

DARTFORD BOROUGH
HOUSING NEEDS SURVEY
& HOUSING MARKETS
ASSESSMENT

DRAFT REPORT
2006



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1 EXECUTIVE SUMMARY

1.1 Local Housing Needs Survey

1.1.1 Dartford Borough Council formally commissioned DCA in July 2006 to carry out a Borough-wide Local Housing Needs Survey and Housing Markets Assessment.

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

- A postal questionnaire to 12,000 households in 17 wards, and 400 face to face interviews within 6 wards throughout the Borough, undertaken between 2nd August 2006 and 23rd August 2006. In total 2,743 responses were received giving a statistical confidence at 95% level of $\pm 1.91\%$;
- A housing market survey utilising the Land Registry and Halifax House Price databases of areas within the Borough;
- A telephone survey of estate agents on the supply and cost of private rented housing in Dartford Borough was also undertaken;
- Secondary data analysis drawing upon HSSA and Housing Register data on the need and flow of social stock, the 2001 Census, household and population projections and other national research.

1.2 Population Change

1.2.1 An important feature in measuring housing needs is to forecast what is likely to happen over the next decade or so in order that provision for new housing can be planned. Population change in an area results from a number of factors – numbers of births and deaths, how the population is ageing, and the migration of people into and out of the area.

1.2.2 What about the future?

1.2.3 The population estimates have been provided by Kent County Council and are ONS 2001-based sub-national population projections. The 2001 Census data has been taken into consideration in the production of these population projections.

1.2.4 The population of the Borough is projected to increase by 26.4% between 2001 and 2016; a total of 22,700 people. Numbers increase in all age groups and this will have an impact on the housing market, with rising numbers within the population.

1.2.5 Growth in the population is concentrated in the older age groups, with the 45 – 64 age group (+6,200) and the 65+ age group (+3,200) showing large increases. There is also a significant increase in the 25-44 age group (+6,200), the main economically active group and would include in-migrant higher earning households.

1.2.6 The retired population will increase by 21.4% (300) by 2016. There is an inextricable link between ageing and disability and 55.5% of those with a disability are over the age of 60.

1.2.7 Migration within the housing market has an impact on population balance. 47.9% (4,231) of households who had moved in the last 3 years were in-migrants from outside the Borough. The current location of those households that had moved into the Borough was quite well spread across the wards, however the highest proportions had moved into the wards of Greenhithe (11.9%), Joyce Green (10.6%) and New Town (10.4%).

1.2.8 Only 8.4% of households who had migrated into the Borough had incomes below £10,000, compared to 18.4% of all households. 35.7% of in-migrant households had incomes over £40,000, compared to 28.3% of all existing households.

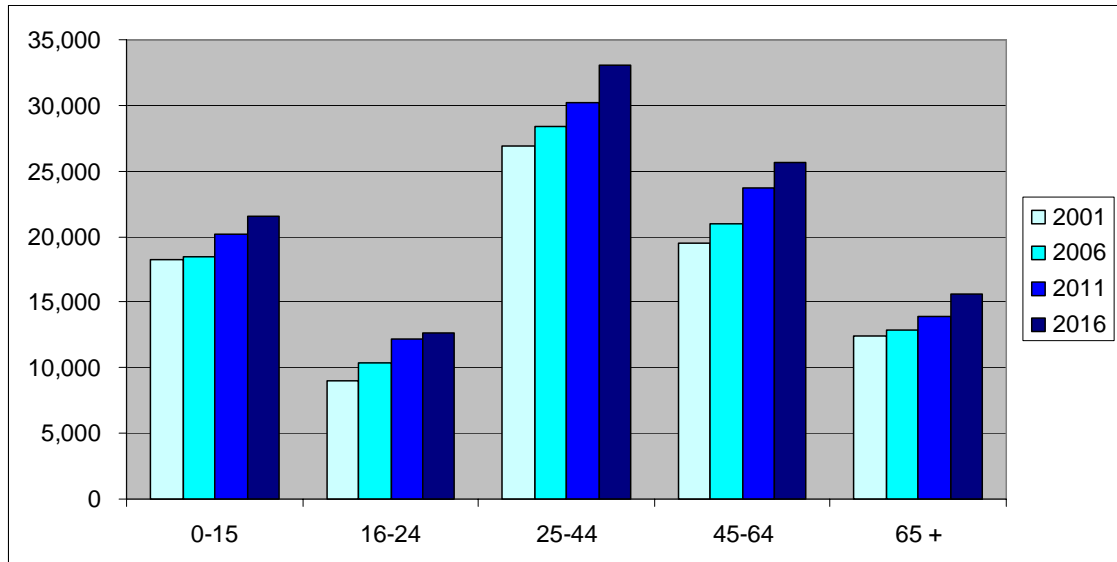
1.2.9 53.5% (3,325 implied) of existing households who had plans to move in the next 3 years were planning to move out of the Borough. In addition 979 new forming

households were planning to leave the Borough. Of those 35.4% were leaving for employment reasons.

1.2.10 The key features of population change impacting on the housing market are:

- An increase in the number of younger and economically active households;
- An ageing population with increasing care and support needs.

Figure 1-1 Population Age Band Forecast, Dartford Borough, 2001 - 2016



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 Dartford Borough is situated on the Thames Corridor, bordering Kent, London and Essex. The Borough has benefited from both a period of regeneration and business developments that have specifically been designated to the area. In addition, the Bluewater shopping centre, new road infrastructure and out of town building and trade parks have brought business and employment opportunities to individuals who reside in the Borough and its surrounding areas.

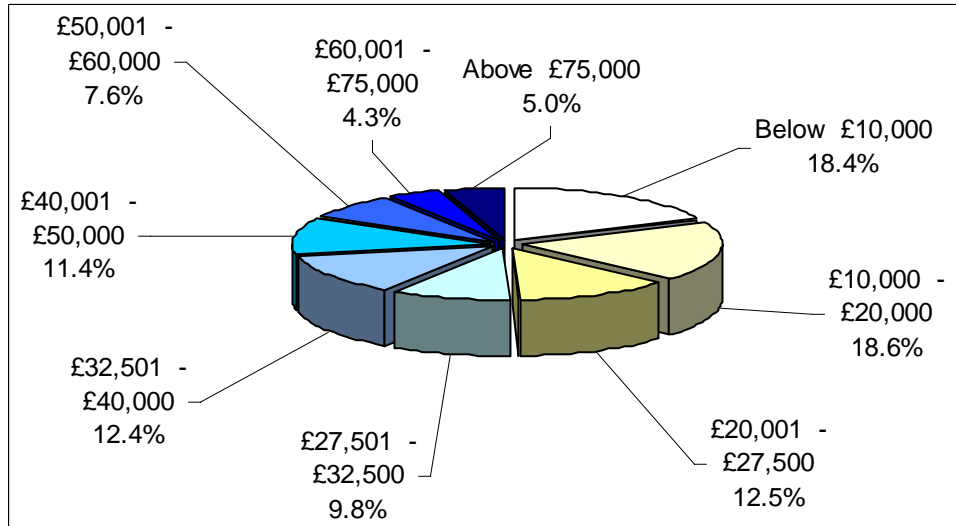
1.3.3 Nationally house prices in the second quarter of 2006 have increased by 3.7% on the first quarter of 2006 where a 0.6% increase was reported, according to Land Registry data. The overall sound UK economic background and the lowest mortgage rates since the 1950s have boosted housing demand for a sustained period but turnover has reduced substantially, prices have stabilised and some property types have reduced in price over the last three quarters of 2005.

1.3.4 At a local level, employment and income trends will influence housing choices;

- 57.8% of those in employment are in managerial / technical or professional occupations. 37.5% of those in employment work within the Borough, a further 38.0% work in London;
- 23.1% of the population are retired;
- 55.4% of all households had less than £5,000 savings and a further 12.7% had less than £10,000. 16.4% had savings of over £30,000. Of the homeowners responding to the question, 77.3% of owner occupiers without a mortgage had an equity holding of over £150,000, compared with 27.5% of owner occupiers with a mortgage;

- 18.4% of households had incomes below £10,000, below the corresponding UK figure (20.3%). 49.5% of households in the Borough had incomes below £27,500, well below the national figure (62.3%), a further 22.2% had incomes below £40,000. 9.3% of respondents had an income of over £60,000.

Figure 1-2 Income Distribution of Existing Households

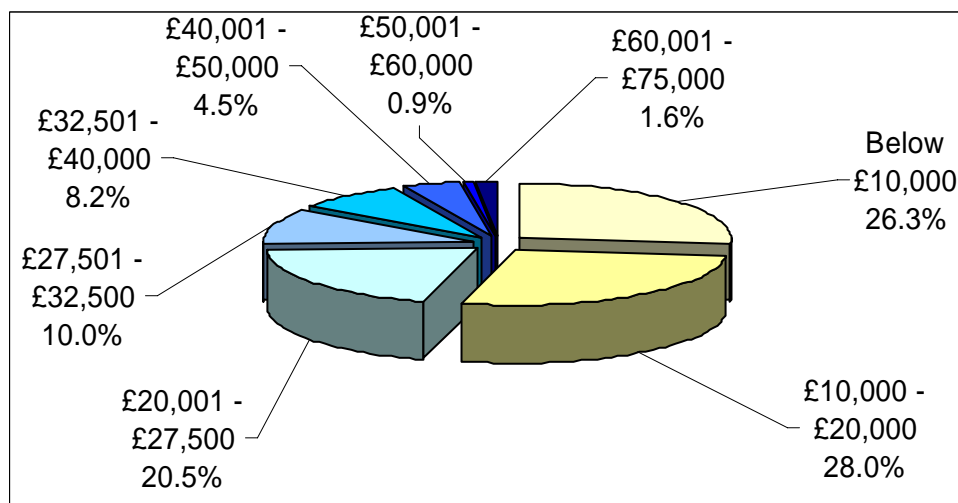


- 33.8% of households were in receipt of financial support (12,499 implied), of whom 32.7% (4,090 implied) were in receipt of Housing Benefit.

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

- A total of 38.3% had less than £1,000 savings and a further 28.1% had less than £5,000. 33.6% had savings of over £5,000;
- 26.3% had household incomes below £10,000 per annum, 28.0% earned between £10,000 and £20,000, 20.5% between £20,001 and £27,500, giving a total of 74.8% with an income below £27,500. Overall 25.2% of concealed households earned above the national average income of £27,500.

Figure 1-3 Income Distribution of Concealed Households



1.3.6 BME Households

1.3.7 Incomes of BME households are slightly higher than those of all households in the sample. 10.8% of BME households had incomes below £10,000, compared to 18.4% in the whole population, both below the corresponding UK figure (20.3%). 61.7% of BME households, had incomes above £27,500 compared to 50.5% in the whole population.

1.4 Current Housing in the Borough

1.4.1 The key features of the existing housing stock are that:-

- The property type profile is skewed towards semi-detached houses, terraced houses and bungalows. The stock of flats / maisonettes is similar to DCA survey experience with the majority being in the social rented sector.
- Based on a calculation of occupants to bedroom numbers, under-occupation affects approximately 34.6% of all households and over-occupation affects 3.4% of all existing households, above the national average of 3%. Over occupation levels were high across the social rented and private rented sectors;
- 88.6% of respondents to the household survey said their home was adequate for their needs; 11.4% considered their home inadequate. Levels of adequacy were lower in the private rented sector stock.

1.5 Demand for Market Housing

1.5.1 2,440 existing households requiring market housing will be moving within Dartford Borough in the next 3 years.

1.5.2 Demand from existing moving household focused on semi-detached (39.6%) and detached (23.7%) houses. 66.1% of demand was for 3 or 4+ bed accommodation.

1.5.3 The existing and concealed household demand for specific house types in the market sector are shown in the table below. This reflects the differing levels of existing supply against demand from new households and the impact in actual sales levels created by stock availability and turnover.

Table 1-1 Existing and Concealed Households Market House Type Demand

Type	Existing Households		Concealed Households		Total Moving Households		Current Stock % of Market Housing	Sales %
	%	Nos	%	Nos	%	Nos		
Flat	7.3	178	48.9	534	26.8	712	11.5	23.7
Terraced	18.3	447	28.8	314	28.7	761	33.7	40.5
Semi-detached	39.6	966	19.5	213	44.5	1,179	38.2	26.3

Type	Existing Households		Concealed Households		Total Households		Current Stock % of Market Housing
	%	Nos	%	Nos	%	Nos	
One bed	5.4	132	46.5	508	21.9	640	11.5
Two bed	28.5	695	45.1	492	40.7	1,187	33.7
Three bed	42.3	1,032	5.3	58	37.4	1,090	38.2

- 1.5.4 Important differences exist between the levels of need expressed for property types and their stock supply levels, especially the higher need for flats / maisonettes by concealed households, and to lesser extent terraced and semi-detached houses, than the existing stock. The level of semi-detached stock is high and turnover appears to meet new demand.
- 1.5.5 Small units, flats and terraced houses are 45.2% of existing stock for market housing, the same as the national level for all stock. There is a higher than average level of semi-detached properties with a consequently lower level of detached houses.
- 1.5.6 All site briefs and regeneration projects should promote the house types which are under represented in the stock compared to demand levels in line with the principles in PPS3 issued in November 2006 and future demographic and household formation change.
- 1.5.7 **The Cost of Accessing the Housing Market**
- 1.5.8 The housing market is the context against which all the housing needs of the area are set. In particular, house price information is the basis on which the “affordability” of housing is measured for low-income households. In essence, analysis of the data seeks to establish who cannot afford to enter into the market. This data is then related to the problems faced by the “concealed households” in the area, i.e. households living with friends and relatives seeking to gain access to the housing market.
- 1.5.9 Average house prices in the Borough are 8.5% below the sub-regional average and have risen by 64.6% between 2001 and 2006.
- 1.5.10 The evaluation of the market in Dartford Borough is based on specially prepared information taken directly from the Land Registry database for the year ending 30th June 2006 and an analysis of local estate agency sales looking at entry level properties, i.e. the lowest quartile stock.
- 1.5.11 The Land Registry recorded the average price for all dwellings in the Borough at £193,220. Terraced properties and flat prices have risen by 70.1% and 114.7% respectively between 2001 and 2006. Access to owner occupation is restricted by high and rising prices, with house price increases exceeding local income inflation.
- 1.5.12 An income of £28,500 is required to buy a one bedroom flat in Stone. A two bedroom flat requires an income of £30,300 in Joyce Green / Littlebrook and New Town and up to £41,200 in Heath and West Hill. Terraced properties require an income of £42,800 in Princes and Brent and £55,400 in Joydens Wood.
- 1.5.13 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.

1.5.14 The following table shows the annual household income needed to buy entry-level stock by area in the Borough, based on a 95% mortgage availability and a 3-times gross income to lending ratio, the 2000 Good Practice Guidance recommended levels.

Table 1-2 Annual Household Income Required to Purchase by Area

Sub-Area	Income Thresholds (£)		
	1 bed Flat	2 bed Flat	2 bed Terraced
Heath, West Hill *	38,000	41,200	53,800
Town	30,900	37,200	45,100
Joydens Wood	No data	No data	55,400*
Joyce Green, Littlebrook, New Town	29,400*	30,300	47,200
Princes, Brent *	33,300	38,000	42,800
Stone	28,500	31,700	47,500*
Castle, Greenhithe	30,100	37,200	47,600
Swanscombe	28,900	38,000	43,800
Wilmington, Sutton at Hone & Hawley	33,300	36,400	52,800
Bean & Darenth, Longfield, New Barn & Southfleet	31,700*	38,000*	45,100

* - Low Volume of Data

1.5.15 The income levels of new forming households can change over a relatively short time and for this reason Guidance requires that the incomes of those who managed to form in the recent past are those used in the Assessment Model calculations.

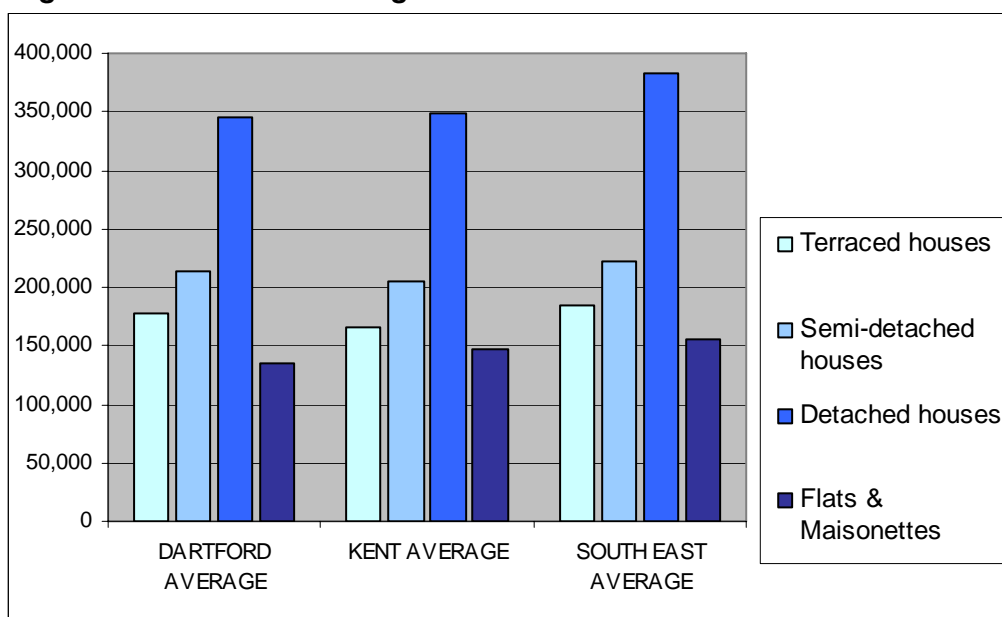
1.5.16 Although the average price of terraced properties according to the Land Registry survey is £178,185, entry sales levels vary across the Borough with the lowest entry prices, starting at around £135,000 in Princes and Brent, rising to £175,000 in Joydens Wood for a 2-bed terraced property. 3-bed terraced properties start at £149,998 in Swanscombe, rising to £187,498 in Wilmington, Sutton at Hone & Hawley for a 3-bed terraced property.

1.5.17 The survey findings indicate that income levels of around 52.8% of the new households who formed in the past year are unable to buy. 29.2% have incomes below the level necessary to access the private rented sector in the Borough. These income levels are higher than those of concealed households about to form this year.

1.5.18 Flat / maisonette properties are assessed to be the main entry level for first time buyers in view of their relatively lower cost and volume of sales. The ability of concealed households to access the market is limited. 67.6% of newly formed households have incomes above £27,500, the national average. The cheapest 1 bed flat / maisonettes in the Borough require an income of £28,500 and 35.4% of newly formed households earn below this level.

1.5.19 Even though a household does not want to rent privately the income required to access the market is usually the rental level. 29.2% of recent forming incomes are below the level necessary to access the private rented sector in the Borough.

Figure 1-4 2006 Average House Prices



1.5.20 Access to the owner occupied and private rented sector is restricted by cost. 50.7% of all new forming households could afford a monthly mortgage of no more than £350 pcm; 69.3% no more than £430 pcm.

1.6 The Need for Affordable Housing

1.6.1 The total annual level of outstanding affordable need is 356 units, after allowing for current re-let supply. Despite the evidence of the scale of need from existing and concealed households, there are wider issues to consider when setting targets for delivery of affordable housing from new developments. Primarily there is a need to build viable, sustainable developments.

1.6.2 In view of the scale of need, subsidised affordable units should be negotiated on all suitable sites, the target for each site taking into account existing supply, survey demand and other regeneration, planning, sustainability and economic factors.

1.6.3 Based on the evidence found in this assessment, the LDF Core Strategy could consider an overall affordable housing target of up to 30% of new units as the target for affordable housing over the period to 2012. The projected scale of new delivery rises from 568 units in 2007/08 to 1,900 in 2011/12 and remains between around 1,700 and 2,200 each year to 2016. In view of the major variation from 2007/08 the revised target should be considered again after the 2011 assessment is completed.

1.6.4 New housing is not the only source of supply and the target should take account of conversions and sites which delivery 100% affordable housing, even though there may be a very small supply from these sources.

1.6.5 The social rented stock in the Borough at 16% is below the national average and provides 431 units annually from the flow of the existing stock.

1.6.6 The average increase in entry-level house prices since 2001 is 70.1% for terraced houses and 114.7% for flats, have excluded many 'first-time buyers' from the owner occupied market.

- 1.6.7 There is still a need for social rented properties, both for new forming households and existing families. However in both stock and availability from turnover, the social rented sector provides over 17 times the scale of units (412) to those from shared ownership (24) each year.
- 1.6.8 There is no obvious solution to fully meet the scale of need other than a severe market crash or significant increases in incomes above inflation to solve access to the market for people on both average and below-average incomes in Dartford.
- 1.6.9 There is therefore a need to deliver at least 50% of affordable units as intermediate housing. Bearing in mind that the total scale of intermediate housing preference of 254 per year is over 100 units more than the total projected annual future affordable housing delivery over the next two years and is over 70% of total need annually, this target proportion could be higher.
- 1.6.10 The tenure balance recommended is only in terms of the total delivery and will need to be assessed for individual sites to take account of the existing flow of re-lets from the rental stock and other area / neighbourhood priorities. Targets may vary above and below this level both in total and by tenure on a site by site basis.
- 1.6.11 Housing strategy also needs to consider the needs of both new forming and existing households for social housing. This need must be assessed in the context of a market which is increasingly beyond the reach of low income existing and new forming households.
- 1.6.12 In addition to the scale of affordable housing to meet general household requirements, there are specific needs which should also be addressed. These are highlighted in the following sections.

1.7 Sheltered Housing

- 1.7.1 In total, the data suggests a combined requirement for sheltered accommodation from older people currently living in the Borough (321 households) and those who may in-migrate to be beside their family (974 households) of 1,295 units, 891 in the affordable sector and 404 in the private sector.
- 1.7.2 Some of this requirement will be addressed by flow of the existing sheltered stock, but acceptability of existing stock to meet today's standards will need to be assessed in calculating the scale of new delivery.
- 1.7.3 The significantly higher level of elderly accommodation for people moving into the Borough is common to other DCA surveys and is a new factor in the housing market. Generally, the forecast is being made by their children who assist in the moving process. Conversely the indigenous older population prefer to continue in the area / surroundings they know and within their own home as long as possible and actual migration should be monitored annually.

1.8 Extra Care Housing

- 1.8.1 The significant levels of growth in the older population in future will have a direct impact on the nature of specialist accommodation requirements for older people. This survey identified a need for 273 units of extra care accommodation over the next three years. The need is likely to be greater than this level and an audit of existing sheltered housing schemes should be undertaken as part of the development of an Older Persons Housing Strategy. When projected over 10 years the survey identifies a need for 2,730 extra care units.

1.9 Supported Housing and Support Issues

1.9.1 The Survey identified a need over the next three years for: -

- 119 units of independent accommodation with external support;
- 14 residential / nursing home units;
- 307 units of Council / HA sheltered housing and 14 private sheltered units;
- 20.1% of households in the Borough contain somebody with a disability (7,125 households implied), of which 17.1% had two members affected. 55.5% of all household members were over 60, including 29.4% over 75;
- The largest group (3,418 implied) affected by a named disability were those with a walking difficulty, representing 45.7% of those with a support need;
- 12.7% of these households contained someone who was a wheelchair user, suggesting around 950 in the Borough as a whole;
- Some 39.9% (3,530 implied of household members with support needs) felt they needed care or support which is not currently provided;
- 9.3% of all dwellings have been adapted to meet the needs of a disabled person. 52.1% of adaptations have handrails / grabrails, 53.7% have bathroom adaptations and 32.6% have a ground floor toilet.

1.10 Housing Stock Balance Analysis

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

1.11 Recommendations

1.11.1 Balancing the Housing Market

- Provide a mix of house types in both market and social sectors. There is a shortfall of detached properties in the market sector and 4 bed units in the social sector. There is also a need for smaller units from new and existing households and address stock imbalance and the impact of demographic change.
- Continue to negotiate with prospective developers towards achieving subsidised affordable homes from the all suitable sites coming forward for planning consent over the period of the Local Development Framework. Each site will need to be assessed individually, targets being subject to wider planning, economic viability, regeneration and sustainability considerations and will require a flexible approach to specific site negotiation.
- Based on the evidence in this assessment the LDF Core Strategy could consider an overall affordable housing target of up to 30% of the total of all suitable private sector sites up to 2012.
- The rise in house prices in excess of inflation is resulting in greater difficulty in entering the local housing market. Within the overall target DCA recommend that at least 50% of the target should be intermediate market housing, provided it is delivered at a cost below the cheapest entry level costs in the general market and would be available on a similar basis to subsequent purchasers.
- Both the affordable housing target and the tenure balance within it may vary on a site by site basis.
- The new lower site threshold of 15 units or 0.5 hectares is the standard level in PPS3, the new Planning Guidance. The Development Plan should promote the lowest threshold considered viable and which will deliver additional affordable units from the scale of smaller sites.

1.11.2 Older Persons Housing Needs

- Develop an Older Persons Housing Strategy to address the current and future growth in older people and frail older households across all tenures, and their related care and support needs to:-
 - ◆ assess and prioritise the need for support services and adaptation required to keep people in their own home;
 - ◆ re-assess existing sheltered stock in meeting today's housing standards and preferences;
 - ◆ assess the need for 'extra care' accommodation for the growing frail elderly population.

1.11.3 Disabled Persons Housing Needs

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

2 ECONOMIC ANALYSIS

2.1 Introduction

- 2.1.1 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 Dartford Borough.
- 2.1.2 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.

2.2 Local Trends

- 2.2.1 Dartford Borough is situated on the Thames Corridor, bordering Kent, London and Essex. The Borough has benefited from both a period of regeneration and business developments that have specifically been designated to the area. In addition, the Bluewater shopping centre, new road infrastructure and out of town building and trade parks have brought business and employment opportunities to individuals who reside in the Borough and its surrounding areas.
- 2.2.2 It should be noted that even though Bluewater continues to boost the local economy and offers an array of facilities to individuals with its shops and leisure activities, many of the facilities within the complex remain inaccessible to households on a low income and/or those who do not have access to a motor vehicle.
- 2.2.3 The Dartford Tunnel and M25 motorway provide good transportation links to commuters within the Borough and to those individuals who wish to travel to the area from the rest of the country, congestion however remains a problem. The Borough has a population of 85,900 and there are approximately 37,000 households.

2.3 Employment, Occupation and Work Place Data

- 2.3.1 The survey of households in the Borough focused three questions on the 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.

