal*
Central Dudley	*Kingswinford North & Wall Heath, Kingswinford South, Brockmoor & Pensnett, Wordsley, Brierley Hill*
Brierley Hill	*Castle & Priory, St James's, St Thomas's, Netherton, Woodside & St Andrews, Quarry Bank & Dudley Wood*
Halesowen	*Amblecote, Wollaston & Stourbridge Town, Lye & Stourbridge North, Norton, Pedmore & Stourbridge East*
Stourbridge	*Belle Vale, Cradley & Wollescote, Hayley Green & Cradley South, Halesowen North, Halesowen South*

6.11 Entry Sales Levels in the Borough

6.11.1 Entry to the market is clearly dependent on availability, a factor which is particularly critical for low income households who can only enter the market in any numbers where there is an adequate supply of affordable dwellings.

6.11.2 First-time buyers as new entrants to the housing market do not purchase houses at average prices as they do not have average incomes. Although average prices are useful for comparisons in general they are not the purchase levels used in assessing the ability of households to enter local markets.

6.11.3 An internet survey was undertaken to ascertain the cost of the cheapest units available i.e. the lowest quartile stock costs for sale in each of the six sub-areas. These are detailed in the following table.

Table 6-11 Entry Sales Levels (£) in the Borough – November 2011

Property Type	North Dudley	Central Dudley	Brierley Hill
1-Bed Flat	62,995	59,950	59,950
2-Bed Flat	68,000	105,000	79,950
2-Bed Terraced	89,950	89,500	89,950
3-Bed Terraced	110,000	109,950	94,950
2-Bed Semi	97,000	98,950	99,950
3-Bed Semi	139,950	109,950	126,000

Property Type	Halesowen	Stourbridge	Borough-Wide
1-Bed Flat	65,000	84,950	65,000
2-Bed Flat	84,950	107,960	84,950
2-Bed Terraced	99.500	104,995	92,500
3-Bed Terraced	113,950	114,995	107,950
2-Bed Semi	109,950	115,000	104,500
3-Bed Semi	157,950	152,950	135,000

Source: DCA House Price Survey November 2011 -

6.11.4 Although the average price of a terraced property in Dudley according to the Land Registry survey is £115,752, sales levels vary across the Borough with the lowest entry prices, starting at around £89,500 in Central Dudley rising to £104,995 in Stourbridge. 3-bed terraced properties start at £94,950 in Brierley Hill and rise to £114,995 in Stourbridge.

6.11.5 Entry levels for flats start at £59,950 in Central Dudley and Brierley Hill and rise to £84,950 in Stourbridge. Entry levels for 2-bed flats start at £68,000 in North Dudley and rise to £107,960 in Stourbridge.

6.11.6 2 bed semi-detached properties start at £97,000 in North Dudley and rise to £115,000 in Stourbridge. 3 bed semi-detached houses start at £109,950 in Central Dudley and rise to £157,950 in Halesowen.

6.11.7 The household survey asked concealed households what level of mortgage they were prepared to pay for their first home.

6.11.8 87% of concealed households responded on the maximum mortgage they would pay. 84.3% could not or would not pay more than £450 a month.

Table 6-12 Maximum Monthly Mortgage of Concealed Households
Question 38a

Monthly Mortgage	All concealed households moving	
	%	Cum %
Under £300	30.7	30.7
£301 - £400	28.5	59.2
£401 - £450	25.1	84.3
£451 - £650	12.2	96.5
£651 - £865	1.1	97.6
Above £865	2.4	100.0

Source: Dudley Housing Needs Survey 2011

6.12 Purchase Income Thresholds

6.12.1 The cheapest entry levels (lowest quartile) of the smallest units were assessed to enable threshold income levels to be calculated. These are based on 95% mortgage availability and a 3.5 x gross income lending ratio for single earner households and 2.9 x gross household income for dual income households, the levels recommended in the 2007 Strategic Housing Market Assessments – Practice Guidance (page 42).

6.12.2 Table 6-13 and Table 6-14 below outline the income ranges needed to enter the market in the six Township areas for single and dual households.

6.12.3 71.9% of concealed households forming earn below the amount to access as a single income household. The ability of concealed households to access the market within the Borough is clearly very limited.

Table 6-13 Single Income Thresholds (£)

Area	Income Thresholds (£)		
	1 bed Flat	2 bed Flat	2 bed Terraced
North Dudley	17,100	18,500	24,400
Central Dudley	16,300	28,500	24,300
Brierley Hill	16,300	21,700	24,400
Halesowen	17,600	23,100	27,000
Stourbridge	23,100	29,300	28,500
Borough-wide	17,600	23,100	25,100

Source: DCA House Price Survey November 2011; figures rounded to nearest hundred

Table 6-14 Dual Income Thresholds

Area	Income Thresholds (£)		
	1 bed Flat	2 bed Flat	2 bed Terraced
North Dudley	20,600	22,300	29,500
Central Dudley	19,600	34,400	29,300
Brierley Hill	19,600	26,200	29,500
Halesowen	21,300	27,800	32,600
Stourbridge	27,800	35,400	34,400
Borough-wide	21,300	27,800	30,300

Source: DCA House Price Survey November 2011; figures rounded to nearest hundred - *low sample

6.13 The Private Rented Sector

6.13.1 The private rented sector stock distribution in 2011 shows the variation of supply particularly between the Townships. The more urban Townships had stock levels of 28.8% much higher than the Borough average of 6.2%, as would be expected.

6.13.2 An assessment of turnover relative to demand shows that over 5 years to 2016 the survey data suggests that around 2,100 units will become available, around 420 a year. 3,253 households, 651 a year, require market rented housing, leaving a shortfall of 1,423 units, 285 per annum.

Table 6-15 Supply / Demand of Private Rented Stock (next 5 years)

Supply	All House Types
Existing Households Moving within Borough	1,511
Out-migrating Households	589
Total Supply	**2,100**
Demand	**All House Types**
Existing Households Moving within Borough	601
In-migrant Households	1,888
Total Existing Household Demand	**2,489**
Concealed Households Forming	1,034
Total Demand	**3,523**
Net (Shortfall)	**1,423**

6.14 Private Sector Rent Levels

6.14.1 The data from the internet survey identified the private sector rent levels by property type and size and location set out below.

6.14.2 The private rented sector starts at £350 per month in Brierley Hill and Stourbridge and rises to £395 in North Dudley for a 1-bed flat. 2-bed flat rents range from £400 in North Dudley rising to £450 in Brierley Hill, Halesowen and Stourbridge.

6.14.3 Two bed terraced house entry rent levels range from £375 in Brierley Hill rising to £495 in Halesowen.

6.14.4 Three bed terraced properties entry level prices start from £495 in central Dudley, Brierley Hill and Stourbridge rising to £675 in Halesowen.

6.14.5 2-bed semi detached properties cost from £475 pcm in Brierley Hill and Halesowen rising to £650 in Halesowen and Stourbridge. 3-bed semi detached properties can be rented from £500 pcm in Central Dudley rising to £650 in Halesowen and Stourbridge.

Table 6-16 Average and Entry Rent Levels, November 2011 (£ p/m)

Property Type	North Dudley		Central Dudley		Brierley Hill		Halesowen		Stourbridge		Borough-wide	
	Average	**Entry**	Average	**Entry**	Average	**Entry**	Average	**Entry**	Average	**Entry**	Average	**Entry**
1-Bed Flat	418	**395**	394	**365**	377	**350**	-nd-	**-nd-**	395	**350**	397	**365**
2-Bed Flat	486	**400**	464	**425**	469	**450**	530	**450**	475	**450**	483	**425**
2-Bed Terraced	509	**475**	495	**450**	475	**375**	510	**495***	519	**485**	502	**475**
3-Bed Terraced	539	**525**	506	**495**	599	**495**	713	**675***	524	**495**	551	**495**
2-Bed Semi-detached	518	**495**	528	**500**	502	**475**	550	**475***	547	**495**	523	**495**
3-Bed Semi-detached	584	**550**	540	**500**	644	**595**	703	**650**	682	**650**	610	**550**

Source: DCA House Price Survey November 2011 **low data - n/d- no data available*

6.14.6 Concealed households in the household survey gave details of how much rent per week they could afford to pay. Responses were received from 85% of concealed households moving.

Table 6-17 Maximum Monthly Rent of Concealed Households
Question 38a

Monthly rent	All concealed households moving	
	%	Cum %
Under £300	30.7	30.7
£301 - £350	28.5	59.2
£351 - £430	25.1	84.3
£431 - £650	12.2	96.5
£651 - £865	1.1	97.6
Above £865	2.4	100.0

6.14.7 This data was examined to see if those who had specified their preferred tenure as Private Rent could actually access the market price levels that were identified in the Estate Agents Survey.

6.14.8 The data indicates that 69.3% of the concealed households responding are priced out of the rented market.

6.15 Affordable Rents

6.15.1 The Coalition Government has decided to introduce Affordable Rents up to 80% of local market value for new social rented stock. This decision is to encourage RPs to be less reliant on grant aid for new build schemes and self finance the schemes by charging a greater amount of rent.

6.15.2 The requirement for property size in the intermediate housing market is for 1 and 2-bedroom units to meet the needs of concealed households, unable to access the market sector as a first time buyer. This is explained further in paragraph 14.6.13.

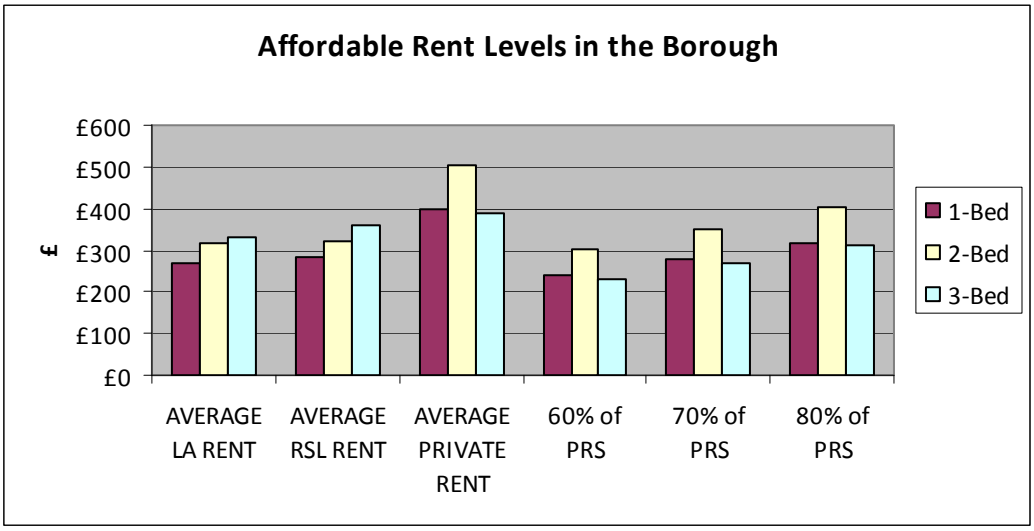
6.15.3 The decision to introduce Affordable Rents at up to 80% of local market value for new social rented stock effectively removes discounted market rent as an intermediate housing option as this was based on the same principal of 80% of the cost of the local private rented sector.

6.15.4 Affordable rent is a key funding option in providing social housing however with most areas of the Borough having a very low cost gap between social and private rents this option does not seem viable.

6.15.5 Introducing Affordable Rent will therefore be a challenge for registered providers and the Council and RP will need to work together to produce a delivery model.

6.15.6 The graph below shows the levels for the whole of The Borough. There is little margin on all house sizes at 60% and 70% but it may be viable on 2 bed properties at 80%.

Figure 6-2 The Borough Affordable Rent Levels



Source: RP rents from Tenant Services Authority, PRS Right move

6.15.7 **Appendix V** contains analysis of each Sub Area showing the approximate level of Affordable Rents that could be applicable to each area.

6.16 Local Housing Allowance for Single People

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

6.16.2 Currently a single person aged under 25 years, who does not have a dependant or a non-dependant person living with them, will be entitled to the standard rate of Local Housing Allowance for a room in shared accommodation.

6.16.3 However from January 2012 the shared room rate restriction will apply to single people aged under 35 years. Current exemptions, for example for those in receipt of severe disability premium and living in certain types of supported accommodation, will continue to apply.

6.16.4 However when considering housing needs the SHMA Practice Guidance 2007 states that we must include anyone over the age of 25 years sharing facilities. Therefore until new guidance is published anyone over the age of 25 years will be included in the calculation for future housing need.

6.16.5 Currently people renting from a council or other social housing **are not** affected by the Local Housing Allowance.

6.17 Rental Income Thresholds

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

6.17.2 The cheapest rental property in the Borough was in Brierley Hill and Stourbridge. 30.7% of all concealed households in the survey achieved an income to access the market.

Table 6-18 Rental Income Thresholds – November 2011

Area	Income Thresholds (£)		
	1 bed Flat	2 bed Flat	2 bed Terraced
North Dudley	19,000	19,200	22,800
Central Dudley	17,500	20,400	21,600
Brierley Hill	16,800	21,600	18,000
Halesowen	-nd-	21,600	23,800*
Stourbridge	16,800	21,600*	23,300
Borough-wide	17,500	20,400	22,800

Source: DCA House Price Survey November 2011 *NB Figures rounded to nearest hundred.*
**low sample* *n/d- no data available*

6.18 Eligibility for Affordable Housing

6.18.1 The PPS3 definition of affordable housing is outlined in paragraph 14.2.1. The fundamental issue is that to be eligible for affordable housing, a household cannot without assistance resolve their housing requirements in the private market either to buy or rent.

6.18.2 The income thresholds assessed in the private rented sector provide the ceiling level by Township within the Borough above which households would not be eligible for affordable housing in the terms of the Guidance definition. In effect the incomes required to access the private rented sector would apply as they are lower than those required to purchase in each sub-area as outlined in Section 6.

6.18.3 The private rented sector has grown to 6.2% of the housing stock in 2011. An increase in higher quality housing provided in this sector could also address the short term needs of young professional households looking for short term career linked accommodation and those unable to buy.

6.18.4 Low private rent levels narrow the income bands where intermediate housing can play a role and they will not provide a basis for investment in quality rented housing if there is a better intermediate product available at a similar cost..

6.18.5 Intermediate affordable housing can include shared ownership, shared equity or discounted market housing and is usually accessed by those who cannot afford to buy in outright in the housing market.

6.18.6 A report on the role of intermediate housing in the West Midlands was written by Housing Vision Consultancy in 2010.

7 MIGRATION

7.1 Key Findings

- 4,935 households had in-migrated to Dudley over the last three years from outside the borough, 22.6% had moved from Sandwell and 21.8% from Birmingham; 12.7% had moved from elsewhere in the UK.
- The main reason for the move to into the Borough in the last three years was needed more space (36.6%), relationship / family breakdown 17.2% and wanted to buy 16.2%.
- The majority had moved to their particular location due to the right size and type of home 60.1%, Closer to family / friends / partner at 41.3% and ability to afford local housing at 31.3% were all the most important reasons.
- Almost a third of in-migrating households moved into the Borough to form their first household.
- Over the next five years 19.8% of existing households and 8.7% of concealed households are expected to move out of the borough.
- In the case of both existing and concealed households the main single interest was in moving to elsewhere in the UK.
- The main reason for the out-migration for existing and concealed households was employment / access to work at 34.2% and 46.3% respectively.
- The main in-migration was from Sandwell at +1,106, followed by Birmingham at + 580. The main net out-migration was to elsewhere in the UK at -629.
- Over the past 3 years the total net migration for the whole Borough was +1,742 households.

7.2 Strategic Implications

- In considering the future provision of market and affordable housing, consideration should be given to the level of in-migration into the borough and for the demand for different house types and tenures.

7.3 Introduction

7.3.1 This section looks at the patterns of migration for the Borough. In the first part of the section, the 18,968 implied households (14.6% of the sample) who had moved in the last 3 years were asked where they had moved from. 74% had previously lived within the Borough; 26% had moved from outside the area (4,935 implied households).

7.4 In-Migration to the Borough

7.4.1 4,935 households had in-migrated to Dudley over the last three years from outside the borough, 22.6% had moved from Sandwell and 21.8% from Birmingham; 12.7% had moved from elsewhere in the UK.

Table 7-1 Location of Previous Dwelling (In-migrants)
Question 5a

Location	%	Nos
Sandwell	22.6	1,116
Birmingham	21.8	1,074
Elsewhere in the UK	12.7	628
Elsewhere in the Midlands Region	12.7	625
Wolverhampton	12.2	602
South Staffs	6.6	325
Walsall	4.1	204
Bromsgrove	3.8	190
Wyre Forest	2.6	126
Abroad	0.9	45
Total	**100**	**4,935**

Source: Dudley Housing Survey Data 2011

7.4.2 14,032 had moved within the borough within the last 3 years and were then asked where they had moved from, the table shows a breakdown by sub-area, ward level data is provided in the data tables.

7.4.3 The majority had moved away from Brierley Hill and Dudley, otherwise levels were fairly even across the Borough.

Table 7-2 Location of Previous Dwelling from within Borough
Question 5b

Location	%	Nos
North Dudley	15.8	2,212
Dudley	27.3	3,833
Brierley Hill	21.2	2,980
Halesowen	19.5	2,729
Stourbridge	16.2	2,278
Total	**100**	**14,032**

Source: Dudley Housing Survey Data 2011

7.4.4 Respondents were then asked what reasons had persuaded them to move to the particular location within the Borough each giving 2.2 responses on average.

7.4.5 The majority had moved due to the right size and type of home 60.1%, Closer to family / friends / partner at 41.3% and ability to afford local housing at 31.3% were all the most important reasons.

Table 7-3 What persuaded you to move to this location?
Question 5c

Reason	% Household	N^os. implied
Right size / Type of home	60.1	11,309
Closer to family / friends / partner	41.3	7,771
Able to afford local housing	31.3	5,889
Better area	27.9	5,255
Good local schools	15.4	2,899
Easier to travel / commute	13.9	2,608
Close to employment	12.5	2,351
Health reasons	9.8	1,850
Better shops / amenities	9.5	1,782
Retirement	3.2	607
Total		**42,321**

Source: Dudley Housing Survey Data 2011

7.4.6 Those who had moved into the borough within the last 3 years were then asked what the most important reason was for moving home, each giving 1.3 responses on average.

7.4.7 The main reasons for moving into the Borough in the last three years were: needed more space (36.6%); relationship / family breakdown 17.2% and wanted to buy 16.2%.

7.4.8 30.7% of all those who had in-migrated into the borough said that it was their first independent home as an adult.

Table 7-4 Reason for Moving for those Moving into the Borough
Question 5c

Reason	% Household	N^os. implied
Needed more space	36.6	6,808
Relationship / family breakdown	17.2	3,195
Wanted to buy	16.2	3,010
To be near relatives	14.1	2,624
Health reasons	9.3	1,724
New relationship	8.2	1,516
To move to a cheaper home	7.7	1,429
Better Transport / Easier commuting	5.8	1,084
Needed less space	5.4	1,006
New Job	4.1	767
Education	3.5	659
Retirement	2.8	513
Total	**130.9**	**24,335**

Source: Dudley Housing Survey Data 2011

7.5 Out - Migration from the Borough

7.5.1 Out-migration is expected to account for 19.8% of all moves for existing moving households (3,394 implied) and 8.7% of concealed households over the next 3 years (1,498 moves implied).

7.5.2 Those moving out of the area were asked where they were thinking of relocating. In this case 3,193 implied existing households (69.1%) and 1,498 implied concealed households (32.4%) responded to this question.

7.5.3 In the case of existing households moving, the main single interest was in moving elsewhere in the UK at 39.4% with the second most popular choice being elsewhere in the Midland Region at 15.7%.

7.5.4 In the case of concealed households moving, 41.2% were interested in moving to elsewhere in the UK, followed by 17.4% moving to Birmingham.

Table 7-5 Location of Move for those Moving Outside the Borough
Question 18c

Location	Existing households		Concealed households	
	%	N^os. implied	%	N^os. implied
Birmingham	15.5	494	17.4	261
Sandwell	0.3	10	6.4	96
Wolverhampton	5.4	172	0.0	0
Walsall	0.0	0	0.0	0
Bromsgrove	0.0	0	6.7	101
South Staffs	9.7	309	4.7	70
Wyre Forest	4.2	135	3.8	57
Elsewhere in the Midlands	15.7	502	19.8	297
Elsewhere in the UK	39.4	1,257	41.2	616
Abroad	9.8	314	0.0	0
Total	**100.0**	**3,193**	**100.0**	**1,498**

Source: Dudley Housing Survey Data 2011

7.5.5 Those moving out of the area were asked their reasons for moving away. 3,294 implied existing households (97% of those intending to move out of the area) and 1,425 implied concealed households (95.2% of those intending to move outside the area) responded to this multiple choice question.

7.5.6 In the case of existing households the main reasons were employment / access to work at 34.2%, quality of neighbourhood (33.5%) and family reasons at 31.1%.

7.5.7 In the case of concealed households moving, choices were more focused on employment / access to work (46.3%), family reasons 27.3% and education at 21.7%, as might be expected from a group likely to have a younger profile.

7.5.8 Table 7-6 below shows that none of the concealed respondents were leaving the area due to lack of affordable rented housing and only a small proportion because they were unable to buy locally.

Table 7-6 Reason for Moving Out of the Borough
Question 18d

Reason	Existing Households		Concealed households	
	% households	Nos. implied	% households	Nos. implied
Family Reasons	31.1	1,025	27.3	390
Employment / Access to work	34.2	1,128	46.3	660
Education	1.7	57	21.7	309
Financial Reasons	11.3	372	4.0	57
No suitable accommodation for disability	1.1	36	0.0	0
Retirement	13.5	446	0.0	0
Unable to buy a home locally	2.2	72	9.4	135
Lack of affordable rented housing	3.9	128	0.0	0
Quality of neighbourhood	33.5	1,102	18.2	259
Total		**4,366**		**1,810**

Source: Dudley Housing Survey Data 2011

7.6 Migration Summary

7.6.1 The tables below show the number of existing households who have moved in the past 3 years. It reflects the net migration patterns for existing households.

7.6.2 The main net in-migration to the Borough was from Sandwell at +1,106, followed by Birmingham at +580 and Wolverhampton at +430.

7.6.3 The lowest in-migration was from elsewhere in the Midlands Region at +123 and South Staffs at +16.

7.6.4 These local moves were similar to the findings in 2006.

7.6.5 The only net out-migration was found from elsewhere in the UK -629 and Abroad -269.

7.6.6 Over the past 3 years the total net migration for the whole Borough was +1,742 households.

7.6.7 It would be reasonable to assume that this pattern of migration will continue with Dudley obviously being an attractive alternative to the surrounding areas.

Table 7-7 Net Migration Patterns

Migration Areas	Birmingham	Sandwell	Wolverhampton	Walsall
Moving into The Borough	1,074	1,116	602	204
Moving out of The Borough	494	10	172	0
Net Migration	**+ 580**	**+ 1,106**	**+ 430**	**+ 204**

Migration Areas	Bromsgrove	South Staffs	Wyre Forest	Elsewhere in the Midlands
Moving into The Borough	190	325	126	625
Moving out of The Borough	0	309	135	502
Net Migration	**+ 190**	**+ 16**	**- 9**	**+ 123**

Migration Areas	Elsewhere in the UK	Abroad	Total
Moving into The Borough	628	45	**4,935**
Moving out of The Borough	1,257	314	**3,193**
Net Migration	**- 629**	**- 269**	**+1,742**

Source: Dudley Housing Survey Data 2011

8 HOUSEHOLDS MOVING WITHIN THE BOROUGH

8.1 Key Findings

- 13.8% (17,116 implied) of all households planned a move within the Borough in the next 5 years.
- 5,706 existing households require market housing and 3,625 require affordable housing.
- 2,259 concealed households require market housing and 2,232 required affordable housing.
- The main tenure needed by existing households was owner occupation and for concealed households the need was for council rent.
- There are around 6,647 households who wish to move within the Borough but cannot do so. 62.9% are unable to afford to buy a home.

8.2 Introduction

8.2.1 This section examines the responses from the household survey in relation to the future intentions and plans of both existing and concealed households within the Borough over the next 5 years. The data from this section is then further analysed in Section 9 focusing on those households specifically requiring market housing and Section 10 looking at those households requiring affordable housing.

8.3 Households Moving

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

8.3.2 Respondents were asked to say whether they or any members of the household were currently seeking to move or will do so in the next three years. 13.8% of all households responding (17,116 implied) planned a move. A further 5.3% (6,647 implied) indicated that they wished to move but were unable to do so.

8.3.3 The scale of movement implies an average of 4.6% per annum, but this proportion would rise to 6.5% if all those wishing to move in the period were able to do so.

8.4 Households Prevented from Moving

8.4.1 Those indicating a wish to move but an inability to do so offered the following reasons for not being able to move. The number of implied households responding was 7,406 making 1.8 responses each on average.

8.4.2 It is clear from the responses analysed below that affordability was by far the most important factor with 62.9% of households indicating they were unable to afford to buy a home locally, cross tabulation showed that those indicating they were unable to afford to buy a home locally 68.7% had incomes of below £25,000.

8.4.3 17% were unable to afford the moving costs to buy a home, 15.6% were unable to pay the rent / mortgage in advance.

Table 8-1 Reasons Preventing a Move
Question 18e

Reason	% responses	% households	Nos. implied
Unable to afford to buy a home	33.9	62.9	4,655
Lack of suitable property in the area want to move to	11.6	21.5	1,592
Lack of affordable rented housing	11.3	20.9	1,551
Unable to afford removal costs	9.2	17.0	1,256
Unable to pay rent / deposit rent in advance	8.4	15.6	1,155
Level of personal debt	7.2	13.2	981
Family Reasons	5.9	10.9	809
Do not wish to move from school catchment area	5.0	9.2	683
Location of employment	4.6	8.5	629
Cannot move due to health problems	2.9	5.3	394
Total	**100.0**		**13,705**

8.5 Demand for Existing Moving Households

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

8.5.2 In total **5,706** existing households require market housing, this group is analysed in detail in Section 9. A further **3,625** existing households require affordable housing, this group is analysed in detail in Section 10.