Table 2-1 **Employment Status of Head of Household**
Question 15e

Status	%	N ^{os} . implied
Full time employee (> 30 hours)	42.9	14,138
Part time employee (< 30 hours)	13.5	4,448
Wholly retired from work	23.1	7,602
Permanently sick/ disabled	4.0	1,304
Looking after the home	7.7	2,539
Self-employed	5.4	1,788
Unemployed & available for work	2.7	875
Full time education (age 16+)	0.3	94
On Government Training Scheme	0.4	140
Total	100.0	32,928

- 2.3.2 89.0% of heads of households responded to the question on employment. 61.8% (20,374 implied) of heads of households indicated that they were in employment, as compared with the 60% average identified for heads of households in the Survey of English Housing 2001/2. 23.1% were retired – higher than the average in recent DCA survey experience. 2.7% indicated that they were unemployed and available for work, slightly higher than the recent DCA survey experience in which the average has been between 1 to 2%.

Table 2-2 Occupation Type of Head of Household

Question 15f

Occupation	%	N ^{os} . implied
Professional	41.2	9,392
Managerial & Technical	16.6	3,777
Other	10.5	2,401
Skilled, manual	9.5	2,161
Unskilled	7.4	1,690
Skilled, non-manual	8.8	2,013
Partially skilled	6.0	1,374
Total	100.0	22,808

- 2.3.3 In the case of occupation type there were 22,808 implied responses from heads of households in work as compared with the 20,374 implied responses from those in work referred to at 2.3.2 above, suggesting 69.2% in employment. Of those, 57.8% described themselves as professional or management / technical, 7.4% are unskilled.

Table 2-3 Workplace of Head of Household

Question 15h

Workplace	%	N ^{os} . implied
Within Dartford Borough	37.5	8,021
Gravesham Borough	4.9	1,040
Medway Borough	1.6	340
Sevenoaks District	3.7	783
Tonbridge & Malling Borough	0.9	197
Another Kent District	3.6	770
Bexley	8.7	1,848
Bromley	3.0	630
Elsewhere in London	26.3	5,609
Elsewhere in the South East	6.6	1,403
Elsewhere in the UK	3.2	684
Total	100.0	21,325

- 2.3.4 93.5% of those in work responding to the question on occupation also responded to a further question on the location of their workplace. The majority (37.5%) of heads of household worked within Dartford Borough, followed by 38.0% who worked in London.

- 2.3.5 The following question asked heads of household how they travel to work. Based on responses from 92.8% of those indicating their occupation in Table 2-2 above, 66.1% travel to work by car.

Table 2-4 Travel to work of Head of Household

Question 15i

Travel to work	%	N ^{os} . implied
Car	66.2	13,996
Walk	7.5	1,575
Other	4.3	914
Bus	3.9	825
Cycle	1.3	284
Train	16.8	3,565
Total	100.0	21,159

- 2.3.6 The survey asked how many cars respondents had in their households. 17.9% indicated that they had no car based on a response rate of 97.5%. At a national level 28% of households in 2001 did not have access to a car or van.

Table 2-5 Number of Cars in Household

Question 14

	%	N ^{os} . implied
One	45.5	16,408
Two	29.8	10,736
Three or more	6.8	2,431
None	17.9	6,464
Total	100.0	36,039

2.4 Incomes and Housing Costs

- 2.4.1 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 states:-

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

- 2.4.2 The availability of good secondary data has not improved and the 2005 Draft Practice Guidance on Housing Market Assessments 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.”

- 2.4.3 The survey data was gathered through 2,343 postal and 400 interview questionnaires. The response rate on the income question was 77.1% from existing households and 92.1% from all concealed households. This results in over 2,277 household income responses. As a comparison, the ASHE data for 2003 was based on only 2,063 responses for the whole of Kent. Additionally 79.9% of existing households and 82.9% of concealed households provided data on savings.
- 2.4.4 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 newly forming households*”. New households at this point may have circumstances which change quickly. It suggests therefore that the incomes of households who recently formed should be examined, although even this is not without difficulty.
- 2.4.5 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.
- 2.4.6 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.”

2.5 Existing Households

- 2.5.1 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 79.9% of households (29,530 implied).

Table 2-6 Household Savings

Question 16a

Savings	%	Cum %
Below £ 5,000	55.4	55.4
£ 5,000 - £10,000	12.7	68.1
£10,001 - £15,000	6.3	74.4
£15,001 - £20,000	4.3	78.7
£20,001 - £30,000	4.9	83.6
Above £30,000	16.4	100.0

- 2.5.2 The table indicates that 55.4% of the sample had less than £5,000 in savings. However, 16.4% had savings in excess of £30,000.
- 2.5.3 The percentage breakdown of savings for the five main tenures was as follows:-

Table 2-7 Savings Level / Tenure

Question 16a by Question 2

Savings	Owner Occupied with Mortgage	Owner Occupied with No Mortgage	Private Rented	Council rented	HA rented
Below £ 5,000	58.3	23.5	79.1	86.7	82.8
£ 5,000 - £10,000	15.6	11.3	8.4	6.1	11.7
£10,001 - £15,000	6.3	9.5	1.6	3.7	3.6
£15,001 - £20,000	4.5	6.0	3.8	1.6	0.0
£20,001 - £30,000	4.9	8.5	1.3	1.0	0.0
Above £30,000	10.4	41.2	5.8	0.9	1.9
Total	100.0	100.0	100.0	100.0	100.0

- 2.5.4 Generally, the breakdown produced the results which might be expected with 86.7% of Council housing tenants holding savings below £5,000, as compared with 23.5% of owner occupiers without a mortgage, of whom 41.2% had savings above £30,000. However, the savings of 58.3% of owner occupiers with mortgage were also below £5,000. Highest levels of savings were found among owner occupiers without a mortgage and a significant proportion of retired households will have some capital to support their housing and care needs.
- 2.5.5 The next table relates to equity ownership and was answered by 83.6% of those indicating owner occupation or shared ownership as their current tenure.

Table 2-8 Level of Equity in Present Accommodation

Question 16b

Level of Equity	%	Cum %
Below - £ 10,000	5.4	5.4
£10,000 - £ 20,000	5.1	10.5
£20,001 - £ 30,000	3.9	14.4
£30,001 - £ 50,000	6.8	21.2
£50,001 - £ 75,000	8.0	29.2
£75,001 - £100,000	10.6	39.8
£100,001 - £150,000	16.7	56.5
Above £150,000	43.5	100.0

- 2.5.6 43.5% of this group of respondents indicated equity ownership of over £150,000. Cross-tabulation indicated that 77.3% of owner occupiers without a mortgage had an equity holding of over £150,000 as compared with 27.5% of owner occupiers with a mortgage.

Table 2-9 Gross Annual Income of all Existing Households

Question 16c

Annual income	All Existing Households		Excluding Retired Households	
	%	Cum %	%	Cum %
Below £10,000	18.4	18.4	11.9	11.9
£10,000 - £20,000	18.6	37.0	13.9	25.8
£20,001 - £27,500	12.5	49.5	12.6	38.4
£27,501 - £32,500	9.8	59.3	11.3	49.7
£32,501 - £40,000	12.4	71.7	15.3	65.0
£40,001 - £50,000	11.4	83.1	13.7	78.7
£50,001 - £60,000	7.6	90.7	9.8	88.5
£60,001 - £75,000	4.3	95.0	5.1	93.6
Above £75,000	5.0	100.0	6.4	100.0

Note: Excluding benefits / allowances

- 2.5.7 The response rate to the income question was 77.1% and should give a good picture of the income levels in the Borough. The table shows that 18.4% of households had incomes below £10,000. The total proportion in the Borough earning below the approximate national average household income of £27,500 per annum was 49.5%, well below the average for the UK as a whole (62.3%) according to the Department for Work and Pensions (DWP) Family Resources Survey 2003 – 2004. 28.3% of the households in the Borough on the basis of the survey data had incomes above £40,000 per annum.
- 2.5.8 Cross-tabulation produced the following split of income levels by tenure for the five main tenure types.

Table 2-10 Annual Income by Tenure

Question 16c by Question 2

Annual income	Owner Occupier with Mort.	Owner Occupier no Mort.	Private Rented	Council Rented	HA Rented
Below £10,000	4.7	24.4	24.7	64.9	53.0
£10,000 - £20,000	9.8	32.8	23.5	23.1	31.2
£20,001 - £27,500	11.5	14.8	17.3	6.7	9.9
£27,501 - £32,500	12.6	7.1	10.2	2.7	4.1
£32,501 - £40,000	17.3	7.0	11.5	2.6	1.8
£40,001 - £50,000	16.8	6.2	8.6	0.0	0.0
£50,001 - £60,000	12.6	2.7	1.7	0.0	0.0
£60,001 - £75,000	6.7	2.5	1.1	0.0	0.0
Above £75,000	8.0	2.5	1.4	0.0	0.0
Total	100.0	100.0	100.0	100.0	100.0

- 2.5.9 The profiles were largely as would be expected as between owner-occupiers and renters, especially bearing in mind that a significant proportion of owner-occupiers without a mortgage would be people with limited pension income. Council rented sector incomes were concentrated (94.7%), below the national average of £27,500 with 64.9% having household incomes below £10,000 per annum.
- 2.5.10 Private rented sector incomes were higher than Council rented sector incomes, with 24.7% having incomes below £10,000.
- 2.5.11 The findings are also broadly consistent with the findings of the Family Spending Review 2000/01. The review found the average gross income of owners without a mortgage to be £21,944 compared to £36,712 for those with a mortgage. Lowest incomes were found among local authority tenants (£12,168) and housing association tenants (£13,468). 54.8% of households with incomes in the lowest income group (up to £5,564 per year) were social housing tenants; 24.4% were outright owners.
- 2.5.12 33.8% of households were in receipt of financial support (12,499 implied), above the average found in recent DCA surveys (around 26%). The results from those responding to a multiple-choice question are set out in Table 2-11 below. On average, each respondent indicated around 1.8 forms of financial support.

Table 2-11 Financial Support

Question 16d

Support	Responses %	Households %	N ^{os} . Implied (all choices)
Council Tax Benefit	21.8	40.2	5,029
Housing Benefit	17.7	32.7	4,090
Disability Allowance	14.2	26.1	3,268
Working Family Tax Credit	14.5	26.7	3,338
Pension Credits	10.0	18.5	2,314
Income Support	9.9	18.4	2,297
Other	10.1	18.6	2,323
Job Seekers Allowance	1.8	3.5	434
Total	100.0		23,093

- 2.5.13 40.2% of households received Council Tax benefit (5,029 implied) and 32.7% of households responding were in receipt of Housing Benefit (4,090 implied), 45.2% of renters in the sample.

2.6 BME Households

2.6.1 8.3% of households in the survey were from BME communities. The incomes of these households are compared with the whole population below.

Table 2-12 Gross Annual Income of BME Households

Question 16c

Annual income	%	Cumulative %	All households cumulative %
Below £10,000	10.8	10.8	18.4
£10,000 - £20,000	14.0	24.8	37.0
£20,001 - £27,500	13.5	38.3	49.5
£27,501 - £32,500	15.2	53.5	59.3
£32,501 - £40,000	14.9	68.4	71.7
£40,001 - £50,000	12.4	80.8	83.1
£50,001 - £60,000	6.1	86.9	90.7
£60,001 - £75,000	4.1	91.0	95.0
Above £75,000	9.0	100.0	100.0

2.6.2 The response rate to the income question from BME households was 81.5% (2,416 implied households), based on 167 actual responses to the questionnaire. The table shows that the incomes of BME households are higher than those of all households in the sample.

2.6.3 10.8% of BME households had incomes below £10,000, compared to 18.4% in the whole population, significantly lower than the corresponding UK figure (20.3%). 61.7% of BME households, on the basis of the survey data, had incomes above £27,500 compared to 50.5% in the whole population.

2.7 Key Worker Households

2.7.1 Of 6,960 implied existing household key workers (heads of household), 2,176 heads of households gave details of their total income (i.e. including spouse and partner's income). This data is detailed in Table 2-13 below to show total household incomes for key worker households. This data can then be compared to data on household incomes for the sample as a whole.

Table 2-13 Annual Household Income of Key Workers (%)
Question 16c (Head of Household)

Income	Unitary / County / Local Authority	Nurses & other NHS Clinical	School / FE / College Teacher	Police Officer *	Fire Fighter *	Other Public Sector	All households in sample %
Below £10,000	12.3	11.9	12.8	0.0	0.0	9.1	18.4
£10,000 - £20,000	20.6	8.1	7.5	0.0	0.0	33.6	18.6
£20,001 - £27,500	14.5	14.6	10.5	0.0	27.8	15.4	12.5
£27,501 - £32,500	19.0	17.6	12.1	0.0	33.2	10.4	9.8
£32,501 - £40,000	11.6	21.7	20.6	0.0	0.0	22.3	12.4
£40,001 - £50,000	11.6	10.7	11.9	0.0	0.0	0.0	11.4
£50,001 - £60,000	3.2	6.8	10.1	0.0	39.0	0.0	7.6
£60,001 - £75,000	7.2	2.9	2.8	100.0	0.0	3.2	4.3
Above £75,000	0.0	5.7	11.7	0.0	0.0	6.0	5.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0

* Small sample

- 2.7.2 The majority had incomes between £10,000 and £45,000. Key workers in Dartford Borough are generally less likely to have very low incomes (below £5,000) or higher incomes (above £60,000) compared to the population as a whole. Although 11.7% of those working in education in the sample did have incomes above £75,000.
- 2.7.3 The proportion earning below the approximate national average income of £27,500 ranged from 30.8% for those working as School / FE / College teacher to 58.1% of other public sector staff. No police officers in the sample earned less than £27,500.
- 2.7.4 Access to the owner-occupied market in the Borough through the cheapest one bed flats requires an income of at least £28,500 and the proportions who could not afford to owner occupy in the Borough were as follows:-
- 51.2% of Local Authority staff;
 - 38.1% of Nurses & other NHS Clinical staff;
 - 33.2% of School / FE / College Teachers;
 - 34.5% of Fire Fighters;
 - 60.2% of 'Other' Public Sector Staff

All police staff who responded to the income question had incomes of over £28,500 and therefore could afford to access the market in Dartford Borough.

2.8 Existing Moving Households

Table 2-14 Gross Annual Income of Existing households moving within the Borough
Question 16c

Annual income	%	Cumulative %	All households cumulative %
Below £10,000	14.4	14.4	18.4
£10,000 - £20,000	12.1	26.5	37.0
£20,001 - £27,500	13.2	39.7	49.5
£27,501 - £32,500	8.9	48.6	59.3
£32,501 - £40,000	15.8	64.4	71.7
£40,001 - £50,000	16.7	81.1	83.1
£50,001 - £60,000	9.6	90.7	90.7
£60,001 - £75,000	6.8	97.5	95.0
Above £75,000	2.5	100.0	100.0
Total	100.0		

- 2.8.1 The incomes of existing moving households were tested and based on a response rate of 85.8%, moving households were found to have marginally higher incomes than the population as a whole. 14.4% had incomes below £10,000 compared to 18.4% in the population as a whole and 35.6% had incomes above £40,000 compared to 28.3% in the general population.

2.9 Concealed Households

- 2.9.1 The incomes of concealed households were, as would be expected, significantly lower than those for existing households in the Borough. Low incomes, coupled with a low level of savings will hinder access to the market for new forming households.

Table 2-15 Annual Income of Concealed Households
Question 36d

Annual Income	All concealed households forming – 2006-2009			New Households formed – 2005-2006		All households Cum %
	%	Cum %	N ^{os.} implied	%	Cum %	
Below £10,000	26.3	26.3	585	6.9	6.9	18.4
£10,000 - £20,000	28.0	54.3	622	9.8	16.7	37.0
£20,001 - £27,500	20.5	74.8	455	15.7	32.4	49.5
£27,501 - £32,500	10.0	84.8	221	15.0	47.4	59.3
£32,501 - £40,000	8.2	93.0	183	8.6	56.0	71.7
£40,001 - £50,000	4.5	97.5	100	23.5	79.5	83.1
£50,001 - £60,000	0.9	98.4	19	12.5	92.0	90.7
£60,001 - £75,000	1.6	100.0	35	1.4	93.4	95.0
Above £75,000	0.0	100.0	0	6.6	100.0	100.0
Total	100.0		2,220	100.0		

- 2.9.2 A response was received from 80.8% of concealed households moving within the Borough. The proportion of concealed households with annual incomes above the approximate average UK annual household income of £27,500 was 25.2%, well above the average in recent DCA surveys (around 16%). The proportion in the sub £10,000 band was 26.3%, compared to 18.4% for existing households.
- 2.9.3 The current incomes of households who formed in the Borough over the year were much higher than those about to form. 32.4% earned below £27,500 compared to 74.8% of those about to form. Even though these households are up one year more mature in terms of career and household formation, their income levels are used in the Assessment Model calculation in Section 13.
- 2.9.4 Access to the owner-occupied market in the Borough through the cheapest one bed flat / maisonette property, requires an income of at least £28,500. The proportion of new forming households who could not afford to owner occupy lowest quartile stock in the Borough was around 53%.
- 2.9.5 72.7% of concealed households moving responded to a question asking about the level of savings available to meet deposit, stamp duty and legal costs on their new home. 38.3% had less than £1,000 savings, adequate only to meet a rent deposit and first months rent in the private sector.
- 2.9.6 Only 18.2% had over £10,000 savings, the minimum level needed to purchase one and two bedroom accommodation.

Table 2-16 Savings of 'Concealed' Households
Question 36b

Savings	All concealed households moving	
	%	Cum %
Under £1,000	38.3	38.3
£1,000 - £5,000	28.1	66.4
£5,001 - £10,000	15.4	81.8
£10,001 - £15,000	5.1	86.9
£15,001 - £20,000	3.3	90.2
Above £20,000	9.8	100.0

- 2.9.7 21.7% of concealed households moving (489 implied) would be likely to claim Housing Benefit. Around 14% has been the average in recent DCA surveys.
- 2.9.8 33.5% (920 implied) of concealed households stated that they would receive help with a deposit from parents / relatives, 36.0% of which would be as a loan.

2.10 Key Findings and Strategic Implications

2.10.1 Key Findings

- 57.8% of those in employment are in managerial / technical or professional occupations; 16.9% are manual, unskilled or partly skilled;
- 37.6% of those in employment work within Dartford Borough;
- 23.1% of the population are retired;
- The income and savings data in relation to concealed households showed a generally lower income profile than for existing households, as would be expected and that many will have difficulty accessing the local housing market;
- Incomes of BME households are higher than those of all households in the sample. 10.8% of BME households had incomes below £10,000, compared to 18.4% in the whole population, slightly below the corresponding UK figure (20.3%). 61.7% of BME households, had incomes above £27,500 compared to 50.5% in the whole population;
- Key workers are less likely to have very low incomes (below £5,000) or very high incomes (above £60,000) compared to the population as a whole. Nonetheless a high proportion of Local Authority staff and NHS staff are unable to access the market.

2.10.2 Strategic Implications

- 23.1% of heads of households are currently retired, and population projections show this figure will increase further up to 2026. The data suggests a need for a strategic approach to the accommodation needs of older people in the Borough;
- Although incomes are close to the national average and 33.8% of households receive financial support, there is also a relatively high level of wealth, based on equity held in owner occupation. Many retired people will have their own resources for housing and care;
- Occupation types are skewed towards professional, managerial and technical (57.8%), suggesting a housing market weighted towards the upper / middle end;
- The needs of concealed / new forming 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 77% of new forming households being unable to afford to buy in the owner occupied market.
- Migration outflows in this group are heavily influenced by employment choices and education and new households are likely to remain mobile. Although future economic growth will involve high levels of in-migration it is also important to ensure that the skills of the local population are upgraded to be able to improve the incomes of local households and prevent out-migration for employment reasons where possible.

3 DEMOGRAPHIC CHANGE

3.1 Existing Household Profiles

3.1.1 Introduction

3.1.2 This section explores the existing household's profile of all households in the Dartford Borough including family composition, age groups of all members within each household, numbers of people living in each household and the ethnic origin of the household.

3.2 Existing Population Profile

3.2.1 Data on existing household profiles was collected through the household survey. The tables below provide a summary of the findings. The table is based on the categories used by the ONS to construct their 'Social Trends' statistical series but is not exactly similar due to the manner in which the different data sets are collected. The table also shows comparisons to the 2001 Census, now five years old.

Table 3-1 Family Composition

Question 15c & d

Family Composition	%	Group %	Local Area Census 2001 *
1 adult over 60	12.2	26.8	28.0
1 adult under 60	14.1		
1 adult + other(s)	0.5		
Couple no child	30.5	64.1	63.0
Couple with children	32.1		
Couple + other(s)	1.5		
Single Parent	9.1	9.1	9.0
Total	100.0	100.0	100.0

* © Crown Copyright (Census)

3.2.2 The 2006 survey sample shows a household type distribution with a small variation from the households to the Local Area Census 2001 (now over five years old) in relation to the split between single adult and couple households.

Table 3-2 Population Age Groups

Question 15d

Age Group	Sample %	Local Area Census 2001 *
0 – 10	20.9	21.2
11 – 15	10.0	
16 – 24	15.0	10.3
25 – 44	24.0	31.3
45 – 59	16.5	18.0
60 – 74	9.6	12.7
75+	4.0	6.5
Total	100.0	100.0

* © Crown Copyright (Census)

- 3.2.3 Table 3-2 shows the ages of all household members in the sample. The 2006 Survey shows a change from the 2001 Census data with a higher proportion of the 0 to 15 age group (30.9%) as compared with the 2001 Census data (21.2%). Similarly the number of those households over the age of 60 is lower in the 2006 survey (13.6%) as compared with the 2001 Census figures (19.2%).

Table 3-3 **Number in Household**

Question 15a

Number in household	%	N ^{os.} implied
One	26.4	9,476
Two	35.3	12,696
Three	17.2	6,181
Four	15.3	5,515
Five	3.9	1,415
Six	1.3	468
Seven	0.3	124
Eight	0.2	55
Nine	0.1	16
Total	100.0	35,946

- 3.2.4 The profile emerging from the survey equated to 2.4 persons per household, in line with the UK average of 2.4 (as endorsed by 2001 Census data) and the Dartford Borough Local Area 2001 Census figure (2.4).

Table 3-4 **Numbers in Household by Tenure**

Question 15a by Question 2

Tenure	N ^{os.} in household
Owner occupier with mortgage	2.8
Tied to employment *	2.7
Shared ownership *	2.7
Private rented	2.2
Owner occupier no mortgage	2.0
HA rented	2.4
Council rented	2.1
Living Rent Free	1.6

* Low volume of data

- 3.2.5 The owner occupied with mortgage sector would be expected to have a relatively high proportion of families. 18.1% of the owner-occupier with mortgage households were single person households, close to the average in DCA surveys (around 15%). The HA rented sector figure was below the average for that sector in recent DCA survey experience, with a 32.6% single person households compared to 45% average found in recent DCA surveys. 82.2% of the owner-occupier no mortgage households contained no more than two persons, reflecting the higher than average age in this form of tenure and the fact that children will in the main have left home.

- 3.2.6 In the case of ethnic origin, the breakdown at Table 3-5 below refers to the ethnicity of the household. 96.8% of respondents answered the ethnic origin question. The results largely mirrored the Census 2001 data in terms of the White British and other white proportions but showed some variation in distribution across the other ethnic groups.

Table 3-5 Ethnic Origin of Households

Question 15b

Ethnic Origin		%	N ^{OS} . implied	Local Area Census 2001 *
White	British	91.7	32,847	92.7
	Irish	0.8	271	1.4
	Other White	2.2	802	1.6
Mixed	White & Black Caribbean	0.2	62	0.1
	White & Black African	0.2	89	0.1
	White & Asian	0.3	118	0.2
	Other Mixed	0.4	141	0.2
Asian or Asian British	Indian	1.4	511	1.4
	Pakistani	0.0	0	0.1
	Bangladeshi	0.0	9	0.1
	Other Asian	0.8	276	0.5
Black or Black British	Caribbean	0.3	101	0.4
	African	0.9	318	0.5
	Other Black	0.1	32	0.1
Chinese	Chinese	0.3	118	0.4
Any other	Any other	0.4	115	0.2
Total		100.0	35,810	100.0

* © Crown Copyright (Census)

- 3.2.7 The Census data is now five years old and the population size of non-white households is very small in each ethnic group and numbers are likely to show change over this timescale.

3.3 Demographic Analysis

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

- the age distribution of the population arising from births, deaths and ageing of the indigenous population;
 - family units such as marriage, divorce and child bearing patterns;
 - the number and composition of households arising from migration, particularly due to employment opportunities in the area;
 - the probabilities that family units form a separate household, particularly in response to changes in incomes in the labour market area.
- 3.3.2 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).
- 3.3.3 The general demographic forecasts in the tables in this section have been provided by Kent County Council and are based on actual housing completions which have occurred during 2001-2006 and planned housing provision from 2006 to 2016. The forecasts are produced by Kent County Council and are the strategy based forecasts and revised Policy HP1 set out in the Kent and Medway Structure Plan. 2001 Mid Year Population Estimates and 2001 Census data was used by Kent County Council to forecast the base population and household data.
- 3.3.4 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 2001 - 2016.

3.4 Population Projections

- 3.4.1 The projections in Table 3-6 are based on the predictions made by Kent County Council (2001 based). These figures are based on the assumptions outlined in paragraphs 3.3.1 to 3.3.4 regarding mortality, fertility and migration etc, and are contained in population projections for the Borough for the period 2001 – 2016.

Table 3-6 Population Change in Dartford Borough, 2001 – 2016

	2001	2006	2011	2016	Change
Total Population	86,000	91,300	100,200	108,700	
Change		+ 5,300	+ 8,900	+ 3,200	+ 22,700
% Change		+ 6.2	+ 9.7	+ 8.5	+ 26.4

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Figures have been rounded to the nearest 100

- 3.4.2 The table shows an increase in the population of the Borough of +22,700 people over the forecast period. Numbers rise steadily throughout the forecast period, with the largest increase occurring between 2006 and 2011 (+8,900; +9.7%).

3.5 Age Structure Forecast 2001 – 2016

3.5.1 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 3-7 is based on the net migration model and for this purpose best represents the position.