Table 8-2 Current Tenure / Tenure Preferred (Existing Households)
Question 1 / 23

Preferred Tenure	Current Tenure														Total
	Owner with mortgage		Owner no mortgage		Private rent		Council Rented		HA rented		Shared Ownership		Tied to employment / Living rent free		
	%	N^os.	%	N^os.	%	N^os.	%	N^os.	%	N^os.	%	N^os.	%	N^os.	
Owner occupation	82.0	3,258	66.4	1,034	26.7	422	21.4	391	0.0	0	0.0	0	0.0	0	**5,105**
Private rent	3.1	125	4.8	74	16.8	266	4.1	75	7.9	28	100.0	33	0.0	0	**601**
Council Housing	14.9	590	21.7	338	48.5	767	71.9	1,314	55.8	196	0.0	0	100.0	6	**3,212**
HA rent	0.0	0	5.2	82	8.0	126	2.6	47	36.3	128	0.0	0	0.0	0	**383**
Shared Ownership	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	**0**
Shared Equity	0.0	0	1.9	30	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	**30**
Total	**100.0**	**3,973**	**100.0**	**1,558**	**100.0**	**1,581**	**100.0**	**1,827**	**100.0**	**352**	**100.0**	**33**	**100.0**	**6**	**9,331**

8.6 Demand for Concealed Moving Households

8.6.1 This section examines in detail those people living in an existing household but who are described as a 'concealed' household which is taken as a proxy for the extent of 'concealment' of housing need within the Borough because these households represent a pent up and unmet demand for housing.

8.6.2 The questionnaire allowed for up to two concealed households to be identified within each existing household, each intending to form a new home within the Borough in the next five years.

8.6.3 A total of 4,492 concealed households planning to form in the next 5 years were identified from an average of 1st and 2nd concealed households in the detailed data tables and this is the figure used as a control total in this section.

8.6.4 The majority (83.8%) of the total of concealed households consisted of people described as children of the household; a further 6.4% were other relatives; Lodgers and friends accounted for 5.4%.

Table 8-3 Person Looking to Form a New Household within 3 Years
Question 27

Concealed households forming	%	N^{os}. implied
Child (16+)	83.8	3,764
Other Relative	6.4	287
Lodger / Friend	5.4	242
Partner / Spouse	2.6	118
Grandparent	1.8	81
Parent	0.0	0
Total	**100.0**	**4,492**

8.6.5 Respondents were asked what the age of each adult was in the concealed household. The results can be seen in Table 8-4 below.

8.6.6 A high number of adults in the concealed household were aged 25 – 44 (41.7%), followed by 35.9% being aged 20 - 24. There is also a smaller group of 32 people aged over 75 currently living with younger family who plan to move to independent or supported housing.

8.6.7 The survey found that children (under the age of 16) were present (or due) in 26.2% of all households planning to form (1,177 implied).

Table 8-4 Age of Concealed Households
Question 29c

	%	N^{os}. implied
16 – 19	14.0	629
20 – 24	35.9	1,612
25 - 44	41.7	1,873
45 - 59	7.7	346
60 - 74	0.0	0
75+	0.7	32
Total	**100.0**	**4,492**

Table 8-5 Number of Children
Question 29d

Children	%	N^os. implied
None	73.8	3,315
One	18.7	840
Two	1.7	72
Child due	5.8	261
Total	**100.0**	**4,492**

Note: No data for more than 2 children

8.6.8 New households were asked whether they were being formed as a single or couple household, 59% indicated formation as a single household, 41% as a couple.

8.6.9 Households indicating a couple household were also asked where their partner was currently living. In 59.3% of cases the partner was living elsewhere within the Borough resulting in a potential double count which is addressed in the CLG Assessment Model Calculation. In 28.1% of cases the partner was living in the existing household.

Table 8-6 Time of Move - Concealed Households
Question 29b

When required	%	N^os. implied
Within 1 year	35.6	1,599
1 - 2 years	27.6	1,240
2 - 3 years	23.7	1,064
3 – 5 years	13.1	589
Total	**100.0**	**4,492**

8.6.10 35.6% of concealed households required a move within a year, 27.6% required a move a year later, a total of 63.2% within two years.

8.6.11 The Strategic Housing Market Assessment Practice Guidance recommends that for model purposes the scale of annual new household formation is calculated as an average over the first two years as the most reliable data in the CLG model in Section 13.

8.6.12 The table below shows the tenure most likely to be afforded and what they would prefer for concealed moving households in the next five years within the Borough.

8.6.13 In terms of what concealed households forming in the Borough thought they could afford, the largest proportion said that they could mostly likely afford council rented accommodation (36.1%), followed by private rent (25.6%). The most **preferred** tenure is owner occupation with more concealed households stating a preference for this tenure although many indicated that they did not think that they could afford it (56.1 v 24.7%).

8.6.14 In total, **2,259** concealed households indicated they could afford market housing, this group is analysed in detail in Section 8.6. Of those in the private rented sector 398 (27.6%) said they could realistically afford to move into home ownership.

8.6.15 A further **2,233** concealed households require affordable housing, this group is analysed in detail in Section **10.**

Table 8-7 Tenure Afforded / Preferred (concealed households)
Question 30a / Question 30b

	Tenure	Can Realistically Afford		Preferred	
		%	N^{os}. implied	%	N^{os}. implied
MARKET	Owner occupation	24.7	1,109	56.1	2,517
	Private rent	25.6	1,150	16.0	720
AFFORDABLE	Council rent	36.1	1,621	24.5	1,101
	HA rent	2.9	131	1.1	50
	HA Shared Ownership	9.8	440	0.0	0
	Shared Equity	0.9	41	2.3	104
	Total	**100.0**	**4,492**	**100.0**	**4,492**

8.7 Town Centre Regeneration Areas in Dudley Borough

8.7.1 There are two main town centre regeneration areas in the Borough, Dudley and Brierley Hill Town Centres.

8.7.2 Residents were asked if these areas were improved would they consider living there and what improvements would be needed for them to make this decision. The tables below show the responses for each area.

Table 8-8 Will Improvements Make You Consider Regeneration Areas?
Question 39a

Area – Town Centre	Yes %	No %	Total N^{os}. implied
Dudley	22.0	78.0	82,007
Brierley Hill	19.5	80.5	74,587

8.7.3 For those who completed the question for Dudley Town Centre the main change was to lower crime rates/anti social behaviour followed by less litter. The number of implied households responding was 49,303 making 4.8 responses each on average.

8.7.4 For those who completed the question for Brierley Hill Town Centre the main two changes to encourage residents to live there were the same as those for Dudley. The number of implied households responding was 39,592 making 4.7 responses each on average.

Table 8-9 What Key Things Would Encourage You to Move to the Regeneration Areas?
Question 39b

Reason	Dudley	Brierley Hill
Better public transport	15,218	11,312
Better range of affordable housing	14,978	11,426
Better health services	12,781	8,955
Better services for older people	13,794	10,565
Better schools	16,316	13,330
Better shops	22,228	16,451
Better local parks / leisure facilities	20,977	17,394
Employment opportunities	17,892	14,986
Community activities	9,506	8,012
Lower crime rates / anti-social behaviour	38,934	31,877
Better cultural facilities / places of worship	4,390	3,381
Less litter	25,859	20,378
Better parking	22,939	17,915
Total	**235,812**	**185,982**

8.7.5 Residents were asked if they would be interested in taking part in further consultation regarding housing in the Borough. There were 2,425 actual responses to this question with 238 residents willing to be part and 2,187 who were not.

9 FUTURE MARKET HOUSING REQUIREMENTS

9.1 Key Findings

Existing & Concealed Households

- A total of **7,622** households are planning a move to owner occupied housing and **1,321** are planning a move to private rented housing.

Existing Households

- **5,105** households are planning a move to owner occupied housing and **601** are planning a move to private rented housing.
- 38.9% plan to move within one year, 28.7% plan a move in 1-2 years, 18.8% within 2-3 years and 13.6% within 3-5 years.
- The main type of property required is semi-detached houses and the majority of movers require a 3 bedroom unit.
- The most popular choice in terms of location was Stourbridge (68.7%) followed by Brierley Hill (39.0%).
- The main reason for choice of location was to be nearer family and friends, followed by better quality of area and quality of local schools.

Concealed Households

- **2,517** concealed households are planning a move to owner occupied housing, **720** to private rent.
- Around 28.4% plan to move within a year and 28.6% within 1 to 2 years.
- 34.4% require flats / maisonettes. 30.0% require a terraced property.
- 44.6% require a two bed unit and 36.5% require a 1-bed property.
- The highest demand for location choice was for Stourbridge (64.0%) followed by Brierley Hill (32.3%).
- The most popular reasons for choice of location was nearness to family / friends and closer / easier to commute to work.

9.2 Introduction

9.2.1 From the households moving data found in section 8, this section analyses the needs of existing households and concealed households who are planning to move into market housing within Dudley over the next 5 years. This section is split for analysis of existing households at 9.3 and separately for concealed households at 9.4

9.3 Demand for Market Housing for Existing Moving Households

9.3.1 As seen in section 8 at Table 8-2, **5,105** existing households are planning to move into owner occupied housing and **601** are planning to move into private rented housing, giving a total demand of **5,706** for market housing within the Borough in the next 5 years. This is the control total used in the analysis for this section.

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

9.3.3 The table below shows that 38.9% of potential movers to market housing sought to do so within one year and 28.7% sought to do so within 1-2 years.

Table 9-1 When is the Accommodation required (existing households)
Question 19

Time	Market Housing %	N^os^. implied	All Tenures %
Within 1 year	38.9	2,222	47.1
1 - 2 years	28.7	1,636	29.9
2 - 3 years	18.8	1,071	12.6
3 -5 years	13.6	776	10.4
Total	**100.0**	**5,706**	**100.0**

9.3.4 42.6% of existing households moving to market housing felt that they required a semi-detached property, similar to the proportion of all existing households moving (42.0%). Interest in flats / maisonettes and terraced properties was low at 10.5%.

9.3.5 There was little interest in supported housing from those moving to market housing (1.2%), similar to the results found amongst the whole population (1.5%).

Table 9-2 Type of Accommodation Required (existing households)
Question 20

Type	Market Housing %	N^os^. implied	All Tenures %
Semi-detached	42.6	2,429	42.0
Detached	28.0	1,600	19.2
Terraced	2.4	137	5.0
Flat / maisonette	10.5	600	12.2
House adapted for disability need	1.9	105	3.4
Bungalow	13.4	766	16.7
Supported Housing	1.2	69	1.5
Total	**100.0**	**5,706**	**100.0**

9.3.6 The highest demand of those moving to market housing was for 3-bed properties at 42.7%, the demand for all tenures was 33.1%.

Table 9-3 Number of Bedrooms Required (existing households)
Question 22

Bedrooms	Market Housing %	N^os^. Implied	All Tenures %
One	3.0	173	9.6
Two	31.4	1,793	36.8
Three	42.7	2,436	33.1
Four	20.5	1,166	19.1
Five or more	2.4	138	1.4
Total	**100.0**	**5,706**	**100.0**

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

9.3.8 58.5% required 3-bed semi-detached accommodation and 64.8% required a 4-bed detached property.

9.3.9 The majority of the demand for flats / maisonettes was for 1 and 2 bed units and 27.2% of respondents required 2-bed terraced accommodation. The majority of demand for bungalows was for 1 and 2-bed accommodation.

Table 9-4 Type Required by Size Required (existing households)
Question 20 by Question 22

Type	One bed		Two bed		Three bed		Four beds		Five + beds		Total
	Nos.	%	Nos.	%	Nos.	%	Nos.	%	Nos.	%	Nos.
Semi-detached	0	0.0	683	38.1	1,423	58.5	323	27.7	0	0.0	**2,429**
Detached	0	0.0	34	1.9	674	27.6	755	64.8	137	100.0	**1,600**
Terraced	47	27.2	65	3.6	24	1.0	0	0.0	0	0.0	**136**
Flat/ maisonette	90	51.9	455	25.4	0	0.0	54	4.7	0	0.0	**599**
Housing adapted for disability needs	0	0.0	34	1.9	71	2.9	0	0.0	0	0.0	**105**
Bungalow	36	20.9	452	25.2	244	10.0	34	2.8	0	0.0	**766**
Supported Housing	0	0.0	71	3.9	0	0.0	0	0.0	0	0.0	**71**
Total	**173**	**100.0**	**1794**	**100.0**	**2,436**	**100.0**	**1166**	**100.0**	**137**	**100.0**	**5,706**

No data for bedsit or caravan / mobile home

9.3.10 Cross-tabulation to compare type of property required with tenure preferred showed the following results.

9.3.11 38.8% of demand in the owner occupied sector was for semi-detached houses; 31.3% for detached and 14.4% for bungalow. 75.0% of demand in the private rented sector was for semi-detached and 11.9% of demand was for terraced houses.

Table 9-5 Type Required by Preferred Tenure (existing households)
Question 20 by Question 23

Type	Owner occupation		Private rented		Total
	%	Nos.	%	Nos.	Nos.
Semi-detached	38.8	1,978	75.0	451	2,429
Detached	31.3	1,600	0.0	0	1,600
Terraced	1.3	65	11.9	71	136
Flat / maisonette	10.8	549	8.5	51	600
House adapted for disability needs	2.1	105	0.0	0	105
Bungalow	14.4	738	4.6	28	766
Supported Housing	1.3	70	0.0	0	70
Total	**100.0**	**5,105**	**100.0**	**601**	**5,706**

9.3.12 Existing households moving were asked where accommodation was required. Up to 2 choices were offered but on average only 1.5 choices were made.

9.3.13 The most popular choice was Stourbridge (68.7%) followed by Brierley Hill (39%). Central Dudley was the least favoured location at 5.8%.

9.3.14 In terms of existing movers (all tenures), many wanted to move within their existing area of residence. 67.7% of movers to North Dudley, were residents of North Dudley. This was also the case for 67.6% Central Dudley, 52.9% Brierley Hill, 77.7% of Halesowen and 64.6% of Stourbridge movers.

Table 9-6 Where is Accommodation Required (existing households)
Question 25

Location	% responses	% households	N^os. implied	All tenures % households
North Dudley	9.4	12.3	536	16.6
Dudley	4.4	5.8	252	19.8
Brierley Hill	30.6	39.0	1,746	39.8
Halesowen	16.9	22.2	964	18.6
Stourbridge	38.7	68.7	2,208	61.9
Total	**100.0**		**5,706**	

9.3.15 The final question in this section asked respondents why they preferred a particular location. The average number of choices was 2.9.

9.3.16 Nearer family & friends 64.8% was the most common choice, followed by better quality of area at 55.5%. Quality of local schools at 36.1% and always lived here (31.8%). Closer / easier to commute to work, accessibility to public transport also featured quite highly. The lowest chosen reason was employment / new job at just 3.0%.

Table 9-7 Reason for Preferred Location
Question 26

Reason	% responses	% households	N^os. implied (all choices)	All tenures %
Nearer family /friends	22.7	64.8	1,300	63.0
Better quality of area	19.5	55.5	1,113	45.4
Quality of local schools	12.7	36.1	724	31.8
Always lived here	11.2	31.8	638	35.9
Nearer / better shopping / leisure / entertainment facilities	9.0	25.6	514	21.2
Closer /easier to commute to work	7.7	21.9	438	25.5
Availability of type of housing sought	4.5	12.7	256	9.2
Accessibility to public transport	4.1	11.7	234	14.8
Able to afford local housing	3.1	8.9	177	8.9
Retirement	2.9	8.5	165	8.7
Health /support / personal care reasons	1.5	4.3	85	7.7
Employment / New Job	1.1	3.0	62	3.5
Total	**100.0**		**5,706**	

9.3.17 The major reasons appear to be those which are key elements of those to be considered in sustainable developments and in building sustainable communities.

9.4 Demand for Market Housing for Concealed Households

9.4.1 As seen in section 8, Table 8-7, **2,517** concealed households are planning to move into owner occupied housing, **720** are planning to move into private rented housing, giving a total demand of **2,259** for market housing within the Borough in the next 3 years.

9.4.2 This is the control total used in the analysis for this section.

9.4.3 28.4% of concealed households moving to market housing are moving within 1 year, with a further 28.6% within 1-2 years. 24.9% are moving in the longer term 2 to 3 years and 18.1% in 3 to 5 years.

Table 9-8 When is the Accommodation Required (concealed households)
Question 31

Time	Market Housing %	N^os^. implied	All Tenures %
Within 1 year	28.4	642	35.6
1 - 2 years	28.6	646	27.6
2 - 3 years	24.9	562	23.7
3 – 5 years	18.1	409	13.1
Total	**100.0**	**2259**	**100.0**

9.4.4 The questionnaire asked respondents the type of accommodation that could be a) realistically afforded (needed) and what was preferred. The data for "preference" as well as afforded is included as a comparison, to show the gap between what is affordable (needed) and aspirations for this group.

Table 9-9 Type of Accommodation Afforded / Preferred (concealed households)
Question 32a

Type	Can Realistically Afford		Preferred	
	%	N^os^. implied	%	N^os^. implied
Semi-detached	27.7	625	55.6	1,254
Detached	7.9	178	20.0	452
Terraced	30.0	678	21.5	487
Flat / maisonette	34.4	778	2.9	66
Total	**100.0**	**2259**	**100.0**	**2,259**

No data for other types

9.4.5 There were very large disparities on what people could afford against their aspirations. This was especially evident in people who said they could only afford a flat but obviously aspired to a house and for those who would prefer to have a semi detached property rather than a flat or terraced house.

9.4.6 The results from the survey showed a different profile from existing households moving, as might be expected for a generally younger group. 34.4% of concealed households moving to market housing said they could afford flats / maisonettes compared with 10.5% of existing households.

9.4.7 The more aspirational view usually reflected amongst concealed households moving to market housing on preference for type (i.e. more houses; fewer flats) was evident in the Borough as is usually found in DCA surveys. The questionnaire asked respondents the size of accommodation that could be realistically afforded (needed) and what was preferred.

9.4.8 36.5% of concealed households indicated that they could realistically afford a one bedroom property whilst there was only a small actual preference for this property type (4%). Only 18.9% of concealed households actually said they could afford a 3-bed property but 43.5% would prefer 3 bedrooms.

Table 9-10 Number of Bedrooms Afforded / Preferred (concealed households)
Question 32b

Bedrooms	Can Realistically Afford		Preferred	
	%	N^{os}. implied	%	N^{os}. implied
One	36.5	824	4.0	90
Two	44.6	1,005	48.4	1,092
Three	18.9	427	43.5	982
Total	**100.0**	**2,256**	**95.9.0**	**2,164**

No data for more than 3 bedrooms

9.4.9 The data was analysed regarding concealed households moving, relating to the type of property that could be realistically afforded by both the size and the tenure. The results are shown in the tables below.

9.4.10 33% of demand for a semi-detached property and 26.5% of demand for a terraced property was for 2 bedrooms.

9.4.11 Of those who said they could realistically afford a flat / maisonette and 46.6% needed a 1-bed property and 36.7% needed a 2-bed.

Table 9-11 Type Needed by Size That Could be Realistically Afforded (concealed households)
Question 32a by Question 32b

Type	1-bed		2-bed		3-bed		Total
	%	N^{os}.	%	N^{os}.	%	N^{os}.	N^{os}.
Semi-Detached	12.7	107	33.0	333	56.9	230	**670**
Detached	0.0	0	3.8	38	14.2	57	**95**
Terraced	40.7	345	26.5	267	28.9	117	**729**
Flat / maisonette /	46.6	395	36.7	370	0.0	0	**765**
Total	**100.0**	**847**	**100.0**	**1,008**	**100.0**	**404**	**2259**

No data for other types

9.4.12 50.4% of demand in the owner occupied sector was for semi-detached housing and 26.2% was for terraced housing. 59.0% of demand in the private rented sector was for flat / maisonette and 33.3% was for terraced housing.

Table 9-12 Property Type That Can Be Realistically Afforded (concealed households)
Question 32a by Question 30a

Type	Owner Occupation		Private rented		Total
	%	N^{os}.	%	N$^{os.}$	N$^{os.}$
Semi-detached	50.4	461	7.7	79	**625**
Detached	16.8	154	0	0	**178**
Terraced	26.2	240	33.3	344	**677**
Flat / maisonette	6.6	60	59.0	610	**776**
Total	**100.0**	**915**	**100.0**	**1,033**	**2256**

No data for tied to employment or other house types

9.4.13 Concealed households were asked the same questions on location as existing households moving. Two choices were offered but on average concealed households moving made 1.4 choices each.

9.4.14 In the case of concealed households moving, the most demand was for Sturbridge at 64.0% and 32.3% favouring Brierley Hill, similar results compared to existing households moving to market housing.

9.4.15 For those moving to Stourbridge, Central Stourbridge and Wollaston were by far the most popular choices. Central Halesowen and Hayley Green were most popular for Halesowen. In the case of Brierley Hill, Quarry bank and Kingswinford were most popular. In Dudley, Russells Hall was the most popular.

Table 9-13 Choice of Location (concealed households)
Question 34

Location	Concealed households moving to Market Housing		
	% responses	% households	N^{os}. implied (all choices)
North Dudley	0.0	0.0	0
Dudley	13.1	13.1	295
Brierley Hill	27.5	32.3	620
Halesowen	22.1	30.6	499
Stourbridge	37.3	64.0	842
Total	**100.0**		**2256**

9.4.16 The final question in this section asked respondents why they preferred a particular location. The average number of choices was 2.9.

9.4.17 The most popular reasons were nearness to family / friends (84.9%) and closer / easier to commute to work at 42.9%. 'Always lived here' also featured highly at 40.1%.

9.4.18 These core sustainability factors are also significant for existing households.

Table 9-14 Reason for Preferred Location (concealed households)
Question 35

Reason	Concealed households moving to Market Housing		
	% responses	% households	N^{os}. implied (all choices)
Nearer family /friends	28.6	84.9	645
Closer /easier to commute to work	14.5	42.9	327
Always lived here	13.5	40.1	304
Better quality of area	11.6	34.3	262
Able to afford local housing	11.0	32.7	248
New job / Employment	5.0	14.9	113
Quality of local schools	5.0	14.9	113
Accessibility to public transport	4.6	13.7	104
Greater availability of type of housing sought	4.0	11.6	90
Better shopping / leisure facilities	1.2	3.6	27
Health/support/personal care reasons	1.0	2.8	23
Retirement	0.0	0.0	0
Total	**100.0**		**2256**

9.5 Households Unable to Move

9.5.1 The report details in Section 8.3 that there are **6,647** who wish to move but are unable to do so for a range of reasons. Analysis shows that there are 3,696 households currently living in market housing who wish to buy in the Borough but cannot afford to do so because of the local house prices.

9.5.2 3,123 of these are existing owner occupiers, and 574 are households who wish to buy and currently live in the private rented sector. Households wishing to move but unable to do so represent a pent-up market demand unable to be addressed whose needs should be met through intermediate housing.

9.6 Total Demand for Market Housing in the Borough

9.6.1 Table 9-15 below shows total demand for market housing by property type and size.

9.6.2 The survey data incorporates existing household demand and concealed households likely to form a household in their own right over the next five years.

9.6.3 In-migrant household demand for market housing is based on the profile of recent in-migrants to the Borough over the last three years. It is assumed that future in-migrant market demand will be similar over the next three year period to 2014.

Table 9-15 Total Demand for Market Housing in the Borough

		Semi-Detached	Detached	Terraced	Flat / Maisonette	Bungalow	Supported Housing	Adapted Housing	Caravan / Mobile Home	Total
Existing H/H	1-bed	0	0	47	90	36	0	0	0	**173**
	2-bed	683	34	65	455	452	70	34	0	**1,793**
	3-bed	1,423	674	24	0	244	0	71	0	**2,436**
	4+ bed	323	892	0	54	34	0	0	0	**1,303**
Concealed H/H	1-bed	95	0	246	346	0	0	0	0	**687**
	2-bed	243	34	235	325	0	0	0	0	**837**
	3-bed	202	50	103	0	0	0	0	0	**355**
	4+ bed	0	0	0	0	0	0	0	0	**0**
In-Migrant H/H	1-bed	0	0	0	337	35	0	0	0	**372**
	2-bed	504	0	293	572	94	0	0	0	**1,463**
	3-bed	1,486	133	185	0	0	0	0	0	**1,804**
	4+ bed	153	272	43	25	0	0	0	0	**493**
	Total	**5,112**	**2,089**	**1,241**	**2,204**	**895**	**70**	**105**	**0**	**11,716**

Source: Dudley 2011 Housing Survey Data

9.7 Current and Future Demand for Market Housing

9.7.1 PPS3 identifies the core government objectives to provide a variety of high quality market housing including addressing any shortfalls that apply in market housing.

9.7.2 Authorities are required to plan for a full range of market housing to meet the needs of the whole community, so that provision is made for family, single person, and multi-person households. PPS3 does not indicate a requirement for specific targets for different types or sizes of dwellings in the market sector.

9.7.3 Local Development Documents will however need to provide indications of the type or size of dwellings to be provided to meet household demand. Guidance has made it clear that it does not envisage prescriptive targets for different types of dwelling, since this would undermine the responsiveness of the market to demand.

9.7.4 Authorities should provide an indication of the relative priority for particular property size requirements which should be delivered in future developments to provide for a more balanced housing market.

9.7.5 The following table identifies the average **annual** demand and supply of market properties by bedrooms in the Borough, after allowing for the turnover of the existing stock created by out-migrants and existing households moving within the Borough and the level of future demand from both local existing and concealed households and in-migrating households. All data is from the 2011 HNS.

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

9.7.7 Turnover of two bedroom properties is also high and there is estimated to be a net annual surplus of 189 properties based on existing stock flow. However the demand from in-migrants exceeds supply from out-migrating households by 266 units.

9.7.8 There is an annual shortfall of 86 four bedroom units despite a relatively low level of demand from in-migrants.

9.7.9 Demand and supply of one bedroom units is low reflecting the small stock supply in this sector. Almost half of total one bedroom demand is from in-migrating households which may be stronger in the private rented sector.