Table 3-7 Population Age Band Forecast, Dartford Borough, 2001 - 2016

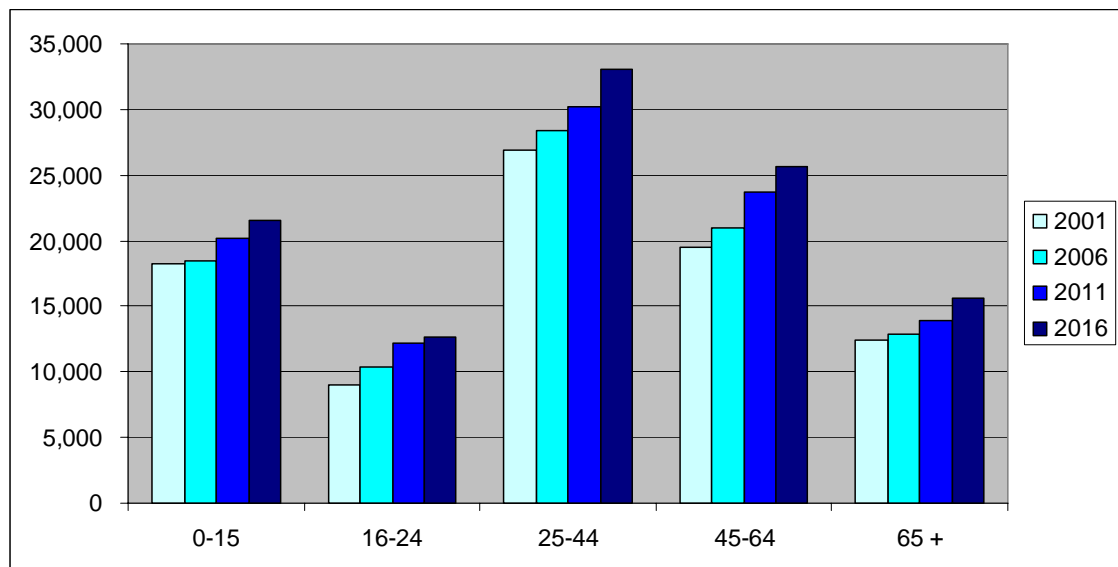
	2001	2006	2011	2016	Change
0 - 15	18,200	18,500	20,200	21,500	+ 3,300
16 - 24	9,000	10,400	12,200	12,700	+ 3,700
25 - 44	26,900	28,400	30,200	33,100	+ 6,200
45 - 64	19,500	21,000	23,700	25,700	+ 6,200
65 +	12,400	12,900	13,900	15,600	+ 3,200
Total	86,000	91,300	100,200	108,700	+ 22,700
% Change		+ 6.2	+ 9.7	+ 8.5	+ 26.4

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

3.5.2 The bar graph on the next page shows changes in the population by different age bands within the Borough. Percentage change is measured between year bands, not the base population. This is a better representation of the incremental change.

Figure 3-1 Population Age Band Forecast, Dartford Borough, 2001 - 2016



3.5.3 The population increases across the forecast period. There is projected to be around 22,700 more people in the Borough in 2016 than in 2001, a rise of 26.4%.

3.5.4 The 0-15 age range shows the smallest increase as regards to the percentage increase of individuals in the population over the forecast period (3,300; 18.1%).

3.5.5 It should however be noted that overall numbers rise steadily throughout the forecast period, with the largest increase being seen between 2006 and 2011 (1,700; 9.2%).

- 3.5.6 The 16-24 age range shows an increase (3,700; 41.1%). This age group shows the largest rise in percentage terms across age bands, with numbers increasing steadily throughout the forecast period. The largest increase is forecast to be seen between 2006 and 2011 (1,800; 17.3%). The increase of individuals within this age range is significant because this group comprises new household forming and will have implications for the future of affordable housing that might be needed in both the short and longer term.
- 3.5.7 The 25-44 the main economically active group, there is a significant increase overall (6,200; 23.0%) among this age band. Over the forecast period, numbers increase steadily, with the largest rise being seen between 2011 and 2016 (2,900; 9.6%).
- 3.5.8 In the 45-64 age group there is a significant increase in the population. Over the forecast period, numbers rise to 6,200 individuals (31.8%). This is second largest increase in percentage terms, proportionally across the age bands. Numbers rise throughout the forecast period with the largest increase seen between 2006 and 2011 (2,700; 13.0%).
- 3.5.9 There is a growth of the population in the over 65 age group. An increase of 3,200 individuals (25.8%) is seen over the forecast period, this is the third largest increase overall in percentage terms across the age bands. The largest increase is seen between 2011 and 2016 (1,700; 12.2 %).
- 3.5.10 There is an increase of individuals within the 85+ age group (300; 21.4%) up to 2016, with the largest rise occurring between 2011 and 2016 (21.4%). Given the resource demands often associated with very elderly people, these are very significant figures.

Table 3-8 Numbers of 85+ in Dartford Borough, 2001 – 2016

	2001	2006	2011	2016	Change
85+	1,400	1,200	1,400	1,700	
Change		- 200	+ 200	+ 300	+ 300
% Change		-14.3	+ 16.7	+ 21.4	+ 21.4

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3.6 Forecast Change in Households 2001-2016

- 3.6.1 Table 3-9 outlines the household formation forecasts for the Borough in the 15 year period from 2001 to 2016 and is based on the statistics provided by Kent County Council.
- 3.6.2 The household population forecasts in the table below show an increase in household size. During the period the forecast change in households in the Borough is projected to increase (13,100; 11.8%).

Table 3-9 Forecast Change in Households in Dartford Borough, 2001 – 2016

	2001	2006	2011	2016	Change
Households	35,200	38,000	41,900	46,400	
Household change		+ 2,800	+ 3,900	+ 4,500	+ 11,200
% Change		+ 8.0	+ 10.2	+ 10.7	+ 31.8

- 3.6.3 There have been significant changes in household formation over the last decade which often results in much higher household numbers compared to population growth and average household size. The increase in household growth is at a higher rate than population 31.8% compared to marginally lower than that of population 11.8% compared to 26.4%. There is also a large increase in single person households through elderly people living longer, separation and divorce and young people forming single person households.

3.7 Key Findings and Strategic Implications

3.7.1 Key Findings

- The population of Dartford Borough is projected to increase by 26.4% between 2001 – 2016;
- Although there is an overall increase, the most significant gains are seen within the 25-44 age group (+ 6,200) and the 45-65 age group (+ 6,200). There are also notable increases in all other age groups, in particular the 65+ age group. These trends are consistent with the changes recorded over the five years since the 2001 Census.
- One of the key features of population change impacting on the housing market is an ageing population with increasing care and support needs.

3.7.2 Strategic Implications:

- Changes in the population structure may impact on demand for different house types and tenures. Increasing numbers of individuals in the 30 – 44 age range, the main household forming and moving group, may impact on demand for market housing.
- The significant growth in the number of people in the 65+ age group and also in the 85+ age group may impact on demand for supported housing, support services and adaptations. Strategic housing and planning strategies 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 from these households.

4 MIGRATION

4.1 Introduction

4.1.1 This section looks at the patterns of migration for the Dartford Borough area. In the first part of the section, the 8,825 implied households (23.9% of the sample) who had moved in the last 3 years were asked where they had moved from. 52.1% had previously lived within the Borough; 47.9% had moved from out of the Borough (4,231 households).

4.2 In-Migration to Dartford Borough

4.2.1 4,231 households in-migrated to the Borough over the last three years, the majority of whom had moved from Bexley (30.8%), 21.7% had moved from elsewhere in London and 8.7% had moved into Dartford Borough from elsewhere in the South East (outside Kent).

Table 4-1 Location of Previous Dwelling (In-migrants)

Question 5a

Location	%	N ^{os.} implied
Gravesham	9.0	380
Medway	4.4	186
Sevenoaks	6.4	269
Tonbridge and Malling	0.5	23
Elsewhere in Kent	8.5	360
Bexley	30.8	1,303
Bromley	5.5	233
Elsewhere in London	16.2	687
Elsewhere in the South East	8.7	367
Elsewhere in the UK	5.6	236
Abroad	4.4	187
Total	100.0	4,231

- 4.2.2 Those who had moved into the Borough within the last 3 years were then asked what the most important reason was for moving home. 91.1% (3,856 implied) of the group indicating a move responded to the question.

Table 4-2 Reason For Moving Into The Borough Within Last 3 Years

Question 5c

Reason	%	N^{os.} implied
Needed more space	21.7	838
Want own home	14.8	573
Relationship / family breakdown	12.7	482
To be near a relative	10.0	386
Wanted to buy own home	9.1	350
Closer / easier to commute	7.0	271
To move to a cheaper home	6.8	264
New job	5.6	216
Needed less space	4.5	174
Health reasons	4.0	154
Education	3.0	116
Retirement	0.8	32
Total	100.0	3,856

- 4.2.3 21.7% moved to the Borough due to needing more space, and 14.8% want their own home. A further 12.7% moved due to a family breakdown but otherwise choices were generally quite widely spread. 4.5% needed less space.
- 4.2.4 82.2% of the group indicating a move into the Borough (3,478 implied) answered a further question on whether the move was to a first home. 26.0% said that it was their first home.
- 4.2.5 The current location of those households that had moved into the Borough was quite well spread across the wards, however the highest proportions had moved into the wards of Greenhithe (11.9%), Joyce Green (10.6%) and New Town (10.4%).
- 4.2.6 Only 8.4% of households who had migrated into the Borough had incomes below £10,000, compared to 18.4% of all households. 35.7% of in-migrant households had incomes over £40,000, 28.3% of all households.

4.3 Out - Migration from Dartford Borough

4.3.1 Out-migration is expected to account for 53.5% of all moves for existing moving households (3,325 implied) and 37.6% of concealed households over the next 3 years (979 moves implied).

4.3.2 Those moving out of the Borough were asked where they were thinking of locating. In this case 3,287 implied existing households (98.9%) and 797 implied concealed households (87.2%) responded to this multiple choice question.

Table 4-3 Location of Move for those Moving Outside the Borough
Question 17c

Location	Existing households		Concealed households	
	%	N ^{os.} implied	%	N ^{os.} implied
Elsewhere in the UK	26.8	880	43.3	371
Elsewhere in Kent	17.3	569	16.5	141
Elsewhere in the South East	12.1	398	6.0	51
Abroad	11.8	390	4.4	38
Sevenoaks	8.1	267	2.6	22
Bexley	8.1	265	6.1	52
Elsewhere in London	5.5	181	7.9	67
Gravesham	3.9	128	2.0	17
Medway	3.1	101	7.8	66
Tonbridge & Malling	1.7	56	0.0	0
Bromley	1.6	52	3.4	29
Total	100.0	3,287	100.0	854

4.3.3 In the case of existing households moving, the main single interest was in moving elsewhere in the UK at 26.8% with 17.3% opting for moving elsewhere in Kent and 12.1% elsewhere in the South East.

4.3.4 In the case of concealed households moving the choices were much more restricted. The highest proportion were interested in moving elsewhere in the UK (43.3%), followed by elsewhere in Kent (16.5%).

4.3.5 Those moving out of the Borough were asked their reasons for moving away. 3,218 implied existing households, 96.8% of those intending to move out of the Borough, and 882 implied concealed households, 90.1% of those intending to move outside the Borough, responded to a multiple choice question, offering around 1.5 choices in the case of existing households and 1.3 in the case of new households.

Table 4-4 Reason for Moving Out of the Borough
Question 17d

Reason	Existing Households		Concealed households	
	% households	N ^{os.} implied	% households	N ^{os.} implied
Quality of neighbourhood	56.1	1,806	27.9	246
Family reasons	26.7	859	11.9	105
Employment / access to work	20.2	649	35.4	312
Lack of affordable housing	17.1	550	30.9	272
Retirement	16.3	526	2.9	26
Education	9.0	289	20.7	183
Total		4,679		1,144

4.3.6 Reasons given for moving out of the Borough were well spread across the options offered, with the most popular choices being quality of neighbourhood (56%) and family reasons (27%). In the case of concealed households moving, choices were more focused on employment / access to work (35%) and education (21%), as might be expected from a group likely to have a younger profile.

4.4 Migration Summary

4.4.1 This table reflects the net migration patterns for existing Dartford Borough households based on in-migration for the last three years and future planned over the next three years.

Table 4-5 Net Migration Patterns

Migration Areas	Gravesham	Medway	Sevenoaks	Tonbridge & Malling	Bexley	Elsewhere in London
Moving into Dartford Borough	390	186	269	23	1,303	687
Moving out of Dartford Borough	128	101	267	56	265	181
Net Migration	+ 262	+ 85	+ 2	- 33	+ 1,038	+ 506

Reasons	Retirement	Employment	Education
Moving into Dartford Borough	32	216	116
Moving out of Dartford Borough	526	649	289
Net Impact	- 494	- 433	- 173

4.4.2 There is a negative net level of in-migration relating to employment of 433 existing households, 173 due to education and 494 for retirement reasons.

4.4.3 There is net in-migration to Dartford Borough from Gravesham, Medway, and Sevenoaks as well as Bexley and the rest of London among existing households. The only small out-migration is to Tonbridge and Malling. The majority of new households are choosing to move due to employment / access to work.

5 THE CURRENT HOUSING STOCK

5.1 Introduction

5.1.1 This section sets the scene for later examination of the housing market, outlining current housing circumstances in the Borough. The household survey asked a range of questions about the current housing circumstances of people living in Dartford Borough, including type, tenure and size of current accommodation, access to basic facilities and adequacy of current home and improvement required.

5.2 Current Housing in Dartford Borough

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

Table 5-1 Type of Accommodation

Question 1

Type	2006 Survey %	N ^{os.} implied	Local Area Census 2001 *
Whole House or Bungalow (Semi-detached)	36.0	13,305	33.5
Whole House or Bungalow (Detached)	13.8	5,104	13.2
Whole House or Bungalow (Terraced)	34.1	12,604	35.1
Flat / maisonette / bed-sit	15.9	5,885	17.8
Houseboat / Caravan / Mobile home	0.2	78	0.4
Total	100.0	36,976	100.0

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5.2.2 The dwelling type structure shows a sufficiently close match to the 2001 Local Area Census not to require additional weighting, particularly as tenure is the main validation of the representativeness of the sample.

5.2.3 The proportion of semi detached and detached houses and bungalows at 49.8% is lower than the national level of 55%. Flats / maisonettes represent 15.9% of the existing stock but analysis of concealed households found an expressed need for flats / maisonettes of 48.9% in the market sector and 61.1% in the affordable sector.

Table 5-2 Property Type by Tenure (%)

Question 2 by Question 1

Tenure	Detached	Semi-detached	Terraced	Bedsit / Flat / Mais.	Caravan / Mobile home	Total
Owner Occupied w/Mort.	13.7	39.5	37.6	9.2	0.0	100.0
Owner Occupied no/Mort.	23.4	44.9	25.8	5.3	0.6	100.0
Private Rented	7.4	13.1	40.4	38.4	0.7	100.0
Council Rented	0.6	26.6	33.5	39.3	0.0	100.0
HA Rented	1.3	11.3	46.2	41.2	0.0	100.0
Shared Ownership *	0.0	74.2	4.2	21.6	0.0	100.0
Tied to employment*	45.6	26.1	8.7	19.6	0.0	100.0
Living rent free*	15.0	12.1	6.4	66.5	0.0	100.0

* Low volume of data

- 5.2.4 A cross-tabulation relating property type to form of tenure shows that the majority of the owner occupied sector relates to houses and bungalows. The majority of flats / maisonettes are in the rented sector.

Table 5-3 Number of Bedrooms

Question 3

Bedrooms	%	N ^{os} . implied
Bed-sit	1.1	405
One	10.0	3,607
Two	27.2	9,799
Three	46.4	16,719
Four	12.9	4,660
Five or more	2.4	844
Total	100.0	36,034

- 5.2.5 The average number of bedrooms across the stock in the Borough was 2.7, close to the average found in other recent DCA surveys (2.8). 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 5-4 Number of Bedrooms by Tenure

Question 3 by Question 2

Tenure	Bed-sit	One	Two	Three	Four	Five+	Total
Properties owned	0.3	4.1	23.8	52.1	16.8	2.9	100.0
Private rented	5.5	21.2	42.3	27.6	2.2	1.2	100.0
Council rented	2.1	33.3	29.5	34.1	1.0	0.0	100.0
HA rented	4.7	25.4	46.6	19.7	2.3	1.3	100.0

- 5.2.6 The proportion of small units, one and two bed properties (27.9%), is low in the owner occupied sector. Conversely, 19.7% of properties in this sector are four plus bedroom units. In the private rented sector, 69.0% of all properties are one or two bedrooms / bed-sits.
- 5.2.7 A broad assessment of 'under-occupation' and 'over-occupation' was conducted based on a detailed analysis of the family composition data. The number of bedrooms required in each household was established allowing for age and gender of occupants as defined by the 'bedroom standard'. In the case of over-occupation, any dwelling without sufficient bedrooms to meet that requirement has been categorised as over-occupied. In the case of under-occupation, any dwelling with more than one 'spare' bedroom above requirement has been categorised as under-occupied.
- 5.2.8 The overall over-occupation level of 3.4%, 1,270 implied households, was just above the average UK level indicated by the Survey of English Housing 2001 / 02 (3%). There is no comparable data against which to measure the overall under-occupation figure of 34.6% but it was lower than the 40-41% found in recent DCA surveys. These levels are normal in the private sector but the 15.5% level in the Council stock should be examined in detail, particularly as part of an Older Persons Strategy.
- 5.2.9 The assessment of under / over occupation by tenure revealed some disparity between tenure types as indicated below.

Table 5-5 Under / Over Occupation by Tenure

Question 15a by Question 3 & Question 2

Tenure	% under occupied	% over occupied
Owner occupied with mortgage	32.6	2.8
Owner occupied no mortgage	58.3	0.8
Private Rented	12.9	6.0
Council rented	15.5	9.0
HA rented	2.8	5.8
HA Shared Ownership *	2.4	0.0
Tied to employment*	30.4	6.5
Living rent free*	17.2	10.5
All tenures	34.6	3.4

* Low volume of data

- 5.2.10 The levels of over-occupation were significantly higher in the rented sector than in the owner occupied sector. Under occupation within the owner occupied no mortgage sector (58.3%), which will include a higher proportion of elderly households, was slightly below the level of around 62.0% found in recent DCA surveys. Under-occupation in the social housing sector was low in comparison to the all tenure average and the owner occupied forms of tenure. Both over occupation and under occupation in the Council rented sector were relatively high at 9.0% and 15.5% respectively.

Table 5-6 Access to Basic Heating and Insulation Facilities

Question 6

H/IF	All tenures %	Owner occupier with mortgage	Owner occupier no mortgage	Private rented	Council rented	HA rented	Shared ownership *	Tied to employment *	Living rent free*
CH-F	87.4	90.5	85.7	65.0	93.9	90.1	100.0	91.3	93.0
CH-P	6.3	5.3	8.2	9.6	4.1	5.3	0.0	0.0	0.0
DG-F	83.8	86.9	85.5	58.6	91.8	66.2	89.2	63.0	78.5
DG-P	7.8	7.3	9.1	12.8	2.7	11.1	0.0	19.6	0.0
LI	70.4	76.2	82.9	34.8	53.5	50.7	66.4	65.2	24.8
HWTJ	59.8	54.9	77.5	44.0	57.8	36.1	64.3	89.1	48.9
WPI	40.9	43.7	54.0	16.4	27.8	11.6	75.1	19.6	13.8
CWI	28.5	29.6	99.5	11.2	34.8	23.9	62.2	8.7	34.8
DP	20.5	20.4	22.4	13.4	22.4	11.8	73.0	21.7	25.1
RH	15.0	11.5	17.6	24.7	15.7	18.5	2.1	19.6	7.0

* Low volume of data

Heating / Insulation facilities:-

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

- 5.2.11 Households with some form of central heating at 93.7% were above the national average in the 2001 Census (91.5%), but close to the Dartford Borough Local Area 2001 Census figure of 93.9%.
- 5.2.12 In the case of Council rented accommodation alone, 98.0% had some form of central heating, above the all tenure average, with 93.9% having full central heating as compared with the all tenure average of 87.4%. The Council rented sector was significantly below the all tenure average for loft insulation and water pipe insulation but was above the all tenure average for full double glazing.
- 5.2.13 Another pattern to emerge from the cross tenure analysis was that private rented accommodation had a lower level of access to all the nominated facilities with the exception of room heaters as might be expected. Full central heating was available in only 65.0% of properties; full double glazing in only 58.6% of properties, with low levels of insulation.

5.3 Adequacy of Present Dwelling / Improvement Required

- 5.3.1 Respondents were asked if their current accommodation was adequate for their needs. 88.6% indicated that their accommodation was adequate; 11.4% (4,024 implied) that it was inadequate. A level in the region of 89% has been a typical result in recent DCA surveys. The Guidance test of inadequacy causing a housing need is based on those households in this situation actually needing to move to another dwelling. Some households may technically need to move but decide not to do so.
- 5.3.2 Some variation was evident in satisfaction by tenure. The satisfaction level for Council rented accommodation (82.8%) was slightly above the average emerging for social rented accommodation from recent DCA surveys (around 82%). Satisfaction in the private rented sector (75.2%) was well below the all tenure average, but not by the margin which might be expected from our comment at 5.2.13 above.

Table 5-7 Adequacy by Tenure

Question 8a by Question 2

Tenure	% adequate
Owner occupied no mortgage	89.0
Owner occupied with mortgage	96.2
Private rented	75.2
Council rented	82.8
HA rented	81.9
Shared ownership *	79.3
Tied to employment*	70.7
Living Rent free *	68.5

* Low volume of data

- 5.3.3 Responses on the reason for inadequacy were invited on two bases - 'in-house' solutions (improvements / repairs or cost of heating) and other solutions.
- 5.3.4 Although 4,024 implied respondents stated that their home was inadequate for their needs, 4,909 implied households responded to the question on the type of inadequacy. Respondents could reply in both categories on a multiple-choice basis, and made a total of 1.5 choices each.

- 5.3.5 33.4% (2,513 implied responses) indicated an 'in-house' solution. The results in response to a multiple choice question are shown in Table 5-8 below. 37.8% of these households selected need for repair or improvement.

Table 5-8 Reason For Inadequacy

Question 8b

Reasons	% responses	% households	N ^{os} . implied (all choices)
Too small	39.7	60.9	2,991
Needs repair / improvement	24.7	37.8	1,857
Rent / Mortgage too expensive	9.3	14.3	700
Too costly to heat	8.7	13.4	656
Housing affecting health	6.9	10.5	517
Suffering harassment	4.4	6.8	334
Too large	3.8	5.9	288
Tenancy insecure	2.5	3.8	187
Total	100.0		7,530

- 5.3.6 66.6% of responses (5,017 implied) indicated a solution requiring a move. The largest single issue in this group was that the home was too small, referred to by 60.9% of households indicating a solution likely to require a move, and implying 2,991 cases. Households in the Borough were tested as to whether they are actually over-occupied by the national bedroom standard and there are around 1,270 households in this situation, suggesting that around 1,721 households may well be expecting additional children or perhaps have an elderly parent coming to live with them which would make their house too small in their view, but equally it could be a desire for more space in general.
- 5.3.7 Overall 55.6% said that a move was necessary to resolve any inadequacy (73.8% in the case of those in private rented accommodation) but 59.4% of those indicated that they could not afford a home of suitable size in the Borough.
- 5.3.8 Arguably, the main finding from the basic question on adequacy is the high degree of satisfaction expressed but some caveat has to be drawn in relation to the degree to which respondents may be reluctant to describe their accommodation as unsuitable.

5.4 Key Findings and Strategic Implications

5.4.1 Key Findings

5.4.2 The property type profile is skewed towards semi-detached and terraced houses / bungalows. Flats and maisonettes represent 15.9% of stock.

5.4.3 Over-occupation is relatively high in the Council rented sector with 9.0% in the household survey over occupied.

5.4.4 There is a reasonable level of access to basic facilities for heating and insulation, with lower levels found in the private rented sector. 88.6% of respondents to the household survey said their home was adequate for their needs.

5.4.5 The property type profile in Dartford Borough shows some variance from the national levels with 49.8% of properties either detached or semi-detached (England 55%) and 50.2% terraced houses or flats (England 45%).

5.4.6 Strategic Implications

5.4.7 In view of changing demographic and household formation patterns and the increase in need for small units there will be a longer term need to address the requirements of the future population both for small units for singles, couples and families but also to address the shortage of larger family units to ensure that there is a balanced housing market.

5.4.8 Although flats / maisonettes are reasonably well represented in the Council housing stock at around 16.0%, 61.1% (807 units implied) of concealed households moving and seeking affordable housing require flats / maisonettes. In the case of concealed households moving and seeking market housing the proportion is 48.9% (534 units implied).

5.4.9 The total need for terraced houses in the market sector is 18.3% (447 units implied) existing households and 28.8% (340 units implied) for concealed households, a total of 254 implied units each year.

5.4.10 In relation to house condition, increasing access to basic heating and insulation facilities should be a priority for the Private Sector Renewal Strategy and the Social Housing Investment Programme.

5.4.11 11.4% of households felt their home was inadequate and problems with repairs and improvements should be addressed through the Private Sector Renewal Strategy. Resources should be focused on inspection and grants, as well as information and support to both landlords and tenants to improve standards within the sector. Home Improvement Agency Services should be encouraged to give extra support to older and vulnerable households.

6 THE DARTFORD BOROUGH HOUSING MARKET

6.1 Housing Market Analysis

- 6.1.1 Three data searches were commissioned to provide information on house price and sales volumes across the Borough:-
- from the Halifax, as the largest mortgage lender, analysing lending in the Region;
 - from the Land Registry, providing data on all sales in the area for the past year;
 - Estate Agency survey to assess entry prices for new households in each sub-area.
- 6.1.2 The records include house price information by categories of dwellings, also included in the analysis is information about the volumes of sales of each type of dwelling.
- 6.1.3 These indices are not absolutely comparable. Land Registry increase levels tend to be lower because they include cash transactions but they are less reliable on a quarterly basis because they only calculate actual transactions and the figures are affected by changes in the mix of properties between the current and previous periods. Halifax data measures a constant mix of properties by type and size which removes the changing mix factor but does not of course include lower price cash transactions.
- 6.1.4 This information sets the context for the key issue of the affordability of housing in the area, and in particular the analysis can be related to the problems of low income evaluated through the household postal survey.

6.2 National Picture

- 6.2.1 Land Registry data shows that house prices in the second quarter of 2006 have increased by 3.7% on the first quarter of 2006 where 0.6% increase was reported. The overall sound UK economic background and the lowest mortgage rates since the 1950s have boosted housing demand for a sustained period but turnover has reduced substantially, prices have stabilised and some property types have reduced over the last three quarters of 2005.
- 6.2.2 UK house price inflation for the year ending 30th June 2006 was recorded by Halifax Index at 9.4% and the Land Registry at 7.3%.
- 6.2.3 The Halifax First-Time Buyer Annual Review of 2006 indicates that the average price paid by first time buyers in the South East remained static in 2005 at £163,253. This is 203% more than in 1995.
- 6.2.4 The affordability difficulties confronting first time buyers have significantly reduced the number entering the market. The age of a first time buyer in 1995 was 31 and has increased to 33 in 2005.
- 6.2.5 This is also reflected in the fact that there were an estimated total of 320,440 first-time buyers in 2005, the lowest annual total since 1981. The numbers of FTB's last year were 40% lower than at 2002 (532,000).
- 6.2.6 The average deposit required in the South East was £29,870, 18% of the purchase price. In 1995 the average deposit was £6,335, 12% of the purchase price. 77% of all first time buyer purchases in the Region were flats (41%) and terraced houses (38%).

6.3 Regional Picture

Table 6-1 House Price Inflation

	Change over year to 30 th June 2006 %	Change over quarter to 30 th June 2006 %
South East ¹	+ 6.5	+ 2.8
Kent ²	+ 8.3	+ 4.1

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

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

- 6.3.1 The annual rate of house price inflation recorded in the Halifax Index for the South East Region at 31st March 2006 was 6.5%, below the UK average of 9.4%.
- 6.3.2 House prices in the South East Region show a rise, increasing by 2.8% during the second quarter of 2006.
- 6.3.3 House prices in Kent rose over the last year by 8.3%, with a rise of 4.1% being seen in the second quarter of 2006.

6.4 The Housing Market

- 6.4.1 The Regional Market is shown in Table 6-2 below, which details the prices paid for the main categories of house types for the whole of the South East with comparisons against a different source of house price index data.
- 6.4.2 The Halifax data is based on actual sales of mortgaged properties and the information is a real indication of actual prices prevailing in the purchases being made in the South East. The Land Registry data incorporates all transactions at Local Authority level.

Table 6-2 Average South East Region House Prices - All Buyers 2006

Property Type	South East Region		Kent
	Land Registry	Halifax	Land Registry
Terraced	184,071	194,999	165,880
Semi-detached	222,085	241,871	205,533
Detached	382,696	403,758	348,924
Bungalows	*	251,645	*
Flats & Maisonettes	155,727	152,974	147,108
All Properties	236,915	228,714	214,306

Source: Halifax House Price Index, © Copyright HBOS plc

Land Registry Residential Property Price Report, 2nd Quarter 2006.

© Crown Copyright

* Land Registry figures do not identify bungalows separately.

- 6.4.3 The sub-regional market is examined in the table below. Average house prices for Dartford Borough are compared to the surrounding areas of Gravesham, Tonbridge and Malling, Sevenoaks, Medway and Bexley as recorded by the Land Registry.

Table 6-3 Land Registry Average House Prices (£) - All Buyers 2006

Property Type	Dartford	Gravesham	Tonbridge & Malling	Sevenoaks
Terraced	178,185	160,341	191,511	205,382
Semi-detached	214,298	207,723	241,734	267,388
Detached	344,920	320,890	428,208	537,859
Flats & maisonettes	134,862	129,983	206,504	203,576
All properties	193,220	185,665	265,085	337,158

Property Type	Medway	Bexley	Sub-Regional
Terraced	137,501	193,290	165,826
Semi-detached	170,459	238,125	217,910
Detached	262,631	384,005	400,900
Flats & maisonettes	116,257	134,588	144,528
All properties	156,639	211,053	211,231

Source: Land Registry Residential Property Price Report, 2nd Quarter 2006,
© Crown Copyright

- 6.4.4 The average price of all properties across all six areas is £211,231, and average prices in Dartford Borough (£193,220) are 8.5% below this figure. The average prices range from the highest in Sevenoaks (£337,158) followed by Tonbridge and Malling (£265,085), to the lowest average price of £156,639 in Medway.
- 6.4.5 The average price of terraced houses in Sevenoaks (£205,382) is 15.3% higher than in Dartford Borough. Gravesham has the third lowest average price for terraced houses (£178,185) with only prices in Gravesham (£160,341) and Medway (£137,501) being lower.
- 6.4.6 The average price of flats and maisonettes are 58.9% higher in Tonbridge and Malling (£206,504) respectively, compared to Dartford Borough (£134,862). The lowest average price of flats / maisonettes is found in Medway at a price of £116,257, this is 16.0% lower than in Dartford Borough.
- 6.4.7 The differences in average prices of properties, particularly in the entry level stock of terraced houses and flats is assumed to have an affect on in-migration to Dartford Borough from the surrounding areas. For example there is likely to be a higher level of in-migration (particularly from new forming households looking for cheaper housing) to Dartford Borough from the areas of Sevenoaks and Tonbridge and Malling, as average price of properties is lower in Dartford Borough, attracting movers to the Borough.
- 6.4.8 Our analysis of migration patterns of existing households shows a net in migration from all neighbouring Boroughs into Dartford Borough, with the exception of Tonbridge and Malling, suggesting that cost is just one of a number of factors influencing decisions to move into the Borough. Table 4-2 shows that only 6.8% of in-migrants had moved into Dartford Borough to access cheaper accommodation.
- 6.4.9 The Halifax data refer to mortgage transactions at the time they are approved rather than when they are completed. Whilst this may cover some cases which may never proceed to completion, it has the important advantage that the price information is more up-to-date as an indicator of price movements and is on a more consistent time-base than completions data (such as the DCLG Index) given the variable time lags between approval and completion. The Land Registry data incorporates all sales transactions in the Region and more specifically below in the Borough.

- 6.4.10 Prices vary between the different data sources and the Land Registry figures are expected to be lower in all cases given that these figures include non-mortgaged sales.
- 6.4.11 The table below examines average house prices for the Borough recorded by the Land Registry in June 2006, against house prices at the time the previous housing needs survey in 2001 (3rd quarter).

Table 6-4 Average House Prices (£) and Sales - All Buyers 2006 & 2001

Property Type	Land Registry Dartford 2006	Land Registry % of sales in Dartford	Land Registry Dartford 2001	Change % 2001 - 2006
Terraced	178,185	40.5	104,738	+ 70.1
Semi-detached	214,298	26.3	139,841	+ 53.2
Detached	344,920	9.5	240,257	+ 43.6
Flats & maisonettes	134,862	23.7	62,800	+ 114.7
All properties	193,220	100.0	117,408	+ 64.6

Source: Land Registry Residential Property Price Report, 2nd Quarter 2006
 Land Registry Residential Property Price Report, 3rd Quarter 2001
 © Crown Copyright (Land Registry)

- 6.4.12 The highest volume of sales in the Borough is for terraced houses (40.5%) selling at an average price of £178,185. Semi-detached houses average £214,298 and are 26.3% of sales, and flats / maisonettes average £134,862, and account for 23.7% of sales. Detached houses account for just 9.5% of sales with an average price of £344,920. Flats / maisonettes are assessed to be the main entry level properties for first time buyers in view of their relatively high level of sales and lower price levels.
- 6.4.13 Over the last four years the prices of all properties have risen by 64.6%. Entry level stock, terraced properties have increased by 70.1% and flats / maisonettes have increased by 114.7%.

6.5 House Price Sub-Areas

- 6.5.1 In order to further analyse house prices in the area, the wards within Dartford Borough have been grouped into sub-areas. The 10 sub-areas analysed are:

Table 6-5 Sub-Areas

Ward Sub-Areas
Heath, West Hill
Town
Joydens Wood
Joyce Green, Littlebrook, New Town
Princes, Brent
Stone
Castle, Greenhithe
Swanscombe
Wilmington, Sutton at Hone & Hawley
Bean & Darenth, Longfield, New Barn & Southfleet

6.6 Entry Sales Levels in Dartford Borough

- 6.6.1 Entry to the market is clearly dependent on availability, a factor which is particularly critical for low income households who can only enter the market in any numbers where there is an adequate supply of affordable dwellings.
- 6.6.2 First-time buyers as new entrants to the housing market do not purchase houses at average prices as they do not have average incomes. Although average prices are useful for comparisons in general they are not the purchase levels used in assessing the ability of households to enter local markets.
- 6.6.3 In broad terms new purchasers of either flats or terraced properties buy in the lowest quartile of prices i.e. the bottom 25%. The only comparison available from Land Registry data is at Borough wide level. In Dartford Borough this is £139,995, 38% lower than the average of £193,220 in Table 6-4.
- 6.6.4 An internet / telephone survey of the local estate agents was undertaken to ascertain the cost of the cheapest units available i.e. the lowest quartile stock costs for sale in each of the 10 sub-areas. These are detailed below:

Table 6-6 Entry Sales Levels (£) in the Borough – August 2006

Property Type	Heath, West Hill	Town	Joydens Wood	Joyce Green, Littlebrook, New Town	Princes, Brent	Stone
1-Bed Flat	120,000*	97,500	-nd-	92,950*	105,000*	89,998
2-Bed Flat	130,000*	117,500	-nd-	95,735	119,995*	99,998
2-Bed Terraced	170,000*	142,500	175,000*	148,995	135,000*	150,000*
3-Bed Terraced	190,000*	170,000*	185,000*	161,236	152,500	162,500

Property Type	Castle, Greenhithe	Swanscombe	Wilmington, Sutton at Hone & Hawley	Bean & Darenth, Longfield, New Barn & Southfleet	Borough Wide
1-Bed Flat	94,998	91,225	105,000	100,000*	95,026
2-Bed Flat	117,475	119,997	114,998	120,000*	105,224
2-Bed Terraced	150,165	138,332	166,665	142,500	141,461
3-Bed Terraced	168,832	149,998	187,498	175,832	154,840

-nd- no data available; * low sample of data

Source: DCA House Price Survey August 2006

- 6.6.5 Although the average price of terraced properties according to the Land Registry survey is £178,185, entry sales levels vary across the Borough with the lowest entry prices, starting at around £135,000 in Princes, Brent, rising to £175,000 in Joydens Wood for a 2-bed terraced property, as can be seen in Table 6-6 above. 3-bed terraced properties start at £149,998 in Swanscombe, rising to £187,498 in Wilmington, Sutton at Hone & Hawley for a 3-bed terraced property.
- 6.6.6 According to the table above, entry levels for flats start at £89,998 in Stone, rising to £120,000 in Heath, West Hill, for a 1 bed unit. Entry levels for 2-bed flats start at £95,735 in the Joyce Green, Littlebrook, New Town area, rising to £130,000 in Heath, West Hill.

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

Table 6-7 Maximum Monthly Mortgage of 'Concealed' Households
Question 36a

Monthly mortgage	All concealed households moving	
	%	Cum %
Below £260	14.0	14.0
£260 - £300	23.0	37.0
£301 - £350	13.7	50.7
£351 - £430	18.6	69.3
£431 - £650	15.9	85.2
£651 - £865	10.9	96.1
Above £865	3.9	100.0

6.6.8 All of concealed households responded to a question on the maximum mortgage they would pay. For those seeking to buy a dwelling, 50.7% could not or would not pay a mortgage of more than £350 per month. The mortgage bands selected might reflect to some degree perceptions of the actual cost of access to home ownership.

6.7 Purchase Income Thresholds

6.7.1 The cheapest entry levels of the smallest units were assessed to enable threshold income levels to be calculated. These are based on 95% mortgage availability and a 3x gross income lending ratio, the levels recommended in the SEERA 2004 Good Practice Guidance. Table 6-8 below outlines the income ranges needed to enter the market in the 10 sub-areas in the Borough.

Table 6-8 Purchase Income Thresholds – August 2006

Sub-Area	Income Thresholds (£)		
	1 bed Flat	2 bed Flat	2 bed Terraced
Heath, West Hill *	38,000	41,200	53,800
Town	30,900	37,200	45,100
Joydens Wood	No data	No data	55,400*
Joyce Green, Littlebrook, New Town	29,400*	30,300	47,200
Princes, Brent *	33,300	38,000	42,800
Stone	28,500	31,700	47,500*
Castle, Greenhithe	30,100	37,200	47,600
Swanscombe	28,900	38,000	43,800
Wilmington, Sutton at Hone & Hawley	33,300	36,400	52,800
Bean & Darenth, Longfield, New Barn & Southfleet	31,700*	38,000*	45,100

Please note: figures are rounded to nearest hundred.

* low sample of data

6.7.2 Our survey of concealed households found that only 25.2% have incomes above £27,500 and only 7.0% above £40,000. The ability of concealed households to access the market within Dartford Borough is clearly very limited.

6.8 The Private Rented Sector

- 6.8.1 The private rented sector in the Borough is 9.3% of the stock, above the national average level, though this does include a group of households who rent from a relative or live rent free.
- 6.8.2 An assessment has been undertaken to analyse turnover relative to demand levels. Over three years the survey data suggests that around 1,362 units over a three year period will become available, 454 a year. However 1,496 households, 499 a year, require market rented housing, a shortfall of 45 units annually.
- 6.8.3 20% of the private rented stock turnover is detached and semi-detached houses and bungalows, around 274 units. The need for entry-level accommodation, particularly for concealed households, is for flats and terraces and analysis of the data for these types only reveals that demand from existing households, in-migrants and concealed households exceeds supply by 186 units annually.
- 6.8.4 In terms of access to the market, annual supply of entry-level stock is around 363 units a year, around 30 units a month, to meet total demand in this sector. This scale of turnover is adequate to provide opportunity for over 325 existing and in-migrating households each year, and would appear to supply around 113 units year for new households forming.

Table 6-9 Supply / Demand of Private Rented Stock (3 years)

Supply	All Types	Flats / Terraced
Existing Households Moving within District	760	598
Out-migrating Households	602	490
Total Supply	1,362	1,088
Demand	All Types	Flats / Terraced
Existing Households Moving within District	247	191
In-migrant Households	920	784
Total Existing Household Demand	1,167	975
Concealed Households Forming	329	299
Total Demand	1,496	1,274
Net Shortfall	134	186

6.9 Private Sector Rent Levels

6.9.1 Some of the main private renting agencies operating in the Borough were approached, and the prevailing private sector rent levels are set out below. It should be noted that a low level of rental cost information was obtained in all areas across the Borough.

Table 6-10 Average and Entry Rent Levels, August 2006 (£ p/m)

Property Type	Heath, West Hill		Town		Joydens Wood		Joyce Green, Littlebrook, New Town		Princes, Brent	
	Average	Entry	Average	Entry	Average	Entry	Average	Entry	Average	Entry
1-Bed Flat	510	463	510	463	580	550	538	490	525	500
2-Bed Flat	589	538	589	538	625	600	609	562	580	550
2-Bed Terraced	599	563	610	563	680	650	680	650	625	600
3-Bed Terraced	678	613	699	663	725	700	731	700	680	650
2-Bed Semi-detached	638	600	649	600	649	600	799	763	680	650
3-Bed Semi-detached	729	663	728	663	739	673	821	763	758	713

Property Type	Stone		Castle, Greenhithe		Swanscombe		Wilmington, Sutton at Hone & Hawley		Bean & Darenth, Longfield, New Barn & Southfleet		Borough-wide	
	Average	Entry	Average	Entry	Average	Entry	Average	Entry	Average	Entry	Average	Entry
1-Bed Flat	513	475	509	475	509	475	525	500	525	500	524	489
2-Bed Flat	574	525	687	635	587	538	625	600	580	550	604	563
2-Bed Terraced	625	600	709	675	606	583	725	700	639	605	643	619
3-Bed Terraced	680	650	825	763	738	688	780	750	727	613	728	679
2-Bed Semi-detached	680	650	725	700	644	625	758	713	780	750	704	665
3-Bed Semi-detached	758	713	825	763	738	700	880	850	858	813	777	731

Source: DCA Rental Cost Survey August 2006

6.10 Entry to Private Rent

- 6.10.1 Entry rental costs in the private rented sector vary by location within the Borough. The private rented sector can be entered at £463 a month in the Heath, West Hill area and Town, rising to £550 in Joydens Wood (see Table 6-10) for a one bedroom flat, the smallest unit. For a 2-bed flat, rents range from £525 in Stone to £625 in the Castle, Greenhithe area.
- 6.10.2 In the case of 2-bed terraced houses, it was found that the entry rent levels range from £563 p.m. in the Heath, West Hill area and Town rising to £700 in Wilmington, Sutton at Hone & Hawley. 3-bed terraced properties can be accessed from £613 p.m. in Heath, West Hill and the Bean & Darenth, Longfield, New Barn & Southfleet area, to £763 in the Castle, Greenhithe area.
- 6.10.3 2-bed semi detached properties can be rented from £600 p.m. rising to £763 p.m. 3-bed semi detached properties can be rented from £663 per month rising to £850 per month.
- 6.10.4 Concealed households in the household survey gave details of how much rent per week they could afford to pay.

Table 6-11 Maximum Weekly / Monthly Rent of Concealed Households

Question 36a

Weekly rent	All concealed households moving	
	%	Cum %
Below £60 pw / £260 pm	14.0	14.0
£60 - £70 pw / £260 - £300 pm	23.0	37.0
£71 - £80 pw / £301 - £350 pm	13.7	50.7
£81 - £100 pw / £351 - £430 pm	18.6	69.3
£101 - £150 pw / £431 - £650 pm	15.9	85.2
£151 - £200 pw / £651 - £865 pm	10.9	96.1
Above £200 pw / £865 pm	3.9	100.0

- 6.10.5 Responses were received from all concealed households moving. Of those, 50.7% could afford a weekly rent of no more than £80 (£350 pcm); 69.3% no more than £100 (£430 pcm).
- 6.10.6 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.
- 6.10.7 13% of concealed households stated a need for private rented housing, but preference for this tenure is tiny among the newly forming group at around 1%. 15.9% could afford to pay between £431 and £650 a month which would allow them entry to the all 1 and 2 bed flats and the cheapest terraced houses and a further 14.8% could afford to pay over £650 allowing them entry to the majority of properties in the area. The data indicates that 69.3% of concealed households cannot pay more than £350 pcm and are priced out of the private rental market.
- 6.10.8 There is evidence to suggest that landlords would not accommodate Housing Benefit / Income Support cases; however the decision does rest with the individual landlord concerned.

- 6.10.9 A range of property types are available in the sector as a whole and are found in a variety of locations within the Borough. The difference in rent level between furnished and unfurnished property is marginal with agents indicating they do charge slightly more for furnished accommodation, although many agencies do not deal with furnished property due to the fire regulations involved.

6.11 Rental Income Thresholds

- 6.11.1 The cheapest rental prices of the smallest units in the Borough were assessed in order to calculate the rental income threshold levels. These are based on rent at 25% of gross income (equivalent to 30% of net income). Table 6-12 below shows the income levels needed to access the private rented market in the Borough.

Table 6-12 Rental Income Thresholds- August 2006

Area	Income Thresholds (£)		
	1 bed Flat	2 bed Flat	2 bed Terrace
Heath, West Hill *	22,200	25,800	27,000
Town *	22,200	25,800	27,000
Joydens Wood *	26,400	28,800	31,200
Joyce Green, Littlebrook, New Town	23,500	27,000	31,200
Princes, Brent *	24,000	26,400	28,800
Stone *	22,800	25,200	28,800
Castle, Greenhithe *	22,800	30,500	32,400
Swanscombe *	22,800	25,800	28,000
Wilmington, Sutton at Hone & Hawley *	24,000	28,800	33,600
Bean & Darenth, Longfield, New Barn & Southfleet *	24,000	26,400	29,000

NB Figures rounded to nearest hundred.

** low sample*

- 6.11.2 The cheapest property in the areas of Heath, West Hill and Town requires an income threshold of £22,200. Less than 40% of all concealed households in the survey achieved an income of this level.

6.12 Key Findings and Strategic Implications

- Average house prices in Dartford Borough are 8.5% lower than the sub-regional average, but have risen by 64.6% between 2001 and 2006. Access to owner occupation is restricted by rising prices especially flats and terraces, with house price increases outstripping local income inflation.
- Concealed households consist predominantly of younger people, with 17.3% in the 16-19 age group, 35.3% in the 20-24 age group and a further 39.6% in the 25-44 age group.
- The ability of concealed households to access the owner occupied market is very limited. 25.2% of concealed households have incomes above £27,500; only 7.0% have incomes above £40,000. The cheapest 1 bed flats in the Borough require an income threshold of £28,500 and 69.3% of new forming households can afford to pay no more than £430 per month mortgage. 53% of concealed households are denied access to the owner occupied market, based on the incomes of recently formed households.
- Owner occupation is clearly the tenure of choice for the majority of both existing moving and concealed households forming. Although house prices in the Borough are lower than in some neighbouring areas, rising house prices locally and sub-regionally create significant problems for lower income and new forming households trying to access the market. This problem is escalating as house prices continue to rise faster than local incomes.
- Access to the private rented housing market is restricted by price. 69.3% of all new forming households can afford to pay no more than £430 pcm rent. Access rents are £463 pcm.
- Housing and planning strategy needs a greater focus on the need for intermediate market housing for concealed households of whom 85.2% could afford to pay no more than £650 in mortgage costs.

7 MOVING HOUSEHOLDS WITHIN THE BOROUGH

7.1 Introduction

- 7.1.1 This section analyses the moving intentions of households within the Borough and also the brief detail on households who wish to move but are prevented from doing so. The information in this section identifies overall requirements and detailed analysis by individual tenure is analysed in Sections 8 and Section 9.
- 7.1.2 Section 8 focuses on those households specifically requiring market housing, while Section 9 looks at those requiring housing in the affordable sector.

7.2 Moving Households within the Borough

- 7.2.1 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 a pent up demand for housing.
- 7.2.2 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. 21.8% of all households responding (8,062 implied) planned a move. A further 6.9% (2,543 implied) indicated that they wished to move but were unable to do so.
- 7.2.3 The scale of movement implied, at an average of around 7.3% per annum, was higher to that found in other recent surveys carried out by DCA in which an average annual figure of 4.9% has emerged (though this figure includes periods of up to five years in some cases). This proportion would rise to 9.6% if all those wishing to move in the period were able to do so.

7.3 Households Prevented from Moving

- 7.3.1 Those indicating a wish to move but an inability so to do offered the following reasons for not being able to move. Respondents offered around 1.7 choices on average. However, the number of implied households responding was 3,451 not 2,543 as indicated by the basic responses on moving referred to above.
- 7.3.2 It would seem clear from below that affordability was by far the most important factor with 62.2% indicating an inability to afford to buy a home as one of the reasons and 34.8% indicating that they were unable to afford the cost of moving. Significantly, 30.8% of households unable to move mentioned a lack of affordable rented housing as a reason. Of the 62.2% of households who said that they were prevented from moving because they were unable to afford to buy a home, 57.8% were currently living in accommodation that they felt was adequate for their needs.

Table 7-1 **Reasons Preventing a Move**

Question 17e

Reason	% responses	% households	N ^{os} . implied
Unable to afford to buy a home	36.8	62.2	2,146
Unable to afford moving costs	20.6	34.8	1,201
Local education choices	2.5	4.3	147
Family reasons	6.1	10.4	357
Location of employment	4.2	7.1	247
Lack of affordable rented housing	18.3	30.8	1,064
Other	11.5	19.5	672
Total	100.0		5,834

7.4 Demand for Existing Moving Households

7.4.1 Table 7-2 below shows preferred tenure for existing moving households by current tenure.

Table 7-2 Current Tenure / Tenure Preferred (Existing Households)

Question 2 / 21

	Preferred tenure	Current tenure												Total N ^{os}
		O/O with mortgage		O/O no mortgage		Private Rent		Council rent		HA rent		Tied / Other *		
		%	N ^{os}	%	N ^{os}	%	N ^{os}	%	N ^{os}	%	N ^{os}	%	N ^{os}	
MARKET	Owner occupation	89.3	1,558	89.6	306	28.6	306	3.6	13	0.0	0	100.0	10	2,193
	Private rent	3.2	56	8.3	28	15.2	163	0.0	0	0.0	0	0.0	0	247
AFFORDABLE	Council rent	4.7	82	2.1	7	29.9	321	86.1	309	65.2	182	0.0	0	901
	HA rent	1.0	17	0.0	0	6.5	70	7.6	27	28.6	80	0.0	0	194
	HA Shared Ownership	0.0	0	0.0	0	11.4	122	0.0	0	0.7	2	0.0	0	124
	Discounted Housing to Buy	1.8	31	0.0	0	8.4	90	2.7	10	5.5	16	0.0	0	147
	Total	100.0	1,744	100.0	341	100.0	1,072	100.0	359	100.0	280	100.0	10	3,806

* Low sample

No data for shared ownership

- 7.4.2 89.3% of owner occupiers with a mortgage and 89.6% of those without a mortgage want to remain in owner occupied housing when they move. 28.6% of movers currently in private rented accommodation hope to move into owner occupation, 29.9% plan to move to Council rented housing. In contrast only 3.6% of the Council tenants plan to move into owner occupation, 86.1% plan to remain in the Council rented sector, a further 7.6% hope to move into HA rented accommodation.
- 7.4.3 There is however, a preference of some existing households, particularly those in the private rented sector, to move into the affordable sector. Over 56% of private rented sector households (603) would prefer to move into affordable housing, 122 of those into shared ownership. Although the figures are lower for owner occupiers, 137 households express preference for affordable housing, 106 for social rent and 31 for discounted housing to buy.
- 7.4.4 In total, **2,440** existing households prefer market housing, this group is analysed in detail in Section 8. A further **1,356** existing households prefer affordable housing, this group is analysed in detail in Section 9.

7.5 Demand for Concealed Moving Households

- 7.5.1 This section examines in detail those people living in an existing household but described as a 'concealed' household which is taken as a proxy for the extent of 'concealment' of housing need within the Borough because these households represent a pent up and unmet demand for housing.
- 7.5.2 The questionnaire allowed for up to two concealed households to be identified within each existing household, each intending to form a new home within the Borough. A total of 1,956 1st concealed households and 456 2nd concealed households were identified from an average of the detailed data tables, making a total of **2,412** concealed households planning to form in the next three years.
- 7.5.3 The vast majority (82.8%) of the total of concealed households consisted of people described as the adult children of the household. The level of relationship breakdown at 6.0% was higher than normally found in DCA surveys (around 4%).