Table 9-16 Annual Market Housing Demand by Size

Households	Bed-sit / 1-bed		2-bed		3-bed		4+ bed		All Sizes	
	Supply	Demand	Supply	Demand	Supply	Demand	Supply	Demand	Supply	Demand
Existing		98		736		967		421		2,222
Concealed		127		186		239		0		552
In-migration		189		435		560		76		1,260
Total Demand		**414**		**1,357**		**1,766**		**497**		**4,034**
Moving within	237		1,377		1,446		285		3,345	
Out-migration	30		169		304		126		629	
Total Supply	**267**		**1,546**		**1,750**		**411**		**3,974**	

Net Shortfall/ Surplus	**147**	**(189)**	**16**	**86**	**60**

Source: Dudley 2011 Housing Survey Data

10 FUTURE AFFORDABLE HOUSING REQUIREMENTS

10.1 Key Findings

- Demand for affordable housing from existing moving households was 3,625 units, 3,208 implied for Council rented, 388 implied for HA rented accommodation. There was interest of 29 units for shared equity.
- 2,233 concealed households are looking for affordable housing, 1,621 to Council Rented, 131 to HA rented and 440 to shared ownership and 41 to Shared equity accommodation.
- 59% of existing households moving to affordable housing and 39.3% of concealed households moving to affordable housing plan to move within 1 year.
- Stourbridge and Brierley Hill were the most popular locations for both existing and concealed households moving to affordable housing within the Borough.
- Nearness to family / friends and 'always lived here' were the most common reason for choice of location of both existing and concealed households.
- The important factor is to meet priority needs and there is still a requirement for 1 and 2-bedroom units.
- Stock and waiting list analysis shows that almost half of all social stock are 3 bedroom and 4,729 are estimated to be under-occupied by two or more bedrooms.
- The relatively extreme problem of access to four bedroom stock should be a priority.

10.2 Introduction

10.2.1 Determining the net shortfall or surplus of affordable housing, in order to meet existing and predicted housing need is a key part of the Housing Needs Assessment. This section examines the need for affordable housing and how this is broken down by size of property (i.e. number of bedrooms) and type of affordable housing (i.e. intermediate and social rented housing).

10.2.2 The CLG Needs Assessment Model in Section13 of this report sets out the final figures for housing need across the Borough.

10.2.3 This section is divided into elements exploring the housing needs of existing and concealed households who require affordable housing.

10.3 Housing Benefit and Under-Occupancy

10.3.1 From 1 April 2013 the Government intend to introduce size criteria for working-age Housing Benefit claimants living in the social rented sector.

10.3.2 The size criteria will be the same as private rented sector claimants and whose claims are assessed using the local housing allowance rules.

10.3.3 The maximum rent will be reduced by a national percentage rate depending on how many bedrooms the household is considered not to need.

10.3.4 A bedroom for a non-resident carer will also be taken into account in determining the relevant size criteria where that carer provides necessary overnight care for the claimant or their partner.

10.3.5 On the 14th December 2011 **Lord Best won a victory** when Peers voted to accept an amendment to the Welfare Reform Bill to abolish the under-occupancy 'bedroom tax'.

10.3.6 **However,** this is not enough for the bill to be amended and the House of Commons will decide whether to accept the amendment in the New Year.

10.3.7 **Until a decision** has bee made social housing providers should **take these new regulations into account** when allocating housing as well as when deciding on property sizes on new developments.

10.3.8 Under-occupancy of large family homes is already being prioritised by many housing providers.

10.3.9 The changes will heighten the **need to address under-occupancy** to ensure that residents on low incomes do not fall into arrears due to reduced housing benefit being paid towards their rent.

10.4 Affordable Housing Need of Existing Households

10.4.1 The percentages in all tables in this section (except cross tabulations) have been applied to the control total of **3,625** implied existing households moving within the Borough over the next three years who require affordable housing.

10.4.2 **3,208** of existing households moving needed Council rented accommodation and **388** needed HA rented accommodation and 29 HA shared equity. The column showing "% all tenures" is shown as a comparison i.e. including market demand.

10.4.3 The table shows that 59% of potential movers to affordable housing sought to do so within one year, higher than the level for all movers (47.1%).

Table 10-1 When is the Accommodation Required (existing households)
Question 19

Time	Affordable Housing %	N^{os}. implied	% All Tenures
Within 1 year	59.0	2,139	47.1
1 - 2 years	31.8	1,153	29.9
2 - 3 years	3.3	119	12.6
3 – 5 years	5.9	214	10.4
Total	**100.0**	**3,625**	**100.0**

Source: Dudley Housing Survey Data 2011

10.4.4 The main type of accommodation required amongst existing households moving to affordable housing was semi-detached housing at 43.2%; 23.0% of respondents felt that they required bungalow accommodation. Interest in flats / maisonettes was 15.4%.

10.4.5 19.6% of existing households needing affordable housing indicated that they required one bedroom units; 44.2% two bedroom units; 19.7% three bedroom units and 16.5% require four bedroom units.

10.4.6 Cross-tabulation relating type of property required to size required in terms of bedrooms is shown in Table 10-2.

10.4.7 42.7% of semi-detached demand was for 3-bed accommodation and 75% of demand for detached housing was for 4 bedrooms. 88.1% of demand for terraced property and 67.6% of bungalows was for 2-bed accommodation.

10.4.8 73.0% of demand for flats / maisonettes and 51.8% of the demand for supported housing was for 1 bed accommodation.

Table 10-2 Type by Size Required (existing households)
Question 20 by Question 22

Type	One bed		Two bed		Three bed		Four+ beds		Total
	%	N^os.^	%	N^os.^	%	N^os.^	%	N^os.^	N^os.^
Semi-detached	0.0	0	29.5	473	93.8	669	70.8	423	**1,566**
Detached	0.0	0	2.7	43	0.0	0	21.3	127	**170**
Terraced	0.0	0	11.8	189	3.6	26	0.0	0	**214**
Flat / maisonette	57.1	405	9.4	151	0.0	0	0.0	0	**558**
House adapted for disability needs	0.0	0	9.4	151	2.6	19	7.9	48	**217**
Bungalow	37.9	269	35.1	562	0.0	0	0.0	0	**834**
Supported Housing	5.0	35	2.1	34	0.0	0	0.0	0	**69**
Total	**100.0**	**709**	**100.0**	**1603**	**100.0**	**714**	**100.0**	**598**	**3,625**

No data for bedsit or caravan / mobile homes Source: Dudley Housing Survey Data 2011

10.4.9 Cross-tabulation comparing type of property required with type of tenure required showed the following results.

10.4.10 14.6% of existing households who require council rented accommodation require a flat/maisonette and 23.9% a bungalow. 24.4% of existing households requiring HA rented accommodation require a house adapted for a disability and 33% require a detached house.

Table 10-3 Type Required by Required Tenure (existing households)
Question 20 by Question 23

	Council rented		HA rented		Shared Equity		Total
	%	N^os.^	%	N^os.^	%	N^os.^	N^os.^
Semi-detached	48.8	1,565	0.0	0	0.0	0	**1,565**
Detached	1.3	42	33.0	128	0.0	0	**170**
Terraced	5.4	173	10.7	41	0.0	0	**214**
Flat / maisonette	14.6	468	22.6	88	0.0	0	**556**
House adapted for disability needs	3.8	122	24.4	95	0.0	0	**217**
Bungalow	23.9	767	9.3	36	100.0	29*	**832**
Supported Housing	2.2	71	0.0	0	0.0	0	**71**
Total	**100.0**	**3,208**	**100.0**	**388**	**100.0**	**29***	**3,625**

No data for bedsit or caravan / mobile home Source: Dudley Housing Survey Data 2011
* Base sample of 1 household

10.4.11 77.4% of existing households moving to affordable housing (2,806 implied) were registered on a housing waiting list, the majority of which indicating that they were registered on the Dudley at Home housing register (94.2%).

10.4.12 Existing households moving to affordable housing were asked where accommodation was required, 1.7 choices were made on average.

10.4.13 The choice of affordable housing amongst existing households moving was mainly for Stourbridge (50.7%). The other responses were fairly well spread over the remaining four areas, however as with all tenures, Stourbridge and Brierley Hill remain the most popular locations. Central Dudley was significantly more popular with those wanting affordable housing compared to Market Housing.

10.4.14 For those preferring North Dudley, Sedgley and Upper Gornal were the most popular locations. In Central Dudley, Central Dudley and Netherton were the most popular. For Brierley Hill demand was for Kingswinford and in Halesowen Hasbury and Central Halesowen were the most popular. In Stourbridge demand was quite evenly spread but the most popular areas were Central Stourbridge, Amblecote, Norton and Wollaston.

Table 10-4 Which location do you wish to live in? (Existing households)
Question 26

Location	% Responses	% Households	N^os. implied	All tenures% (Households)
North Dudley	13.4	23.3	486	11.0
Dudley	26.3	40.3	953	13.1
Brierley Hill	26.7	40.8	968	29.1
Halesowen	8.7	14.0	315	13.4
Stourbridge	24.9	50.7	903	33.4
Total	**100.0**	**169.1**	**3625**	**100.0**

Source: Dudley Housing Survey Data 2011

10.4.15 The final question in this section asked respondents why they preferred a particular location. An average of 2.7 choices were made per respondent. Nearness to family / friends was the largest single choice at 58.8%. Always lived here was the second most common choice (43.4%) followed by closer/ easier to commute to work at 32.1% and better quality of area at 31.4%.

Table 10-5 Reason for Preferred Location (existing households)
Question 26

Reason	% responses	% households	N^os. implied (all choices)	All tenures % (households)
Nearer family /friends	22.1	58.8	801	63.0
Always lived here	16.3	43.4	592	35.9
Closer /easier to commute to work	12.0	32.1	435	25.5
Better quality of area	11.8	31.4	428	45.4
Quality of local schools	9.3	24.9	337	31.8
Accessibility to public transport	7.6	20.1	275	14.8
Better shopping / leisure facilities	5.8	15.1	208	21.2
Health / personal care reasons	4.9	13.2	178	7.7
Retirement	3.5	9.2	127	8.7
Able to afford local housing	3.4	9.2	123	8.9
Employment / New Job	1.7	4.4	63	3.5
Availability of type of housing	1.6	4.1	58	9.2
Total	**100.0**		**3,625**	

10.5 Needs of Concealed Households Moving Within the Borough

10.5.1 Table 8-7 in section 8 showed that **1,621** concealed households intend to move to Council rented accommodation, **131** to HA rented accommodation and **41** to Shared Equity and **440** to Shared ownership accommodation. In total, **2,233** concealed households over the next three years require affordable housing in Dudley. This is the control total used in the analysis for this section.

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

Table 10-6 When is the Accommodation Required (concealed households)
Question 31

Time	Affordable Housing %	N^os^. implied	% All Tenures
Within 1 year	39.3	878	35.6
1 - 2 years	29.6	661	27.6
2 - 3 years	19.8	442	23.7
3 – 5 years	11.3	252	13.1
Total	**100.0**	**2,233**	**100.0**

Source: Dudley Housing Survey Data 2011

10.5.3 44.0% of concealed households moving to affordable housing require a flat / maisonette and 30.8% require a semi-detached property. The lowest demand was for a bedsit (6.2%) and terraced property with a response of 23.1%.

10.5.4 The highest demand in relation to the size of the accommodation was for 2-bed accommodation at 48.0%. 41.1% required a 1-bed property and 10.9% required 3 bedrooms. There was no demand for more than 3 bedrooms.

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

10.5.6 68.6% of the demand for semi-detached accommodation and 41.5% of demand for a terraced property was for 2 bedrooms. 62.6% of demand for a flat / maisonette were for a 1-bed property.

Table 10-7 Type Required by Size Required (concealed households)
Question 32a by Question 32b

Type	1-bed		2-bed		3-bed		Total
	%	N^os.^	%	N^os.^	%	N^os.^	N^os.^
Semi-detached	8.5	138	44.0	838	56.7	245	**1,221**
Detached	0	0	1.8	34	11.6	50	**84**
Terraced	24.4	398	19.9	380	31.7	137	**915**
Flat / maisonette	67.1	1,095	34.3	653	0	0	**1,748**
Total	**100**	**1,631**	**100**	**1,905**	**100**	**432**	**3,968**

No data for other types

10.5.7 The main interest in the Council rented accommodation was for flats / maisonette at 51.6%; semi-detached 38.1% and terraced at 10.3%. Interest for the HA rented sector was for semi-detached at 74.8% and 25.2% for flats / maisonette.

10.5.8 The main interest in the shared ownership accommodation was for flats / maisonette at 58.1%; terraced 31.9% and semi-detached at 10%. All interest from households needing shared Equity accommodation was for flats / maisonette.

Table 10-8 Type Required by Tenure Required (concealed households)
Question 32a by Question 30a

	Council rented		HA rented		Shared Ownership		Shared Equity		Total
	%	N^os.^	%	N^os.^	%	N^os.^	%	N^os.^	N^os.^
Semi-detached	38.1	502	74.8	95	10	43	0	0	**640**
Terraced	10.3	136	0	0	31.9	137	0	0	**273**
Flat / maisonette	51.6	680	25.2	32	58.1	250	100	39	**1,001**
Total	**100**	**1,318**	**100**	**127**	**100**	**430**	**100**	**39**	**1,914**

No data for other types

10.5.9 43.6% of concealed households moving to social housing (973 implied) responded to the question on if they were registered on a housing waiting list. All were registered on the Dudley at Home Housing Register. 4.4% were also on a Housing Association Waiting List.

10.5.10 The table below shows the results for choice of location for concealed households.

10.5.11 The main interest for concealed households moving to affordable housing within the Borough showed similar results as existing households moving. 63.7% required accommodation in Stourbridge and demand for Brierley Hill was still high at 62.4%, Central Dudley showed demand from 23.6% of households.

10.5.12 For those preferring Central Dudley, Saltwells and Netherton were the most popular locations. For Brierley Hill demand was for Wordsley and Kingswinford and in Halesowen Central Halesowen and Howley Grange were the most popular. In Stourbridge demand was quite evenly spread but the most popular areas were Pedmore and Wollaston.

Table 10-9 Choice of Location (concealed households)
Question 34

Location	Moving to affordable housing		
	% responses	% households	N^os^. implied (all choices)
North Dudley	0.0	0.0	0
Dudley	13.9	23.6	311
Brierley Hill	38.0	62.4	848
Halesowen	17.3	25.1	386
Stourbridge	30.8	63.7	687
Total	**100.0**		**2,232**

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

10.5.14 The main reason for concealed households moving to their choice of location was to be near family /friends (83.7%, 739 implied), followed by always lived here at 49.6%.

Table 10-10 Reason for Preferred Location (concealed households)
Question 35

Reason	Moving to affordable housing		
	% responses	% households	N^{os}. Implied (all choices)
Nearer family /friends	33.1	83.7	739
Always lived here	19.6	49.6	437
Better quality of area	11.6	29.5	260
Health / support / Personal care reasons	9.1	22.9	201
Accessibility to public transport	7.9	20.0	176
Able to afford local housing	7.5	19.0	168
Greater availability of type of housing sought	7.5	19.0	168
Closer /easier to commute to work	3.7	9.5	83
New job / Employment	0.0	0.0	0
Better shopping / leisure facilities	0.0	0.0	0
Quality of local schools	0.0	0.0	0
Retirement	0.0	0.0	0
Total	**100.0**		**2,232**

10.6 Future Size of Affordable Housing

10.6.1 Local Development Documents need to provide targets on the size of future affordable housing units required. Stock balance, turnover and waiting list demand analysis are vital to identify the gaps in the stock and the proportions by type and size required to address current and future need.

10.6.2 Affordable housing should be in locations with extremely good public transport accessibility to town centres, employment destinations and other key services.

10.6.3 The following table provide a detailed analysis of the social stock by bedroom size and the levels of registered need and actual supply from turnover.

10.6.4 To provide a clear justification for the balance of property sizes in the Local Development Documents, need and supply of the council rented stock has been analysed.

10.6.5 The ratio of waiting list demand to supply is the number of years it would take for the waiting list for individual property sizes to be met through the turnover of the existing stock.

10.6.6 This also makes the extreme assumption that there was no future need other than the current backlog, which clearly will not be the case.

10.6.7 In the Borough, even if no new need arose, it would take:-

- Over 5 years to meet the requirements for 1-bed properties;
- Over 3 years to address the 2-bedroom requirement;
- Just over 2 years to address the 3-bedroom stock requirement;
- Nearly 17 years to meet the need for larger 4+ bedroom family units.

Table 10-11 Social Stock, Waiting List Need and Social Turnover

Stock Size	Total Stock		Waiting List (HSSA)		Social Stock Turnover		Demand vs. Supply
	Nos.	%	Nos.	%	Nos.	%	Years
1-bedroom	6,296	27.4	3,384	55.4	660	43.0	5.13
2-bedrooms	6,786	29.5	1,904	31.2	569	37.0	3.36
3-bedrooms	9,290	40.5	641	10.4	297	19.3	2.21
4+ bedrooms	600	2.6	184	3.0	11	0.7	16.73
Total	**22,972**	**100.0**	**6,110**	**100.0**	**1,537**	**100.0**	

Dudley MBC data

10.7 Small Units

10.7.1 Generally, 80% of stock turnover is from 1 and 2 bedroom units, lower than the waiting list need level of 86.6%.

10.7.2 Although these are significantly the highest need in terms of unit numbers, a number of factors need to be considered in determining targets by size which clearly also influence property type.

10.7.3 Small units turn over significantly more regularly in the existing stock than family units.

10.7.4 The waiting list, in particular for one bedroom properties, contains a large number of households who have very low priority or are older households registering for sheltered housing as insurance for a future potential need.

10.7.5 These factors are important in judging future delivery to meet priorities rather than arithmetic scale of recorded need. The important factor is to meet priority needs and there is still a requirement for 1 and 2-bedroom units to meet the needs of young, single, homeless households in the Borough.

10.7.6 There is a relatively large stock of 3 bedroom family units but providing only 19% of all re-let supply. Four bedroom unit needs are the smallest in terms of numbers (600), but they are the most difficult to resolve due to extremely low turnover levels with only 11 units becoming available last year.

10.7.7 In view of the current stock balance, the scale of likely annual new provision and the requirement to address priority household needs, a level of **60% of future delivery in the affordable rented sector should be one and two bedroom units,** lower than current need levels of 86%.

10.7.8 However because of the demand for 2-bed units (as opposed to need), provision should be mainly 2-bedroom units. Grant funding through the HCA recognises the issue of need versus demand for 1-bed units. Generally funding is available for 2-bed units, recognising the demand and flexibility of this size of accommodation.

10.7.9 Based on a total annual affordable delivery of 186 units, with a **60 : 40 tenure mix of rent to shared equity,** 110 rented units would be delivered. If 60% of these are one and two bedroom units, 65 extra two bedroom units a year would be available.

10.8 Family sized Units

10.8.1 Given the limited scale of new affordable units relative to need, the balance of 45 units a year could be 3 and 4 bedroom units. There will be an increasing impact on the scale of under-occupation of three bedroom properties from demographic change.

10.8.2 Three bedroom units are 40% of the social stock but are only 19% of re-lets. As is highlighted in Section 5.4, there are estimated to be **4,729 social rented properties which are under-occupied by two or more bedrooms** including 4,326 in the Dudley Council rented stock.

10.8.3 This is **almost half of all the three bedroom** social rented properties in the Borough, an extremely high level.

10.8.4 In view of the increasing older population, it is now even more important to achieve a better flow of the under-occupied, family sized social rented stock as a means to help address the scale of need for family units.

10.8.5 Achieving a better flow of family units should also have a cascade effect, increasing turnover of all smaller unit sizes as households are able to transfer to larger units to meet their need. **In effect up to four household moves could result from one new older persons unit.**

10.8.6 The relatively extreme problem of access to four bedroom stock should be a priority as these larger family households are almost certain to be currently living in over-crowded conditions. Most of the new unit delivery of family units should be four bedrooms.

11 HOUSING NEEDS OF DISABLED AND OLDER PEOPLE

11.1 Key Findings

Disabled People

- 25.9% (32,850 implied) households included a member with a disability. Dudley has a higher level of disability than is normally found in DCA's housing needs surveys which generally average out at around 20%.
- 64.8% of all disabled household members were over the age of 60.
- 56.6% of disabled households have a walking difficulty.
- 13.1% (2,152 implied) households stated they had outstanding support needs.
- 9.9% of properties (12,387 implied) had been adapted. The survey found some mismatch between wheelchair adaptations and the properties where people with a wheelchair actually live.

Older People

- The main type of accommodation occupied by older people in Dudley is semi-detached (46.1%), followed by detached (19.2%).
- The main tenure is owner occupied no mortgage at 53.9%.
- The size of property currently occupied by older people is mainly 3 bedroom accommodation (53.5%).
- Older people planning a move within the borough would prefer to move to owner occupied properties (44.3%), closely followed by Dudley Council rented (43.5%). Their preferred type would be a bungalow (44.0%) and they would prefer 2 bedrooms (48.4%).
- 73.1% of respondents aged over 60 indicated equity ownership of over £100,000.
- Demand for supported accommodation (other than sheltered) is predominantly for independent accommodation with visiting support.
- There is a combined requirement of 3,152 units of sheltered accommodation for existing older households and those who may in-migrate to be near family. 2,284 are in the affordable sector and 868 in the private sector.
- There was a level of need expressed for 666 extra care units from existing households and older people moving into the borough. This has increased dramatically since the previous report this may be due to new extra schemes being developed in the Borough.

11.2 Strategic Implications

- There is an inextricable link between ageing and frailty and the forecast rise in the retired population means that the housing and support needs of elderly and disabled households is important to consider at a strategic level.
- In line with the strategic priorities already established, resources should focus on the provision of home-based support services and adaptations for older people living at home in both social rented and owner occupied housing.
- Many older people rely on the help provided by family and friends to maintain their independence. Carer support networks should be recognised and used to complement rather than replace statutory provision.
- Although a high proportion of older people may have their own resources to meet their current accommodation and care needs some may need financial support to enable them to access enhanced housing support services as they become less independent.
- The on-going development of Older Persons Housing Strategies **should consider**:-
  - The **type and quality of existing sheltered stock** in meeting today's housing standards and preferences and the scale of need and demand for 3,152 units by 2016.
  - The future need for 'extra care' accommodation for the growing older population reflected in the level of need expressed for extra care accommodation by relatives of 583 units and 83 from existing households.

11.3 Needs of Disabled People

11.3.1 Issues relating to households with one or more members affected by a disability or long-term illness were addressed through a series of questions. This section draws together the findings from these questions.

11.3.2 25.9% of households in the area contain somebody with a disability, suggesting 32,850 households in Dudley were affected in some way. This is a higher level to the average usually found in our survey experience of 20%.

11.3.3 Assessment of the UK average for the proportion of households affected is difficult, both because of the impact of multiple disability and the tendency to express statistics in terms of population rather than households. The Department for Work and Pensions Family Resources Survey 2006 suggests as many as 10 million disabled people in the UK - around 19.7% of the population. Recent DCA survey results have consistently indicated a level in the region of 20%.

11.3.4 54.2% of households who contain someone with a disability stated that they had a support need (16,747 implied households).

11.3.5 The comparative figures for households containing one or more disabled household members for the various tenures were as per Table 11-1.

11.3.6 When asked how many members of the household had a disability, 32,463 responses were received. 81.0% of cases said only one household member had a disability and 17.1% said two members had a disability. 1.9% had more than two members.

11.3.7 32,172 responses were received to the age of disabled members. Data for the age groups of all disabled household members showed 64.8% of all disabled household members were over the age of 60 including 29.0% over 75; 13.0% were under 44 years.

11.3.8 29,160 (88% of those with a disability or limiting long term illness) responded when asked if their health had got worse over the last two years, 65.3% (19,034 implied) said their health had got worse. 34.7% (10,126 implied) said no.

Table 11-1 Disability by Tenure
Question 1 by Question 9

Tenure	Tenure in Sample %	Tenure of those with disability %	N^os^. Implied (Disability)
Owner occupied with mortgage	40.3	20.2	6,630
Owner occupied without mortgage	31.8	39.5	12,978
Private rented	6.2	4.8	1,578
Dudley Council Rented	17.7	29.7	9,744
HA rented	3.0	4.3	1,428
Shared ownership*	0.3	0.2	66
Tied to employment / living rent free*	0.7	1.3	426
Total	**100.0**	**100.0**	**32,850**

*Low level of data Source: Dudley 2011 Housing Needs Survey

11.3.9 The next table shows the nature of the disability of members of the household. Responses were received to a multiple response question, giving an average of 1.7 responses.

11.3.10 By far the largest group of people were those with a walking difficulty (56.6%). 19.9% had diabetes, 19.8% had an asthmatic / respiratory problem and 19.4% had 'other' physical disability.

11.3.11 Further data analysis showed that 6.3% (99 of the 1,579 at Table 11-5) of properties, in which people using a wheelchair lived, had been adapted, a relatively low proportion in our survey experience suggesting some mismatch between houses adapted and those where wheelchair users lived.

11.3.12 By extension, it would appear that 47.1% (744 households implied) with a wheelchair user did not live in suitably adapted premises.

Table 11-2 Nature of Disability
Question 10c

Disability	% responses	% households	N^os. implied (all choices)
Indoor Wheelchair User	1.6	2.6	843
Outdoor wheelchair user	5.7	9.4	3,023
Walking Difficulty	34.4	56.6	18,120
Learning disability / Mental health problem	3.2	5.3	1,693
Drug & Alcohol misuse	0.7	1.1	366
Visual / hearing impairment	8.4	13.8	4,413
Asthmatic / respiratory problem	12.0	19.8	6,326
Mental Health Problems	5.9	9.7	3,112
Other physical disability	11.8	19.4	6,212
Obesity	1.3	2.1	688
Diabetes	12.1	19.9	6,371
Dementia / memory loss	2.9	4.6	1,484
Total	**100.0**		**52,651**

Source: Dudley 2011 Housing Survey

11.4 Support Needs

11.4.1 30,876 implied household members responded to the question on need for care or support. 54.2% indicated a need for care or support (16,747 implied).

11.4.2 86.9% of those with a care or support need felt they were getting enough support, the data implying 13.1% (2,152 implied) with outstanding support needs.

11.4.3 Those with an outstanding care or support need were asked what types of support they felt they needed. 3,678 implied households responded to a multiple response question, giving an average of 1.7 responses

11.4.4 A wide range of care and support needs were identified, with the main one being help with looking after the home at 45.9% (1,690 implied). 32.9% (1,209 implied) needed help claiming welfare benefit / managing finances and 25.4% (935 implied) needed help with memory loss / dementia.

Table 11-3 Outstanding Care / Support Need
Question 10g

	% responses	% households	N^os. implied
Looking after your home	26.2	45.9	1,690
Claiming Welfare benefit / managing finances	18.8	32.9	1,209
Help with memory loss / dementia	14.5	25.4	935
Personal safety / security	12.8	22.5	826
Accessing health services	10.9	19.1	704
Arrange Social contact / activities	7.2	12.5	461
Someone to act on your behalf	6.4	11.2	412
Accessing training / employment	3.2	5.5	202
Total	**100.0**		**6,439**

Source: Dudley 2011 Housing Survey

11.4.5 Those who currently receive sufficient care and support services were asked who (formal or informal) provided their support. In 88.3% of cases (14,054 implied) support was provided informally by family / neighbour / friend. In 19.6% of cases (3,126 implied cases), support was provided formally by social services / a voluntary body.

11.5 Adaptation

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

11.5.2 9.9% of properties (12,387 implied) had been adapted, slightly lower than the level usually found in other recent DCA surveys (around 11%). The split by tenure is set out in the table below.

11.5.3 Adaptation was highest in the owner occupied (no mortgage) sector at 31.5%. 28.3% of Dudley Council rented properties have been adapted and 21.6% in the owner occupied (with mortgage) sector.

Table 11-4 Adaptations by Tenure
Question 11 by Question 1

Tenure	%	N^os. implied
Dudley Council Housing Rented	28.3	3,501
Owner occupied no mortgage	31.5	3,898
Owner occupied with mortgage	21.6	2,681
HA rented	12.8	1,582
Private rented	4.7	584
Living Rent Free	1.1	142
Total	**100.0**	**12,388**

Source: Dudley 2011 Housing Survey

11.5.4 13,907 implied households actually responded to the question on which adaptations had been provided, suggesting an adaptation level of around 10.7% (rather than 9.9% in 1.5.2).

11.5.5 56.2% had bathroom adaptations and 55.3% had a ground floor toilet. Most of the main adaptations referred to as provided, featured less prominently in the list of adaptations still needed.

11.5.6 Wheelchair adaptations at 11.4% (1,579 implied) were lower than the average level found in recent DCA surveys (around 15%). The data taken in conjunction with 11.3.11 suggests that 1,480 Wheelchair adapted premises are no longer occupied by wheelchair users.

Table 11-5 Types of Adaptations Provided / Needed to Current Home
Question 12a and Question 13

Adaptations	Provided		Needed	
	% households	N^{os}. implied (all choices)	% households	N^{os}. implied (all choices)
Bathroom adaptations	56.2	7,819	6.2	7,222
Ramp / step lift	17.1	2,383	1.9	2,264
Stair lift	16.2	2,258	3.0	3,546
Ground floor toilet	55.3	7,686	4.0	4,670
Ground floor bedroom bath / shower	24.7	3,431	2.3	2,657
Wheelchair adaptations	11.4	1,579	0.7	850
Vertical lift	6.5	905	0.4	426
Total		**26,061**		**21,635**

Source: Dudley 2011 Housing Survey

11.5.7 Residents were asked how many steps they had to currently access their home, 124,562 implied households responded, 33.1% (41,196 implied) had no steps. 52.8% (65,842 implied) had 1-3 steps, 3.7% (4,586 implied) had 4-5 steps, 9.7% (12,099 implied) had 5+ steps. 870 implied households (0.7%) had a ramp / step access lift to access their home.

11.6 Housing Needs of Older People

11.6.1 3,391 implied households indicated that they had older relatives (over 60) who may need to move to Dudley in the next three years. The breakdown of the type of accommodation required is shown in the table below.

Table 11-6 Accommodation Required by Older Relatives in Next 3 Years
Question 14b

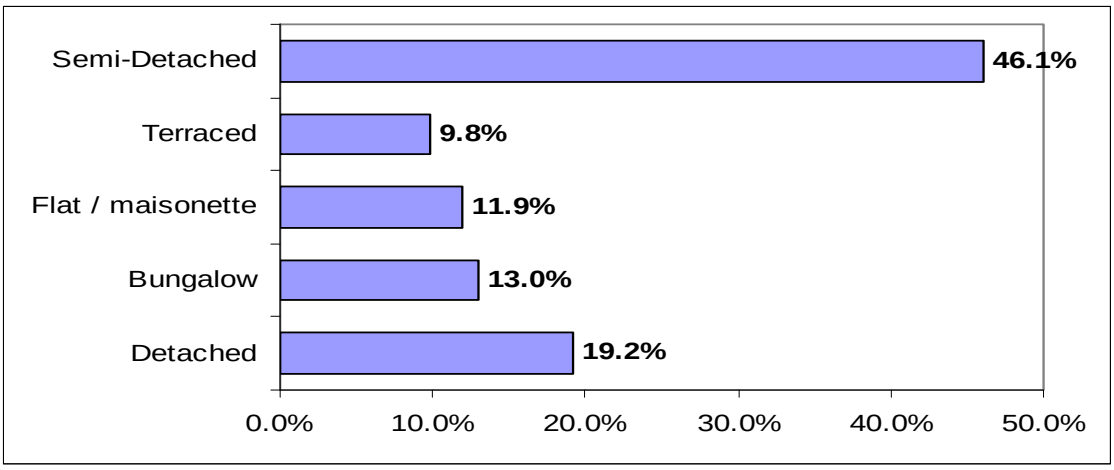
	%	N^os^. implied
Council sheltered housing	26.6	956
HA sheltered Housing	9.2	332
Live with respondent (need extension / adaptation)	25.4	913
Private sheltered housing	20.3	729
Live with respondent (existing home adequate)	8.2	296
Private rented housing	5.9	214
Owner occupied housing	21.7	782
Residential care / nursing home	14.4	518
Extra Care housing	16.2	583
HA property	5.8	210
General council property	16.2	583
Total		**6116**

Source: Dudley 2011 Housing Survey

11.6.2 Demand for this group was predicted by the children of older people and, as would be expected, it shows a different pattern to that normally seen among older respondents in DCA surveys.

11.6.3 The following graphs show the tenure, type and size of accommodation currently occupied by the 60+ age group.

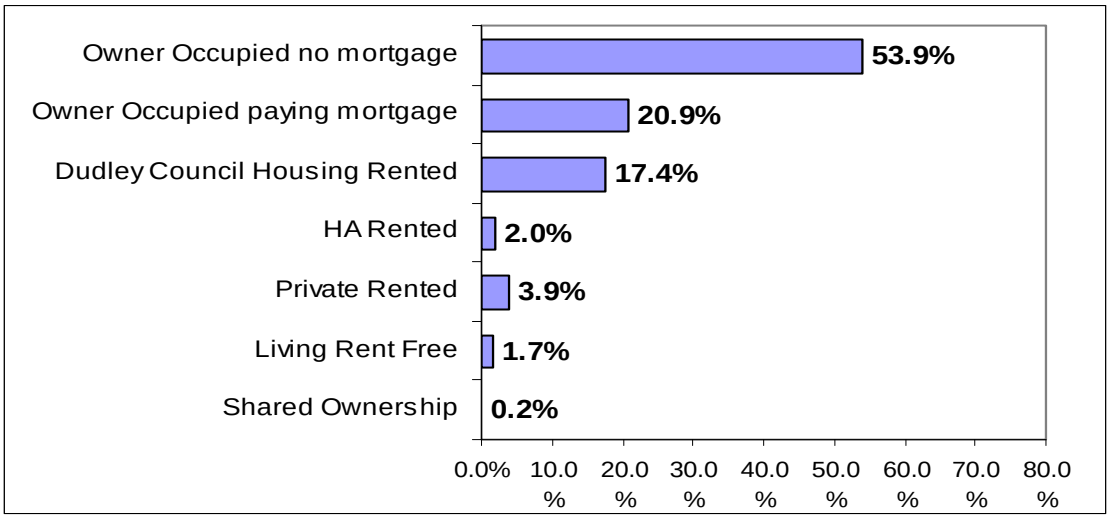
Figure 11-1 Type of General Stock Occupied by Older People (%)
Q2 x Q16da (60+)



Source: Dudley 2011 Housing Survey

11.6.4 The main property type occupied by older households was semi-detached accommodation at 46.1% followed by 19.2% of households living in detached accommodation.

Figure 11-2 Tenure of General Stock Occupied by Older People (%)
Q1 x Q16da (60+)



Source: Dudley 2011 Housing Survey

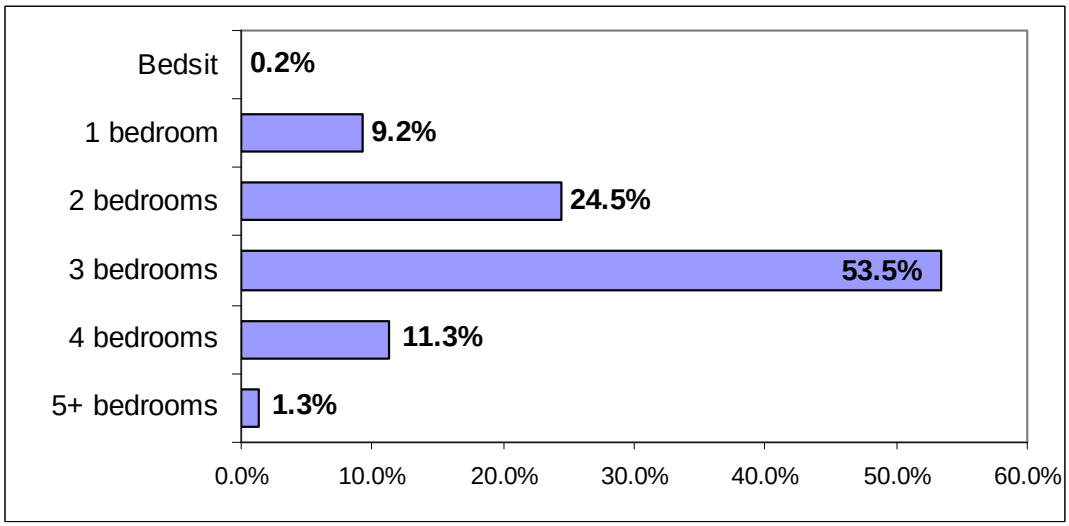
11.6.5 The main tenure type occupied by older households was owner occupied (no mortgage) at 53.9% as would be expected amongst the older population.

11.6.6 Nationally it is acknowledged that older people on fixed incomes may have difficulty maintaining their homes, especially as these are often older properties with higher maintenance needs.

11.6.7 This may be an issue in Dudley due to the properties occupied by older people and also the high number of owner occupied (no mortgage) properties. Support with maintenance and repair through the Home Improvement Service will be of importance in view of the growing older population.

11.6.8 The largest proportion of households containing an older person live in 3-bedroom properties (53.5%).

Figure 11-3 Size of Accommodation Currently Occupied by Older People
Q3 x Q16da (60+)



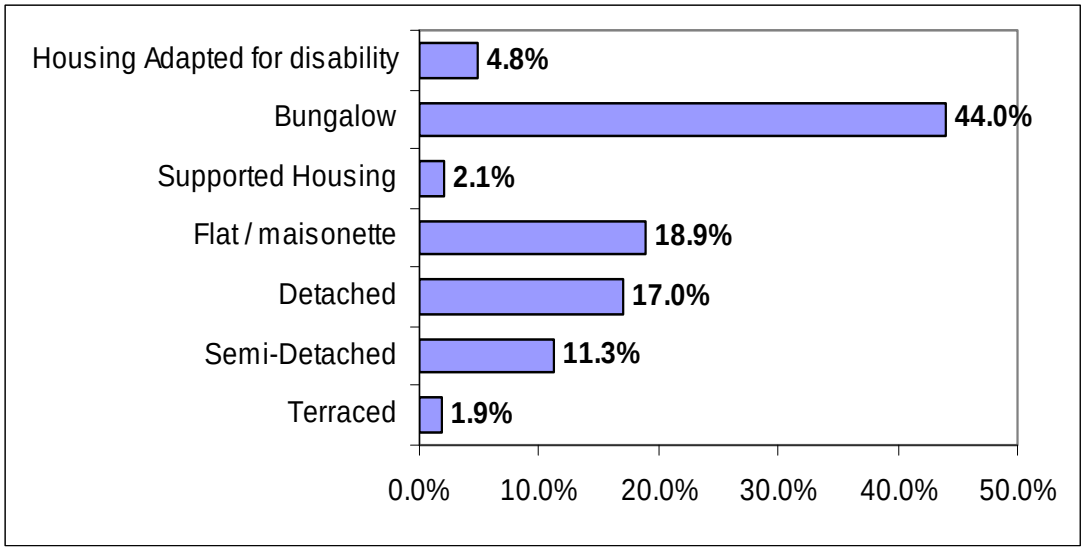
Source: Dudley 2011 Housing Survey

11.7 The Future Needs of Older People

11.7.1 Existing households aged 60+ and planning a move within the borough within the next 3 years were asked a series of questions about their future housing requirements.

11.7.2 As would be expected amongst an older age group with increasing mobility issues, the majority require bungalow accommodation.

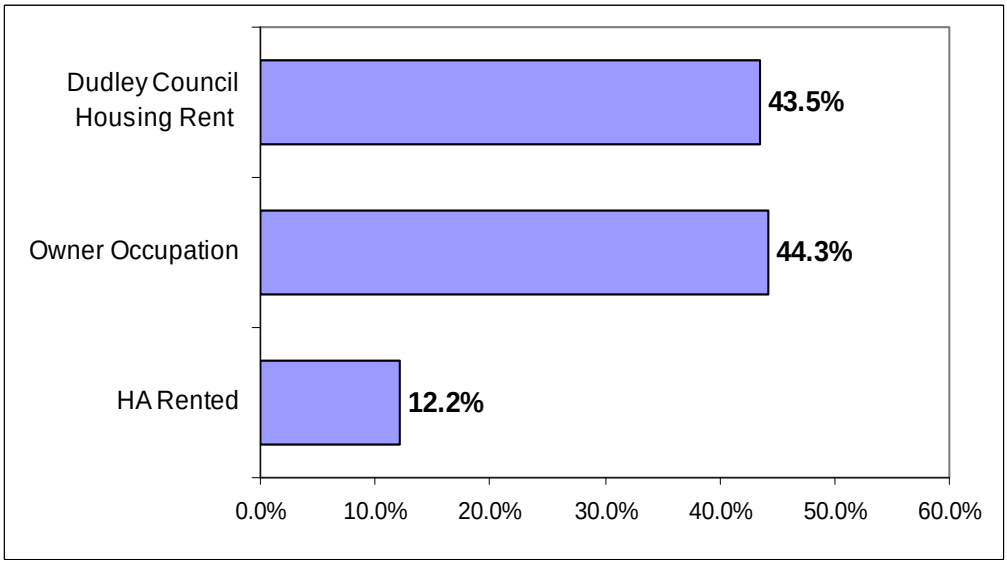
Figure 11-4 Type of Accommodation Required by Older People
Q16da (60+) x Q20



Source: Dudley 2011 Housing Survey

11.7.3 The highest demand was for owner occupation at 44.3%, closely followed by Dudley Council rented accommodation at 43.5% (740 implied).

Figure 11-5 Tenure Required by Moving Households Aged 60+
Q16da (60+) x Q23



Source: Dudley 2011 Housing Survey

11.7.4 We also ran a cross-tabulation of the above data to show the preference of house type by tenure for those households aged 60 and over. The results can be seen in Table 11-7.

11.7.5 The majority of households aged over 60 who preferred to live in detached properties also preferred owner occupation.

11.7.6 61.7% of those who preferred to live in a semi-detached house would prefer Council Housing rented accommodation and 66.2% of those who prefer a flat / maisonette prefer owner occupation.

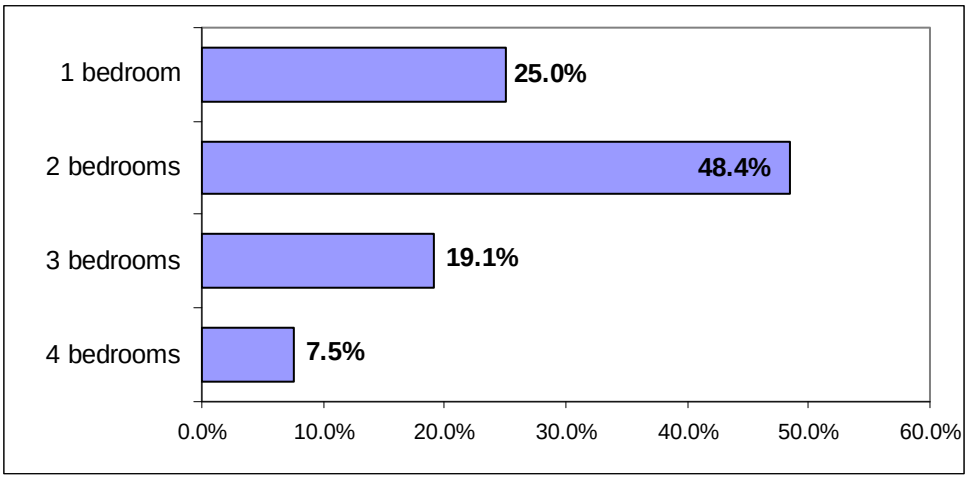
Table 11-7 Type by Tenure for Households aged 60+
Q16da (60+) x Q20 x Q23

Accommodation Preferred	Owner Occupied	Council Housing Rented	HA Rented	Total
Detached House	55.3	0.0	44.7	**100.0**
Semi-detached House	38.3	61.7	0.0	**100.0**
Terraced House	100.0	0.0	0.0	**100.0**
Bungalow	34.0	61.2	4.8	**100.0**
Flat / maisonette	66.2	33.8	0.0	**100.0**
Supported Housing	0.0	100.0	0.0	**100.0**
Housing Adapted for disability needs	42.4	0.0	57.8	**100.0**

Source: Dudley 2011 Housing Survey
No data for Bedsit or Caravan / Mobile Home

11.7.7 The size requirements of existing households who were planning a move revealed that the main requirement was for 2-bed accommodation at 48.4%.

Figure 11-6 Size of Housing Required by Existing Moving Households aged 60+
Q16da (60+) x Q22



Source: Dudley 2011 Housing Survey

11.8 Savings / Equity of Older Households

11.8.1 The percentage breakdown of savings for households aged over 60+ years across the five main tenures is set out in Table 11-8.

11.8.2 Generally, the breakdown produced the results which might be expected with 35.0% of those in owner occupation (no mortgage) having savings above £30,000. A fairly high proportion of retired owner occupied households will have some capital to support their housing and care needs.

11.8.3 12.4% of households living in Private rented accommodation also had savings over £30,000.

11.8.4 72% of households living in Council Housing and 71.8% in HA rented accommodation had savings under £5,000.

Table 11-8 Savings by Tenure
Q17a by Q1 (Q16da 60+)

Savings	Owner Occupied (with mortgage)	Owner Occupied (no mortgage)	Private Rent	Council Housing Rented	HA Rented
No Savings	29.5	10.4	34.0	41.2	13.2
Under £5,000	35.0	16.6	29.1	30.8	58.6
£5,000 - £10,000	11.4	14.6	8.4	14.7	18.0
£10,001 - £15,000	2.5	7.2	13.7	5.2	0.0
£15,001 - £20,000	3.4	6.4	2.4	5.8	0.0
£20,001 - £30,000	6.5	9.8	0.0	1.8	0.0
Above £30,000	11.7	35.0	12.4	0.5	10.2
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**

Source: Dudley Housing Survey 2011

11.8.5 Cross tabulation of the data by those planning a move within the borough within the next 3 years showed:-

- 27.1% of those wanting to move to owner occupation had over £30,000 in savings.
- 39.2% of movers requiring HA rent had less than £10,000 in savings.
- 83.2% of those wanting to move to Dudley Council Housing rented had less than £10,000 in savings.

11.8.6 The next table relates to the level of equity ownership in their home and was answered by 68.9% (23,660 implied) of owner occupiers aged over 60.

11.8.7 73.1% of respondents indicated equity ownership of over £100,000. Cross-tabulation indicated that 80.6% of owner occupiers without a mortgage had an equity holding of over £100,000 as compared with 55.3% of owner occupiers with a mortgage.

Table 11-9 Level of Equity in Present Accommodation
Question 17b (Q176da 60+)

Level of Equity	%	Cum %
Negative Equity	1.3	1.3
Below - £10,000	1.8	3.1
£10,000 - £25,000	1.6	4.7
£25,001 - £50,000	2.1	6.8
£50,001 - £75,000	3.7	10.5
£75,001 - £100,000	16.4	26.9
£100,001 - £150,000	33.4	60.3
Above £150,000	39.7	100.0

Source: Dudley Housing Survey 2011

11.9 Supported Accommodation

11.9.1 Existing households moving were asked if they were interested in supported housing and what type of supported housing they required, in the next three years to 2014.

11.9.2 811 households responded, giving a total of 1,440 responses, an average of 1.8 choices per household.

11.9.3 Over the next three years, demand for supported accommodation (other than sheltered accommodation) is predominantly for Independent accommodation (with visiting support).

11.9.4 All of the people requiring this type of supported accommodation had a walking difficulty and the majority of them were aged between 60 and 74.

11.9.5 The balance of bedroom requirements for independent accommodation (with visiting support) was 68.2% for one bedroom and 31.8% for two bedrooms.

11.9.6 37.0% of the requirement for the Council sheltered housing was for 2-bed accommodation, 25.2% for 3-bed, 22.3% for four bed and 15.5% for 1-bed. It is unusual in DCA experience to receive any response to sheltered accommodation for more than 2 bedrooms and therefore the data for 3 and 4 bedrooms for both HA and Council Sheltered should be treated with caution, this may be the lack of understanding on the part of the respondent.

Table 11-10 Type of Supported Accommodation Required
Question 21

	% responses	N^{os}. implied
Council Sheltered Housing	56.2	456
Independent accommodation with visiting support	12.8	104
Private Sheltered Housing	17.1	139
Independent accommodation with live-in carer	14.6	118
HA Sheltered Housing	66.5	540
Extra Care Housing	10.2	83
Residential Nursing / Care Home	0.0	0
Total	**177.4**	**1440**

Source: DCA Dudley 2011 Housing Survey

11.10 Sheltered Housing Demand

11.10.1 DCA experience shows that older people seek to remain in their own homes and prefer to receive support at home.

11.10.2 In contrast, the children of older parents tend to predict the need for supported housing. The greatest demand from relatives was for Council / HA sheltered Housing at 26.6% followed closely by living with the respondent (needing extension or adaptation) (25.4%).

11.10.3 8.2% (296 households implied) indicated that their relative could live with them and their home was adequate.

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

Table 11-11 Sheltered Housing Demand

	Private Market	Affordable Sector	All Sectors
Existing Households	139	996	**1,135**
In-migrant Households	729	1,288	**2,017**
Total	**868**	**2,284**	**3,152**

N.B. Figures taken from Table 11-10 and Table 11-6

11.10.5 The higher level of demand for accommodation for older people moving into Dudley is common to other DCA Surveys, in many cases a higher level of in-migrant need was found than that arising from existing households. As discussed in Section 11.6 generally, the forecast is being made by their children who assist in the moving process.

11.10.6 Conversely, the indigenous older population prefer to continue in the area / surroundings they know and within their own home as long as possible and often will not acknowledge or predict the need to move.

11.10.7 In total, the data suggests a combined requirement for sheltered accommodation from older people currently living in Dudley (1,135 households) and those who may in-migrate to be beside their family (2,017 households) of 3,152 units, 2,284 in the affordable sector and 868 in the private sector.

11.10.8 Some of this requirement will be addressed by flow of the existing sheltered stock, but acceptability of existing stock to meet today's standards will need to be assessed in calculating the scale of new delivery.

11.11 Extra Care Accommodation

11.11.1 Extra Care accommodation is housing which offers self-contained accommodation together with communal facilities and where care, as well as support, services are provided from a team based on a site.

11.11.2 Need expressed for extra care accommodation came from both older people moving into Dudley and existing households. The level of need expressed for extra care accommodation by relatives of older people in-migrating was 583 units and 83 from existing households, a total of 666 households.

11.11.3 The issue of potential delivery through shared equity also applies to the extra care sector. Although we do not have information on the current tenure of in-migrating parents it would be reasonable to conclude that the majority would be owner-occupiers with no mortgage.

11.11.4 This sector of the older persons housing market is relatively new and the growth forecast in the population projections over the next decade to 2021 of those aged 75+ years may well increase the need for this type of accommodation; demand may also increase as understanding of this sector of supported housing increases.

11.11.5 Since the previous study 3 extra care developments have been completed. This increased awareness and availability of extra care housing as well as demographics may account for the dramatic increase in those seeking this type of housing.