Table 7-3 Person Looking to Form Concealed Households
Question 26

Persons forming household	%	N ^{os} . implied
Child 16+	82.8	1,998
Parent / Grandparent	6.4	154
Partner / Spouse	6.0	146
Other relative	2.6	62
Friend	1.1	26
Lodger	1.1	26
Total	100.0	2,412

Table 7-4 Number of Children

Question 27d

Children	%	N^{os.} implied
Child due	4.7	114
One	9.1	220
Two or more	4.1	98
None	82.1	1,980
Total	100.0	2,412

- 7.5.4 The survey found that children (under the age of 16) were present (or due) in 17.9% of all cases (432 implied). This is more than double the level found in recent DCA surveys (around 8%).
- 7.5.5 It is important to note that these “families” exist now and 64.8% of them need to form within a year.
- 7.5.6 New households were asked whether they were being formed as a single or couple household. 44.3% (1,118 implied) indicated formation as a couple household, rising to 44.9% for those households forming within the next two years.
- 7.5.7 Households indicating a couple household were also asked where their partner was currently living. In 37.0% of cases the partner was living elsewhere within the Dartford Borough area, rising to 45.5% for households forming within the next two years, resulting in a potential double count which is addressed in the DCLG Assessment Model Calculation. In 36.0% of those cases the partner was living in the existing household; in 27.0% of cases outside Dartford Borough.

Table 7-5 Time of Move - New Forming Households

Question 29

When required	%	N^{os.} implied
Now	19.8	478
Within 1 year	27.1	653
1 - 2 years	28.9	698
2 - 3 years	24.2	583
Total	100.0	2,412

- 7.5.8 The Good Practice Guidance recommends that for model purposes the scale of annual new household formation is calculated as an average of the first two years numbers (1,829 / 2) identified in the survey in Table 7-5 above. The annual average in the Borough is 915, utilised in the DCLG model in Section 13.
- 7.5.9 The 2000 Good Practice Guidance required that the housing ‘need’ and ‘preferences’ of households should be assessed and the future formation plans of new forming concealed households have been identified in the survey questionnaire in this way covering tenure, type and size of accommodation.

7.5.10 Table 7-6 below shows tenure needed and preferred for concealed moving households in the Borough.

Table 7-6 Tenure Needed / Preferred
Question 27a / Question 27b

	Tenure	Needed		Preferred	
		%	N ^{os.} implied	%	N ^{os.} implied
MARKET	Owner occupation	32.2	776	49.7	1,199
	Private rent	13.1	316	0.7	16
AFFORDABLE	Council rent	29.3	706	19.1	461
	HA rent	9.7	234	10.2	245
	HA shared ownership	6.5	157	4.9	119
	Discounted Housing to Buy	9.2	223	15.4	372
	Total	100.0	2,412	100.0	2,412

7.5.11 In terms of the needs of concealed households forming in the Borough, the largest proportion require owner occupation (32.2%), followed by Council rented units (29.3%). Preference however shifts significantly towards owner occupation (49.7%) with very few new forming households specifying a preference for private rent (0.7%).

7.5.12 Need for social and subsidised housing was focused 53.5% on Council rented housing, 17.7% on HA rented housing, 16.9% on discounted housing to buy and 11.9% on HA shared ownership.

7.5.13 In total, **1,092** concealed households need market housing, this group is analysed in detail in Section 8. A further **1,320** concealed households require affordable housing, this group is analysed in detail in Section 9.

8 FUTURE MARKET HOUSING REQUIREMENTS

8.1 Introduction

8.1.1 This section analyses the responses from the household survey in relation to the future intentions and plans of both existing and newly forming households who have a preference for market housing within the Borough over the next three years.

8.2 Demand for Market Housing for Existing Moving Households

8.2.1 As seen in Table 7-2, 2,193 existing households are planning to move into owner occupied housing and 247 are planning to move into private rented housing, giving a total demand of 2,440 for market housing within the Borough in the next three years. This is the control total used in the analysis for this section.

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

Table 8-1 *When is the Accommodation Required*

Question 18

Time	Market Housing %	N ^{os} . implied	All Tenures %
Now	20.0	488	23.3
Within 1 year	29.1	710	31.2
1 - 2 years	29.4	717	24.4
2 - 3 years	21.5	525	21.1
Total	100.0	2,440	100.0

8.2.3 The table shows that 49.1% of potential movers to market housing sought to do so now or within one year.

Table 8-2 *Type of Accommodation Required*

Question 19

Type	Market Housing %	N ^{os} . implied	All Tenures %
Semi-detached	39.6	966	32.9
Detached	23.7	578	20.6
Terraced	18.3	447	19.8
Bungalow	9.9	242	10.4
Bed-sit / flat / maisonette	7.3	178	14.4
Caravan / mobile home	1.2	29	0.7
Supported Housing	0.0	0	1.2
Total	100.0	2,440	100.0

8.2.4 Table 8-2 indicates that 23.7% of these respondents felt that they required detached houses, above the proportion of all existing households moving (20.6%). Interest in bed-sits / flats / maisonettes at 7.3% was well below the figure for all existing households but this is in line with expectations that the majority of demand for flats / maisonettes will be for social and subsidised housing.

Table 8-3 *Number of Bedrooms Required*

Question 20

Bedrooms	Market Housing %	N ^{os} . implied	All Tenures %
One	5.4	132	9.6
Two	28.5	695	33.8
Three	42.3	1,032	37.5
Four	20.5	500	16.5
Five or more	3.3	81	2.6
Total	100.0	2,440	100.0

8.2.5 42.3% of existing households moving to market housing indicated that they required three bedroom accommodation.

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

Table 8-4 *Type Required by Size Required*

Question 19 by Question 20

Type	One bed		Two bed		Three bed		Four beds		Five+ bed		Total
	%	N ^{os} .	%	N ^{os} .	%	N ^{os} .	%	N ^{os} .	%	N ^{os} .	N ^{os} .
Semi-detached	1.8	18	17.5	171	59.5	582	21.2	208	0.0	0	979
Detached	3.3	19	5.6	32	31.5	180	45.6	260	14.0	80	571
Terraced	0.0	0	69.8	317	23.4	106	6.8	31	0.0	0	454
Bed-sit / flat / maisonette	58.0	94	42.0	68	0.0	0	0.0	0	0.0	0	162
Bungalow	0.0	0	33.2	81	64.8	158	2.0	5	0.0	0	244
Houseboat / Caravan / Mobile Home	0.0	0	100.0	30	0.0	0	0.0	0	0.0	0	30
Total		131		699		1,026		504		80	2,440

No data for supported housing

8.2.7 59.6% of detached demand favoured four+ bed accommodation; 59.5% of semi-detached demand was for three bed accommodation. 69.8% of terraced house demand was for two bed accommodation. 58.0% of flats / maisonette demand was for one bed accommodation.

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

Table 8-5 Type Required by Preferred Tenure
Question 19 by Question 21

Type	Owner occupation		Private rented		Total
	%	N ^{os.}	%	N ^{os.}	N ^{os.}
Semi-detached	94.9	917	5.1	49	966
Detached	99.0	572	1.0	6	578
Terraced	83.0	372	17.0	76	448
Bed-sit / flat / maisonette	34.8	62	65.2	116	178
Bungalow	100.0	241	0.0	0	241
Houseboat / Caravan / Mobile Home	100.0	29	0.0	0	29
Total		2,193		247	2,440

No data for supported housing

8.2.9 41.8% of demand in the owner occupied sector was for semi-detached houses, 26.1% for detached houses. 47.0% of demand in the private rented sector was for bed-sit / flat / maisonette accommodation.

8.2.10 Existing households moving were asked where accommodation was required. Two choices were invited but on average only 1.8 choices were offered.

Table 8-6 Where Accommodation is Required
Question 24

Location	Moving to market housing			All tenures
	% responses	% households	N ^{os.} implied	% households
Heath, Town & West Hill	20.2	35.8	660	36.1
Wilmington	18.1	32.1	592	26.1
Castle & Greenhithe	13.0	23.0	423	21.2
Sutton at Hone & Hawley	9.8	17.4	321	16.4
Bean & Darenth	6.7	11.9	220	12.5
Princes	6.2	10.9	202	11.3
Brent	5.6	9.9	183	16.9
Longfield, New Barn & Southfleet	5.2	9.2	170	8.8
Joydens Wood	5.1	9.0	166	10.8
Stone	4.4	7.8	144	14.7
Swanscombe	2.9	5.1	94	7.1
Joyce Green, Littlebrook & New Town	2.8	4.9	90	10.8
Total	100.0		3,265	

8.2.11 The main focus of interest was on Heath, Town & West Hill (35.8%) and Wilmington (32.1%).

- 8.2.12 The final question in this section asked respondents why they preferred a particular location. The average number of choices was 1.9. Quality of neighbourhood (53.7%) was the most common choice, well ahead of 4 other categories around 25.0%. Interest in greater availability of cheaper housing was low at 5.3%.

Table 8-7 Reason for Preferred Location

Question 25

Reason	% responses	% households	N ^{os.} implied (all choices)	All tenures %
Quality of neighbourhood	28.6	53.7	1,019	52.6
Employment / closer to work	13.7	25.8	489	25.6
Always lived here	13.4	25.2	478	31.3
Better / nearer schools / colleges	13.3	25.0	474	28.3
Nearer family	13.2	24.8	470	35.2
Nearer / better shopping / leisure facilities	9.8	18.5	350	24.8
Better public transport	5.2	9.7	183	16.1
Greater availability of cheaper housing	2.8	5.3	101	5.9
Total	100.0		3,564	

8.3 Demand for Market Housing for Concealed Households

- 8.3.1 Table 7-2 shows that 776 concealed households intend to move to owner occupation, 316 to private rent. None of the concealed households expressed an intention to move into tied to employment accommodation. In total, 1,092 concealed households over the next three years require market housing in the Borough. This is the control total used in the analysis for this section.
- 8.3.2 The data for “preference” rather than demand is included as a comparison, to show the gap between needs and aspirations for this group.

Table 8-8 Type of Accommodation Needed / Preferred

Question 30a / Question 30b

Type	Needed		Preferred	
	%	N ^{os.} implied	%	N ^{os.} implied
Bed-sit / flat / maisonette	48.9	534	20.6	225
Terraced	28.8	314	25.9	283
Semi-detached	19.5	213	47.6	520
Detached	2.8	31	4.5	49
Bungalow	0.0	0	1.4	15
Total	100.0	1,092	100.0	1,092

No data for Supported housing or Houseboat / caravan / mobile home

- 8.3.3 The results from the survey showed a different profile from existing households moving, as might be expected for a generally younger group. 48.9% of concealed households moving require flats / maisonettes. 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.

Table 8-9 Number of Bedrooms Needed / Preferred

Question 31a / Question 31b

Bedrooms	Needed		Preferred	
	%	N ^{os} . implied	%	N ^{os} . implied
One	46.5	508	5.2	57
Two	45.1	492	68.2	745
Three	5.3	58	25.2	275
Four or more	3.1	34	1.4	15
Total	100.0	1,092	100.0	1,092

- 8.3.4 The proportion needing 1-bed accommodation was broadly in line with the proportion of bed-sit / flat accommodation needed as per Table 8-8 above. The preference results for concealed households moving to market housing reflected the additional interest in larger house types referred to at 8.3.3 above, in that preference for both two and three bed properties was higher (68.2% and 25.2% respectively) as compared with need (45.1% and 5.3% respectively).
- 8.3.5 Two cross-tabulations for concealed households moving on need only relating to the type of property needed by the size and tenure needed showed the following results.

Table 8-10 Type needed by Size needed for Concealed Households

Question 30a by Question 31a

Type	1-bed		2-bed		3-bed		4+ bed		Total
	%	N ^{os} .	%	N ^{os} .	%	N ^{os} .	%	N ^{os} .	N ^{os} .
Semi-detached	0.0	0	69.2	151	14.7	32	16.1	35	218
Detached	71.0	22	0.0	0	29.0	9	0.0	0	31
Terraced	27.3	82	72.7	218	0.0	0	0.0	0	300
Bed-sit / flat / Maisonette	75.9	412	24.1	131	0.0	0	0.0	0	543
Total		516		500		41		35	1,092

no data for other types

- 8.3.6 As might be expected, 75.9% of flatted accommodation demand was for one bed property, 24.1% was for two beds. 69.2% of semi detached house and 72.7% of terraced house demand was for two bed accommodation.

Table 8-11 Type Needed by Tenure Needed

Question 30a by Question 28a

Type	Owner Occupation		Private rented		Total
	%	N ^{os}	%	N ^{os}	N ^{os} .
Semi-detached	100.0	213	0.0	0	213
Detached	30.0	9	70.0	21	30
Terraced	81.6	257	18.4	58	315
Bed-sit / flat / maisonette	51.1	273	48.9	261	534
Total		752		340	1,092

no data for other types

- 8.3.7 Owner occupied demand was split 36.3% for bedsits / flats / maisonettes; 34.2% for terraced houses; 28.3% for semi-detached houses. Demand for the private rented sector was mostly for bed-sit / flat / maisonette accommodation at 76.8%.
- 8.3.8 Concealed households were asked the same questions on location as existing households moving. Two choices were offered but on average concealed households moving made only 1.5 choices each.

Table 8-12 Where Accommodation is Required

Question 32

Location	Concealed households moving to Market Housing		
	% responses	% households	N ^{os} . implied (all choices)
Heath, Town & West Hill	16.4	23.9	238
Wilmington	15.0	21.9	218
Longfield, New Barn & Southfleet	9.2	13.5	134
Stone	8.8	12.8	127
Sutton at Hone & Hawley	8.7	12.7	126
Brent	7.2	10.6	105
Bean & Darenth	7.0	10.3	102
Joyce Green, Littlebrook & New Town	6.6	9.6	95
Castle & Greenhithe	6.4	9.4	93
Princes	5.6	8.1	81
Joydens Wood	5.6	8.1	81
Swanscombe	3.5	5.0	50
Total	100.0		1,450

- 8.3.9 23.9% of concealed households moving to market housing made Heath, Town & West Hill one of their choices, followed by Wilmington (21.9%).

Table 8-13 Reason for Preferred Location

Question 33

Reason	Concealed households moving to Market Housing		
	% responses	% households	N ^{os} . implied (all choices)
Nearer family	20.5	52.9	522
Employment / closer to work	15.6	40.2	397
Quality of neighbourhood	14.4	37.0	365
Always lived here	12.8	32.9	325
Nearer / better shopping / leisure facilities	7.7	20.0	197
Better public transport	7.6	19.6	193
Greater availability of cheaper housing	7.5	19.4	191
Better / nearer schools and colleges	7.1	18.3	181
Greater availability of smaller houses	6.8	17.5	173
Total	100.0		2,544

8.3.10 The most popular reason given for moving was nearness to family (52.9%) with employment / closer to work (40.2%) the second most popular. Quality of neighbourhood and familiarity with the area ('Always lived here'), 37.0% and 32.9% respectively, were also important factors for these households.

8.4 Total Demand for Market Housing in the Borough

8.4.1 Table 8-14 below shows total demand for market housing in the Borough by property type and size.

Table 8-14 Total Demand for Market Housing in the Borough (Three years)

		Semi-Detached	Detached	Terraced	Flat / Bed-sit	Bungalow	Houseboat / caravan / mobile home	Total
Existing H/h	1-bed	18	19	0	94	0	0	131
	2-bed	171	32	317	68	81	30	699
	3-bed	582	180	106	0	158	0	1,026
	4+ bed	208	340	31	0	5	0	584
Concealed H/h	1-bed	0	22	82	412	0	0	516
	2-bed	151	0	218	131	0	0	500
	3-bed	32	9	0	0	0	0	41
	4+ bed	35	0	0	0	0	0	35
Local Need		1,197	602	1,314	705	244	30	3,532
In-Migrant H/h	1-bed	6	0	43	547	36	0	632
	2-bed	272	38	628	459	85	0	1,482
	3-bed	411	144	836	36	60	14	1,501
	4+ bed	94	299	94	0	32	0	519
Overall Total		1,980	1,083	2,355	1,747	457	44	7,666

- 8.4.2 The data incorporates existing household demand (from Table 8-4), concealed household demand (from Table 8-10) and in-migrant household demand for market housing, based on the profile of recent in-migrants to the Borough over the last three years.
- 8.4.3 It is assumed that the in-migrant market demand will be similar in the Borough over the next three year period to 2009.
- 8.4.4 Further analysis of this market demand by location preference in sub-areas within the Borough is also provided in Appendix I.

8.5 Households Unable to Move

- 8.5.1 The report details in Section 7 that over 3,400 households who wish to move but are unable to do so for a range of reasons. Analysis shows that there are 1,812 households currently living in market housing who wish to buy in the Borough but cannot afford to do so because of the local house price and incomes, savings and equity relationship.
- 8.5.2 1,070 of these are existing owner occupiers, and 742 households wish to buy but currently live in the private rented sector or tied to employment accommodation.
- 8.5.3 Households wishing to move but unable to do so represent a pent-up market demand unable to be addressed whose needs could be met through intermediate housing.

8.6 Key Findings and Strategic Implications

8.6.1 Key Findings

- 8.6.2 Demand for market housing from existing moving households was 2,193 units implied for owner occupied accommodation and 247 units implied for private rented accommodation. 47.0% of existing and 76.8% of concealed households moving to private rented accommodation want flat / maisonette accommodation.
- 8.6.3 20.0% of existing moving households plan to move now and a further 29.1% plan to move within 12 months.
- 8.6.4 Heath, Town & West Hill and Wilmington were the most popular locations for both existing and concealed households. Access to family, quality of the neighbourhood and proximity to employment were the key factors influencing choice of location.

8.6.5 Strategic Implications

- 8.6.6 Owner occupation is clearly the tenure of choice for the majority of both existing moving and concealed households. The significant level of house price inflation locally and sub-regionally over the last decade has created significant problems for lower income and new forming households trying to access the market. This problem is escalating as house prices continue to rise significantly in excess of local income growth.
- 8.6.7 Analysis shows that there are 1,812 households currently living in market housing who wish to buy in the Borough but cannot afford to do so because of the local house price and incomes, savings and equity relationship.
- 8.6.8 Households wishing to move but unable to do so represent a pent-up market demand, reflecting that the market is not operating effectively following a decade of high house price inflation.
- 8.6.9 Both existing and concealed households whose demand is unable to be addressed increases the potential for a significant increase in intermediate market housing.

9 FUTURE AFFORDABLE HOUSING REQUIREMENTS

9.1 Introduction

- 9.1.1 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 Market and Needs Assessment. This section examines the expressed need for affordable housing by both existing and concealed households broken down by size of property (i.e. number of bedrooms) and type of affordable housing (i.e. intermediate and social rented housing). The DCLG Needs Assessment Model in Section 13 of this report sets out the final assessment calculation figures for housing need across the Borough, taking account of all the elements in the study.
- 9.1.2 This section is divided into elements exploring the housing needs of existing households, concealed households, households with special needs for adaptation or support and BME households.

9.2 Affordable Housing Need of Existing Households

- 9.2.1 The percentages in all tables in this section (except cross tabulations) have been applied to the control total of **1,366** implied existing households moving within the Borough over the next three years who require affordable housing.
- 9.2.2 Of existing households needing social housing, 901 need Council rented accommodation, 194 need HA rented accommodation, 124 need HA shared ownership and 147 need discount housing to buy. A column showing “% all tenures” i.e. including market demand is shown as a comparison.

Table 9-1 **When is the Accommodation Required**

Question 18

Time	Affordable Housing %	N ^{os} . implied	% All Tenures
Now	32.9	450	23.3
Within 1 year	34.8	475	31.2
1 - 2 years	16.1	220	24.4
2 - 3 years	16.2	221	21.1
Total	100.0	1,366	100.0

- 9.2.3 The table shows that 67.7% of potential movers sought to do so within one year, above the level for all movers (54.5%).
- 9.2.4 21.6% of respondents felt that they required semi-detached houses; 21.3% terraced houses; 16.4% detached houses and 12.0% bungalows. Interest in bed-sit / flat / maisonette accommodation was 25.2%.
- 9.2.5 72.9% of existing households needing affordable housing indicated that they required two or three bedroom accommodation. The requirement for one bedroom accommodation was only 16.6%.
- 9.2.6 The type of property, by size required in terms of bedrooms showed the following results in Table 9-2.

Table 9-2 Type Required by Size Required
Question 19 by Question 20

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	38.6	117	44.2	134	17.2	52	303
Detached	5.7	13	27.5	63	46.3	106	20.5	47	229
Terraced	0.0	0	50.7	151	39.9	119	9.4	28	298
Bed-sit / flat / maisonette	53.6	180	40.2	135	6.2	21	0.0	0	336
Bungalow	20.4	31	52.0	79	27.6	42	0.0	0	152
Supported housing*	146	7	45.8	22	0.0	0	39.6	19	48
Total		231		567		422		146	1,366

* low volume of data

No data available for houseboat / caravan / mobile home

9.2.7 44.2% of semi-detached demand was for three bed accommodation; 38.6% for two bed accommodation. 90.6% of terraced house demand was for two or three bed accommodation. 53.6% of bed-sit / flat / maisonette demand was for one bed accommodation; 40.2% for two bed accommodation.

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

Table 9-3 Type Required by Preferred Tenure
Question 19 by Question 21

	Council rent		HA rent		HA shared ownership		Discounted housing to buy		Total
	%	N ^{OS}	%	N ^{OS}	%	N ^{OS}	%	N ^{OS}	N ^{OS}
Semi-detached	63.2	187	17.5	52	9.8	29	9.5	28	296
Detached	61.6	138	0.0	0	8.5	19	29.9	67	224
Terraced	73.4	213	15.2	44	6.6	19	4.8	14	290
Bed-sit / flat / maisonette	83.2	287	9.6	33	0.0	0	7.2	25	345
Bungalow	46.6	76	28.2	46	25.2	41	0.0	0	163
Supported housing *	14.6	7	39.6	19	45.8	22	0.0	0	48
Total		908		194		130		134	1,366

* low volume of data

no data available for houseboat / caravan / mobile home.

- 9.2.9 31.6% of demand in the Council rented sector was for bedsits / flats / maisonette accommodation, 23.4% for terraced houses and 20.6% for semi-detached houses.
- 9.2.10 96.4% of existing households moving to affordable housing (1,317 implied) were registered on a housing waiting list, 96.4% of those indicating registration on the Dartford Borough Council list.
- 9.2.11 Existing households moving were asked where accommodation was required. Two choices were invited but on average 2.2 choices were offered.

Table 9-4 **Where Accommodation is Required**
Question 24

Location	Moving to affordable housing			All tenures%
	% responses	% households	N ^{os} . implied	
Heath, Town & West Hill	17.4	37.5	475	36.1
Brent	12.9	27.8	353	16.9
Stone	10.5	22.7	288	14.7
Joyce Green, Littlebrook & New Town	9.2	19.9	252	10.8
Castle & Greenhithe	9.1	19.7	249	21.2
Wilmington	8.6	18.6	236	26.1
Sutton at Hone & Hawley	7.3	15.7	198	16.4
Bean & Darent	6.5	13.9	177	12.5
Joydens Wood	5.9	12.7	160	10.8
Princes	4.5	9.7	123	11.3
Swanscombe	4.1	8.9	113	7.1
Longfield, New Barn & Southfleet	4.0	8.6	109	8.8
Total	100.0		2,733	

- 9.2.12 Interest in affordable housing amongst existing moving households was focused primarily on Heath, Town & West Hill (37.5%) and Brent (27.8%) but choice was quite widely spread across the nominated locations.
- 9.2.13 The final question in this section asked respondents why they preferred a particular location. The average number of choices was 2.6. Nearness to family (51.8%) was the largest single choice just ahead of quality of neighbourhood (51.3%), but choices were well spread across the nominated categories other than greater availability of cheaper housing which appeared to have little significance.

Table 9-5 Reason for Preferred Location
Question 25

Reason	% responses	% households	N ^{os.} implied (all choices)	All tenures %
Nearer family	19.6	51.8	640	35.2
Quality of neighbourhood	19.4	51.3	633	52.6
Always lived here	15.8	41.8	516	31.3
Better / nearer schools / colleges	13.2	35.0	432	28.3
Nearer / better shopping / leisure facilities	12.2	32.4	399	24.8
Employment / closer to work	9.1	24.2	298	25.6
Better public transport	9.1	24.2	299	16.1
Greater availability of cheaper housing	1.6	4.4	54	5.9
Total	100.0		3,271	

9.3 Needs of Concealed Households Moving Within Dartford Borough

- 9.3.1 Table 7-6 showed that 706 concealed households express a need to move to Council rented accommodation, 234 to HA rented accommodation, 157 to HA shared ownership and 223 to discounted housing to buy. In total, **1,320** concealed households over the next three years require affordable housing in the Borough. This is the control total used in the analysis for this section.
- 9.3.2 A column is included in some tables for “all concealed households %”, i.e. including those needing market housing, as a comparison.
- 9.3.3 The results from the survey showed a different profile from existing households moving, as might be expected for a generally younger group. 61.1% (807 implied) of concealed households moving to affordable housing required flats / maisonettes, a little below the level commonly found in DCA surveys. In terms of preference that figure falls to only 26.7%.
- 9.3.4 The proportion needing one-bed accommodation was 54.3%, which is only marginally lower than the need for flats / maisonettes from this group (61.1%). A further 33.8% need two-bed accommodation. When considering preferences, there is a lower level of demand of one bed accommodation (20.0%), in line with the lower preference for flats / maisonettes referred to in 9.3.3 above.
- 9.3.5 Two cross-tabulations undertaken for concealed households moving on need only, relating to the type of property needed by size, showed the following results.

Table 9-6 Type Needed by Size Needed

Question 30a by Question 31a

Type	Semi-detached		Detached		Terraced		Bed-sit / flat / maisonette		Bungalow		Supported Housing		Total
	%	N ^{os} .	%	N ^{os}	%	N ^{os}	%	N ^{os}	%	N ^{os}	%	N ^{os}	N ^{os}
1-bed	13.6	16	57.2	16	21.1	58	71.2	592	0.0	0	100.0	35	717
2-bed	44.9	53	35.7	10	61.1	168	23.8	198	50.0	16	0.0	0	445
3+ bed	41.5	49	7.1	2	17.8	49	5.0	42	50.0	16	0.0	0	158
Total	100.0	118	100.0	28	100.0	275	100.0	832	100.0	32	100.0	35	1,320

No data for Houseboat / caravan / mobile home

- 9.3.6 As might be expected, 71.2% of flatted accommodation demand was for one bed property. 61.1% of demand for terraced properties and 44.9% of semi-detached houses was for two bed accommodation. This is very much in line with our expectations for this group.