12 BLACK AND MINORITY ETHNIC NEEDS

12.1 Key Findings

- 192 Black and Minority Ethnic (BME) survey respondents provide statistical validity of ± 7.22%. This sample represents 10,195 implied households which have been drawn from the survey and analysed separately to give an insight into the specific housing needs of BME households in Dudley.
- There are more BME households with no earnings (10.9%) than the whole population (8.7%).
- 51.2% of BME households who responded to the survey are living in semi-detached houses. Only 13.3% live in flat / maisonette.
- 46.4% of those BME households who said their home was inadequate cited that it needed improvement / repairs, 29.7% cited inadequate facilities and 14.5% insufficient/no heating.
- Over-occupation affects 23.1% (2,351 implied households) in the BME community according to the 'Bedroom standard', although this is not recognised as such a significant issue by households.
- BME households reported higher levels of disability/long term illness than the general Borough population (32.9% compared to 25.9%) and higher care/support needs (56.8% compared to 54.2%).
- 44.8% of BME households, who wished to move but stated an inability to do so, specified this was because they were unable to afford to buy a home.
- Employment / access to work (55.7%) was a significant reason for BME households leaving Dudley.
- 44.3% of existing BME households moving within the borough in the next three years stated they required a semi-detached house. 36.5% required a 4 bedroom property and 45.5% stated owner occupation as their preferred tenure.
- There was no preference for Housing Association accommodation from BME households moving within the borough.
- 192 concealed BME households were found to be forming within the borough over the next three years. 71.4% required a flat / maisonette; 82.4% require a 2- bed property and 57.0% would prefer private rented.

12.2 Strategic Implications

- The housing inadequacies in the BME community is relatively high, the Council should prioritise an awareness campaign on the assistance and advice available to address these inadequacies.
- Although overcrowding levels are average, housing transfers and the housing exchange policy should be sensitive to the needs of BME households needing more bedrooms.

12.3 Introduction

12.3.1 This section looks at the specific housing needs of BME households living in Dudley. As well as data on future housing needs and preferences this section also includes an overview of the current housing circumstances of the group.

12.3.2 In the case of ethnic origin, the breakdown provided in Table 12-1 below refers to the ethnicity of the household in which the respondent lives. This provides numerical and percentage breakdown of all ethnic groups who responded to the postal survey. Table 12-1 shows that 116,073 (91.9%) of households ethnicity was White British.

12.3.3 The remaining 10,195 (8.1%) households are in the other ethnic origin categories. 2001 Census Household Reference Person (HRP, Tables S106) figures are provided as an illustration; however, it should be taken into account that the Census is now eleven years old so the figures are not directly comparable.

Table 12-1 Ethnic Origin
Question 16b

Ethnic Origin		%	N$^{os.}$ implied	Local Area Census 2001 *
White	British	91.9	116,073	94.3
	Irish	0.4	531	0.7
	Other White	1.0	1,220	0.7
Mixed	White & Black Caribbean	0.4	486	0.2
	White & Black African	0.0	57	0.0
	White & Asian	0.2	266	0.1
	Other Dual Heritage	0.2	258	0.0
Asian or Asian British	Indian	1.8	2,253	1.1
	Pakistani	1.8	2,285	1.1
	Bangladeshi	0.1	117	0.1
	Other Asian Background	0.2	261	0.2
Black or Black British	Caribbean	0.9	1,169	1.0
	African	0.4	444	0.0
	Other Black Background	0.0	61	0.1
Chinese	Chinese	0.3	374	0.3
Gypsy and Traveller	*Gypsy and Traveller	0.0	0	0.1
Any other	*Any other	0.3	414	
Total		**100.0**		**100.0**

Source: Dudley Housing Survey 2011
Source: © Crown Copyright (Census) * Census does not differentiate by this category

12.3.4 192 Black and Minority Ethnic (BME) respondents provide statistical validity of +7.22%. This sample represents 10,195 implied households which have been drawn from the survey and analysed separately to give an insight into the specific housing needs of BME households in Dudley.

12.3.5 The BME responders include categories of 'White Irish' and 'White Other' (in line with the Census definition) which represents 1,751 (17.2%) of BME implied households.

12.4 Incomes

12.4.1 The incomes of BME households are detailed in the table below. The incomes of all households are listed also as a comparison.

12.4.2 The data shows that there are more BME households with no earnings (10.9%) than the whole population (8.7%).

Table 12-2 Gross Annual Income of BME Households
Question 17c

Annual income	%	Cumulative %	All households cumulative %
None	10.9	10.9	8.7
Below £10,000	29.9	40.8	28.5
£10,000 - £25,000	29.3	70.1	59.5
£25,001 - £35,000	12.8	82.9	73.9
£35,001 - £45,000	6.8	89.7	84.8
£45,001 - £50,000	2.4	92.1	90.0
£50,001 - £60,000	3.9	96.0	94.5
£60,001 - £75,000	1.2	97.2	97.3
Above £75,000	2.8	100.0	100.0

Source: Dudley Housing Survey 2011

12.4.3 The cheapest property available to buy in the Borough would require an income of £16,300. Based on the incomes of BME concealed households moving in Dudley within the next 3 years, 66.2% would not be able to access the market. This is compared to 50.6% of all concealed households.

12.5 Current Housing

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

12.5.2 In terms of type of property occupied by BME households, the responses were skewed towards semi-detached properties (51.2%). Only 13.3% lived in a flat / maisonette.

12.5.3 38.9% of those in detached accommodation had 4 bedrooms and 64.1% of those in semi-detached accommodation had 3 bedrooms.

Table 12-3 Property Type by Number of Bedrooms
Question 2 by Question 3

Type	Bedsit		1-bed		2-bed		3-bed		4-bed		5+ bed		Total
	Nos.	%	Nos.	%	Nos.	%	Nos.	%	Nos.	%	Nos.	%	%
Detached	0	0.0	0	0.0	348	21.8	575	36.1	621	38.9	50	3.2	**100.0**
Semi-detached	0	0.0	168	3.2	853	16.4	3331	64.1	597	11.5	249	4.8	**100.0**
Terraced	0	0.0	60	3.0	668	33.0	1,200	59.4	94	4.6	0	0.0	**100.0**
Flat / Maisonette	60	4.4	585	43.4	501	37.2	202	15.0	0	0.0	0	0.0	**100.0**
Total	**60**		**813**		**2,370**		**5,308**		**1,312**		**299**		**10,162**

No data available for other types. Source: Dudley Housing Survey 2011

12.5.4 83.5% of BME respondents indicated that their homes were adequate. 16.5% of BME households (1,623 implied) indicated their home was inadequate, similar to the average percentage in DCA survey experience (typically below 20%). This represents 0.5% of the whole population of Dudley (308,400).

12.5.5 Respondents were asked to indicate the reasons why the accommodation was not suitable, and these are outlined in Table 12-4 below. A total of 1,553 BME households answered the question.

12.5.6 The largest issue for BME households was that their house needs repair / improvement (46.4%) compared with 36.0% of all households. The other main reasons for inadequacy include too costly to heat (35.5%) and inadequate facilities (29.7%).

12.5.7 Over-occupation affects 23.1% (2,351 implied households) in the BME community according to the 'Bedroom standard'. This is a different result from the level of respondents who selected 'insufficient number of bedrooms' in Table 12-3 (384 implied), but not an unusual result due to the lower sample of BME households. The level of over-occupation in the whole population was significantly lower at 6.0%.

Table 12-4 Inadequacy of Present Accommodation
Question 8a

Reasons	BME households (%)	N^os	All households (%)
Too small	28.0	435	35.4
Needs repair / improvement	46.4	720	36.0
Unsuitable due to needs of disabled / elderly household member	23.8	370	27.4
Insufficient number of bedrooms	24.7	384	30.3
Too costly to heat	35.5	551	21.6
Rent / Mortgage too expensive	6.8	105	7.8
Too large	3.5	54	10.6
Lack of local amenities	7.0	109	4.3
Suffering harassment	3.5	54	6.4
No heating / insufficient heating	14.5	226	7.3
Inadequate facilities	29.7	461	11.0
Tenancy insecure	0.0	0	2.7
Total		**3469**	

Source: Dudley Housing Survey 2011

12.6 Disability / Limiting Long Term illness

12.6.1 Respondents were asked to indicate if any member of the household had a disability or long term limiting illness. 32.9% of the BME sample (3,343 implied households) had a member of their household with a disability or long-term illness (compared to 25.9% in the whole population) and 56.8% had a care / support needs (1,803 implied households, compared to 54.2% of the whole Borough population).

12.6.2 Data for the age groups of BME disabled household members showed 47.9% were over the age of 60 compared to 64.3% of all disabled household members. 16.5% were over 75 compared to 29.3% over 75 in the general population.

12.6.3 BME households were asked about the nature of their disability. A similar level of BME households (54.2%; 1,731 implied) specified a walking difficulty (not in a wheelchair) compared to 56.6% of the whole population.

12.6.4 20.3% (648 implied) said they had diabetes and 17.7% (565 implied) said that a member of the household had mental health problems.

12.7 Moving Plans of BME Households

12.7.1 BME households were asked a question regarding their moving intentions within the next 3 years. 1,103 implied BME households (11.0% compared to 13.8% of all households) indicated that they are expecting to move or a member of their household is likely to require their own accommodation over the next three years.

12.7.2 9.3% (937 implied) BME households stated that they wished to move but were not able to. The majority said they were unable to move because they were unable to afford to buy a home (44.8%), compared to 62.9% of the whole population.

Table 12-5 Reasons Preventing a Move
Question 18e

	Nos.	BME households%	All households %
Unable to afford to buy a home	506	44.8	62.9
Health Problems	37	3.3	5.3
Unable to afford moving costs	51	4.5	17.0
Lack of affordable rented housing	201	17.8	20.9
Local education choices	188	16.6	9.2
Family reasons	54	4.8	10.9
Employment reasons	96	8.5	8.5
Lack of suitable property in the area	218	19.3	21.5
Unable to pay rent deposit / rent in advance	233	20.6	15.6
Level of personal debt	100	8.8	13.2
Total	**1,684**		

Source: Dudley Housing Survey 2011

12.7.3 418 implied existing and 199 implied concealed BME households stated that they would be moving out of Dudley in the next 3 years. Respondents were also asked to indicate the reasons for moving out of the borough, the results are shown in the table below.

12.7.4 The most significant reason for existing BME households leaving the borough was employment reasons (55.7%), followed by family reasons at 30.2% and quality of neighbourhood at 26.2%.

Table 12-6 Reasons for Moving Out of Dudley
Question 18b

	Nos.	BME households%	All households %
Quality of neighbourhood	110	26,2	33.5
Family reasons	126	30.2	31.1
Employment / access to work	233	55.7	34.2
Total	**469**		

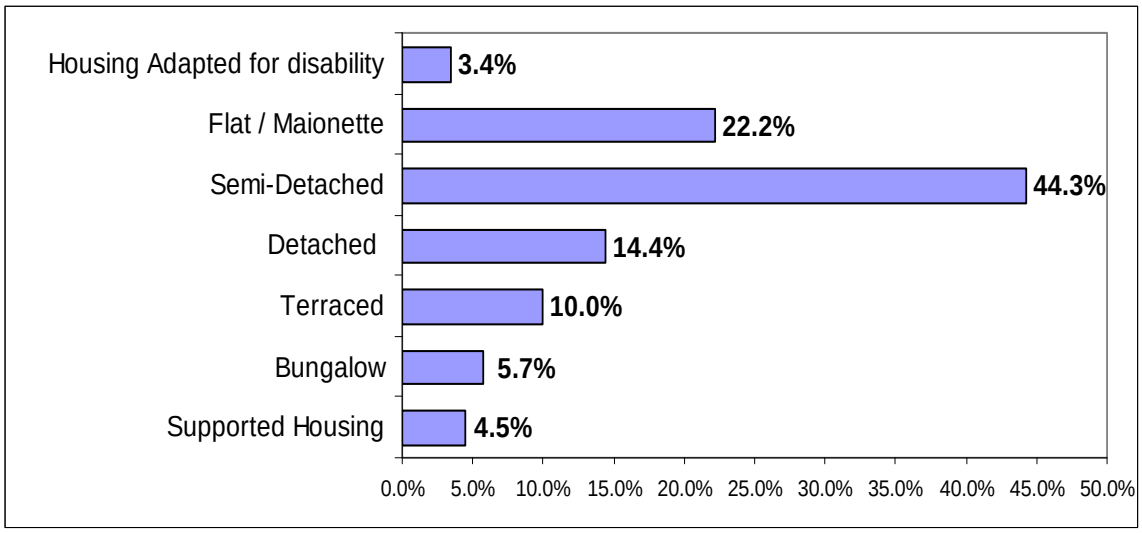
Source: Dudley Housing Survey 2011

12.8 Existing BME Households Moving

12.8.1 510 existing BME households indicated they would be moving within Dudley in the next 3 years. These households were asked a series of questions regarding the type, size and tenure required.

12.8.2 The main type of housing required by existing BME households moving in the next three years is detailed in the following Graph.

Figure 12-1 Type of Housing Required (BME Existing Households Moving)

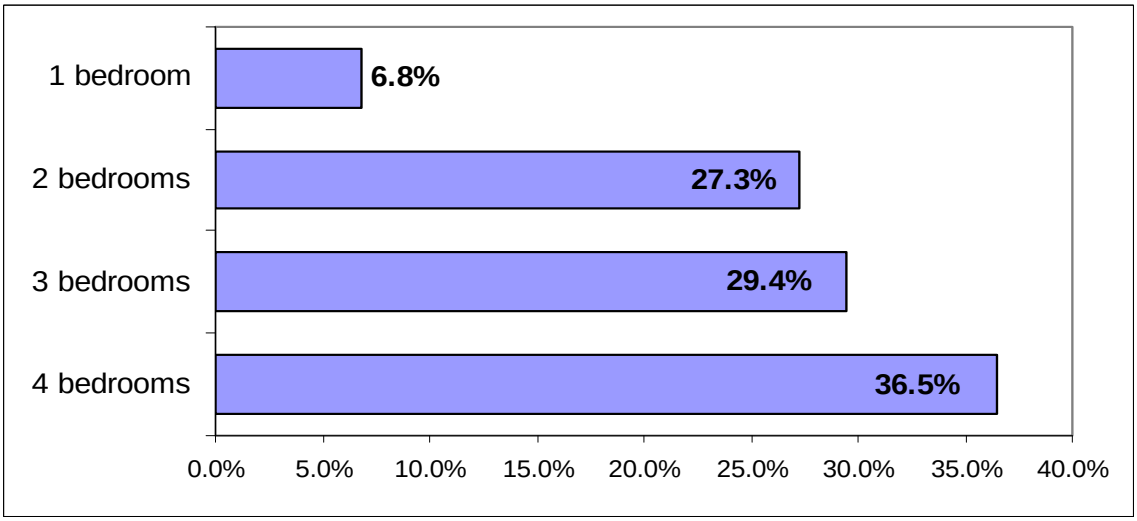


Source: Dudley Housing Survey 2011

12.8.3 Semi-detached was the main type of property required at 44.3%.

12.8.4 The following graph shows the size of property requirements for BME households moving.

Figure 12-2 Size of Property Required (BME Existing Households Moving)

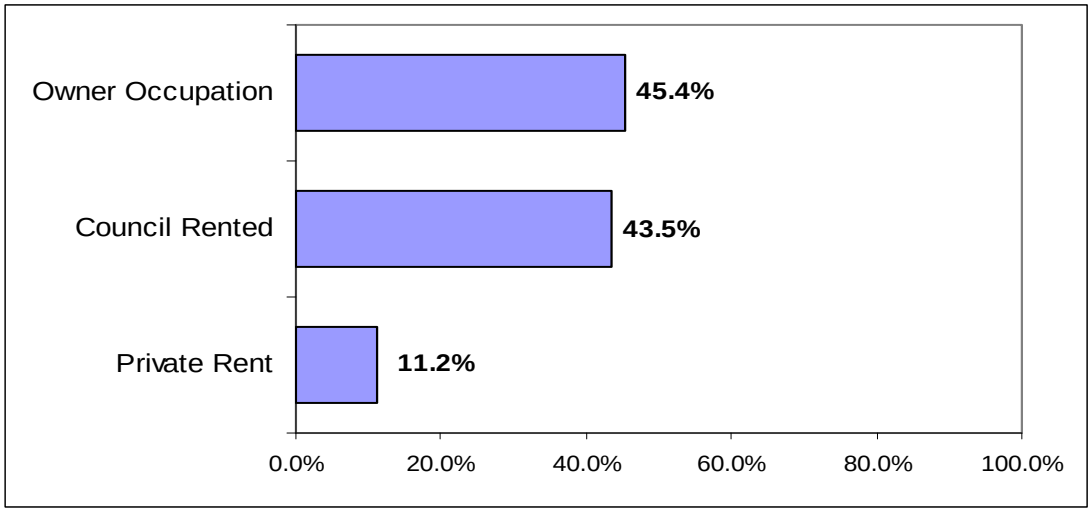


Source: Dudley Housing Survey 2011

12.8.5 4 bedrooms was the main size of property required by BME households moving at 36.5%.

12.8.6 The main tenure required by existing BME households moving within the borough in the next 3 years is shown in the following Graph. 45.4% require owner occupation followed by council rented required by 43.5%.

Figure 12-3 Tenure Required (BME Existing Households Moving)



12.9 Concealed BME Households Moving

12.9.1 192 concealed BME households intending to set up a home of their own in Dudley within the next 3 years. All were children (16+) of the existing household.

12.9.2 71.4% (84 implied) require a flat / maisonette and 28.6% (34 implied) require a terraced house.

12.9.3 82.4% (158 implied) require two bed accommodation and 17.6% (34 implied) require 3-bed rooms.

12.9.4 The main tenure required by concealed BME households moving within the borough in the next 3 years is private rented accommodation (57.0%; 67 implied) and 43.0% (51 implied) require council rented.

13 CLG NEEDS ASSESSMENT MODEL

13.1 Introduction

13.1.1 Strategic Housing Market Assessment Practice Guidance indicates that housing partnerships should estimate the number of households who lack their own housing or live in unsuitable housing and who cannot afford to meet their housing needs in the market. Table 13-1 outlines the types of housing considered unsuitable.

Table 13-1 Types of Housing Deemed Unsuitable

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

Source: Strategic Housing Market Assessments Practice Guide, CLG,

13.1.2 This element of the assessment is essential to identify the total scale of need of those not able to access the market, the provision from existing stock turnover and the net need which requires to be addressed from future new provision.

13.1.3 It provides essential evidence for affordable housing targets in Local Development documents.

13.2 The CLG Needs Assessment Model Structure

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

STAGE 1 CURRENT HOUSING NEED

1.1 Homeless households and those in temporary accommodation

Plus

1.2 Overcrowded (households who failed the CLG 'bedroom standard') and concealed households (those over 25 who share facilities with another household)

Plus

1.3 Other groups

1.4 ***Equals* - Total Current Housing Need**

↓

STAGE 2 FUTURE HOUSING NEED (GROSS)

2.1 New household formation (gross per year)

Times

2.2 Proportion of new households unable to rent in the market

Plus

2.3 Existing households falling into need

2.4 **Equals - Total Newly Arising Need**

↓

STAGE 3 AFFORDABLE HOUSING SUPPLY

3.1 Affordable dwellings occupied by households in need

Plus

3.2 Surplus stock

Plus

3.3 Committed supply of new affordable housing

Minus

3.4 Units to be taken out of management

3.5 **Equals - Total Affordable Housing Stock Available**

3.6 Annual supply of social re-lets (net)

Plus

3.7 Annual supply of intermediate affordable housing available for re-let or re-sale at sub-market levels.

3.8 ***Equals* - Annual Supply of Affordable Housing**

13.3 Model Structure

13.3.1 The Housing Needs Assessment Model is based on the 2007 Strategic Housing Market Assessment Practice Guidance, and is designed to estimate the number of households who lack their own housing or live in unsuitable housing and who cannot afford to meet their housing needs in the market.

13.3.2 The model is structured on a 'flows' basis, taking account of recent experience over the previous three years and examining projections over the next two years. It has to be assumed that this 'annualised' data will occur each year to 2016. The primary data has a five year 'life' and will of course be gathered again before 2016. Major changes in house prices and incomes could cause significant variation in the overall situation.

13.3.3 In this section the assessment of affordable housing need has been conducted using both primary data from the 2011 Housing Survey and secondary data from CORE, HSSA and the local authority.

13.4 Dudley CLG Needs Assessment Model

13.4.1 The first element of this Stage of the model estimates the number of homeless households including those in temporary accommodation.

13.4.2 The latest data available, the P1(E) return at 31st March 2011 identified 188 homeless households.

13.4.3 Care must be taken in the assessment to avoid double counting those households who are "homeless at home" or in other general stock as they would potentially have been captured in the survey data, which is used to determine housing need at different Stages.

13.4.4 47 households were in a hostel or refuge which would not have been surveyed and a total of **47** is therefore the figure applied at **Stage 1.1** in the model.

13.4.5 The second element in Stage 1 of the model estimates the number of households in over-crowded conditions (i.e. those who fail the 'bedroom standard'), and concealed households (couples, people with children and single adults aged over 25 who share facilities with another household).

Table 13-2 Over-crowded and Concealed Households

Over-crowded Households		7,815
MINUS Concealed Solution or Leaving Borough	1,424	**6,391**
PLUS Concealed Households		332
Overcrowded + Concealed Group		**6,723**
MINUS Duplication		0
Net Overcrowded + Concealed Group		**6,723**
Proportion unable to afford market housing	**71.9%**	
Stage 1.2 – Over-crowding and concealed households		**4,834**

13.4.6 There are 7,815 households in Dudley who are over-crowded by the 'bedroom standard'. However 1,424 of these will be resolved by a newly forming household or by these households leaving Dudley, leaving a net group of 6,391. There are 332 concealed households creating a total of 6,723 over-crowded and concealed households.

13.4.7 A test of affordability for these households shows that 71.9% of them cannot afford to resolve their housing difficulties through market housing in Dudley and **4,834 households** have been applied in the model at **Stage 1.2**.

13.4.8 The third element in Stage 1 of the model examines households living in unsuitable accommodation whose problem cannot be solved 'in-situ' and who therefore require to move home in order to resolve their difficulty.

13.4.9 Strategic Housing Market Assessment Practice Guidance identifies that households who are overcrowded, were suffering harassment, those whose rent / mortgage was too expensive, housing was affecting their health, whose tenancy was insecure or whose home was too large are all assessed to need to move home.

13.4.10 The survey identified 5,570 households with one or more inadequacies, of whom 391 were already counted in Stage 1.2 and are removed to avoid double-counting.

13.4.11 This leaves a net group of 5,179 households, 69.3% of whom are unable to afford to resolve their housing difficulties through market housing in the area, leaving **3,589 households** to be applied in the model at **Stage 1.3**.

13.4.12 The final element of Stage 1 of the model is a sum of steps 1.1, 1.2 and 1.3, a total of **8,470** applied at **Stage 1.4**.

Table 13-3 Current Housing Need (Gross)

STAGE 1 – CURRENT HOUSING NEED (GROSS)	
1.1 Homeless households and those in temporary accommodation	47
1.2 Overcrowding and concealed households	4,834
1.3 Other groups	3,589
1.4 TOTAL CURRENT HOUSING NEED (GROSS) **1.1 + 1.2 + 1.3**	**8,470**

13.5 Stage 2 – Future Need (Gross per year)

13.5.1 The first element of Stage 2 of the model estimates the annual number of newly forming households in Dudley.

13.5.2 The 3,859 concealed households identified in the survey is annualised at the average level of 1,286 households forming a year, although levels are consistent over the period.

Table 13-4 Time of Move – Concealed Households

Time of Move	Nos. implied	Annual Average
Within 1 year	1,582	
1 - 2 years	1,224	**1,286**
2 – 3 years	1,053	

13.5.3 In order to avoid double counting due to two-person household formation, duplication is removed. 45.4% of concealed households forming over the next three years specified formation as a couple, with 59.3% of these having a partner who lived separately elsewhere in Dudley, which would cause a double count.

13.5.4 However data on recently formed households suggests that couple formation was 41% but we have retained the higher level of 45.4%. The 59.3% has therefore been applied to this higher level in the table below (45.4% x 59.3% = 26.9%).

Table 13-5 Double Counting Removal

New household formation (gross p.a.)	1,286
MINUS - Two person formation (1,286 x 26.9%) x 0.5	172
Total	**1,114**

13.5.5 This results in an annual average formation level of **1,114** households per annum, used at **Stage 2.1** of the model.

13.5.6 The income of concealed households forming their first home has been used to test their ability to purchase in the lower quartile stock and access the private market (to buy or rent) of one, two and in some cases three bedroom units suitable for their requirements.

13.5.7 On this basis 69.3% of concealed households are considered to be unable to rent in the private market, with 71.9% unable to buy. The rental proportion is therefore used at **Stage 2.2** of the model.

13.5.8 The final element of Stage 2 of the model estimates the number of households in Dudley who fall into housing need.

13.5.9 The calculation of existing households falling into need used Dudley Council's Housing Register data over the year to March 2011 and found that of 1,398 new registrations on the waiting list, there were 1,119 households in need, including 188 homelessness acceptances, applied at **Stage 2.3** of the model.

13.5.10 The final element of Stage 2 of the model is a sum of step 2.1 multiplied by step 2.2, added to step 2.3 above, giving a total of **1,891** applied at **Stage 2.4**

Table 13-6 Future Need (Gross per Year)

STAGE 2 – FUTURE NEED (GROSS PER YEAR)		
2.1	New household formation (gross per year)	1,114
2.2	Proportion of new households unable to buy (71.9%) or rent (69.3%) in the market	69.3%
2.3	Existing households falling into need	1,119
2.4	**TOTAL ANNUAL NEWLY ARISING NEED** **(2.1 x 2.2) + 2.3** (1,114 x 69.3% = 772 + 1,119 = 1,891)	**1,891**

13.6 Stage 3 – Affordable Housing Supply

13.6.1 The first element of Stage 3 of the model determines the number of households analysed in Stages 1.2 and 1.3 who currently occupy social rented or shared ownership dwellings. It is assumed that any move by these households would release a unit of affordable housing, and it is therefore assumed that there would be no overall net effect on the annual flow model.

13.6.2 The survey data shows that **5,317** of the households at Stages 1.2 and 1.3 of the model live in affordable units, and this total is applied at **Stage 3.1**.

13.7 Vacant Stock

13.7.1 The second element of Stage 3 of the model assesses the level of surplus affordable stock in Dudley. The level of vacant affordable units in Dudley is 464 units only 2.0% of the stock. Guidance states that where the level is below 3% there is no surplus vacant stock. **A total of zero is therefore applied at Stage 3.2** of the model.