Table 9-7 Type Needed by Tenure Needed

Question 30a by Question 28a

Type	Semi-detached		Detached		Terraced		Bed-sit / flat / maisonette		Bungalow		Supported Housing		Total
	%	N ^{os} .	%	N ^{os}	%	N ^{os}	%	N ^{os}	%	N ^{os}	%	N ^{os}	N ^{os}
Council rent	49.2	64	37.0	10	55.2	161	56.0	452	0.0	0	0.0	0	687
HA rent	13.1	17	55.6	15	6.5	19	12.4	100	50.0	15	100.0	34	200
HA shared ownership	13.1	17	0.0	0	19.5	57	12.9	104	0.0	0	0.0	0	178
Discounted housing to buy	24.6	32	7.4	2	18.8	55	18.7	151	50.0	15	0.0	0	255
Total	100.0	130	100.0	27	100.0	292	100.0	807	100.0	30	100.0	34	1,320

- 9.3.7 65.8% of interest in Council rented accommodation; 59.2% of interest in discounted housing to buy; 58.4% of interest in HA shared ownership accommodation and 50% of interest in HA rented accommodation was for flats / maisonettes. 56.0% of all interest in flats / maisonettes was for council rented accommodation.
- 9.3.8 Only 7% of concealed households moving to social housing (92 implied) were registered on a housing waiting list, 77.3% of these being on the Dartford Borough Council list. 22.7% were registered with another Council.
- 9.3.9 Concealed households were asked the same questions on location as existing households moving. Two choices were offered but on average concealed households made 2.1 choices each.

Table 9-8 Choice of Location

Question 32

Location	Moving to affordable housing			All tenures %
	% responses	% households	N ^{os} . implied (all choices)	
Stone	13.4	27.5	311	18.3
Heath, Town & West Hill	13.1	26.9	304	30.7
Castle & Greenhithe	12.6	26.0	294	19.1
Wilmington	11.3	23.1	262	22.5
Sutton at Hone & Hawley	9.6	19.6	222	13.6
Bean & Darenth	9.2	19.0	215	14.3
Brent	8.3	17.0	192	14.5
Princes	5.9	12.1	137	10.4
Longfield, New Barn & Southfleet	5.1	10.5	119	10.9
Joyce Green, Littlebrook & New Town	4.8	9.8	111	16.3
Swanscombe	3.5	7.2	82	6.3
Joydens Wood	3.2	6.5	74	8.3
Total	100.0		2,323	

- 9.3.10 Interest was well spread across the area. Stone was the most popular choice at 27.5% but Heath, Town & West Hill and Castle & Greenhithe were at much the same level.

9.3.11 2.5 choices on the reason for the preferred location were made on average. The most popular reason given for moving was nearness to family (67.8%). Employment / closer to work (48.2%) was also a significant reason given as one of the respondents' choices.

Table 9-9 Reason for Preferred Location
Question 33

Reason	Moving to affordable housing			All tenures %
	% responses	% households	N ^{os} . implied (all choices)	
Nearer family	26.9	67.8	808	60.0
Employment / closer to work	19.1	48.2	574	40.8
Quality of neighbourhood	12.8	32.3	385	34.8
Always lived here	9.4	23.7	282	30.7
Better public transport	8.9	22.5	268	21.1
Nearer / better shopping / leisure facilities	7.6	19.1	227	20.8
Greater availability of cheaper housing	6.4	16.2	193	15.3
Greater availability of smaller houses	5.8	14.7	175	15.2
Better / nearer schools / colleges	3.1	7.9	94	13.0
Total	100.0		3,006	

9.4 Key Findings and Strategic Implications

9.4.1 Key Findings

9.4.2 Demand for affordable housing from existing moving households was 901 units implied for Council rented accommodation, 194 units implied for HA rented accommodation, 124 units implied for HA shared ownership housing and 147 to discounted housing to buy. 31.6% of existing and 65.8% of concealed households moving to Council rented housing want a bedsit / flat / maisonette.

9.4.3 32.9% of existing moving households plan to move now and a further 34.8% plan to move within 12 months.

9.4.4 Overall Heath, Town & West Hill was the most popular location for both existing and concealed households. Access to family, familiarity with the area and proximity to employment were the key factors influencing choice of decision.

9.4.5 1,320 concealed households are looking for affordable housing; the majority of need from this group was for one or two bed accommodation.

9.4.6 Strategic Implications

9.4.7 Housing strategy needs to consider the need of both new forming and existing households for affordable housing. This need must be assessed in the context of a market where entry stock prices have risen by 115% over 5 years, increasingly beyond the reach of low income existing and new forming households. The current market situation is creating pressure in the social rented and intermediate sectors for housing for flats / maisonettes and for new households.

9.4.8 Strategic thinking should focus on bringing the existing stock up to the decent homes standard, and that additional resources should be sought to bring homes up to a "decent homes plus" standard, in particular to help meet the needs of an ageing population for aids and adaptations.

9.4.9 Over-occupation within the social housing sector may be a function of the price of owner occupation and private renting within the Borough, as well as the shortage of social housing. Allocations policy should take account of the needs of over-occupied households.

9.4.10 Looking ahead there may be a need to allocate resources to fund restructuring of some social housing stock to better meet the needs of elderly and disabled households.

9.4.11 The existing supply of shared ownership units. The demand for shared ownership (HomeBuy) is significantly under-supplied and future delivery should address this issue in new development. This is analysed in detail in Section 14.7.

10 SUPPORTED AND ADAPTED HOUSING

10.1 Introduction

10.1.1 Issues relating to households with one or more member affected by a disability or long-term illness were addressed through a series of questions. This section draws together the findings from these questions and explores support needs, adaptations provided / required, interest in supported accommodation, housing needs of older people and the requirement for extra care accommodation in the Borough.

10.2 Needs of Disabled People

10.2.1 20.1% of households in the area contain somebody with a disability, suggesting 7,125 households in the Borough were affected in some way.

10.2.2 Assessment of the UK average for the proportion of households affected by a disability 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 of Social Security report of 1998 (based on a 1996 / 97 survey) suggested as many as 8.6 million disabled adults in private households - around 14% - 15% of the population. However, DCA survey results have indicated a consistently higher level of around 20%.

10.2.3 The comparative figures for the various tenures were as per Table 10-1 below. The higher level of disability for those households who are owner occupiers with no mortgage (35.6%) reflects the older age profile in this sector. The disability level in the Council rented sector (25.6%) was not unduly high in comparison with other recent DCA surveys (around 30%), but was over twice the level of representation in the sample as a whole.

Table 10-1 Incidence of Disability by Tenure

Question 8 by Question 2

Tenure	Tenure in Sample %	Tenure of those with disability %	N ^{os} . implied
Owner occupied with mortgage	47.1	24.0	1,709
Owner occupied without mortgage	27.5	35.6	2,538
Private rented / rent free	8.5	8.1	577
Council rented	11.8	25.6	1,826
HA rented	3.9	5.0	359
Shared ownership *	0.3	0.0	0
Tied to employment*	0.1	0.1	4
Living rent free	0.8	1.6	112

* Low level of data

- 10.2.4 On the basis of a 91% response, in 82.9% of cases only one household member had a disability; in 17.1% two members had a disability. On this basis 8,345 implied individuals in the Borough with a disability were identified assuming a full response in the same proportion (9.1% of the whole population). However, the age profile and nature of disability data referred to below suggest marginally different totals.
- 10.2.5 Data for the age groups of all disabled household members showed 55.5% of all disabled household members were over the age of 60 including 29.4% over 75; 22.3% were under 45.
- 10.2.6 The next table shows the nature of the disability of members of the household. 12,606 implied responses were received to a multiple response question from the first household member with a disability and 2,048 implied responses from the second member, giving an average of 1.7 responses for first members and 1.6 responses in the case of second members.

Table 10-2 Nature of Disability
Question 10c

Disability	1 st Member			2 nd Member		
	% responses	% households	N ^{os} . implied (all choices)	% responses	% households	N ^{os} . implied (all choices)
Walking difficulty	27.1	45.7	3,418	19.5	30.6	400
Limiting long-term illness	16.2	27.3	2,043	19.6	30.6	401
Other physical disability	14.2	23.8	1,783	14.4	22.6	296
Asthmatic / respiratory problem	13.0	21.8	1,635	14.2	22.2	290
Visual / hearing impairment	10.2	17.2	1,285	14.2	22.2	290
Wheelchair User	7.5	12.7	950	4.4	7.0	91
Learning disability	6.0	10.1	757	6.2	9.7	127
Mental health problem	5.8	9.8	735	7.5	11.7	153
Total	100.0		12,606	100.0		2,048

- 10.2.7 By far the largest group of people were those with a walking difficulty (45.7%). 12.7% of households contained a member who was a wheelchair user suggesting 950 in the Borough as a whole.
- 10.2.8 Of those households where people using a wheelchair lived, in only 38.0% of cases (325 of the 856 at Table 10-4 below) had their property been adapted, suggesting a mismatch between houses adapted and those where wheelchair users lived. By extension, it would appear that 625 households with a wheelchair user (65.8%) did not live in suitably adapted premises (viz. 950 in Table 10-2 above less 325).

10.3 Support Needs

- 10.3.1 8,853 implied household members responded to the question on need for care or support. 39.9% indicated a need for care or support (3,530 implied).
- 10.3.2 The majority of residents with a care or support need (82.4%) felt that they currently received adequate support, suggesting 17.6% (678 implied) with outstanding support needs based on 3,854 members actually responding to this question.
- 10.3.3 Those with an outstanding care or support need were asked what types of support they needed. Responses were in fact received from 944 respondents, each making an average of 1.4 choices.
- 10.3.4 A wide range of care and support needs was identified. 49.5% of respondents needed help with personal care; 37.5% needed help looking after the home and 20.7% needed help establishing social contact.
- 10.3.5 The Supporting People programme was introduced in April 2003, and provides a structure for funding housing related support services. New services developed after April 2003 have to compete for resources with established schemes within the Borough. The local authority will need to develop plans to meet outstanding needs through the Supporting People programme.
- 10.3.6 Those who currently received care and support services were asked who provided their support. In 29.5% of cases (1,062 implied) support was provided by Social Services / Voluntary Body. In the majority of cases (80.7% or 2,911 implied cases), support was provided by family / friends / neighbours.

10.4 Adaptations

- 10.4.1 Three questions sought information from all households in the Borough on the degree to which the home had been built or adapted to meet the needs of disabled persons.
- 10.4.2 9.3% (3,269 implied) of properties had been adapted, slightly lower than the average level found in other recent DCA surveys (around 10-11%). The split by tenure is set out in the table below.

Table 10-3 Adaptations by Tenure

Question 11a by Question 2

Tenure	%	N ^{os} implied
Owner occupied with mortgage	4.6	776
Owner occupied no mortgage	10.7	1,012
Private rented	2.8	86
Council rented	26.6	1,066
HA rented	20.3	255
Shared Ownership*	10.8	12
Living rent free *	32.8	62

**low level of data*

no data for tied to employment

- 10.4.3 Adaptation in the Council rented sector was relatively high at 26.6%. Adaptations for owner occupied properties with no mortgage (10.7%) were not far above the average for the Borough, despite the fact that a higher proportion of older persons tend to be within that sector.

- 10.4.4 4,122 implied households actually responded to the question on which adaptations had been provided, suggesting an adaptation level of 11.1% (rather than 9.3% in 10.4.2 above). The following adaptations were identified based on responses to a multiple-choice question, respondents making around 2.3 choices on average.

Table 10-4 Types of Adaptations Provided / Needed

Question 11b & 12

Adaptations	Provided		Needed	
	% households	N ^{os.} implied (all choices)	% households	N ^{os.} implied (all choices)
Bathroom adaptations	53.7	2,211	25.8	1,653
Handrails / grabrails	52.1	2,147	17.3	1,111
Access to property	35.8	1,477	14.3	917
Ground floor toilet	32.6	1,344	21.9	1,404
Wheelchair adaptations	20.8	856	12.0	769
Vertical lift / stair lift	20.7	852	19.8	1,271
Extension	7.5	310	22.7	1,453
Other	9.2	381	23.2	1,487
Total		9,578		10,065

- 10.4.5 Wheelchair adaptations at 20.8% (856 implied) were above the average level found in recent DCA surveys (around 15-16%). The data taken in conjunction with 10.2.8 above suggests that many adapted premises are no longer occupied by wheelchair users (531 properties implied).
- 10.4.6 17.3% of all households (6,404 implied) responded to a further question on what facilities still need to be provided to ensure current members of the household can remain in the property now or for the next three years. Respondents made 1.6 choices on average.
- 10.4.7 All the main adaptations listed as already provided (bathroom adaptations, handrails/grabrails and access to property) featured less prominently in the list of adaptations still needed as might be expected. Interest in extension was quite significant at 22.7% and 23.2% made the 'other' category one of the choices.

10.5 Supported Accommodation

- 10.5.1 Existing households moving were asked if they were interested in supported housing and what type of supported housing they required.

Table 10-5 Type of Supported Accommodation Required

Question 22

Type	% responses	N ^{os.} implied
Council / HA sheltered housing	72.9	307
Independent accommodation (with external support)	28.3	119
Independent accommodation (with live in carer)	10.1	42
Extra care housing	7.7	32
Private sheltered housing	3.3	14
Residential / nursing home	3.3	14
Total		528

- 10.5.2 Demand for supported accommodation (other than sheltered accommodation) was largely confined to independent accommodation (with external support). The very limited data did not allow meaningful cross-tabulation to respondents with different disabilities or long-term illness.

10.6 Housing Needs of Older People

- 10.6.1 Based on a 94.5% response, 5.2% of existing households (1,820 implied) indicated that they had older relatives (over 60) who may need to move to the Borough in the next three years. 1,897 implied households responded to a further multiple-choice question on the type of accommodation required.

Table 10-6 Accommodation Required by Older Relatives in Next 3 Years
Question 13b

	% responses	N ^{os} . implied
Council / HA sheltered housing	30.8	584
Live with respondent (need extension / adaptation)	25.0	475
Residential care / nursing home	21.7	411
Private sheltered housing	20.6	390
Council / Housing Association property	19.9	377
Private housing	17.4	331
Extra Care housing	12.7	241
Live with respondent (existing) home adequate	9.3	176
Total		2,985

- 10.6.2 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 local residents in DCA surveys. DCA experience shows that local older people seek to remain in their own homes and prefer to receive support at home. In contrast, the children of older parents living outside the Borough tend to predict the need for supported housing.
- 10.6.3 In this case, 20.6% of demand was for private sheltered housing; 30.8% for Council / HA sheltered housing and 21.7% of demand was for residential / nursing home accommodation. 34.3% (651 households implied) indicated that their relative could live with them but in 25.0% of cases (475 implied) the home would need adaptation or extension to accommodate an older relative.
- 10.6.4 The sheltered housing needs of older people within the Borough were captured within the question for all movers within the Borough on supported housing.
- 10.6.5 The combined requirement for sheltered housing in both sectors from existing households living in the Borough and in-migrating parents / relatives is shown below in Table 15-7.

Table 10-7 Sheltered Housing Demand

	Private Market	Affordable Sector	All Sectors
Existing Households	14	307	321
In-migrant Households	390	584	974
Total	404	891	1,295

N.B. Figures taken from Table 10-5 and Table 10-6 excludes 273 sheltered housing units with extra care.

- 10.6.6 The higher level of older accommodation for older people moving into the Borough is common to other DCA Surveys. As discussed in Section 10.6.2 above generally, the forecast is being made by their children who assist in the moving process and this potential future in-migration should be monitored. Conversely, the indigenous older population prefer to continue in the area / surroundings they know and within their own home as long as possible.
- 10.6.7 In total, the data suggests a combined requirement for sheltered accommodation from older people currently living in the Borough (321 households) and those who may in-migrate to be beside their family (974 households) of 1,295 units, 891 in the affordable sector and 404 in the private sector.
- 10.6.8 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.

10.7 Extra Care Accommodation

- 10.7.1 Extra Care Housing supports independent living and increases choice by providing older people with their own homes together with care and support that meets their individual needs.
- 10.7.2 The level of need expressed for extra care accommodation is high. There is a requirement for 241 units (see Table 10-6) to meet the needs of in-migrating parents / relatives over the next three years. There is a small requirement expressed (32 units) for extra care units from existing residents but this would be a tiny sample within the survey.
- 10.7.3 This sector of housing market is relatively new and the growth forecast in the population projections over the next decade to 2016 of those over 80 years of age will increase the need for this type of unit.
- 10.7.4 Because there is no current supply in the Borough it will be important to address this sector within the development of an Older Persons Housing Strategy.

10.8 Key Findings and Strategic Implications

10.8.1 Key Findings

- 20.1% (7,126 implied) households in the Borough included a member with a disability.
- 45.7% of those with a disability suffered from walking difficulties; 12.7% contained a member who was a wheelchair user.
- 3,530 people with a disability indicated that they also had a support need. Support was provided primarily by friends and family (80.7%).
- 9.3% of properties have been adapted, but those houses that had been adapted for wheelchairs were not necessarily where a wheelchair user lived;
- Demand for supported accommodation (other than sheltered accommodation) from existing households within the Borough was predominantly for independent accommodation with external support (28.3%).
- There is a significant expressed need and demand for sheltered accommodation for older people, totalling 1,295 units over the next three years. 321 of this demand is from existing residents and 974 from in-migrating parents / relatives of existing households in the Borough.

10.8.2 Strategic Implications

- 10.8.3 Dartford Borough has an ageing population with a high level of disability. The housing and support needs of elderly and disabled households both now and the future must be considered at a strategic level. The appointment of a commissioning manager for older people's services and development of an older persons commissioning strategy and separate accommodation strategy could provide a platform for future development of accommodation and support services for older people with disabilities.
- 10.8.4 Demand from existing households is primarily for sheltered housing in the social housing sector (72.9%) and independent accommodation with external support (28.3%). Resources should focus on the provision of home based support services and adaptations for elderly people living at home in both social rented and owner occupied housing.
- 10.8.5 Support services rely heavily on help provided by family and friends. Carer support networks should be recognised and used to complement rather than replace statutory provision.
- 10.8.6 The population profile outlined in Section 3 of this report and the population projections as highlighted in the Housing Market Assessment report would suggest a growing future need for extra care provision. Current demand for sheltered housing, if not met, may develop into demand for extra care housing over time. Although a high proportion of older people may have their own resources to meet their accommodation, care needs and provision should not be exclusively in the social rented housing sector, others will need financial support to enable them to access housing support services.
- 10.8.7 The detailed analysis of the existing sheltered stock and of future provision to address changing needs in view of the future demographic profile of increasing numbers of people over the age of 80 should be assessed within the development of a detailed Older Persons Housing Strategy.
- 10.8.8 The level of future in-migration from parents of existing residents is a growing element of this sector of the market. There is a high level of demand expressed for affordable sheltered and extra care units for these households, much of which may be able to be addressed through a shared equity mechanism.

11 BLACK AND MINORITY ETHNIC NEEDS

11.1 Introduction

11.1.1 This section looks at the specific housing needs of BME households living in Dartford Borough. As well as data on future housing needs and preferences this section also includes an overview of the current housing circumstances of the group.

11.2 Ethnic Group

11.2.1 In the case of ethnic origin, the breakdown provided in Table 11-1 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 11-1 shows that 32,847 (91.7%) of households ethnic origin was British. The remaining 2,963 (8.3%) of household's ethnic origin fall into 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 5 years so the figures are not directly comparable.

Table 11-1 Ethnic Origin

Ethnic Origin		%	N ^{os.} implied	Local Area Census 2001 *
White	British	91.7	32,847	92.7
	Irish	0.8	271	1.4
	Other White	2.2	802	1.6
Mixed	White & Black Caribbean	0.2	62	0.1
	White & Black African	0.2	89	0.1
	White & Asian	0.3	118	0.2
	Other Mixed	0.4	141	0.2
Asian or Asian British	Indian	1.4	511	1.4
	Pakistani	0.0	0	0.1
	Bangladeshi	0.0	9	0.1
	Other Asian	0.8	276	0.5
Black or Black British	Caribbean	0.3	101	0.4
	African	0.9	318	0.5
	Other Black	0.1	32	0.1
Chinese	Chinese	0.3	118	0.4
Any other	Any other **	0.4	115	0.2
Total		100.0	35,810	100.0

* © Crown Copyright (Census)

** Including 24 'Gypsy & Traveller' Households

11.2.2 207 black and Minority Ethnic (BME) respondents provide statistical validity of ± 6.95 this sample represents 2,963 implied households which have been drawn from the survey and analysed separately to give an insight into the specific housing needs of BME households in the Borough. The BME respondents include categories of 'White Irish' and 'White Other' (in line with the Census definition) which represents 1,073 (36.2%) of BME implied households across the Borough.

11.3 Current Housing

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

Table 11-2 Property Type by Number of Bedrooms
Question 1 by Question 3

Type	1-bed		2-bed		3-bed		4-bed		5+ bed		Total
	%	N ^{os} .	%	N ^{os} .	%	N ^{os} .	%	N ^{os} .	%	N ^{os} .	N ^{os} .
Semi-detached	0.0	0	5.6	44	73.0	572	17.1	134	4.3	34	784
Detached	0.0	0	0.0	0	14.9	57	59.7	227	25.4	97	381
Terraced	4.8	47	40.6	395	50.4	490	4.2	41	0.0	0	973
Bungalow	0.0	0	52.8	47	18.0	16	29.2	26	0.0	0	89
Bedsit / Flat / maisonette	50.3	333	39.8	264	9.9	66	0.0	0	0.0	0	663
Total		380		750		1,201		428		131	2,890

11.3.2 The majority of respondents live in terraced accommodation (33.7%) and semi-detached properties (27.1%). 50.4% of respondents living in terraced properties have three bedrooms. 73.0% of those in semi-detached houses also have 3-bedrooms.

Table 11-3 Access to Basic Facilities
Question 6

Facilities	N ^{os} .	BME %	All households
Central heating (all rooms)	2,491	85.9	87.4
Central heating (partial)	224	7.7	6.3
Double glazing (all rooms)	2,179	75.1	83.8
Double glazing (partial)	313	10.8	7.8
Hot water tank jacket	1,360	46.9	59.8
Cavity wall insulation	718	24.7	28.5
Loft insulation	1,614	55.6	70.4
Draught proofing	475	16.4	20.5
Water pipes insulated	833	28.7	40.9
Room heaters	502	17.3	15.0

- 11.3.3 Households with central heating at 93.6% (compared with 93.7% for the whole population) were above the national average in the 2001 Census (91.5%). The findings however were below the average of 94% found in the 2001 English House Condition Survey (EHCS). Full double glazing at 75.1% (83.8% for the whole population) was above the UK average of 70% (EHCS 2001).
- 11.3.4 78.1% of respondents indicated that their homes were adequate. 623 (21.9%) of BME households indicated their home was inadequate. Respondents were asked to indicate the reasons why the accommodation was not suitable, and these are outlined in Table 11-4 below.
- 11.3.5 Table 11-4 below sets out the other choices with all respondents opting for solutions likely to require a move. A total of 713 BME households answered the question with 1,292 responses, giving an average of 1.8 choices per respondent.

Table 11-4 Inadequacy of Present Accommodation
Question 8

Reasons	N ^{os} .	BME (%)	All households (%)
Too small	515	72.2	60.9
Needs improvements / repairs	287	40.2	37.8
Too costly to heat	188	26.4	13.4
Rent / mortgage too expensive	124	17.4	14.3
Housing affecting health	108	15.1	10.5
Suffering harassment	49	6.8	6.8
Tenancy insecure	21	3.0	3.8
Too large	0	0.0	5.9
Total	1,292		

- 11.3.6 The largest issues for BME households was the dwelling was too small (72.2%) compared to 60.9% of the whole population and needs improvements / repairs (40.2%) compared to 37.8% of the whole population. The third largest issue mentioned by BME households was need was too costly to heat, mentioned by 26.4%, of respondents, higher than the whole population at 13.4%.

11.4 Disability / Limiting Long Term Illness

- 11.4.1 Respondents were asked to indicate if any member of the household had a disability or long term limiting illness. 13.8% of the BME sample had a member of their household with a disability or long-term illness, a lower level to that found for the whole population (20.1%). In the majority of cases only one person was affected and in 7.6% of cases, 2 members of the household had a disability or long term illness.
- 11.4.2 BME households were asked about the nature of their disability. The majority of 1st member respondents (53.4%) had a walking difficulty, higher than the general population where the majority of respondents with a disability were also those with a walking difficulty (45.7%). 124 respondents (31.9%) had a limiting long term illness, 22.4% respondents had 'other' physical disability and 20.9% had a visual / hearing impairment. Of the 208 1st member respondents who had a walking difficulty, 116 were aged 60 years or over.

11.5 Moving plans of BME households

- 11.5.1 Respondents were asked the reasons that prevented them moving and the results are shown in Table 11-5 below. The majority of the BME households said that they were unable to afford to buy a home (65.2% compared to 62.2% of the whole population. Lack of affordable rented housing (28.4%) and unable to afford moving costs (26.3%) were also significant reasons for BME households, compared to 30.8% and 34.8% respectively in the whole population.

Table 11-5 **Reasons Preventing a Move**
Question 17e

	N ^{os} .	BME %	All households %
Unable to afford to buy a home	284	65.2	62.2
Lack of affordable rented housing	124	28.4	30.8
Unable to afford moving costs	114	26.3	34.8
Other	54	12.4	19.5
Family reasons	37	8.6	10.4
Location of employment	30	6.8	7.1
Local education choices	0	0.0	4.3
Total	643		

- 11.5.2 Respondents were also asked to indicate the reasons for moving out of Dartford Borough. 517 respondents gave 725 responses making an average of 1.4 choices each. The results are shown in Table 11-6 below.

Table 11-6 **Reasons for Moving Out of Dartford Borough**
Question 17d

	N ^{os} .	BME %	All households %
Employment / access to work	216	41.7	22.6
Family reasons	157	30.4	24.5
Quality of neighbourhood	118	22.8	47.7
Lack of affordable housing	117	22.6	20.5
Education	76	14.6	11.0
Retirement	41	7.9	15.4
Total	725		

- 11.5.3 The most significant reason for BME households leaving the Borough was employment / access to work with 41.7% mentioning this, compared to 22.6% for the whole population. The second most significant reason for BME households leaving the Borough was family reasons mentioned by 30.4% of BME households responding. This was followed by quality of neighbourhood mentioned by 22.8% of BME respondents.