13.7.2 The third element of Stage 3 of the model forecasts the number of new affordable units to be built in the Dudley on an annual basis. The HSSA returns for the three years to 31/03/2011 show the following recent new unit trends:-

Table 13-7 New Affordable Housing Supply (HSSA) 2008 to 2011

Supply	2008 / 09	2009 / 10	2010/ 11	Average	%
New RP Rent	152	104	79	112	60
RP Shared Ownership	37	21	17	25	14
Other New Supply	11	71	66	49	26
Total	**200**	**196**	**162**	**186**	**100.0**

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

13.7.4 The average annual new supply total is 186 units per annum, with a tenure split of 60% social rented and 40% intermediate housing, mainly other new supply.

13.7.5 HSSA data however shows that future new delivery over the next year is expected to be 351 new units built in 2011 /12. However, in the current climate it would be prudent to assume that the delivery pattern of the last 2 years will continue.

13.7.6 The impact of the recession on new delivery is significant and could reduce new affordable delivery through planning obligations. In the light of the market and social funding uncertainty, it is recommended that delivery of **186** units is used at **Stage 3.3.**

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

13.7.8 The table below shows the RTB and demolition levels from Council data for the three years to 31/03/2011.

Table 13-8 2008 to 2011 Right to Buy / Demolitions

	2008 / 09	2009 / 10	2010 / 11	Average
Right to Buy	47	44	46	**46**
Demolitions	85	5	10	**33**
Total	132	49	56	**79**

13.7.9 The average loss of units through RTB is 46 units per annum with 33 lost due to demolition. RTB levels have remained very similar over the period since 2008/09.

13.7.10 If the average stock re-let rate of 6.6% per annum is applied to the average figure of 79 units lost for future re-letting, this would equal only 5 units and a figure of **5 is applied at Stage 3.4** of the model.

13.7.11 **Stage 3.5** of the model is the sum of Stages 3.1 (5,317), 3.2 (0) and 3.3 (186), less Stage 3.4 (5), a net total of **5,498.**

Annual Re-let Supply

13.7.12 The average annual re-let supply of affordable units over the last three years is used in the model as a prediction for the future annual affordable housing supply from re-lets likely to arise. It is important firstly to establish the average net general needs stock re-let level (i.e. excluding transfers and new unit delivery).

13.7.13 Council data for the three years to 31/03/2011 have been studied, which shows the following:-

Table 13-9 Council / RP Social Rent Re-let Supply (HSSA 2009 to 2011)

2008 / 09	2009 / 10	2010 /11	Average
1,772	1,586	1,537	**1,632**

13.7.14 The overall average net re-let figure for the Council / RP stock for the three year period to 2010/11 is **1,632 units re-lets a year** applied at **Stage 3.6**.

Shared Ownership Re-sales

13.7.15 There were 731 shared ownership units recorded in the 2005 study and since then a further 250 have been built making a total of 981 units. However this is a gross figure and does not take into account those who have stair cased out and any repossessed.

13.7.16 We have therefore used the TSA data as at December 2011 states that RP's shared ownership stock is a total of 723 units. Assuming a re-sale rate based at the social stock turnover rate of around 5%, 36 units would become available each year and this number is incorporated at **Stage 3.7**.

13.7.17 The final element of Stage 3 of the model is a sum of Stages 3.6 and 3.7, a total of 1,668 applied at **Stage 3.8**.

Table 13-10 Affordable Housing Supply

STAGE 3 – AFFORDABLE HOUSING SUPPLY		
3.1	Affordable dwellings occupied by households in need	5,317
3.2	Surplus stock	0
3.3	Committed supply of new affordable housing	186
3.4	less Units to be taken out of management	5
3.5	**TOTAL AFFORDABLE HOUSING STOCK AVAILABLE** **3.1 + 3.2 + 3.3 – 3.4**	**5,498**
3.6	Annual supply of social re-lets (net)	1,632
3.7	Annual supply of intermediate affordable housing available for re-let or resale at sub market levels	36
3.8	**ANNUAL SUPPLY OF AFFORDABLE HOUSING** **3.6 + 3.7**	**1,668**

13.8 Affordable Housing Needs Model

STAGE 1 – CURRENT HOUSING NEED (GROSS)		
1.1	Homeless households and those in temporary accommodation	47
1.2	Overcrowding and concealed households	4,834
1.3	Other groups	3,589
1.4	**TOTAL CURRENT HOUSING NEED (GROSS)** **1.1 + 1.2 + 1.3**	**8,470**
STAGE 2 – FUTURE NEED (GROSS PER YEAR)		
2.1	New household formation (gross per year)	1,114
2.2	Proportion of new households unable to buy (71.9%) or rent (69.3%) in the market	69.3%
2.3	Existing households falling into need	1,119
2.4	**TOTAL ANNUAL NEWLY ARISING NEED** **(2.1 x 2.2) + 2.3** (1,114 x 69.3% = 772 + 1,119 = 1,891)	**1,891**
STAGE 3 – AFFORDABLE HOUSING SUPPLY		
3.1	Affordable dwellings occupied by households in need	5,317
3.2	Surplus stock	0
3.3	Committed supply of new affordable housing	186
3.4	less Units to be taken out of management	5
3.5	**TOTAL AFFORDABLE HOUSING STOCK AVAILABLE** **3.1 + 3.2 + 3.3 – 3.4**	**5,498**
3.6	Annual supply of social re-lets (net)	1,632
3.7	Annual supply of intermediate affordable housing available for re-let or resale at sub market levels	36
3.8	**ANNUAL SUPPLY OF AFFORDABLE HOUSING** **3.6 + 3.7**	**1,668**
A	**TOTAL NET CURRENT NEED** **1.4 – 3.5** (8,470 – 5,498 = 2,972)	**2,972**
B	**QUOTA TO ADDRESS NEED OVER 5 YEARS**	20%
C	**ANNUAL CURRENT NEED (A x B)**	594
D	**TOTAL ANNUAL NEWLY ARISING NEED (2.4)**	1,891
E	**TOTAL AFFORDABLE NEED PER YEAR (C + D)**	**2,485**
F	**ANNUAL SUPPLY OF AFFORDABLE HOUSING (3.8)**	1,668
	OVERALL ANNUAL SHORTFALL (E – F)	**817**

13.9 Affordable Needs Assessment

13.9.1 Elimination of the backlog over a five year period is recommended in the SHMA Guidance for model purposes but the Council could make a Policy decision to do so over a longer period (e.g. 10 years or the number of years to the end of the Local Development Framework period). These are more often used where the scale of the backlog clearly cannot be addressed.

13.9.2 The 5 and 10 year periods are used for further analysis in Table 13-11 below. The 10 year calculation uses 10% as the quota to address need, instead of 20% which is the quota for 5 years applied at section B above.

13.9.3 Net re-lets of 1,632 units of the existing social stock are the major means of addressing the scale of need identified.

13.9.4 After allowing for this level of existing social stock net re-let supply and 36 estimated shared ownership re-sales, there will still be a total annual affordable housing shortfall of 817 units.

13.9.5 However, in arriving at the net shortfall, the Model already incorporates the projected future average new supply of 186 additional new units and the total net annual need, prior to new delivery, is therefore either 1,003 units dealing with the backlog over 5 years or 643 over 10 years.

13.9.6 The table below outlines the calculation.

Table 13-11 Annual Affordable Need and Supply

		5 Years		10 Years		15 Years
Total Net Current Need		2,972		2,972		2,972
Backlog rate	20%	594	10%	297	6.67%	198
Newly arising Need		1,891		1,891		1,891
Annual Affordable Need		2,485		2,188		2,089
Less Annual Supply		1,668		1,668		1,668
Net annual need		**817**		**520**		**421**
Plus Assumed new units of supply		186		186		186
Total Need after existing stock turnover		**1,003**		**706**		**607**

13.9.7 The total affordable need has risen from 549 in 2005 to 1,003 units a year, based on addressing the backlog over 5 years, although there are minor differences in the new model method of calculation.

13.9.8 This increase is mainly due to an increase in newly arising need because of market conditions.

13.9.9 As it is not possible to deliver on the five year basis, the 15 year period to the life of the Plan level of need of 607 a year, after re-lets **but before** any new unit delivery should be used.

14 BRINGING THE EVIDENCE TOGETHER

14.1 Land and Affordable Housing Delivery

14.1.1 Land supply is crucial to the provision of housing. Land available free or at a discount is often the key to making a social housing scheme viable, particularly given the limited funding available. Therefore, local authority housing and planning strategies need to ascertain the availability of sites and propose ways of bringing sites forward.

14.1.2 The inter-relationship of the land and subsidy issues is important in the negotiation process. It is clear from the scale of affordable need identified in the survey that the Council will need to negotiate with private landowners and developers to be able to deliver the scale of housing required.

14.1.3 The survey data provides identified need levels in each housing area, and the Council must apply their own judgement as to the suitability of sites for affordable housing for low income families and concealed households unable to enter the private market.

14.2 Affordable Housing

14.2.1 The PPS3 definition of affordable housing is:-

"Affordable housing includes social rented, affordable rented and intermediate housing, provided to eligible households whose needs are not met by the market. Affordable housing should:

- *Meet the needs of eligible households including availability at a cost low enough for them to afford, determined with regard to local incomes and local house prices.*
- *Include provision for the home to remain at an affordable price for future eligible households or, if these restrictions are lifted, for the subsidy to be recycled for alternative affordable housing provision."*

14.2.2 Basically all affordable housing is subsidised in some way and it is important to clarify what subsidy is because it has been wrongly attributed to public sector grant only in the past. Subsidy includes not only public funding but also the provision of service land by developers either free or at a substantial discount.

14.2.3 The types of affordable housing are as follows:-

Social rented housing:

- *Rented housing owned and managed by local authorities and registered social landlords, for which guideline target rents are determined through he national rent regime. The proposals set out in the Three Year Review of Rent Restructuring (July 2004) were implemented as policy in April 2006. It may also include rented housing owned or managed by other persons and provided under equivalent rental arrangements to the above, as agreed with the local authority or with the Homes and Communities Agency as a condition of grant.*

Affordable rented housing:

- *Rented housing let by registered providers of social housing to households who are eligible for social rented housing.*
- *Affordable rent is not subject to the national rent regime but is subject to other rent controls that require a rent of no more than 80 per cent of the local market rent.*

Intermediate housing:

- *Housing at prices and rents above those of social rent, but below market price or rents and which meet the criteria set out above. These can include shared equity products (e.g. Homebuy), other low cost homes for sale and intermediate rent* ***but does not include affordable rented housing.***
- These definitions replace those given in previous editions of PPS3 (2006 and 2010) and related Guidance such as Delivery of Affordable Housing 2006.

14.2.4 The Coalition Government decision to introduce Affordable Rents at 80% of market value for new social rented stock effectively removes intermediate rent as an intermediate housing option because there is very limited headroom between 80% and 100% of average market rent in many parts of the Borough.

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

14.3 Low Cost Market Housing

14.3.1 Low cost market housing is likely to be smaller one and two bedroom units which are provided to meet the needs of households with income levels just adequate to access the housing market.

14.3.2 The requirement for these smaller units as part of market delivery is important to the provision of good quality smaller units of housing and to address a balanced type and size mix within new delivery.

14.3.3 Low cost market housing does not however, represent affordable housing within the planning definition, specifically confirmed in PPS3. **These are 'starter' homes and are part of the general market.**

14.3.4 The major difficulty and challenge for this sector in the medium to longer term is affordability within the Borough for concealed households. It is this factor which is creating the need for shared ownership and other forms of subsidised intermediate housing.

14.4 Overall Affordable Housing Target Levels

14.4.1 The four Black Country Authorities, Dudley, Sandwell, Walsall and Wolverhampton adopted the Black Country Core Strategy on the 3rd February 2011.

14.4.2 The Adopted Black Country Core Strategy makes provision for 63,000 net new units over the period from 2006 to 2026 of which 11,000 affordable units are to be delivered.

14.4.3 Within the sub-regional figure, Dudley Borough has a total target of 16,127 units, an annual average of 806 units.

14.4.4 The annual level of outstanding affordable need of 607 units, after allowing for current stock re-let supply is 78% the full annual housing allocation each year.

14.4.5 However, not all of the allocation will be on "qualifying" sites as some market delivery will be on sites below the minimum site threshold levels.

14.4.6 Based on the robust evidence found in this assessment, an overall affordable housing target of 25% of new units set in Policy HOU3 to be negotiated from all suitable sites is justified, subject to the critical balance of tenure mix on viability.

14.4.7 In view of the scale of need, subsidised affordable units should be negotiated on all suitable sites of 15 units or more.

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

14.4.9 Meeting the total need for affordable housing however also involves a range of initiatives to free up under-occupied social units making best use of the existing stock, by bringing empty properties back into use, ensuring that social sector stock is maintained at Decent Homes Standard, conversions of existing buildings, in addition to new unit delivery through the planning system.

14.5 Future Affordable Housing Delivery

14.5.1 The social rented stock in the Borough is 20.7% in 2011, and does not provide adequate turnover to meet the scale of need identified. The availability of rented stock through re-lets is low relative to the expectation that existing stock flows should address 90% of all need.

14.5.2 However, in both stock and availability from turnover, the social rented sector provides 45 times the scale of units (1,632) to those from shared ownership (36) each year.

14.5.3 In determining the balance of tenure mix the number of households who would be able to enter the market through intermediate housing but cannot afford private rent needs to be taken into account.

Tenure Mix Targets

14.5.4 PPS3 now requires the provision of tenure mix targets within affordable housing which may vary by location within the HMA to take account of demand, need and current affordable supply at local area level.

14.5.5 The overall affordable housing tenure mix balance to address local need could be set at 60% for social rent and 40% intermediate housing, but should be subject to a wider range of social stock supply and other planning, regeneration and development viability factors at local Housing Market Area level.

14.5.6 The increases in house prices over the last decade have excluded many 'first-time buyers' from the owner occupied market. Despite the impact of the credit crunch, average house prices in Dudley have risen by 6.8% over the last six years.

14.5.7 The tenure balance of new affordable delivery over the last three years up to March 2010 has been 60% social rent and 40% intermediate housing. A much higher level of social rent at 85% is forecast from new delivery in the current year to March 2012. It will be very difficult to sustain high social rent levels if schemes in regeneration areas are to be successful in terms of strategy and also be viable.

Table 14-1 Past and Future Affordable Tenure Mix Delivery

	Tenure % (2009-11)		Projected Tenure % (2011 – 2012)	
	Rent	Intermediate	Rent	Intermediate
Tenure Mix	60	40	85	15

Source: Local Authority 2011 HSSA data

14.5.8 The tenure mix target of 40% intermediate housing from affordable delivery supports the scale of interest expressed in the survey of almost 500 units over the next three years, 167 a year on average.

14.5.9 Nearly 90% of this demand is from concealed households. The combined bedroom size preferences expressed for all households is for one and two bedroom properties. The target levels based on this evidence are provided in Table 14-2.

14.5.10 The recent Budget funding initiative for shared equity could also have a strong short term influence for intermediate housing.

Intermediate Rent

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

14.5.12 However, discounted market rented housing can only be delivered provided that there is an adequate cost margin between social rent and market rent. Given that average rents across the Borough are £418 to £518 per month for 1 and 2 bedroom stock there does not appear to be potential to deliver intermediate rented housing in the Borough.

14.5.13 The Coalition Government decision to introduce Affordable Rents at 80% of market value for new social rented stock effectively removes discounted market rent as an intermediate housing option.

14.6 Property Size Targets

14.6.1 The overall affordable housing target and the need for different types and sizes in the affordable and market sectors have been provided to assist Planning and Housing Officers to give direction to deliver the types of housing to create a better balance in the local stock.

Social Rented Stock

14.6.2 Development Plan Documents need to provide a clear guide on the size of future affordable housing units required. Stock balance, turnover and waiting list demand analysis are vital to identify the gaps in the stock and the proportions by type and size required to address current and future need.

14.6.3 86% of the general needs waiting list is for one and two bedrooms, but the one bedroom stock has a high turnover level to meet the needs of single people and couples. For small family households it would be reasonable at Borough level overall to deliver two bedroom properties.

14.6.4 Overall the Council should consider affordable housing property size targets of 65% small units and the 35% balance of new delivery should target three and four bedroom houses to address the needs of larger families.

14.6.5 Three bedroom properties are 40% of the current social stock and 4,700, over half of them, are under-occupied by two spare bedrooms, an extremely high level.

14.6.6 The current needs level for a small unit is 86% of the waiting list, but these turn over significantly more regularly than family units. The waiting list, in particular for one bedroom properties, contains a number of households who have very low priority.

14.6.7 In view of the need to focus on priority needs households, a level of 65% of future delivery in the affordable rented sector should be one and two bedroom units.

14.6.8 In view of the increasing older population, it is now even more important to achieve a better flow of the under-occupied, family sized social rented stock as a means to help address the scale of need for family units.

14.6.9 Achieving a better flow of family units should also have a cascade effect, increasing turnover of all smaller unit sizes as households are able to transfer to larger units to meet their need.

14.6.10 The relatively extreme problem of access to four bedroom stock should be a priority as these larger family households are almost certain to be currently living in over-crowded conditions.

14.6.11 Because improved flow of three bedroom properties will address the need for them, most of the new unit delivery of family units should be four bedrooms. **A broad target of 35% could be set for family sized units**.

Intermediate Housing

14.6.12 The requirement for property size in the intermediate housing market is usually mainly 1 and 2-bedroom units to meet the needs of concealed households, unable to access the market sector as a first time buyer.

14.6.13 Almost 500 households express an interest in shared equity or shared ownership. **40% say they need one and 60 % two bedrooms**.

14.6.14 58% of households expressed interest in a flat compared to 42% for a terraced or semi-detached house and delivery of small units should focus on houses as well as flats.

14.6.15 Many existing older households have adequate equity and savings to be able to access new build sheltered and extra care accommodation to meet their needs.

14.6.16 In view of the demographic growth forecasts and the proportion of cheaper market stock, provision of shared equity for older people should be considered within the intermediate housing delivery strategy.

Market Housing

14.6.17 Creating a more balanced stock has to address imbalances in the current stock structure.

14.6.18 Over 60% of the owner occupied stock is three bedroom properties, double national levels. Flats and terraced properties combined only represent 27% of all stock, and even less in the owner occupied sector. Only around 20% of the owner-occupied stock is one and two bedrooms and the turnover analysis suggests a main requirement for two bedrooms.

14.6.19 The demographic change forecasts however, highlight growth in older households and it is recommended that to create a more balanced housing stock, **future market development delivery proportions could be 65% 1 and mainly 2 bedrooms and 35% 3 and mainly 4+ bedrooms.**

14.6.20 On balance, the demographic shift is already becoming apparent and in view of the current stock mix, future delivery has to bias to a degree in favour of smaller units to create a more balanced housing market.

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

Table 14-2 Future Delivery by Tenure

Tenure	Bedroom Size (%)			
	1-Bed	2-Bed	3- Bed	4- Bed +
Market Sector	65		35	
Intermediate	60	40	0	
Social Rented	65		35	

15 UPDATING THE HOUSING NEEDS ASSESSMENT

15.1 Introduction

15.1.1 This Study should be regularly updated at least annually in the same way as a Strategic Assessment.

15.1.2 According to CLG, Strategic Housing Market Assessment Practice Guidance, Housing Partnerships will need to consider developing comprehensive strategies for monitoring housing market areas and updating their Strategic Housing Market Assessments.

15.1.3 This section provides guidelines as to how the findings of the HNS should be monitored and updated on a regular basis, as CLG Strategic Housing Market Assessments Practice Guidance, version 2 (August 2007).

15.1.4 PPS3 also expects that regular monitoring through the Annual Monitoring Report (AMR) will take place and that where market conditions change there may be a need to reassess demand and need. The HNS will provide tools to allow regular monitoring and updating to take place, to satisfy requirements of AMR and also keep a watching brief on any changes within the market.

15.1.5 This assessment is easily and readily updated annually. It is important to recognise that there is a difference between monitoring and updating the assessment. Updating requires tracking short-term changes in the housing market conditions, to ensure policies and strategies are responsive to changes in local demands and pressures.

15.1.6 Undertaking HMA / HNS updates will initially focus on the three main variables identified in the 2007 Strategic Housing Market Assessment Practice Guidance as shown below.

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

15.1.7 The set of core indicators above will be used, which DCA have developed during the course of the study. These could be integrated into the new monitoring framework for LDFs (Annual Monitoring Report) or as a joint housing and planning task.

15.1.8 The following section outlines the processes of updating the various elements of the HMA.

15.1.9 This is followed by a guideline for when a full revised Housing Market and Needs Assessment is due and details of any market triggers which may affect this timescale and cause the projected timescale to be brought forward.

15.2 Updating the CLG Needs Assessment Model

15.2.1 The Client Data CD provided upon completion of the HNS contains a Needs Assessment Model Calculator in Excel.

15.2.2 The purpose of the calculator is to allow annual updating of all the secondary data utilised in the Model and to enable this to be done in-house.

15.2.3 A detailed description of the secondary data required, where it can be sourced from and how it is applied to each element of the Assessment Model calculation is included in the introduction to the calculator.

15.2.4 It is recommended that this updating to the Model is carried out at the same time as completion of the annual HSSA in July each year.

15.3 Updating Other Secondary Data

15.3.1 There are a wide range of secondary sources utilised in this Assessment which are updated on a quarterly or an annual basis.

15.3.2 **Appendix III** of this Assessment outlines the sources of secondary data utilised in this assessment. This document details:-

- The source location i.e. where the data can be accessed from;
- The year or quarter of the data utilised in the Assessment;
- Frequency of release of the various data sets. e.g. quarterly or annually;
- The next release date of each data set used.

15.3.3 This document can be used as a guide as to when each data set is available and can be updated in the Assessment.

15.4 Core Sustainability Indicators

15.4.1 It will be necessary for the Council to have detailed data on an annual basis to record actual new development by tenure, type, size and by location within the Borough each year.

15.4.2 This data is essential to be able to measure performance against targets for sustainable development set in the Local Development Plan both for market and all forms of affordable housing.

15.4.3 Data on social stock re-lets and changes to the waiting list and new unit delivery need to be able to be analysed by property type and size and location. This structure should already be in place to support completion of the HSSA.

15.4.4 Monitoring of new delivery in the market sector and data on conversions will also be required by property, type, size and location to measure delivery against planned targets to improve the balance of the housing stock.

15.5 Updating the Primary Survey Data

15.5.1 The primary data file requires a complex weighting process to ensure that it is representative of the whole population.

15.5.2 DCA would normally provide within their support service a process which would re-run the survey data to the current household population at the time of update. This is normally two years after the initial study has been undertaken. This has the effect of making a minor change to the data to reflect the study results as if they had been assessed in the current population.

15.5.3 It is recommended that this is undertaken by the original survey specialist company or at least with their assistance.

15.6 Monitoring and Communicating Changes to the HNS

15.6.1 Partnership working would be of paramount importance to ensure that updating of the HNS is done with the consent and knowledge of all involved.

15.6.2 The continuation of a key project officer team to oversee the updating and to ensure access to the most recent versions of the HNS report sections would be essential.

15.6.3 There are various ways in which the wider partnership can be made aware of changes to the HNS and how it can be ensured that the reader is accessing the most recent version of the HNS.

15.6.4 One way that this could be done is through the Council website where the most up to date versions of each chapter can be made available. If people wish to access a previous version, these could be accessed through an archive.

15.6.5 A 'log' of updated changes made to the data could be devised which would be ongoing. This could be displayed as a document on the website and would detail:-

- The section that has been changed;
- The date it was updated;
- A brief note of the change(s) made;
- A note of any other sections affected.

15.7 Plans to Fully Revise the HNS

15.7.1 Housing Market Assessments provide a robust basis for developing housing and planning policies by considering current and future need and demand over a period of around 20 years. As a result partnerships should not need to undertake a full comprehensive assessment more frequently than every five years.

15.7.2 The next full HNS will be due in 2016 / 2017.

15.8 Market Triggers

15.8.1 During the course of updating the HNS and accessing revised data, Housing partnerships should work together to review the data. From this an assessment can be made of how radically new data or changes in the housing market affect the assessment and can also suggest whether the new information triggers that a re-assessment of the HNS is needed earlier than 2016.

15.8.2 Possible triggers for a revised assessment are:-

- A significant local economic change, e.g. downturn or upturn in the market;
- Significant stock delivery changes;
- Major house price change;
- Change in Government Policy or Guidance.

APPENDIX I

SURVEY QUESTIONNAIRE

DUDLEY BOROUGH
HOUSING SURVEY 2011

Dudley
Metropolitan Borough Council

Dear Householder

I am writing to ask for your help with an important survey, which is being carried out across the Dudley Borough. Households are being asked to take part in this survey; it will help Dudley Metropolitan Borough Council develop its housing and planning policies to meet the needs of people in the coming years.

The council has appointed **DCA**, independent researchers, to carry out the survey. Approximately **9,300** randomly selected residents have been sent the attached questionnaire and we would be grateful if you could spare a few moments to fill it in. Whether you own or rent your home, **we need your views**. Even if you are not planning to move or change your personal circumstances, **please reply**. We want to hear from people who do not need to move as well as those that do, as this will give us a more complete picture.

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

If you have any queries, need a copy of this survey in large print or need help or advice in completing the form, please contact the **DCA Research Team free on 0800 169 7865** or e-mail **research@dcauk.com.** Alternatively, please contact Dudley Council Plus on 0300 555 2345 or e-mail dudleycouncilplus@dudley.gov.uk.

Please help us by completing the questionnaire and returning it in the pre-paid envelope provided by **26th October 2011.**

I want to take this opportunity to thank you for your support in helping us meet the future housing needs of the borough.

Yours faithfully

Ron Sims
Assistant Director – Housing Strategy &
Private Sector Housing
Directorate of Adult, Community & Housing Services

DCA

5052417149

TO BE COMPLETED BY THE HOUSEHOLDER

5009417141

Please answer the questionnaire on behalf of everyone in the household - that is everyone for whom this is their main residence (including any children away at college and lodgers).
Cross one box only for each question unless instructed otherwise, using a black pen. e.g. ☒

A: ABOUT YOUR EXISTING HOUSING

1 Is your present home :- Please cross **one** box only

- Owner occupied (paying mortgage) ☐ 1
- Owner occupied (no mortgage) ☐ 2
- Private rented ☐ 3
- Dudley Council rented ☐ 4
- Housing Association rented ☐ 5
- Shared Ownership (part rent / part buy) ☐ 6
- Tied to your employment ☐ 7
- Living rent free ☐ 8

2 What type of property is your home? Please cross **one** box only

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

3 How many bedrooms are in your current home? Please cross **one** box only

- Bed-sit ☐ 1
- One ☐ 2
- Two ☐ 3
- Three ☐ 4
- Four ☐ 5
- Five or more ☐ 6

4 How long have you lived at your current address? Please cross **one** box only

- Less than 1 year ☐
- Between 1 and 2 years ☐
- Between 2 and 3 years ☐
- Between 3 and 5 years ☐ **GO TO 6 on page 3**
- Between 5 and 10 years ☐ **GO TO 6 on Page 3**
- Over 10 years ☐ **GO TO 6 on Page 3**

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

- Within the Dudley MBC Borough ☐ 1
- Birmingham ☐ 2
- Sandwell ☐ 3
- Wolverhampton ☐ 4
- Walsall ☐ 5
- South Staffs ☐ 6
- Bromsgrove ☐ 7
- Wyre Forest ☐ 8
- Elsewhere in the Midlands Region ☐ 9
- Elsewhere in the UK ☐ 10
- Abroad ☐ 11

IF YOU TICKED BOX ONE (WITHIN DUDLEY) PLEASE GO TO 5b OTHERWISE PLEASE GO TO 5c

5b If you have moved within the last three years and you already lived in the Borough, in which area did you live?
Please cross **one** box only

North Dudley
- Sedgley ☐ 1
- Coseley ☐ 2
- Upper Gornal ☐ 3
- Lower Gornal ☐ 4
- Woodsetton ☐ 5

Dudley
- Central Dudley ☐ 1
- Priory ☐ 2
- Wrens Nest ☐ 3
- Kates Hill ☐ 4
- Holly Hall ☐ 5
- Netherton ☐ 6
- Buffery ☐ 7
- Saltwells ☐ 8
- Russells Hall ☐ 9

Brierley Hill
- Central Brierley Hill ☐ 1
- Chapel Street ☐ 2
- Hawbush ☐ 3
- Quarry Bank ☐ 4
- Pensnett ☐ 5
- Wordsley ☐ 6
- Kingswinford ☐ 7
- Brockmoor ☐ 8

Halesowen
- Central Halesowen ☐ 1
- Tanhouse ☐ 2
- Windmill Hill ☐ 3
- Shell Corner ☐ 4
- Hasbury ☐ 5
- Hayley Green ☐ 6
- Howley Grange ☐ 7

Stourbridge
- Central Stourbridge ☐ 1
- Wollaston ☐ 2
- Norton ☐ 3
- Wollescote ☐ 4
- Lye ☐ 5
- Pedmore ☐ 6
- Amblecote ☐ 7

5c Why did you move? (please cross **up to three** boxes)

- New Job ☐ 1
- Better transport / Easier commuting ☐ 2
- To be near relatives ☐ 3
- Education ☐ 4
- Needed more space ☐ 5
- Needed less space ☐ 6
- Relationship / family breakdown ☐ 7
- New relationship ☐ 8
- Retirement ☐ 9
- To move to a cheaper home ☐ 10
- Wanted to buy ☐ 11
- Health reasons ☐ 12

5d What were the three most important things that persuaded you to move to this location? (please cross **up to three** boxes)

- Able to afford local housing ☐ 1
- Right size / type of home ☐ 2
- Easier to travel / commute ☐ 3
- Closer to family / friends / partner ☐ 4
- Close to employment ☐ 5
- Better area ☐ 6
- Better shops / amenities ☐ 7
- Health reasons ☐ 8
- Retirement ☐ 9
- Good local schools ☐ 10

5e If you have moved in the last three years, is this your first home on your own as an adult?

- Yes ☐ 1
- No ☐ 2

6 If you live in shared accommodation, what facilities do you share with other residents who are not in your household? e.g. A bedsit with a shared bathroom. If not shared accommodation ☞ **GO TO 7**

Please cross **all** that apply

None ☐ 1 Toilet ☐ 2 Bath / Shower ☐ 3 Kitchen ☐ 4 Eating area ☐ 5 Living room ☐ 6

7 In your opinion, is your present accommodation adequate for your needs? Yes ☐ 1 ☞ **GO TO 8d** No ☐ 2 ☞ **GO TO 8a**

8a If in your opinion, your present accommodation is not adequate for your needs, what are the reasons?

Please cross **all** that apply

Needs improvements / repairs ☐ 1 Too costly to heat ☐ 2 Too large ☐ 3 Too small ☐ 4 Insufficient no. of bedrooms ☐ 5 Unsuitable due to needs of disabled / elderly household member ☐ 6

Rent / mortgage too expensive ☐ 7 Tenancy insecure ☐ 8 Suffering harassment ☐ 9 Inadequate facilities ☐ 10 No heating / insufficient heating ☐ 11 Lack of local amenities ☐ 12

8b If your present accommodation is not adequate for your needs, do you need to move to resolve the difficulty? Yes ☐ 1 ☞ **GO TO 8c** No ☐ 2 ☞ **GO TO 8d**

8c If yes, could you afford a home of a suitable size in your preferred location within the Borough? Yes ☐ 1 No ☐ 2

8d Do you think your present accommodation will require any of the following repairs / improvements in the next three years? Please cross **all** that apply

Additional security ☐ 1 Improved heating ☐ 2 Re-wiring ☐ 3 Damp proofing ☐ 4 Roof repairs ☐ 5

Window repairs ☐ 6 Insulation ☐ 7 None of these ☐ 8 Other please specify ☐ 9 _____

9 Does any member of your existing household have a disability or a limiting long term illness? Yes ☐ 1 ☞ **GO TO 10a** No ☐ 2 ☞ **GO TO 11**

The shaded boxes are provided for a second household member, if required

10a If yes, how many members of your household have a disability or have a limiting long-term illness? Please complete the following questions for two household members only. One ☐ 1 Two ☐ 2 More than Two ☐ 3

10b What age groups are they?

Member 1	0 - 15	☐ 1	16 - 24	☐ 2	25 - 34	☐ 3	35 - 59	☐ 4	60 - 74	☐ 5	75+	☐ 6
Member 2	0 - 15	☐ 1	16 - 24	☐ 2	25 - 34	☐ 3	35 - 59	☐ 4	60 - 74	☐ 5	75+	☐ 6

10c What is the nature of the disability or limiting long-term illness? Please cross **all** that apply

	Member 1	Member 2		Member 1	Member 2		Member 1	Member 2		Member 1	Member 2
Indoor wheelchair User	☐ 1	☐ 1	Outdoor wheelchair user	☐ 2	☐ 2	Mental health problems	☐ 3	☐ 3	Walking difficulty (not in wheelchair)	☐ 4	☐ 4
Learning disability	☐ 5	☐ 5	Obesity	☐ 6	☐ 6	Diabetes	☐ 7	☐ 7	Drug and/or alcohol problems	☐ 8	☐ 8
Visual / hearing impairment	☐ 9	☐ 9	Asthmatic / respiratory problem	☐ 10	☐ 10	Dementia / Memory loss	☐ 11	☐ 11	Other - Please State	☐ 12	☐ 12

_____

10d Do any members of the household require care / support? Yes ☐ 1 ☐ 2 No ☐ 3 ☐ 4 ☞ **GO TO 10h**

10e If yes, are they currently receiving sufficient care / support? Yes ☐ 1 ☐ 2 No ☐ 3 ☐ 4 ☞ **GO TO 10g**

10f If they are currently receiving sufficient care / support, who provides it? Registered care agency / voluntary body ☐ 1 ☐ 2 Family / neighbour / friend ☐ 3 ☐ 4 ☞ **GO TO 10h**

10g If they are not receiving sufficient care / support, which of the following do you / they require help with:

Please cross **all** that apply

	Member 1	Member 2		Member 1	Member 2		Member 1	Member 2		Member 1	Member 2
Claiming welfare benefit / managing finances	☐ 1	☐ 2	Someone to act on your behalf	☐ 3	☐ 4	Arrange social contact / activities	☐ 5	☐ 6	Personal safety / security	☐ 7	☐ 8
Accessing health services	☐ 9	☐ 10	Looking after your home	☐ 11	☐ 12	Accessing training / employment	☐ 13	☐ 14	Help with memory loss / dementia	☐ 15	☐ 16

10h In the last two years has your / their health got worse? Yes ☐ 1 No ☐ 2

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

Yes ☐ 1 — GO TO 12a

No ☐ 2 — GO TO 12b

12a If yes, does your home have any of the following facilities? Please cross **all** that apply

- Ramp / Steplift ☐ 1
- Level access shower ☐ 2
- Stepped access shower ☐ 3
- Stair lift ☐ 4
- Vertical lift ☐ 5
- Ground Floor toilet ☐ 6
- Bath /shower room and bedroom downstairs ☐ 7
- Adaptation to use a wheelchair indoors ☐ 8
- Battery operated bath lift ☐ 9

12b How many steps are there to access your existing home? Please cross **one** box only

- None ☐ 1
- Have ramp / step lift access ☐ 2
- 1 - 3 steps ☐ 3
- 4 - 5 steps ☐ 4
- 5 + steps ☐ 5

---

13 What facilities, if any, need to be provided to ensure current members of your household can remain in your property? Please cross **all** that apply

- None ☐ 1
- Ramp / step lift ☐ 2
- Stair lift ☐ 3
- Vertical lift ☐ 4
- Ground floor toilet ☐ 5
- Bath / shower room and bedroom downstairs ☐ 6
- Adaptations to use a wheelchair indoors ☐ 7
- Battery operated bath lift ☐ 8
- Stepped access shower ☐ 9
- Level access shower ☐ 10
- Other - please specify ☐ 11 _____

14a Do you have elderly relatives who may need to move to the Borough within the next three years?

Yes ☐ 1 — GO TO 14b

No ☐ 2 — GO TO 15a

14b If yes, what kind of accommodation might they need? Please cross **all** that apply

- Live with you (existing home adequate) ☐ 1
- Live with you (need extension/ adaptation) ☐ 2
- Privately owned sheltered housing ☐ 3
- Council owned sheltered housing ☐ 4
- Housing Assoc sheltered housing ☐ 5
- Extra care housing (with care & support services on site) ☐ 6
- Residential care / nursing home ☐ 7
- Owner occupied property ☐ 8
- Private rented property ☐ 9
- Shared ownership property ☐ 10
- Housing Assoc general ☐ 11
- Council property general ☐ 12

15a Are you considering doing any work to your home that will make it warmer / more energy efficient?

Yes ☐ 1 — GO TO 15b

No ☐ 2 — GO TO 15c

15b If yes, what are you considering? Please cross **all** that apply

- Double glazing ☐ 1
- Cavity wall insulation ☐ 2
- Solid wall external insulation ☐ 3
- Loft insulation ☐ 4
- Condensing boiler ☐ 5
- Solar panels ☐ 6
- SMART meter ☐ 7
- Other - please specify ☐ 8 _____

15c If you are not, please advise why? Please cross **all** that apply

- Don't own the property ☐ 1
- Too expensive ☐ 2
- Don't know enough about whats on offer (the product / technology) ☐ 3
- Not sure who to trust to do the work ☐ 4
- Other - please specify ☐ 5 _____
- No work required ☐ 6

16a How many people live in your home (including yourself)? Please put the number. [ ][ ] e.g. 0 3

16b Which of these categories best describes the ethnic origin of your head of household? Please cross the appropriate box

White		Mixed		Asian or Asian British		Black or Black British		Other Ethnic	
British	1	White & Black Caribbean	5	Indian	9	Caribbean	14	Arab	17
Irish	2	White & Black African	6	Pakistani	10	African	15	Yemeni	18
Gypsy or Irish Traveller	3	White & Asian	7	Bangladeshi	11	Other Black / Caribbean / African background	16	Any other ethnic group - please state	19
Any other White background	4	Other Mixed Race Background	8	Other Asian background	12				
				Chinese	13				

PLEASE COMPLETE ONE LINE PER PERSON IN THE TABLE BELOW FOR EACH PERSON LIVING IN YOUR HOME, WHETHER MEMBERS OF YOUR FAMILY OR NOT (E.G. INCLUDE LODGERS). INSTRUCTIONS ARE BELOW.

Column C (Gender) Please **cross** the appropriate box
Column D (Age) Please **cross** the appropriate box
Column E (Employment) Please write the number which best describes each member's employment type from the following list;

Full time employee (30+ hours) **1** | Part time employee (up to 30 hours) **2** | Self - employed **3**
On Government Training Scheme **4** | Full time education (age 16+) **5** | Unemployed & available for work **6**
Permanently sick / disabled **7** | Wholly retired from work **8** | Looking after the home **9**
Full / part time carer **10**

Column F (Occupation) Please write the number which best describes each member's occupation type from the following list;

Professional **1** | Managerial & Technical **2** | Skilled, non-manual **3** | Skilled, manual **4**
Partially skilled **5** | Unskilled **6** | Other **7**

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

Work from home **01** | Within the Dudley MBC Borough **02** | Birmingham **03** | Sandwell **04** | Wolverhampton **05**
Walsall **06** | Bromsgrove **07** | South Staffs **08** | Wyre Forest **09** | Elsewhere in the Midlands region **10**
Elsewhere in the UK **11** | Abroad **12**

Column H (Travel to Work) Please write the number which best describes how each member of the household travels to work / college from the following list (for the longest part, by distance, of your usual journey);

Work mainly at / from home **01** | Metro/ light rail / tram **02** | Train **03** | Bus, minibus or coach **04** | Taxi **05**
Motorcycle, scooter, moped **06** | Driving a car / van **07** | Passenger in car / van **08** | Bicycle **09** | On foot **10** | Other **11**

Household Member	C Gender		D Age							E Employ -ment	F Occup -ation	G Work Place	H Travel to Work
	M	F	0-10	11-15	16-24	25-34	35-59	60-74	75+				
EXAMPLE	[ ] 1	[X] 2	[ ] 3	[ ] 4	[ ] 5	[X] 6	[ ] 7	[ ] 8	[ ] 9	0 1 (10)	1 (11)	0 1 (12)	1 (13)
Self	[ ] 1	[ ] 2	[ ] 3	[ ] 4	[ ] 5	[ ] 6	[ ] 7	[ ] 8	[ ] 9				
Spouse/Partner	[ ] 1	[ ] 2	[ ] 3	[ ] 4	[ ] 5	[ ] 6	[ ] 7	[ ] 8	[ ] 9				
Child 1	[ ] 1	[ ] 2	[ ] 3	[ ] 4	[ ] 5	[ ] 6	[ ] 7	[ ] 8	[ ] 9				
Child 2	[ ] 1	[ ] 2	[ ] 3	[ ] 4	[ ] 5	[ ] 6	[ ] 7	[ ] 8	[ ] 9				
Child 3	[ ] 1	[ ] 2	[ ] 3	[ ] 4	[ ] 5	[ ] 6	[ ] 7	[ ] 8	[ ] 9				
Child 4	[ ] 1	[ ] 2	[ ] 3	[ ] 4	[ ] 5	[ ] 6	[ ] 7	[ ] 8	[ ] 9				
Partner of Child	[ ] 1	[ ] 2	[ ] 3	[ ] 4	[ ] 5	[ ] 6	[ ] 7	[ ] 8	[ ] 9				
Grandchild 1	[ ] 1	[ ] 2	[ ] 3	[ ] 4	[ ] 5	[ ] 6	[ ] 7	[ ] 8	[ ] 9				
Grandchild 2	[ ] 1	[ ] 2	[ ] 3	[ ] 4	[ ] 5	[ ] 6	[ ] 7	[ ] 8	[ ] 9				
Parent 1	[ ] 1	[ ] 2	[ ] 3	[ ] 4	[ ] 5	[ ] 6	[ ] 7	[ ] 8	[ ] 9				
Parent 2	[ ] 1	[ ] 2	[ ] 3	[ ] 4	[ ] 5	[ ] 6	[ ] 7	[ ] 8	[ ] 9				
Lodger 1	[ ] 1	[ ] 2	[ ] 3	[ ] 4	[ ] 5	[ ] 6	[ ] 7	[ ] 8	[ ] 9				
Lodger 2	[ ] 1	[ ] 2	[ ] 3	[ ] 4	[ ] 5	[ ] 6	[ ] 7	[ ] 8	[ ] 9				
Other	[ ] 1	[ ] 2	[ ] 3	[ ] 4	[ ] 5	[ ] 6	[ ] 7	[ ] 8	[ ] 9				

7722417145

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

17 Please advise what savings and equity your household has by completing columns A, B, C AND D

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

- No Savings ☐ 1
- Under £5,000 ☐ 2
- £5,000 - £10,000 ☐ 3
- £10,001 - £15,000 ☐ 4
- £15,001 - £20,000 ☐ 5
- £20,001 - £30,000 ☐ 6
- Above £30,000 ☐ 7

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

- Negative Equity ☐ 1
- Under £10,000 ☐ 2
- £10,000 - £25,000 ☐ 3
- £25,001 - £50,000 ☐ 4
- £50,001 - £75,000 ☐ 5
- £75,001 - £100,000 ☐ 6
- £100,001 - £150,000 ☐ 7
- Above £150,000 ☐ 8

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

- None ☐ 1
- Under £10,000 ☐ 2
- £10,000 - £25,000 ☐ 3
- £25,001 - £35,000 ☐ 4
- £35,001 - £45,000 ☐ 5
- £45,001 - £50,000 ☐ 6
- £50,001 - £60,000 ☐ 7
- £60,001 - £75,000 ☐ 8
- Above £75,000 ☐ 9

d) How much rent or mortgage do you pay, including that covered by Housing Benefit

- None ☐ 1
- Under £57pw / £250pcm ☐ 2
- £57 - £80pw / £250 - £350pcm ☐ 3
- £81 - £103pw / £351 - £450pcm ☐ 4
- £104 - £127pw / £451 - £550pcm ☐ 5
- £128 - £150pw / £551 - £650pcm ☐ 6
- £151 - £173pw / £651 - £750pcm ☐ 7
- £174 - £196pw / £751 - £850pcm ☐ 8
- Above £196pw / £850pcm ☐ 9

17e If your household receives any financial support, please indicate what type:- Please cross **all** that apply

- Housing Benefit / Local Housing Allowance ☐ 1
- Income Support ☐ 2
- Job Seekers Allowance/ESA ☐ 3
- Working Family Tax Credit ☐ 4
- Pension Credits ☐ 5
- Disability Allowance ☐ 6
- Council Tax Benefit ☐ 7
- Other ☐ 8

WE WOULD NOW LIKE TO ASK ABOUT THE FUTURE HOUSING REQUIREMENTS OF YOU AND THE OTHER MEMBERS OF YOUR HOUSEHOLD

18a Are you intending to move, or is any member of your household currently, or likely to require their own accommodation over the next three years?

- Yes ☐ 1 **GO TO 18b**
- Wish to move but cannot ☐ 2 **GO TO 18e**
- No ☐ 3 **GO TO SECTION D ON PAGE 10**

18b If YES, please cross the appropriate box(es) below:-

Moving within the Dudley Borough

- The existing household is moving ☐ 1 **GO TO SECTION B ON PAGE 7**
- Of those currently living with you a member of the household intends to form a separate new household/home ☐ 2 **GO TO SECTION C ON PAGE 8**

Moving outside the Dudley Borough

- The existing household is moving ☐ 3 **GO TO 18 c+d**
- Of those currently living with you a member of the household intends to form a separate new household/home ☐ 4 **GO TO 18 c+d**

18c If moving outside the Borough, where are you thinking of moving to? Please cross **one option only**

- Birmingham ☐ 1
- Sandwell ☐ 2
- Wolverhampton ☐ 3
- Walsall ☐ 4
- Bromsgrove ☐ 5
- South Staffs ☐ 6
- Wyre Forest ☐ 7
- Elsewhere in the Midlands region ☐ 8
- Elsewhere in the UK ☐ 9
- Abroad ☐ 10

18d If moving outside the Borough please indicate your reasons for moving away:- Please cross **all** that apply

- Family reasons ☐ 1
- Employment / access to work ☐ 2
- Education ☐ 3
- Financial reasons ☐ 4
- No suitable accommodation for disability / health needs ☐ 5
- Retirement ☐ 6
- Unable to afford to buy locally ☐ 7
- Lack of affordable rented housing ☐ 8
- Quality of neighbourhood ☐ 9

GO TO SECTION D ON PAGE 10

18e If you wish to move but are not able to, which of the following reasons are preventing you? Please cross **all** that apply

- Unable to afford to buy a home ☐ 1
- Cannot move due to health problems ☐ 2
- Do not wish to move from school catchment area ☐ 3
- Family reasons ☐ 4
- Location of employment ☐ 5
- Lack of available affordable rented housing ☐ 6
- Lack of suitable property types in the area I want to move to ☐ 7
- Unable to afford removal costs ☐ 8
- Unable to pay rent deposit/rent in advance ☐ 9
- Level of personal debt ☐ 10

GO TO SECTION D ON PAGE 10

B: EXISTING HOUSEHOLD MOVING IN DUDLEY BOROUGH

Complete this section ONLY if your existing household intends or needs to move WITHIN Dudley Borough in the next five years

19 When do you plan to move? Please cross **one** box only

- Within 1 year ☐ 1
- Between 1 and 2 years ☐ 2
- Between 2 and 3 years ☐ 3
- Between 3 and 5 years ☐ 4

20 What type of accommodation is required? Please cross **one** box only

- Semi - Detached house ☐ 1
- Detached house ☐ 2
- Terraced house ☐ 3
- Flat / Maisonette ☐ 4
- Housing adapted for disability needs ☐ 5
- Bedsit ☐ 6
- Bungalow ☐ 7
- Supported/ sheltered housing ☐ 8
- Caravan / Mobile home / Houseboat ☐ 9

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

- Independent accommodation with visiting support ☐ 1
- Independent accommodation with live-in carer ☐ 2
- Privately owned sheltered housing ☐ 3
- Council sheltered housing ☐ 4
- Housing Association sheltered housing ☐ 5
- Extra care housing (with care & support services on site) ☐ 6
- Residential / nursing home ☐ 7

22 How many bedrooms are required? Please cross **one** box only

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

23 What tenure is required? Please cross **one** box only

- Owner occupation ☐ 1
- Private rent ☐ 2
- Council rent ☐ 3
- Housing Association rent ☐ 4
- Shared ownership (part rent / part buy) ☐ 5
- Shared equity ☐ 6

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

- Dudley MBC / Dudley at Home ☐ 1
- Housing Association ☐ 2
- Another Council ☐ 3

25 From the list of areas below, where is accommodation required? Please cross up to **two** locations

North Dudley	Dudley	Brierley Hill	Halesowen	Stourbridge
Sedgley ☐ 1	Central Dudley ☐ 1	Central Brierley Hill ☐ 1	Central Halesowen ☐ 1	Central Stourbridge ☐ 1
Coseley ☐ 2	Priory ☐ 2	Chapel Street ☐ 2	Tanhouse ☐ 2	Wollaston ☐ 2
Upper Gornal ☐ 3	Wrens Nest ☐ 3	Hawbush ☐ 3	Windmill Hill ☐ 3	Norton ☐ 3
Lower Gornal ☐ 4	Kates Hill ☐ 4	Quarry Bank ☐ 4	Shell Corner ☐ 4	Wollescote ☐ 4
Woodsetton ☐ 5	Holly Hall ☐ 5	Pensnett ☐ 5	Hasbury ☐ 5	Lye ☐ 5
	Netherton ☐ 6	Wordsley ☐ 6	Hayley Green ☐ 6	Pedmore ☐ 6
	Buffery ☐ 7	Kingswinford ☐ 7	Howley Grange ☐ 7	Amblecote ☐ 7
	Saltwells ☐ 8	Brockmoor ☐ 8		
	Russells Hall ☐ 9			

26 Why are your choices of locations preferred? Please cross **all** that apply

- Always lived here ☐ 1
- To be near family / friends ☐ 2
- New job / employment ☐ 3
- Closer / easier to commute to work ☐ 4
- Accessibility to public transport ☐ 5
- Nearer / better shops / leisure / entertainment facilities ☐ 6
- Quality of local schools ☐ 7
- Health / support / personal care reasons ☐ 8
- Able to afford local housing ☐ 9
- Greater availability of type of housing sought ☐ 10
- Better quality of area ☐ 11
- Retirement ☐ 12

IF A NEW HOUSEHOLD IS ALSO FORMING, ☞ GO TO SECTION C ON PAGE 8
OTHERWISE ☞ GO TO SECTION D ON PAGE 10

C: NEWLY FORMING HOUSEHOLDS IN DUDLEY BOROUGH

If a member, or members, of your household intend or may need to set up a home of their own WITHIN Dudley Borough within the next five years, please provide details of up to two "new" households likely to form. The shaded boxes are provided for a second household forming, if required.

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

	Household 1	Household 2
1 Grandparent	☐	☐
2 Parent	☐	☐
3 Child (16+)	☐	☐
4 Partner / spouse	☐	☐
5 Other relative	☐	☐
6 Lodger / friend	☐	☐

28 Please advise the reason why this new household is being formed? Please write in below

29a Is the "new" household being formed as a single person or with a partner?

	Household 1	Household 2
1 Single	☐	☐
2 Couple	☐	☐

29b If a couple household is being formed, is the partner currently living :-

	Household 1	Household 2
1 In your existing household	☐	☐
2 Elsewhere in the Dudley Borough	☐	☐
3 Outside of the Dudley Borough	☐	☐

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

	Household 1 Adult 1	Household 1 Adult 2	Household 2 Adult 1	Household 2 Adult 2
1 16 - 19	☐	☐	☐	☐
2 20 - 24	☐	☐	☐	☐
3 25 - 34	☐	☐	☐	☐
4 35 - 59	☐	☐	☐	☐
5 60 - 74	☐	☐	☐	☐
6 75+	☐	☐	☐	☐

29d How many children under 16 will be in each "new" household?