11.6 Existing BME Households Moving

11.6.1 544 BME existing households indicated they would be moving within the Borough in the next 3 years, 565 responses were given regarding questions on type and size of accommodation required. 35.9% indicated they required semi-detached accommodation of which 57.1% required three bedrooms. 30.1% of moving BME household's required detached accommodation, of which 41.8% required three bedrooms.

Table 11-7 Type Required by Number of Bedrooms
Question 18 by Question 20

	Semi-detached	Detached	Terraced	Flat / maisonette	Bungalow	Total
One	0	0	0	30	0	30
Two	68	0	85	17	0	170
Three	116	71	8	0	52	247
Four	19	59	0	0	0	78
Five or more	0	40	0	0	0	40
Total	203	170	93	47	52	565

No data available for, houseboat / caravan and mobile home.

11.6.2 An assessment was made regarding the type of accommodation required, by preferred tenure. The main preference made by BME households moving was for Owner Occupation (47.2%; 251 implied) followed by Council Rent (14.1%; 75 implied).

Table 11-8 Type Required by Tenure Preferred
Question 18 by Question 21

	Semi-detached	Detached	Terraced	Bungalow	Flat / maisonette	Total
Owner occupation	73	118	42	13	5	251
Private rent	49	0	18	0	0	67
Council rent	62	0	0	0	17	79
HA Shared Own.	2	18	0	40	0	60
Discounted housing to buy	17	34	0	0	24	75
Total	203	170	60	53	46	532

No data available for supported housing, houseboat / caravan/ mobile home.

11.6.3 As Table 11-8 above shows, of those requiring semi-detached accommodation 36.0% preferred Owner occupation. Of those requiring detached accommodation 69.4% preferred owner occupation and those requiring terraced accommodation 70.0% preferred owner occupation and of those requiring flat / maisonette accommodation 52.2% preferred discounted housing to buy.

11.7 New / Concealed Households Moving

- 11.7.1 200 concealed BME households are forming within the Borough over the next three years. 15.0% are planning to form now, 22.0% of them are forming within 1 year, 36.5% within 1 to 2 years and the remaining 26.5% are forming between 2 and 3 years. In comparison to the general population where 19.8% are forming now, 27.1% are forming within 1 year, 28.9% between 1-2 years and 24.2% between 2-3 years. (Please note overall responses gained from BME households moving were based on a low level of data).
- 11.7.2 BME households were asked how many children would be forming in each new household. 17.9% already had two children and a further 36.3% had a child due. This is compared to the general population in which of the 2,412 respondents responding to the question, 4.7% had a child due, 9.1% had one child and 4.1% had two or more.
- 11.7.3 47.6% of concealed BME households said that they required a terraced house, 32.4% a semi-detached house and 18.9% said that they require a flat / maisonette. 1.1% of concealed BME respondents required a detached house. There was no other preference for any other property type.
- 11.7.4 57.1% of concealed BME respondents said that they require two bedroomed accommodation and 33.7% said they needed three or more bedrooms. 9.2% stated that they required one bed accommodation.
- 11.7.5 41.9% of demand from concealed BME households moving was for owner occupation, followed by preferences for HA rent (29.9%), discounted housing to buy (14.5%) and Council rent (13.7%).

11.8 Key Findings and Strategic Implications

11.8.1 Key Findings

- 11.8.2 207 Black and Minority Ethnic (BME) returns, representing 2,963 implied households have been drawn from the Survey and analysed separately to give an insight into the specific housing needs of BME households in the Borough. The BME returns include the categories of 'White Irish' and 'White Other' which represent 1,073 implied households across the Borough.
- 11.8.3 33.7% of BME households who responded to the survey are living in terraced accommodation and 27.1% in semi-detached accommodation.
- 11.8.4 40.2% of those BME households, who said their home was inadequate, cited that their accommodation was in need of improvements / repairs compared to 37.8% of all households. Levels of central heating and double glazing are slightly lower than for the whole population.
- 11.8.5 72.2% cited that their accommodation was too small, higher than the whole population (60.9%).
- 11.8.6 13.8% of BME households had a member with a disability, a lower level to that found for the whole population (20.1%). 53.4% had a walking difficulty and 31.9% had a limiting long-term illness.
- 11.8.7 65.2% of BME households, who wished to move but cannot, stated this was due to being unable to afford to buy a home compared to 62.2% of the whole population.
- 11.8.8 The incomes of BME households are higher than those of all households in the sample. 10.8% of BME households had incomes below £10,000, compared to 18.4% in the whole population, lower than the corresponding UK figure (20.3%). 61.7% of BME households, on the basis of the survey data, had incomes above £27,500 compared to 50.5% in the whole population.
- 11.8.9 Employment / access to work (41.7%) and family reasons (30.4%) were the main reasons for leaving Dartford Borough, compared to 22.6% and 24.5% respectively in the whole population.
- 11.8.10 The majority of existing BME households moving within the Borough in the next three years stated they required semi-detached accommodation with three bedrooms and the majority stated owner occupation as their preferred tenure.
- 11.8.11 200 concealed BME households are forming within Dartford Borough over the next three years. The majority require terraced accommodation with two bedrooms. It should be noted that responses relate to a low sample.

11.8.12 Strategic Implications

- 11.8.13 Although Dartford Borough has a small BME community, legislation and guidance none the less requires the local authority to adopt a strategic approach to delivering housing services to meet the differing needs of local communities.
- 11.8.14 The Housing Strategy needs to address the need for larger units of accommodation for BME households. Housing transfers and the housing exchange policy should be sensitive to the needs of BME households living in over crowded homes.
- 11.8.15 The need of BME elders for independent accommodation should be further examined. In the context of an ageing population, the needs of BME elders should be considered alongside the needs of all older people in the Borough.
- 11.8.16 Information and evidence on adaptations should be targeted at BME households. A high level of disability was found within the BME sample.

12 KEY WORKER HOUSING ISSUES

12.1 Introduction

- 12.1.1 Key Worker households are part of the overall calculation of affordable need incorporating all households in the same income categories, although their employment can be important to local service provision.
- 12.1.2 The survey identified whether household members worked in the Public Sector. If the respondent is employed in the Public Sector and specified that they work within Dartford Borough, they have been identified as 'Key Workers'.
- 12.1.3 In this section the analysis of key workers has been split into two groups: those from existing households and those from concealed households, as these groups are affected by different issues.

12.2 Housing Issues of Key Workers from Existing Households

- 12.2.1 Respondents and their spouse / partner were asked to state which area of Public Sector employment they worked.
- 12.2.2 3,908 implied households (10.6% of all households in the Borough) gave details of their work in the public sector, with 27.8% (1,085) working as School / FE / College teachers, 26.7% (1,044 implied) indicating they work as Nurses and other NHS staff, 22.4% (877 implied) work as Local Authority staff and 19.5% (762) work in 'Other' public sector occupations.
- 12.2.3 Numbers working as Fire Service staff and Police Officers were lower than all other areas; 2.4% (93 implied) working as Fire Fighters and 1.2% (47 implied) are Police Officers.
- 12.2.4 Data in Section 3 of this report outlined the income of key workers in the survey sample, establishing that between 33.2% and 60.2% of key workers would be unable to afford market housing:
- 51.2% of Local Authority Staff;
 - 38.1% of Nurses & other NHS Clinical staff;
 - 33.2% of School / FE / College Teachers;
 - 34.5% of Fire Fighters;
 - 60.2% of 'Other' Public Sector Staff.
- 12.2.5 A series of cross tabulations on households who work in the public sector were analysed, to try and gather information on their tenure preferences and the types of housing they can afford to access.
- 12.2.6 Firstly those who have already decided to leave the Borough were examined. 8.7% (340 implied) of the key workers identified in 12.2.2 are existing households leaving the Borough. 53.8% are leaving due to the quality of the neighbourhood. A further 32.4% are leaving due to a lack of affordable housing and 22.6% are leaving due to family reasons.

- 12.2.7 A series of cross tabulations on key worker households who stated they would be moving within the Borough were analysed, to find information on their tenure and house type preferences. It should be noted that only 243 implied key workers responded to the question on tenure, 284 implied on type and 295 implied on size required. In addition there was no data for Fire Fighters or Police staff.
- 12.2.8 Table 12-1 below outlines that 49.7% of the key workers responding expressed a majority preference for owner occupation. When broken down by key worker type, all nurse and other NHS clinical staff and 84.6% of local authority staff stated a preference for owner occupation.

Table 12-1 Tenure Preferred
Question 21

	Local Authority staff (%)	Nurses & Other NHS Clinical staff (%)	School / FE / College Teacher (%)	Other Public Sector (%)	All Key Workers (%)
Owner occupation	84.6	100.0	35.6	37.7	49.7
Private rent	0.0	0.0	30.5	41.9	27.0
Council rent	15.4	0.0	17.0	0.0	9.5
HA Shared Own.	0.0	0.0	0.0	20.4	7.4
Discounted housing to buy	0.0	0.0	16.9	0.0	6.4
Total	100.0	100.0	100.0	100.0	100.0

No data available HA rent.

- 12.2.9 27.0% of all key workers expressed a preference for private rent, when broken down by key worker type this was 41.9% of 'Other' public sector staff and 30.5% School / FE / College Teachers. 9.5% of key workers expressed a preference for Council rented accommodation, 7.4% of households expressed a preference for HA Shared ownership and a further 6.4% expressed a preference for Discounted Housing to Buy, all from School / FE / College staff.

12.2.10 Table 12-2 below highlights that the largest proportion of key workers households stated a requirement for a bedsit / flats / maisonette accommodation (35.2%), this was followed by detached accommodation (21.3%) and terraced accommodation (19.3%).

Table 12-2 Type Preferred
Question 21

	Local Authority staff (%)	Nurses & Other NHS Clinical staff (%)	School / FE / College Teacher (%)	Other Public Sector (%)	All Key Workers (%)
Semi-detached	38.6	0.0	0.0	37.7	16.8
Detached	41.1	28.7	12.5	20.4	21.3
Terraced	0.0	71.3	18.9	0.0	19.3
Bedsit / flat / maisonette	0.0	0.0	56.3	41.9	35.2
Bungalow	0.0	0.0	12.3	0.0	4.8
Supported housing	20.3	0.0	0.0	0.0	2.6
Total	100.0	100.0	100.0	100.0	100.0

No data available Houseboat / caravan / mobile home.

12.2.11 41.1% of local authority staff require detached housing, 38.6% require semi-detached and 23.3% require supported housing. 71.3% of nurses and other NHS clinical staff require terraced accommodation and 28.7% require a detached property. Of the School / FE / College teachers responding, the majority required a bedsit / flat / maisonette (56.3%), followed by terraced accommodation (18.9%).

12.2.12 41.9% of 'other' public sector staff required a bedsit / flat / maisonette, followed by a semi – detached property (37.7%). The quantified unit number needs for Key Worker households are incorporated within the overall market and social sector numbers in Appendix 1.

12.2.13 Concerning the number of bedrooms required by key workers moving within the Borough, the majority of demand was split between one bed and three bed accommodation, 36.4% and 36.3% respectively.

Table 12-3 Number of beds required
Question 21

	Local Authority staff (%)	Nurses & Other NHS Clinical staff (%)	School / FE / College Teacher (%)	Other Public Sector (%)	All Key Workers (%)
1-bed	15.4	0.0	56.4	41.9	36.4
2-bed	0.0	71.3	4.7	15.7	17.9
3-bed	55.4	28.7	26.4	42.4	36.3
4+ bed	29.2	0.0	12.5	0.0	9.4
Total	100.0	100.0	100.0	100.0	100.0

- 12.2.14 55.4% of local authority staff required three bed accommodation, 29.2% required four bedrooms and 15.4% required a one bed property. 71.3% of nurses and other NHS clinical staff expressed a requirement for two bedrooms and 28.7% for three bedrooms. The majority of school / FE / college teachers required a one bed property (56.4%). 26.4% required three bedrooms, 12.5% required four bedrooms and 4.8% required two bedrooms
- 12.2.15 42.4% of 'other' public sector staff expressed a requirement for three bedrooms, 41.9% required one bedroom and the remaining 15.7% required two bedrooms.

12.3 Housing Issues of Key Workers from Concealed Households

- 12.3.1 The response received from concealed key workers moving within the Borough was small. Therefore the data in this section should not be treated as being representative of this group. Neither was any responses obtained from all sections of key workers, with no responses from fire fighters.
- 12.3.2 40.0% (158 implied) concealed workers who responded are 'Other' public sector staff. 24.8% are School / FE / College teachers, 21.3% are Nurses and other NHS staff, 10.4% (41 implied) work for the Local Authority and 3.5% are Fire Fighting staff.
- 12.3.3 Respondents were asked about their total household annual income. 187 implied responses were given. Of the concealed workers responding, 21.4% earn under £10,000, 33.2% earned between £10,001 and £20,000, 39.0% earned between £20,001 and £27,500 and the remaining 6.4% between £27,501 and £32,500.
- 12.3.4 Based on the entry levels to the owner-occupied market in the Borough, which require an income of £28,500, around 94% of the concealed key workers could not afford to owner occupy in Dartford Borough.
- 12.3.5 A series of cross tabulations were analysed looking at key worker households who stated they would be moving within the Borough, to find information on their tenure and house type preferences.
- 12.3.6 The preferred tenures were owner occupation, mentioned by 38.5%, 32.7% expressed a need for private rent, , 9.8% expressed a need for HA rent, 9.7% for Council rent. The remaining 9.3% expressed a need for discounted housing to buy.
- 12.3.7 Concealed key workers were asked what type of accommodation was needed by the new household. 63.1% of key workers said they needed bed-sit / flat / maisonette accommodation, 32.1% needed terraced accommodation and the remaining 4.8% need semi-detached accommodation. There was no expressed need for any other type of accommodation.
- 12.3.8 50.3% of concealed key workers stated they needed one bed accommodation and the remaining 49.7% required two bedrooms. There was no expressed need for three or more bedrooms.

13 DCLG NEEDS ASSESSMENT MODEL

13.1 Model Structure

13.1.1 The model is structured on a 'flows' basis, taking account of recent experience over the previous three years and examining projections over the next two years. It has to be assumed that this 'annualised' data will occur each year to 2016. The primary data gathering will of course be undertaken again before 2016, but unless there are major changes in house prices and incomes it is unlikely that there will be much variation in the overall situation.

13.1.2 Affordable Housing Needs Assessment Model

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

13.1.4 Income Requirement Assumptions

13.1.5 Each category has been adjusted to ensure that proper account is taken of households who can buy the lowest quartile stock in the owner occupied market without assistance (income > £28,500 / £55,400) subject to location. The private rent sector costs are estimated at an access cost of £463 / £700 per month for the vast majority of households in this sector, requiring an annual income of at least £22,200 / £33,600 per annum, subject to location.

13.1.6 Basic Model Structure

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

- B - The Backlog of Existing Housing Need
- N - Newly Arising Need
- S - Supply of Affordable Units
- **(B + N) – S = Overall annual net shortfall (or surplus) of affordable housing**

13.2 B – The Backlog of Existing Housing Need

13.2.1 The first stage of the backlog calculation identifies existing households in living accommodation unsuitable for their needs who need to move to resolve their difficulty. Stage 1 identifies the number of households who specified one or more reasons why their accommodation was inadequate. There were a total of 7,531 reasons for inadequacy given, relating either to property size, condition, heating, affecting health, cost or insecurity of tenure, as detailed in Table 5-8.

13.2.2 Households who stated their accommodation was too small, without specifying any other reason, were tested against the DCLG 'Bedroom Standard' to determine whether they are actually overcrowded and only those households who are overcrowded are assessed to be in inadequate housing.

- 13.2.3 2,991 households gave "Too Small" as one of their reasons but 1,161 also have other reasons and the net group who need to be tested as to actual over-occupation is 1,830 households. 1,270 households are overcrowded by the Bedroom Standard, 207 of whom are moving to a new home outside the Borough. This leaves a figure of 1,063 overcrowded households, of whom 329 have other reasons than "Too Small" and are overcrowded and are already included in the total household number.

Table 13-1 Inadequate Households Test

Households specifying unsuitability issues		4,909
MINUS Reason "Too Small" <u>only</u>	1,830	3,079
PLUS Technically 'overcrowded'	1,063	4,142
MINUS Duplication	329	3,813
Assessed in inadequate housing		3,813

- 13.2.4 The net figure of 3,813 is used in **Stage 1** of the model.
- 13.2.5 The second stage of the unsuitability assessment removes Council / RSL Rented tenants from the calculation of those in inadequate housing, because any move would release a unit of affordable housing, and it is therefore assumed that there would be no overall net effect on the annual flow model. The only exception to this is Council / RSL rented households whose over-occupation issue could not be resolved by the stock flow.
- 13.2.6 There are 824 Council / RSL rented households living in unsuitable accommodation. Of these there are 372 who are technically overcrowded by the 'bedroom standard'. 64 of these households contain a new household about to form which will resolve the overcrowding situation.

Table 13-2 Council / RSL Rented Inadequacy

Council / RSL Rented Unsuitable & Overcrowded	372
MINUS – New Forming Solution	64
MINUS – Moving & Overcrowding Resolved by Stock Flow	183
Net unresolved need (4+ bedroom)	125

- 13.2.7 Only 1.7% of the Council / RSL rented stock of 5,628 units are 4+ bedroom i.e. 94 units, and in the year to 2006 it is estimated that only 6 re-lets of these units became available and therefore there is a need to develop further 4+ bedroom stock to address the needs of these households.
- 13.2.8 Therefore 699 of the Council / RSL households living in unsuitable accommodation can expect to have their issues resolved by the normal process of stock turnover (i.e. 824 – 125) and need to be removed from the total of households with an unsuitability, and this figure is applied in the model at **Stage 2**.
- 13.2.9 The next stage of the unsuitability assessment removes from the total those households whose unsuitability can be resolved 'in situ' (i.e. in their current accommodation). This is derived from HNS data testing the reason for inadequacy of those households who stated their accommodation was inadequate, mainly relating to repairs or improvements to the home.
- 13.2.10 Households who stated their accommodation was too small, 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 require a move.
- 13.2.11 The calculation results in a total of 1,158 cases where an 'in situ' solution is most appropriate and this figure is also applied at **Stage 2**, giving a total of 1,392 households who need to be removed from the unsuitability calculation at this stage.

- 13.2.12 The final stage of the unsuitability assessment takes the sub-total calculated above (**Stage 1 MINUS Stage 2**) and applies to the proportion of households unable to afford to buy or rent a home of a suitable size in order to resolve their difficulty.
- 13.2.13 The 2000 Guidance states that “for existing owner occupiers in unsuitable housing it is important to take account of the existing equity owned” as this would assist a move to suitable accommodation. The 2004 SEERA Guidance however acknowledges that this is extremely complex and the data gathered might not be very accurate and suggests that best practice is to ask the specific question asked in this survey that if the household needs to move to resolve their difficulty, could they afford a home of a suitable size within the Borough.
- 13.2.14 The best practice recommendation is that if they say they can they should be excluded. The question was asked of the 1,722 households in unsuitable housing who need to move living in the private sector, owners and tenants. The result showed that only 34.0% of these households could afford to buy or rent a home of a suitable size in the Borough. The figure of 66.0% who could not do so is therefore applied at **Stage 3**.
- 13.2.15 Homeless households are counted in the Backlog of Need although it is ensured that they are not double counted from any other source. Council records at March 2006 show that 265 households are in temporary accommodation, but only 21 are in a hostel or Bed & Breakfast. Those “homeless at home” or in other general stock should be captured in the survey. 21 is therefore the figure applied at **Stage 4**.
- 13.2.16 The total resultant calculated backlog having taken into account unsuitability, homeless and potential households is then multiplied by a 20% quota at **Stage 6** to progressively eliminate the backlog calculated over a five year period, in accordance with Government Guidance, although the Council can make a Policy decision to eliminate the backlog over a longer period (e.g. 10 years or years to the end of the Local Plan period).
- 13.2.17 It is important to realise that the term Backlog suggests a finite group of households whose needs could be resolved over a five year period. However individual households situations change on a daily basis and it is accepted that whilst that backlog figure will be different in five years time, it will never be zero.

Table 13-3 Backlog of Need – Basic Needs Assessment Model

B - BACKLOG OF NEED		
1.	Households in unsuitable housing	3,813
2.	MINUS – Council & RSL tenants	699
	MINUS – in-situ solution most appropriate or leaving Borough	1,392
		2,091
	<i>Households in unsuitable housing and need to move</i>	<u>1,722</u>
3.	TIMES - Proportion unable to afford to buy or rent	66.0%
4.	PLUS - Backlog - homeless households	21
5.	TOTAL BACKLOG NEED	1,157
6.	TIMES - Quota to progressively reduce backlog	(20%)
7.	ANNUAL NEED TO REDUCE BACKLOG	231

13.3 N – Newly Arising Need

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

Table 13-4 Time of Move – New Forming Households

Time of Move	Nos. implied	Annual Average
Now / Within 1 year	1,131	915
1 - 2 years	698	

- 13.3.3 The table shows that the annual average new household formation level is 915 households per annum.
- 13.3.4 In order to avoid double counting due to two-person household formation, duplication is removed. 44.9% of concealed households forming over the next two years specified formation as a couple, but only 45.5% of these were with a partner who lived separately elsewhere in the Borough, which would cause a double count ($44.9\% \times 45.5\% = 20.4\%$).
- 13.3.5 However data on recently formed households suggests that couple formation might increase to 63.4% and the 45.5% has therefore been removed from this higher level in the table below ($63.4\% \times 45.5\% = 28.8\%$).

Table 13-5 Double Counting Removal

New household formation (gross p.a.)	915
MINUS - Two person formation (28.8%) x 0.5	132
Total	783

- 13.3.6 This results in an annual average formation level of 783 households per annum, used at **Stage 8** of the model.
- 13.3.7 The income of recently formed households has been used to test future new forming households ability to both purchase in the lower quartile stock and access private rental of one and two bedroom units suitable for their requirements. 52.8% of new forming households are considered to be unable to purchase in the market, with 29.2% unable to rent.
- 13.3.8 Irrespective of household intention or preference to private rent, the proportion of households unable to access this sector is used in **Stage 9** of the Model
- 13.3.9 The data on recently formed households' income was based on responses from those who formed their first home in the Borough over the year. It is likely that income levels of this group at the point of actual access to the market may be lower in some cases than it is now, and the proportion used is therefore an under-estimate of those who cannot access housing without assistance.
- 13.3.10 There were no households who left ex-institutional accommodation moving into community in the year to March 2006. A figure of zero is used in **Stage 10** of the Model.

- 13.3.11 Stage 11 of the model identifies households who fell into priority need during the last year. Priority need is those households whose circumstances need to be addressed quickly and usually these households are homeless, in high medical need, suffering harassment, living accommodation which is unfit or in high levels of disrepair or have insecure tenancies.
- 13.3.12 Data from the Council's waiting list separates applicants into bands based on their needs, but does not allow interrogation of individual circumstances within each band.
- 13.3.13 The net new applications within the highest application group (Band A) is 21 households over the year. Band B, a large group of 318 households contains some households in priority need but as these cannot be identified separately they are not incorporated in the priority need calculation.
- 13.3.14 220 households were accepted as homeless and in priority need over the last year, in addition to households in Bands A and B, as they are not recorded in the waiting list.
- 13.3.15 In total 241 households are therefore assessed as falling into priority need each year and this figure has been used as the annual level at **Stage 11**, although it is accepted this under-estimates total priority need.
- 13.3.16 The survey data identified 177 in-migrant households in the last three years who live in Council or RSL rented accommodation (59 per annum). Additionally there was an annual average over the last three years of 307 in-migrant households living in the private rented sector, 27 of whom were in receipt of housing benefit and a total of 86 households (59 + 27) unable to afford market housing without support is used at **Stage 12**.

Table 13-6 Newly Arising Need – Basic Needs Assessment Model

N - NEWLY ARISING NEED		
8.	New household formation	783
9.	TIMES % unable to buy (52.8%) or rent (29.2%) in market	(29.2%) 229
10.	PLUS - Ex-institutional population moving into community	0
11.	Existing households falling into priority need	241
12.	In-migrant households unable to afford market housing	<u>86</u>
13.	TOTAL NEWLY ARISING NEED	556

13.4 S – Supply of Affordable Units

- 13.4.1 The annual supply of affordable units over the last three years is used in the model as a prediction for future annual affordable housing supply which is likely to arise.
- 13.4.2 It is important firstly to establish the average stock re-let level and data from both the HSSA returns and CORE has been studied for the three years to 31/03/2006, which shows the following:-

Table 13-7 2004 to 2006 Affordable Council Housing Supply (HSSA)

Council Re-lets	2003 / 04	2004 / 05	2005 / 06	Average
HSSA Return	331	336	423	363

- 13.4.3 The overall average re-let figure for the Council stock for the three year period in the HSSA return is 363 units per annum.

Table 13-8 2004 to 2006 Affordable Housing Supply (HSSA & CORE)

RSL Re-lets	2003 / 04	2004 / 05	2005 / 06	Average
HIP Return	-	43	68	56
CORE Data *	46	50	52	49
Average	-	47	60	-

* © CORE, Housing Corporation

- 13.4.4 The overall average figure for the last two years in the HSSA return is 56 units per annum. However, the CORE data appears to be more consistent over the last three years and therefore we have used the CORE average of 49 units per annum, added to the 363 Council re-lets to make a total of 412 at **Stage 14** of the needs model.
- 13.4.5 Shared ownership units are estimated at 331, based on 2001 Census numbers of 229 plus 102 units built up to March 2006. Assuming a resale rate based at 7.1%, the same as social stock re-lets, 24 units would become available each year and this number is also incorporated at **Stage 14**.
- 13.4.6 **Stage 15** of the needs model involves assessing how increased vacancies and units taken out of management will have an effect on the annual flow of affordable housing. The calculation takes the average annual right to buy level, multiplied by the average re-let rate of the stock. The table below shows the right to buy levels from Council data for the three years to 31/03/2006.