	Household 1	Household 2
1 None	☐	☐
2 Child due	☐	☐
3 One	☐	☐
4 Two	☐	☐
5 Three	☐	☐
6 Four or more	☐	☐

30 What tenure can a) be realistically afforded, and b) preferred for each"new" household?

	Afforded 1	Afforded 2	Preferred 1	Preferred 2
1 Owner occupation	☐	☐	☐	☐
2 Private rent	☐	☐	☐	☐
3 Council rent	☐	☐	☐	☐
4 Housing Association rent	☐	☐	☐	☐
5 Shared ownership (part rent/part buy).	☐	☐	☐	☐
6 Shared Equity	☐	☐	☐	☐

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

	Household 1	Household 2
1 Within 1 year	☐	☐
2 Between 1 and 2 years	☐	☐
3 Between 2 and 3 years	☐	☐
4 Between 3 and 5 years	☐	☐

32a What type of accommodation can a) be realistically afforded, and b) preferred for each "new" household?

	Afforded 1	Afforded 2	Preferred 1	Preferred 2
1 Semi - Detached house	☐	☐	☐	☐
2 Detached house	☐	☐	☐	☐
3 Terraced house	☐	☐	☐	☐
4 Flat / Maisonette	☐	☐	☐	☐
5 Bedsit	☐	☐	☐	☐
6 Bungalow	☐	☐	☐	☐
7 Supported / Sheltered Housing	☐	☐	☐	☐
8 Housing adapted for disability needs	☐	☐	☐	☐
9 Caravan / Mobile home (permanently sited)	☐	☐	☐	☐

32b How many bedrooms are a) needed and b) preferred for each "new" household?

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

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

	Household 1	Household 2
1 Dudley MBC / Dudley at Home	☐	☐
2 Housing Association	☐	☐
3 Another Council	☐	☐

34 Where is accommodation required? Please cross up to **two** locations

North Dudley	Household 1	Household 2
Sedgley	☐	☐
Coseley	☐	☐
Upper Gornal	☐	☐
Lower Gornal	☐	☐
Woodsetton	☐	☐

Dudley	Household 1	Household 2
Central Dudley	☐	☐
Priory	☐	☐
Wrens Nest	☐	☐
Kates Hill	☐	☐
Holly Hall	☐	☐
Netherton	☐	☐
Buffery	☐	☐
Saltwells	☐	☐
Russells Hall	☐	☐

Brierley Hill	Household 1	Household 2
Central Brierley Hill	☐	☐
Chapel Street	☐	☐
Hawbush	☐	☐
Quarry Bank	☐	☐
Pensnett	☐	☐
Wordsley	☐	☐
Kingswinford	☐	☐
Brockmoor	☐	☐

Halesowen	Household 1	Household 2
Central Halesowen	☐	☐
Tanhouse	☐	☐
Windmill Hill	☐	☐
Shell Corner	☐	☐
Hasbury	☐	☐
Hayley Green	☐	☐
Howley Grange	☐	☐

Stourbridge	Household 1	Household 2
Central Stourbridge	☐	☐
Wollaston	☐	☐
Norton	☐	☐
Wollescote	☐	☐
Lye	☐	☐
Pedmore	☐	☐
Amblecote	☐	☐

35 Why are the locations above preferred?

Please cross **all** that apply

	Household 1	Household 2
Always lived here	☐	☐
To be near family / friends	☐	☐
New job / employment	☐	☐
Closer / easier to commute to work	☐	☐
Accessibility to public transport	☐	☐
Nearer / better shopping / leisure / entertainment facilities	☐	☐
Quality of local schools / colleges	☐	☐
Health / support / personal care reasons	☐	☐
Able to afford local housing	☐	☐
Greater availability of type of housing sought	☐	☐
Better quality of area	☐	☐
Retirement	☐	☐

36 Is the "new" household likely to be claiming Housing Benefit / Local Housing Allowance

	Household 1	Household 2
Yes	☐	☐
No	☐	☐

37a What type of assistance would new households consider to help buy a home?

Please cross **all** that apply

	Household 1	Household 2
Shared Equity	☐	☐
Help to build a home yourself (self build)	☐	☐
Discounted Housing to Buy	☐	☐
Shared ownership (part rent / part buy)	☐	☐
Help to provide the deposit	☐	☐

37b What type of assistance would new households consider to help rent a home?

Please cross **all** that apply

	Household 1	Household 2
Rent deposit	☐	☐
Rent in advance	☐	☐
List of accredited landlords	☐	☐
List of accredited properties	☐	☐
Being able to negotiate a longer tenancy length	☐	☐
More information on tenants rights/landlord responsibilities	☐	☐

38a How much would each "new" household be able and willing to pay in rent and mortgage costs per month?

	Household 1	Household 2
Under £69 pw / £300	☐	☐
£69 - £92 pw / £301 - £400 pm	☐	☐
£92 - £104 pw / £401 - £450 pm	☐	☐
£104 - £150 pw / £451 - £650pm	☐	☐
£151 - £200 pw / £651 - £865 pm	☐	☐
Above £200 pw / £865 pm	☐	☐

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

	Household 1	Household 2
No Savings	☐	☐
Under £1,000	☐	☐
£1,000 - £5,000	☐	☐
£5,001 - £10,000	☐	☐
£10,001 - £20,000	☐	☐
£20,001 - £30,000	☐	☐
Over £30,000	☐	☐

38c Will each "new" household get help with a deposit from parents / relatives? Please cross **one** box only

	Household 1	Household 2
By a loan	☐	☐
By a gift	☐	☐
No need	☐	☐
No help available	☐	☐

38d Please give total annual HOUSEHOLD income for the person or couple in each new household (including benefits & allowances but before tax and deductions)

	Household 1	Household 2
Under £10,000	☐	☐
£10,001 - £20,000	☐	☐
£20,001 - £25,000	☐	☐
£25,001 - £30,000	☐	☐
£30,001 - £35,000	☐	☐
£35,001 - £45,000	☐	☐
£45,001 - £50,000	☐	☐
£50,001 - £75,000	☐	☐
Above £75,000	☐	☐

SECTION D

39a There is considerable regeneration work being done to Dudley and Brierley Hill Town Centres. This will include new housing, improved transport links and new amenities. Will the improvements to these areas make you more or less likely to consider moving to these areas?

	Yes - More Likely	No - Less Likely
Dudley	1 ☐	2 ☐
Brierley Hill	3 ☐	4 ☐

39b What are the key things that we would need to change to encourage you to consider moving into these areas?
Please cross **all** that apply

	Dudley	Brierley Hill
Better Public transport	☐ 1	☐ 1
Better range of affordable housing	☐ 2	☐ 2
Better health services	☐ 3	☐ 3
Better services for older people	☐ 4	☐ 4
Better schools	☐ 5	☐ 5
Better shops	☐ 6	☐ 6
Better local parks / leisure facilities	☐ 7	☐ 7
Employment opportunities	☐ 8	☐ 8
Community activities	☐ 9	☐ 9
Lower crime rates / anti-social behaviour	☐ 10	☐ 10
Better cultural facilities / places of worship	☐ 11	☐ 11
Less litter	☐ 12	☐ 12
Better parking	☐ 13	☐ 13

40 Would you be willing to take part in any future focus groups so that you can have your say about housing in Dudley?

Yes ☐ 1

No ☐ 2

If Yes, please provide a contact number or email below
(*By writing in the box below you are giving the Council permission to contact you by using the details provided)*

_____

BACKGROUND INFORMATION - This information is optional, but by answering you will help the Council to make sure that we are meeting the needs of everyone in the Borough.

41 What is your religion or belief?

No religion ☐ 1 Hindu ☐ 4 Sikh ☐ 7

Christian ☐ 2 Jewish ☐ 5 Other ☐ 8

Buddhist ☐ 3 Muslim ☐ 6 Prefer not to say ☐ 9

42 What is your Sexual Orientation?

Heterosexual / straight ☐ 1 Bisexual ☐ 3 Gay or Lesbian ☐ 5

Other ☐ 2 Prefer not to say ☐ 4

THANK YOU FOR COMPLETING THE QUESTIONNAIRE. PLEASE RETURN IN THE PRE-PAID ENVELOPE PROVIDED TO: DAVID COUTTIE ASSOCIATES, FREEPOST HF2416, HUDDERSFIELD, HD1 2XY

APPENDIX II

PROMOTIONAL POSTER

Dudley Metropolitan Borough Council

HOUSING SURVEY

DUDLEY BOROUGH COUNCIL

WE NEED YOUR HELP!

Dudley Metropolitan Borough Council has asked David Couttie Associates (DCA) to send questionnaires out to 9,300 households throughout Dudley Borough during the month of October 2011. If you receive one please take a few minutes to complete it as the information will help us to provide the type of housing that you want or need in the future.

You do not have to live in a Council property to answer the survey - we want everyones views
Completed forms need to be returned by 19th Ocotber 2011.

Thank you for your support

For further information contact: DCA Research Team on 0800 169 7865 or e-mail research@dcauk.com

APPENDIX III

SECONDARY DATA SOURCES

Secondary Data Sources

Data Source	Description	Source Location	Coverage	Frequency Of Release	Next Release Date	Sample	Cost
2010 Annual Survey of Hours and Earnings (ASHE)	The Annual Survey of Hours and Earnings (ASHE) provides information about the level, distribution and make-up of earnings and hours paid for employees within industries, occupations and regions. The ASHE was developed to replace the New Earnings Survey (NES) in 2004. The ASHE contains UK data on earnings for employees by sex and full-time/part-time workers. Further breakdowns include by region, occupation, industry, region by occupation and age-groups. These breakdowns are available for the following variables: gross weekly pay, weekly pay excluding overtime, basic pay including other pay, overtime pay, gross hourly pay, hourly pay excluding overtime, gross annual pay, annual incentive pay, total paid hours, basic paid hours and paid overtime hours.	National Statistics Online / NOMIS	Nationally	Annually	December 2011	Approximately 1% sample of employees on the Inland Revenue PAYE register	Free
2009 Annual Business Inquiry	The Annual Business Inquiry (ABI) is conducted in two parts: one dealing with employment, the other with financial information. The financial inquiry covers about two thirds of the UK economy including: production; construction; distribution and service industries; agriculture (part), hunting, forestry and fishing. The coverage of the employment inquiry is wider.	National Statistics Online / NOMIS	Local Authority and above	Annually	December 2011 (ABI year 2010)	(ABI) estimates cover all UK businesses registered for Value Added Tax (VAT) and/or Pay As you Earn (PAYE), classified to the 1992 or 2003 standard industrial Classification.	Limited data from NOMIS available free Full access to ABI data is restricted. You must first obtain a Chancellor of the Exchequer's Notice from ONS.

Data Source	Description	Source Location	Coverage	Frequency Of Release	Next Release	Sample	Cost
2009/10 ONS Annual Population Survey	The ONS Annual Population Survey is a residence based labour market survey encompassing population, economic activity, economic inactivity and qualifications.	National Statistics Online / NOMIS	Local Authority and above	Annually and Updated Quarterly	January 2012	There are approximately 170,000 households and 360,000 persons per dataset. However this varies from year to year.	Free
Census 2001	The Census is a count of all people and all households. It the most complete source of information about the population that we have. The most recent census was on 29 April 2001. It covers everyone at the same time and asks the same core questions which makes it easy for comparisons in different parts of the country.	Office for National Statistics	Nationally	Every 10 years	Next Census undertaken 27th March 2011. Data available generally two years later (2013)		Free
Census 1991	See description above	Office for National Statistics	Nationally	Every 10 years	As above		Free
Core HA New lettings Data 2009/10	CORE records information on the characteristics of both HA and LA new social housing tenants and the homes they rent and buy. A Housing Association with more than 250 units or 250 bedspaces is required by the Tenant Services Authority to complete CORE logs fully and accurately.	CORE website www.core.ac.uk	Nationally	Updated each time a letting or sale is made	Ongoing		Free
Tenant Services Authority (TSA) (Formerly Housing Corporation)	The TSA regulates social housing landlords and sets high standards of management across housing association homes and in the future Local Authority social homes. .	www.tenantservices authority.org	Nationally	N/A			Free
Homes and Community Agency (HCA) (Formerly Housing Corporation)	The HCA will make sure that homes are built in an economically, socially and environmentally sustainable way, as well as promoting good design. It also has a key role in regenerating communities and will base its approach on the Government's regeneration framework – Transforming Places; Changing Lives.	www.homesand communities.co.uk	Nationally	N/A			Free

Data Source	Description	Source Location	Coverage	Frequency Of Release	Next Release Date	Sample	Cost
Housing Strategy Statistical Appendix (HSSA)	The HSSA contains 14 sections of Local Authority statistical information. It is a handy reference document which brings together data items from many different housing areas. The purpose of the Appendix is to bring together statistical information relevant to the formulation of the Housing Strategy.	www.communities.gov.uk	Nationally	Annually	Generally available from June each year – 2012 HSSA available June 2012		Free
Land Registry House Price Index	The Land Registry House Price Index is the most accurate independent house price index available. It includes figures at national, regional, county and local authority level. It allows you to obtain lists of average house prices from 1995 onwards in any area of England and Wales for any range of months.	www.landregistry.gov.uk	Postcode, Local Authority and above	Monthly & Quarterly	Quarterly		Monthly updated data is free but quarterly data available for a fee. Contact land Registry
P1(e) Returns	P1(e) returns are the primary source of data for statutorily homeless households. The purpose of the P1(e) returns is to collect information on applications, acceptances by priority need groups, households provided with temporary accommodation and households leaving temporary accommodation..	Local Authority	Local Authority	Quarterly	-		Free
December 2009 ONS Claimant Count	The claimant count records the number of people claiming Jobseekers Allowance (JSA) broken down by age, duration and their sought or usual occupation.	National Statistics Online / NOMIS	Local Authority and above	Monthly	-		Free

APPENDIX IV

GLOSSARY OF TERMS

GLOSSARY	
ABI	Annual Business Inquiry.
Affordability	A measure of whether households can access and sustain the costs of private sector housing. DCA use two types of affordability: mortgage and rental. Mortgage affordability measures whether households can afford a deposit and a mortgage; rental affordability measures whether a household can afford a private rental. Mortgage affordability is based on conditions set by mortgage lenders - a minimum level of household income and savings. We use a 3 times multiple of gross income. Rental affordability is defined as the rent being less than a proportion of a household's gross income. We use a 25% level of rental affordability.
Affordable Housing	Affordable housing is that provided, with subsidy[1], for people who are unable to resolve their housing requirements, in the general housing market because of the relationship between local housing costs and incomes. The definition in PPS3 is:- *"Affordable housing includes social rented housing and intermediate housing, provided to specified eligible households whose needs are not met by the market"* This definition covers housing for social rent and intermediate housing through shared ownership, shared equity and sub-market rent.
Affordable Rent	A form of social housing, involving homes being made available at a rent level of up to 80% of market rent (inclusive of service charges).
CLG Bedroom Standard[2]	The standard number of bedrooms allocated to each household in accordance with its age/sex/marital status composition and the relationship of the members to one another. A separate bedroom is allocated to each married couple, any person aged 21 or over, each pair of adolescents aged 10 – 20 of the same sex, and each pair of children under 10. Any unpaired person aged 10 – 20 is paired, if possible with a child under 10 of the same sex, or, if that is not possible, he or she is given a separate bedroom, as is any unpaired child under 10. This standard is then compared with the actual number of bedrooms available for the sole use of the household and the differences are tabulated.
BME	Black & Minority Ethnic.
Choice Based Lettings (CBL)	Choice Based Lettings allows applicants for social housing (and tenants who want to transfer) to apply for vacancies which are advertised widely in the neighbourhood. Applicants can see the full range of available properties and can apply for any home to which they are matched.
CLG	Communities and Local Government. CLG has responsibility for local and regional government, housing, planning, fire, regeneration, social exclusion and neighbourhood renewal with the ambition to create sustainable communities for all. Previously known as DETR, DTLR, ODPM and DCLG.

[1] This subsidy is not always public subsidy.
[2] This definition is taken from the Survey of English Housing, CLG.

CML	Council of Mortgage Lenders
Concealed Household	A Concealed Household is someone living within a household wanting to move to their own accommodation and form a separate household (e.g. adult children living with their parents).
CORE	The Continuous Recording System (Housing Association and Local Authority Lettings / New Tenants).
DETR	Government body superseded by CLG. (See **CLG**)
DfT	Department for Transport
Discounted Market Rented Housing	New Units utilising the equity from the discounted or free land from the planning process where Housing Associations could build at only development cost and provide, without grant, units which would be available at lower than private rented market cost but above Housing Corporation rent caps.
Existing Household	An existing household encompasses the household in its entirety.
FTB	First Time Buyer – Term used for people who have not previously owned a home
HMO	House in Multiple Accommodation – A house which is occupied by persons who do not form a single household
Homeless Household	A household is accepted as statutorily homeless by the authority if it meets the criteria set out in the Housing Act 1996.
Household	The Census definition of a household is:- *"A household comprises either one person living alone or a group of people (not necessarily related) living at the same address with common housekeeping - that is, sharing at least one meal a day or sharing a living room or sitting room."*
Housing Demand	Is the quantity and type / quality of housing which households wish to buy or rent and are able to afford. It therefore takes account of preferences and ability to pay.
Housing Need	Refers to households lacking their own housing or living in housing which is inadequate or unsuitable, who are unlikely to be able to meet their needs in the local housing market without some assistance.
Housing Register	A register of people waiting for affordable housing. It may have two components: a list for those not currently occupying affordable housing (more properly known as the Housing Register) and a Transfer List for those tenants who wish to move to another affordable home within the same District.
HRA	Habitat Regulations Assessment –Some areas of Morecambe/Heysham are part of a Special Area of Conservation and this regulation has to be considered by planners on any application.

HSSA	The Housing Strategy Statistical Appendix.
Implied Numbers	The "numbers implied" column inserted in some of the tables is DCA's assessment of the total numbers to be derived after applying the appropriate weighting factor based on sub area ocation and tenure responses to that sub-areas household numbers. Where multiple choice is not involved, this will generally equate to the household population of the Local Authority as a whole but some individual questions may not be answered by all respondents, giving a marginally lower total.
Inadequate Housing	Housing which is inadequate or unsuitable in meeting the needs of the household, comprising a range of criteria on house condition, size, cost and security of tenure. These criteria are used to assess whether the unsuitability can be resolved by improvements to the dwelling, or whether the household has to move to another home.
Intermediate Housing	Housing at prices or rents above those of social rented but below market prices or rents. This includes shared ownership, shared equity and sub-market renting.
LA	Local Authority.
LCHO	Low Cost Home Ownership.
LDF	Local Development Framework. This is a folder of local development documents that outlines how planning will be managed within a Local Authority area.
LTV	Loan to Value - the percentage of loan a person needs against the value of the property.
Nuclear NPS	Nuclear National Policy Statement - The Government wanted a planning system for major infrastructure which is rapid, predictable and accountable. The energy National Policy Statements (NPSs) will be a blueprint for decision-making on individual applications for development consent for nationally significant energy infrastructure.
NOMIS	National On-line Manpower Information System.
ONS	Office for National Statistics.
Over Occupation / Over occupation	Over occupation / Overcrowding occurs when, using the **bedroom standard**, there are insufficient bedrooms in the property based on the number of residents and their age/sex/marital status composition. Over occupation is more common in the public sector than the private sector.
PPS	Planning Policy Statement. PPSs are prepared by the government after public consultation to explain statutory provisions and provide guidance to local authorities and others on planning policy and the operation of the planning system.
PPS3	Planning Policy Statement 3 Housing (June 2010)

Relets	RSL rented accommodation that becomes vacant due to the departure of a previous tenant; therefore the accommodation can be re-let to another tenant or new applicant on the Housing Register.
Registered Social Landlords (RSL)	A Housing Association or a not-for-profit company, registered by the Tenants Services Authority (TSA), providing social housing.
Right to Buy (RTB)	The Right To Buy Scheme gives eligible council tenants the right to buy their property from their council at a discount. Many RSL tenants have similar rights under the Right To Acquire.
Survey of English Housing (SHE)	The Survey of English Housing is a continuous household survey that collects information from nearly 20,000 households about the characteristics of their housing and their attitudes to housing and related issues.
Sheltered Accommodation	Sheltered Accommodation is housing which is purpose built for older people with associated facilities and services.
SHG – Social Housing Grant	Capital provided by the HCA, or Local Authority, to fully or partially fund RSLs when developing social housing. SHG is paid under s18 of the Housing Act 1996.
SO – Shared Ownership	Either newly built or existing properties purchased by a housing provider, which are then sold on a part rent / part buy basis under a shared ownership lease. The shared owner buys a percentage of the property, funded by mortgage and / or savings. The remaining percentage is still owned by the housing provider who charges a rent on it. Purchasers can, in some cases 'staircase out' to full ownership.
SSA	Strategic Siting Assessment – the name of the assessment made by the Department for Trade and Industry on the appraisal of potential sites for Nuclear Power Stations
Transfer	A local Authority or RSL tenant who have transferred to another LA or RSL property
Transfer List	A list of Local Authority and RSL tenants that have applied for alternative Local Authority housing. Housing Associations may keep their own Transfer Lists and some authorities may combine transfer applicants in one Housing Register.
Under Occupation	A household is under-occupying if more than one spare bedroom is available, using the **bedroom standard** as a test. Under-occupation is common in the private sector.

APPENDIX V

ANALYSIS OF EQUAL OPPORTUNITY QUESTIONS

1.1 Analysis of Equal Opportunity Questions

1.1.1 The questionnaire asked a series of questions relating to the Council's equal opportunities Policy. These are unrelated to the outcomes of the survey and therefore have been included in this section and are analysed below.

1.1.2 The policy also asks the sexuality of the respondent answered by 92.6%.

Table 1-1 Sexuality of the Respondent
Question 41

	% responses	N^os implied
Heterosexual / Straight	95.1	114,012
Gay man / woman / lesbian	0.6	811
Bisexual	0.1	114
Other	0.2	189
Prefer not to say	4.0	4,792
Total	**100.0**	**119,918**

1.1.3 The policy also asks the religion of the respondent, answered by 95.3%.

Table 1-2 Religion of the Respondent
Question 42

Religion	% responses	N^os implied
Christian	67.9	83,779
No religion	23.3	28,783
Prefer not to say	2.7	3,288
Muslim	2.5	3,095
Other Religion	1.4	1,761
Sikh	1.0	1,256
Hindu	0.9	1,056
Buddhist	0.3	390
Jewish	0.0	0
Total	**100.0**	**123,408**

APPENDIX VI

AFFORDABLE RENT LEVELS

Affordable Rent Levels – Dudley MBC & Registered Providers

NORTH DUDLEY	AVERAGE LA RENT	AVERAGE RP RENT	AVERAGE PRIVATE RENT	60% of PRS	70% of PRS	80% of PRS
1-Bed	£271	£284	£418	£251	£293	£335
2-Bed	£315	£320	£504	£303	£353	£404
3-Bed	£329	£361	£375	£225	£262	£300

CENTRAL DUDLEY	AVERAGE LA RENT	AVERAGE RP RENT	AVERAGE PRIVATE RENT	60% of PRS	70% of PRS	80% of PRS
1-Bed	£271	£284	£394	£236	£275	£315
2-Bed	£315	£320	£331	£198	£231	£265
3-Bed	£329	£361	£348	£209	£244	£279

BRIERLEY HILL	AVERAGE LA RENT	AVERAGE RP RENT	AVERAGE PRIVATE RENT	60% of PRS	70% of PRS	80% of PRS
1-Bed	£271	£284	£377	£226	£264	£302
2-Bed	£315	£320	£315	£189	£220	£252
3-Bed	£329	£361	£414	£249	£290	£332

HALESOWEN	AVERAGE LA RENT	AVERAGE RP RENT	AVERAGE PRIVATE RENT	60% of PRS	70% of PRS	80% of PRS
1-Bed	£271	£284	£0	£0	£0	£0
2-Bed	£315	£320	£530	£318	£371	£424
3-Bed	£329	£361	£472	£283	£330	£378

STOURBRIDGE	AVERAGE LA RENT	AVERAGE RP RENT	AVERAGE PRIVATE RENT	60% of PRS	70% of PRS	80% of PRS
1-Bed	£271	£284	£395	£237	£277	£316
2-Bed	£315	£320	£514	£308	£360	£411
3-Bed	£329	£361	£402	£241	£281	£322

BOROUGH WIDE	AVERAGE LA RENT	AVERAGE RP RENT	AVERAGE PRIVATE RENT	60% of PRS	70% of PRS	80% of PRS
1-Bed	£271	£284	£397	£238	£278	£317
2-Bed	£315	£320	£502	£301	£352	£402
3-Bed	£329	£361	£387	£232	£271	£310

APPENDIX VII

LAND REGISTRY DATA
QUARTER 3 2011

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Commercial Services Team
Tel: 0151 473 6137
Commercial.services@landregsitry.gsi.gov.uk

Land Registry
Average Price & Volume of Sales by District

July - September 2011

ALL Properties

District Name	Detached	Sales	Semi-Det	Sales	Terraced	Sales	Flat/Mais	Sales	**Overall Average**	**Total Sales**
DUDLEY	£221,750	201	£132,966	338	£115,752	219	£90,175	71	**£146,280**	**829**
WEST MIDLANDS	£281,037	1060	£148,691	2384	£120,211	2181	£107,183	758	**£156,009**	**6383**
WEST MIDLANDS REGION	£280,870	4048	£153,945	5294	£126,725	4238	£112,196	1415	**£176,576**	**14995**
England & Wales	**£342,576**	**45114**	**£204,993**	**53006**	**£198,065**	**52275**	**£229,690**	**30589**	**£241,461**	**180984**