Table 13-9 2004 to 2006 Right to Buy Levels

	2003 / 04	2004 / 05	2005 / 06	Average
Right to Buy	122	43	37	67

- 13.4.7 The average annual right to buy level is 67 units per annum. With an average stock re-let rate of 7.1% per annum, this leads to a total of 5 units per annum applied at **Stage 15**.
- 13.4.8 **Stage 16** of the needs model takes account of the annual new affordable housing supply. The HSSA returns for the three years to 31/03/2006 show the following recent new unit trends:-

Table 13-10 2004 to 2006 New Affordable Housing Supply (HSSA)

Supply	2003 / 04	2004 / 05	2005 / 06	Average
New RSL Supply	198	84	41	108
Other New Supply	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Total	<u>198</u>	<u>84</u>	<u>41</u>	<u>108</u>

- 13.4.9 The level of new supply over the last three years has been declining, the average annual new delivery level standing at 108 units. Immediate future planned new delivery is expected to rise to 160 units in 2006 / 07 and 140 units in 2007 / 08. It is normal practice to take account of the average annual level over the last three years but in view of the inconsistent supply a zero level has been applied at **Stage 16**.

13.4.10 It will be important to monitor actual new delivery levels when the model is updated annually, particularly in view of future growth in the planned levels over the next two years.

Table 13-11 Supply of Affordable Units – Basic Needs Assessment Model

S - SUPPLY OF AFFORDABLE UNITS		
14.	Supply of social re-lets (412) and Shared Ownership re-sales (24)	436
15.	MINUS Increased vacancies (if applicable) and units taken out of management. Right to Buy	<u>5</u>
	<i>Net affordable re-let supply</i>	431
16.	PLUS - Committed units of new affordable supply	<u>0</u>
17.	AFFORDABLE SUPPLY	431

13.5 Affordable Housing Needs Assessment Model

B - BACKLOG OF NEED		
1.	Households in unsuitable housing	3,813
2.	MINUS – Council & RSL tenants	699
	MINUS – in-situ solution most appropriate or leaving Borough	1,392
		2,091
	<i>Households in unsuitable housing and need to move</i>	<u>1,722</u>
3.	TIMES - Proportion unable to afford to buy or rent	66.0%
4.	PLUS - Backlog - homeless households	21
5.	TOTAL BACKLOG NEED	1,157
6.	TIMES - Quota to progressively reduce backlog	(20%)
7.	ANNUAL NEED TO REDUCE BACKLOG	231
N - NEWLY ARISING NEED		
8.	New household formation	783
9.	TIMES % unable to buy (52.8%) or rent (29.2%) in market	(29.2%)
10.	PLUS - Ex-institutional population moving into community	0
11.	Existing households falling into priority need	241
12.	In-migrant households unable to afford market housing	<u>86</u>
13.	TOTAL NEWLY ARISING NEED	556
S - SUPPLY OF AFFORDABLE UNITS		
14.	Supply of social re-lets (412) and Shared Ownership re-sales (24)	436
15.	MINUS Increased vacancies (if applicable) and units taken out of management. Right to Buy	<u>5</u>
	<i>Net affordable re-let supply</i>	431
16.	PLUS - Committed units of new affordable supply	<u>0</u>
17.	AFFORDABLE SUPPLY	431
	Annual need to reduce backlog (B)	231
	Newly arising need (N)	<u>556</u>
	TOTAL AFFORDABLE NEED (B + N)	787
	Affordable supply (S)	<u>431</u>
18.	OVERALL ANNUAL SHORTFALL (B + N) - S	<u>356</u>

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

13.6 Needs Assessment

- 13.6.1 The total affordable housing need annually is for 787 units. Net re-lets of the existing social stock, after Right to Buy (RTB) impact, average 431 units and are the major means of addressing the scale of need identified.
- 13.6.2 After allowing for existing stock net rental re-let and shared ownership re-sale supply, there will still be a total annual affordable housing shortfall of 356 units, 3,560 units in total over the ten years to 2016.
- 13.6.3 Based on the average new unit supply of around 108 units over the 3 years to 2006, this level of annual need is four times the number of units able to be provided from new delivery and conversions resulting in growing levels of unmet need each year. 160 units are planned in 2006 / 07 and 140 in 2007 / 08 (an average of 150 units a year) and it will be important to monitor actual delivery levels in annual updates.
- 13.6.4 Additionally, 550 existing and 272 concealed households intend to leave the Borough over the next three years because of a lack of affordable housing to buy or rent. These are not included in the needs assessment calculation, although this could be justified.

14 PLANNING AND DELIVERY

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 Whilst the survey data provides identified demand levels in each strategic housing area, the Council must apply its own judgement as to the suitability of sites for affordable housing for low income families and new forming households unable to enter the private market, particularly related to the nature of the area and provision of services and other planning policy requirements.

14.2 Affordable Housing

- 14.2.1 The Council needs to define affordable housing in setting future planning policy and DCA would suggest that as simple a definition as possible be provided. The following text identifies the requirement but leaves the percentage to be achieved as an issue for negotiation on a site by site basis.
- 14.2.2 The DCA definition of affordable housing is:-
“Affordable housing is that provided with subsidy, both for social rent and intermediate 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”.
- 14.2.3 The DCA definition of affordable housing has been used consistently since 1996 and has always been accepted by Inspectors at Local Plan Inquiries over the last 10 years. DCA believe that their definition has provided greater clarity than that in previous Guidance and this is supported by the fact that the principle of the incorporation of the word ‘subsidy’ has been followed in the Good Practice Guidance published in January 2004 by the South East Regional Assembly (SEERA):-
“housing provided with a subsidy to enable the asking price or rent to be substantially lower than the prevailing market prices or rents in the locality”.
- 14.2.4 This principle has also been followed in Policy H4 of the Draft South East Plan, which mentions “subsidy” three times in the policy text.
- 14.2.5 The PPS3 definition of affordable housing is :-
“Affordable housing includes social rented housing and intermediate housing, provided to specified eligible households whose needs are not met by the market”
- 14.2.6 It is important to clarify what subsidy is because it has been wrongly attributed to public sector grant only in the past. 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.

14.2.7 The types of affordable housing comply with the definition and which DCA have used for over 5 years are as follows:-

Social Rent

- *RSL (or other body approved under the Housing Act 2004) units for rent; and*

Intermediate Housing

- *shared ownership (now HomeBuy);*
- *shared equity where land value is retained to provide housing for sale at below market levels and where control of the 'equity discount' can be retained as long as they are needed;*
- *intermediate housing for rent, also using land value.*

14.2.8 These definitions are also those provided in the Housing Market Assessments – Draft Practice Guidance December 2005 and are mirrored in PPS3 Annex B. 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.

14.3 Low Cost Market Housing

14.3.1 Low cost market housing units which are provided without subsidy to meet the needs of households with income levels just adequate to access the housing market are 'starter' homes. These are part of the general housing market and an important contributor to the need for small units in the stock, but are not affordable housing.

14.3.2 The new Planning Policy Statement (PPS3) Housing, states for the first time since the introduction of low cost market housing into Guidance in 1996 that:-

"Intermediate Housing differs from low cost market housing (which Government does not consider to be affordable housing)

14.3.3 A household able to buy a house-builders cheapest new unit is not included in our calculation of affordable housing need because they could buy market re-sales and do not qualify for affordable housing.

14.4 Perpetuity

14.4.1 PPS3 also emphasises that additional affordable housing units provided through acquisition, conversion or new delivery add to the available affordable stock in the long term. Many past initiatives have provided subsidy which has been of benefit to the first occupier only and perpetuity providing control of the subsidy element, whether provided by free land, grant or discount is vital if the benefit is to be passed to subsequent occupiers for as long as it is needed.

14.5 Overall Target Levels

14.5.1 The annual level of outstanding affordable need of 356 units, after allowing for current re-let supply is clearly not economically deliverable or sustainable, bearing in mind past new supply levels averaging 108 units each year. Despite the evidence of the scale of need from existing and concealed households, there are wider issues to consider when setting targets for delivery of affordable housing from new developments. Primarily there is a need to build viable, sustainable developments.

- 14.5.2 The Kent & Medway Structure Plan requires Local Development Frameworks to include a target for affordable housing, having regard to the objective that at least 40% of new housing provision in the County should be affordable, including for key workers.
- 14.5.3 The Kent & Medway Structure Plan (July 2006) makes provision in Policy HP1 for an allocation for Dartford of 800 units a year for 2006 to 2011. The 2011 to 2016 period increases to 900 units a year. There is an overall average of 825 units per annum in the provision between 2001 and 2016, 12,375 units in total.
- 14.5.4 The Draft South East Plan makes provision in Policy H1 for 785 units each year to 2026, a slightly lower average level.
- 14.5.5 Not all of the allocation will be on qualifying sites as some market delivery will be on sites below the minimum threshold level. However the total affordable need of 356 is 45% of the full annual housing allocation of 785 each year in the period 2006 to 2026.
- 14.5.6 Policy H4 of the Draft South East Plan 2005 requires Local Development Frameworks to have regard to an overall regional target of 35% when setting targets. On a sub-regional level for Kent Thames Gateway, the Draft South East Plan sets an indicative target for affordable housing in Policy KTG2 of 30%, based on the whole allocation and assumes every site would be suitable negotiation for affordable housing. This proportion includes both social housing for rent and subsidised intermediate market housing to meet the needs of lower income households, key workers and those on average incomes unable to purchase.
- 14.5.7 However this is a regional target and it is the responsibility of local authorities to set targets to address local need identified in an assessment. The Housing Needs and Market Assessment is not the only basis for the Council decision on target levels but it is the major element. Based on the evidence found in this assessment the total affordable housing target level, purely on a arithmetic basis should be 45% of all suitable sites, subject to viability ($356 / 785 = 45\%$).
- 14.5.8 However, the impact of the major regeneration in the Borough from Thames Gateway is that the annual allocation level will not be representative of the scale of new delivery. There is projected to be a very significant increase to around 940 units delivered in 2009/10 and increasing to 1,100 in 2010/11. The assessment has calculated need on an annual to 2011 when it will need to be updated again on a more detailed basis than purely that in annual monitoring.
- 14.5.9 This major fluctuation in delivery would result in a wide range of percentage targets on annual basis which is neither practical nor equitable. The Council should therefore consider in the preparation of the Local Development Framework Documents either a numeric annual level of 356 or a percentage which is the average level over the five year period to 2012. The latter would in our opinion be the fairest method.
- 14.5.10 The projected scale of new delivery rises to 1,900 in 2011/12 and remains between around 1,700 and 2,200 each year to 2016. In view of the major variation from 2007/08 the revised target should be considered again after the 2011 assessment is completed.
- 14.5.11 Each site will need to be assessed individually, targets being subject to wider planning and economic viability factors. In the urban areas within the Borough regeneration and sustainability considerations will require a flexible approach to specific site negotiation on the scale and tenure mix which should take account of the turnover of existing social stock locally. Targets may vary on a site by site basis.
- 14.5.12 Complex brownfield sites will be more common in the Borough than in rural districts and the impact of viability and the achievement of wider policy and regeneration objectives will be greater in setting an overall target in site negotiations.

- 14.5.13 Meeting the total need for affordable housing involves a range of initiatives making best use of the existing stock, by bringing empty houses back into use, bringing social sector stock up to Decent Homes Standard, conversions of existing buildings and new delivery through the planning system.
- 14.5.14 Within this target, the tenure mix should address the greater need emerging for intermediate housing. In view of the evidence in the assessment a balance of at least 50% intermediate housing and 50% housing for social rent could be applied to address regeneration priorities and meet the needs of lower income households, key workers and those on average incomes unable to purchase, provided it is delivered at a cost below the cheapest entry level costs in the general market and would be available on a similar basis to subsequent purchasers.
- 14.5.15 The economic benefit which will flow from the scale of regeneration activity will create a higher future level of need for intermediate units from households in employment but still unable to purchase in the local market. Sustainable development should ensure that those that come to work in Dartford are also able to live there.
- 14.5.16 The potential delivery of intermediate housing base on the survey evidence suggest that up to 80% of affordable units could be intermediate but experience has shown that despite households financial ability to live in shared ownership, a lower proportion tend to do so.
- 14.5.17 For this reason perhaps there should be a more detailed research focus on the delivery of intermediate housing to rent in the affordable sector.

14.6 Future Affordable Housing Delivery

- 14.6.1 The tenure balance of new affordable delivery over the last three years has averaged 73% social rented units and 27% intermediate market housing. Planned mix levels will change over the next two years to 37% rent and 63% intermediate housing.
- 14.6.2 The social rented stock in the Borough at 15.7% is low relative to the national average of 19.3% and does not provide adequate turnover to meet the scale of need identified. In determining the balance of tenure mix we have to take into account the number of households who would be able to enter the market through intermediate housing but cannot afford private rent.
- 14.6.3 In view of the scale of need, subsidised affordable units should be negotiated on all suitable sites. The Council should set a 'target' for each site taking into account existing supply, survey demand and other regeneration, planning, sustainability and economic factors.
- 14.6.4 The increases in house prices over the last five years have excluded many 'first-time buyers' from the owner occupied market. We believe therefore that the proportion of affordable housing provided on new sites should encompass more subsidised low cost market housing than would have been the case three years ago when it was a more marginal element of affordable need.

14.7 Intermediate Housing to Buy

- 14.7.1 At the 2001 Census there were only 229 shared ownership units, plus 102 units built up to March 2006, which generate re-sales of only around 24 units per annum (i.e. around two per month). Shared ownership supply is very low relative to the current preference of both existing (41) and concealed (52) households totalling 93 per year, created by high house price inflation, a significant level relative to new delivery.

14.7.2 Concealed households forming express a need (32.2%) or preference (49.7%) for owner occupation but generally around 53% of them have incomes inadequate to be able to purchase, based on the incomes of recently formed households. The sustained period of high house price inflation, however, has impacted on new forming households' ability to buy and requires an increase in supply of low cost housing to assist those on middle incomes including key workers.

Table 14-1 Shared Ownership Cost Examples in the Borough

Property Type	Full Sale Price	Share price	Monthly Cost				Income Required **
			Rent *	Mortgage *	Service Charge *	Total	
1-bed flat	£150,000	£37,500 (25%)	£253	£219	£65	£537	£21,480
1-bed flat	£150,000	£60,000 (40%)	£203	£350	£65	£618	£24,720
1-bed flat	£120,000	£36,000 (30%)	£189	£211	£65	£465	£18,600
2-bed flat	£180,000	£45,000 (25%)	£303	£263	£65	£631	£25,240
2-bed flat	£124,950	£62,475 (50%)	£140	£365	£65	£570	£22,800
2-bed house	£200,000	£100,000 (50%)	£225	£585	£0	£810	£32,400
2-bed house	£210,000	£73,500 (35%)	£307	£430	£0	£737	£29,480
3-bed house	£187,000	£93,500 (50%)	£210	£547	£0	£757	£30,280
3-bed house	£220,000	£110,000 (50%)	£247	£643	£0	£890	£35,600

* Based on recent shared ownership project experience

** Based on housing cost at 30% of gross income

- 14.7.3 To assess the scale of viability of grant assisted shared ownership, recent examples of new build schemes in the Borough were studied. The household income data of moving households has been checked against the market values of one, two and three bed units in these developments.
- 14.7.4 Generally purchases need to be at a 25% to 50% share to be viable for the majority of new forming households. The required income for a 1-bed unit ranged from £18,600 (for a 30% share) to £24,720 (for a 40% share). 2-bed units required an income of £22,800 (for 50% in a 2-bed flat) to £32,400 (for 50% in a 2-bed house).
- 14.7.5 The survey identified a significant level of preference from over 15% of concealed households forming for discounted housing to buy, in addition to a preference from 5% of households for shared ownership. This is a total of 491 households over three years.
- 14.7.6 Existing households expressing preference for affordable housing suggests 271 households see discounted housing to buy or shared ownership as a means of resolving their ability to buy in the housing market, particularly those from the private rented sector.
- 14.7.7 Based on the incomes of recently forming households, around 300 new households a year earn between £18,600 and £32,500, broadly below private rented sector thresholds, who would achieve access to housing through shared ownership at 25% to 50% levels.

14.8 Affordable Rented Accommodation

- 14.8.1 The local relationship between house prices and incomes is such that around 53% of new forming households are unable to purchase in their own right depending on location. Social rented stock is now 15.7% of housing in the Borough, below the national level of 19.3%. The availability of rented stock through re-lets is low relative to the expectation that existing stock flows should address 90% of all need.
- 14.8.2 However in both stock and availability from turnover, the social rented sector provides over 17 times the scale of units (412) to those from shared ownership (24) each year.
- 14.8.3 There is no obvious solution to fully meet the scale of need other than a severe market crash or significant increases in incomes above inflation to solve access to the market for people on both average and below-average incomes in Dartford. There is therefore a need to deliver intermediate housing bearing in mind that the total scale of intermediate housing preference of 254 per year is over 100 units more than the total projected annual future affordable housing delivery over the next two years.

14.9 Discounted Market Rent

- 14.9.1 Around 247 existing households and 316 new households, 563 in total express a need for private rental over the next three years (188) per annum. Initiatives to deliver discounted market rent could well assist households unable to afford full market costs. This is also an option for new unit delivery without grant support.
- 14.9.2 Discounted market rent will only be viable as an option if there is adequate headroom between the cost of market and social sector rents. Average market rent levels range from £463 to £700 per month for 1 and 2-bed flats and 2-bed terraced houses, the entry level stock, suggesting that the potential for this product should be considered in detail.
- 14.9.3 An increase in quality housing provided in this sector could also address the short term needs of key worker and other middle income households expressing interest in shared ownership, especially those at the early stages of their careers or on limited employment contracts who are looking for flexibility in their housing arrangements.

14.10 Needs Distribution by Sub-Area, Tenure Type, Size and Location

- 14.10.1 There will be variance at local level between demand and existing stock supply and the localised balancing housing markets report will be valuable in setting site targets, both to address affordable housing and in particular by house type and size.
- 14.10.2 The survey data disks contain a breakdown of the whole of the future housing needs section of the questionnaire, which can be used by officers to identify specific needs by sub-area by cross-tabulation.
- 14.10.3 The data tables provided give a localised breakdown of each question, analysed both by existing households planning to move and the newly forming "concealed" households and facilitates the preparation of localised housing type and size requirements.
- 14.10.4 Appendix I contains a detailed analysis of the type and size of units required by both existing and concealed households analysed by tenure and location.

15 SURVEY METHODOLOGY

15.1 Purpose, Aims and Objectives

- 15.1.1 Dartford Borough Council formally commissioned DCA in July 2006 to carry out a Borough-wide Housing Needs and Housing Market Assessment.
- 15.1.2 The purpose of the study was to undertake a comprehensive and robust housing needs assessment, to obtain high quality information about current and future housing needs at a local authority level and to inform the development of policies and underpin local housing strategies.
- 15.1.3 The aims of the Housing Needs element of the survey were to establish an up-to-date and comprehensive understanding of housing needs across all Tenures and client group.
- 15.1.4 The objective of the project was to provide a robust and comprehensive analysis to:-
- Support future housing strategy to meet the criteria set out by the DCLG in its good practice guidance and the Housing Strategy Guidance and to prioritise investment decisions;
 - Co-ordinate housing and community care strategies;
 - Confirm the Councils affordable housing policies in the Local Development Framework and assist in target setting for site development briefs and for negotiation in accordance with Circular 6/98 and PPG3.

15.2 Methodology

- 15.2.1 The study consisted of the following elements:-
- A postal questionnaire to 12,000 households across 17 wards;
 - Face to face interviews with 400 households within 6 wards;
 - A housing market survey utilising the Land Registry and Halifax databases and a telephone survey of estate agents on the cost of access level property and on the supply and cost of private rented housing;
 - Secondary data analysis drawing upon Housing Strategy Statistical Appendix (HSSA) and Housing Register data on the flow of social stock and need, 2001 Census, household and population projections and other national research.
- 15.2.2 The questionnaire was designed in consultation with officers of Dartford Borough Council and based upon tried and tested questionnaires used in previous comparable assessments.
- 15.2.3 A large-scale postal survey is the most cost-effective means of identifying the general needs, aspirations and intentions of the population at ward level. Nearly all the housing needs studies undertaken by DCA have utilised postal questionnaire surveys as a means of primary data collection.
- 15.2.4 The questionnaire was designed to gather a comprehensive range of information on existing and new forming households and was structured in three parts.
- 15.2.5 Part One sought information about the existing housing situation including:-
- household composition by gender, age and ethnicity;
 - house type and number of bedrooms;
 - adequacy of current housing to meet the households needs;
 - property repair and improvement requirements;

- forms of heating and energy efficiency facilities;
- housing costs and income;
- employment and travel to work;
- support and adaptation needs;

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

- when people expect to move;
- who is forming new households;
- how much they can afford, the household savings and income;
- preferred tenure, type, size and location of the housing they require;
- supported housing and support service requirements.

15.2.7 The survey questionnaire is provided as an Appendix to this report.

15.3 Sampling

15.3.1 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.

15.3.2 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% at Borough level.

15.3.3 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%).

15.3.4 The postal sample was stratified into 17 wards in the Borough and selected by random probability from the Council Tax Register.

15.3.5 The sample was 33.5% of resident households, determined to ensure statistical validity within each ward. As shown in Table 15-1 overleaf, based on a 17 ward structure a level of ± 1.91 was achieved in this survey.

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

15.4 Promotion

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

15.5 Interview Survey Fieldwork

15.5.1 Mill Field Services were provided with a questionnaire by DCA, utilising the same questionnaire as the Postal Survey. The fieldwork element was combined with the responses from the postal sample and was combined to make one data file. The interview fieldwork for the project began on the 14th July 2006 and was completed by the 29th August 2006.

15.6 Postal Survey Process and Response

15.6.1 The sample of questionnaires was dispatched for delivery on the 2nd August 2006. The return deadline was 23rd August 2006 allowing respondents a period of twenty two days including three weekends for completion and return. The final postal response of 2,343 questionnaires (19.5%) returned provides a robust sample for analysis. When the 400 interviews are added this gives a total response of 2,743.

15.6.2 All areas reached response levels based on household numbers adequate to ensure statistical validity at a confidence level of 95%. The confidence interval ranged from $\pm 7.24\%$ to $\pm 8.64\%$ ward level and was $\pm 1.91\%$ at Borough level.

15.6.3 7.4% of all households in Dartford Borough took part in the Survey. The response rate analysis by ward is detailed in Table 15-1 below.

Table 15-1 Response Rate Ward

Ward	Resident Households	Postal Sample	Postal Responses	Response Rate %	Interview Responses	Total Responses	Confidence Interval \pm %
Bean & Darenth	2,179	600	121	20.2	51	172	7.62
Brent	2,425	800	175	21.9	0	175	7.56
Castle	740	745	135	18.1	0	135	8.61
Greenhithe	2,401	800	134	16.8	0	134	8.64
Heath	2,258	800	150	18.8	0	150	8.16
Joyce Green	1,814	400	71	17.8	100	171	7.65
Joydens Wood	2,747	800	178	22.3	0	178	7.50
Littlebrook	1,807	560	92	16.4	60	152	8.11
Longfield, New Barn & Southfleet	2,460	800	179	22.4	0	179	7.47
New Town	2,980	830	163	27.2	0	163	7.83
Princes	2,496	560	104	18.6	59	163	7.83
Stone	2,690	585	94	16.1	60	154	8.06
Sutton-at-Hone & Hawley	1,683	800	167	20.9	0	167	7.74
Swanscombe	2,740	520	90	17.3	70	160	7.91
Town	1,774	800	128	16.0	0	128	8.84
West Hill	2,215	800	191	23.9	0	191	7.24
Wilmington	1,568	800	171	21.4	0	171	7.65
Total	36,977	12,000	2,343	19.5	400	2,743	1.91

15.7 Survey Weighting

- 15.7.1 The data file was checked against the 2001 Census Tenure data and the Council's Housing Strategy Statistical Appendix for bias and re-weighted where necessary. A copy of the weighting carried out in this survey is provided with the Survey data Tables.
- 15.7.2 Given the nature of the random sample of households within agreed sub-areas embodied in the postal survey, tenure type is expected to provide the main validation of the representativeness of the sample.
- 15.7.3 The data set out below 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 four further years development. The social housing stock has been weighted to the number of units in the HSSA Statistical Appendix at March 2006 by ward.
- 15.7.4 The overall data set is therefore representative of the Borough population and is the basis for the calculation of all the subsequent tables i.e. all responses are given the weight appropriate to the actual tenure balance.

Table 15-2 Tenure of Present Households

Question 2

Tenure	2006 Survey %	N ^{os.} implied	Local Area Census 2001 *
Owner occupier - mortgage	47.1	17,434	46.2
Owner occupier - outright	27.5	10,161	27.3
Council Rented	11.8	4,356	13.3
Private rented / Rent free	9.3	3,439	9.2
HA Rented	3.9	1,430	3.0
Shared ownership	0.3	111	0.7
Tied to employment / Other	0.1	46	0.3
Total	100.0	36,977	100.0

* © Crown Copyright (Census)

- 15.7.5 The private rented sector constitutes 9.3% of households, lower than the national level. This group includes those renting from a private landlord or from a friend or relative. It is important to recognise that the 2001 Census identified 486 households, 15% of those in private rent, who live rent free and the total of normal private rented stock is around 2,600, 7.4% of all units.

15.8 Guidance Model

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

15.9 Definitions

15.9.1 DCA work to a definition of housing requirements that encompasses demand, need and preferences. Households that can enter the general market without intervention of any sort can be defined as demand, whereas those households that are unable to enter the general market without some form of intervention can be defined as having a housing need. Our methodology enables us to identify this distinction by asking for both a household's characteristics in terms of size, current property condition and income and a household's views on suitability of current housing and preferences for moving or modification.

15.9.2 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.”

15.9.3 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. 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.

15.10 Survey Household Data

15.10.1 It should be noted that the “numbers implied” column inserted in some of the tables is DCA's assessment of the total numbers to be derived after applying the appropriate weighting factor based on Ward location and tenure responses to that Ward 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.

15.10.2 Where multiple choice questions are involved, two percentage columns are shown. The first percentage column relates 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. The second percentage column relates the same numbers to the number of households, which in the case of a multiple choice question is likely to give a total in excess of 100% depending on the level of multiple choice made.

15.10.3 All tables included in this report are extracted from the DCA Housing Survey data for the Borough of Dartford, unless otherwise indicated. A comparison is also provided for many results throughout this Report to the average of over 200 DCA Housing Assessment Surveys nationally.

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APPENDIX I

TO FOLLOW AT A LATER DATE

**TYPE, SIZE & TENURE REQUIREMENTS FOR MOVING
HOUSEHOLDS BY SUB-AREA**

APPENDIX II

LAND REGISTRY DATA

APPENDIX III

GLOSSARY OF TERMS

APPENDIX IV

SURVEY QUESTIONNAIRE