



**DERBYSHIRE DALES & HIGH PEAK
JOINT HOUSING NEEDS SURVEY
COVERING THE PEAK SUB REGION**

**FINAL REPORT
MARCH 2007**

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SECTION 1. INTRODUCTION

A. STRATEGIC CONTEXT

- 1.1 The East Midlands Regional Strategy makes clear that access to housing is an acute problem in much of the Peak Sub-Region, especially within the boundaries of the National Park. This arises from high levels of demand from people working outside the area and people moving to the Peak on retirement that push up the price of housing, combined with low levels of local incomes. A limited supply and low turnover of social housing, and a high incidence of second homes exacerbate this.
- 1.2 A strategic housing unit covering the Peak Sub Region (Derbyshire Dales District Council and High Peak Borough Council areas) has been established and the unit has published '*A Joint Housing Strategy for 2005 to 2009*'. This Joint HNS has been commissioned to address and inform both housing strategy and planning policies at the sub-regional and local authority scale.
- 1.3 Our report provides the first assessment of housing needs covering the Peak Sub-Region as a whole. The survey provides information about housing needs at the sub-regional and local authority level and for urban and rural sub-areas. For planning and housing purposes, there is considerable value to be gained from disaggregating information on housing needs and indeed this is recommended good practice. Thus, while emphasis in the text is placed primarily on the sub-regional scale, key findings from the survey are available for ten sub-areas.

Previous housing need surveys were carried out in 2001 separately by Derbyshire Dales District (John Herington Associates) and High Peak Borough (Fordham Research) using rather different geographical sub-areas.

1.4 It is relevant to note that sub-regional housing markets were identified in the research carried out by DTZ Pieda Consulting (DTZ) titled *'Identifying the Housing Markets of the East Midlands, February 2005.'* The Peak Sub-Region was one of the HMAs identified. This research confirms that local housing assessments across plan area(s) should focus on both affordable housing needs and market housing demands. The joint housing needs survey is intended to form part of that assessment which focuses essentially on housing needs with some information about demand for market housing.

1.5 The emphasis on needs-based research is welcome in this sub-region since the severe restrictions on land supply, especially in the Peak District, mean that, to all intents and purposes, only affordable housing will be realistically delivered. However, the Joint HNS does examine housing demand across all tenures and includes reference to:

'the quantity and type of housing which households wish to buy or rent and are able to afford. In other words, it takes account of both preferences and ability to pay.' (ODPM, Local Housing Needs Assessment, Section A2.2, page 116).

1.6 It is important for needs-based research to take a more sophisticated approach to the analysis of affordable housing requirements than has sometimes been the case:

'It is of increasing importance that HNAs not only provide crude numbers of households in need of affordable housing, but information on tenure preferences and ability to afford intermediate housing products such as shared ownership and other forms of subsidised housing other than conventional social rented housing. This implies developing effective means of collecting information on household income and wealth (particularly existing housing equity) and greater sophistication in analysing the ability to afford different sub-market housing products.' (*'Identifying the Housing Markets of the East Midlands'*, February 2005 (DTZ)).

B. SCOPE OF THE REPORT

- 1.7 This Joint HNS report seeks to provide a good understanding of affordable housing needs in the Peak sub-region. It does this by systematically analysing an extensive range of information drawn from primary fieldwork and other secondary sources. It also seeks to advise on how affordable housing policy in the planning framework should respond to the scale of the housing need identified.
- 1.8 While emphasis is given to providing information of value to the constituent authorities at a sub-regional scale, there is a balance to be struck between strategic advice and the natural desire for detailed information about housing needs in every locality. We have sought to resolve this by providing in the text information about some of the key findings for a number of identified sub-areas. These are based on parish groupings (see para 2.3-2.6, Table 2.1 and the accompanying Map).
- 1.9 The report takes into account current government guidance on housing needs assessment, as set out in DCLG: *Local Housing Needs Assessment: A Guide to Good Practice*, which was published in July 2000. JHA gave evidence to the Bramley report at the time of its preparation and is familiar with the broad approach being taken in the guidance, although we do not choose to follow the guide in a slavish way. The guidance focuses on the methodological steps required to provide a numerical calculation of housing need which are set out clearly as the Basic Needs Assessment Table 2.1.

It is our experience that at each point in the steps required to complete the table, technical judgements are required and there is not, in our judgement, a single 'right' judgement to fit all circumstances.

- 1.10 The government's latest ideas on how to assess current and future housing need are set out in the report *'Housing Market Assessments: Draft Practice Guidance'* published for consultation in December 2005. At the time of this commission, this advice was still at draft stage and the Basic Assessment Model set out in the 2000 report has been followed. However, we do take into account some of the advice contained in the draft guidance and acknowledge this in the report. The two local authorities have commissioned a Housing Market Assessment (HMA) that is scheduled for completion by March 2007.
- 1.11 The issue of Key Workers housing is one which is often portrayed as a problem which is unique to the South East or London, simply because these are the regions where policy has been fully developed. But the Joseph Rowntree Foundation report, *'Can work - can't buy: Local measures of the ability of working households to become homeowners'* by Steve Wilcox, indicates that Derbyshire Dales District and High Peak Borough are 2 out of 12 districts in the East Midlands where key worker average incomes are less than 90% of the income required to purchase lower quartile housing.
- 1.12 The National Housing Federation argues that housing must be made accessible to a wider group of workers in rural regions (*Inside Housing, 2 December 2005*). This is especially relevant to the Peak sub-region where difficulties in recruiting and or retaining rural key workers in the sub-region, caused by high house and rental prices, could erode the sub-regions' economy over time.

The report examines whether employers are experiencing problems of recruiting keyworkers and if so, whether accommodation is one of the reasons for this difficulty. If there are keyworkers who may be living outside the sub-region due to the lack of affordable housing can these needs be addressed? The report also examines which groups play key roles in the community and local economy should be included in a local definition of 'rural' keyworkers.

C. STRUCTURE AND APPROACH TO THE REPORT

- 1.13 The principal findings are contained within an Executive Summary. There are seven main sections to this main report.

Section 2. Survey Design, Methodology and Validation explains the geographical framework used for the sample household surveys, the response rates achieved in the interview and postal surveys and the different ways in which the accuracy of both surveys was validated against the 2001 Census findings.

Section 3. A profile of households in the sub-region refers to the basic characteristics of the population as indicated by the surveys. It covers such topics as the tenure and types of existing housing, housing movements in the recent past, moving aspirations and the financial resources of existing households. The focus is on *key findings* – this section does not summarise every piece of information gathered for each sub-area since this is available as a database.

Section 4. Problem housing and the remedies for it - Analyses the number and type of households having a problem with their present home. It examines the remedies for addressing housing needs: firstly, the number of households expecting to need improvements or adaptations in the home ('in situ') rather than moving; secondly, the number of households needing (as opposed to wanting) to move to another property.

Section 5. The Costs of Housing - Focuses on the costs facing households needing and wanting to move at the time of the household survey. The 'bottom of the range' or lower quartile price of properties in the second hand market was obtained from Estate Agents to provide a realistic picture of the house prices available, and other information about average prices (not used in the assessment of affordability) and the price of new build sale homes, was obtained from the Land Registry and local Estate Agents; information about market rents was collected from Letting Agents, and social rents and shared ownership costs from Registered Social Landlords (RSLs).

Section 6. The Affordability of housing – This section addresses the extent to which households in unsuitable housing and needing to move into alternative housing are able to afford the costs of moving. Households already on a Housing Register ('registered') are analysed separately from other households ('unregistered'). The degree to which the Register reflects the housing need identified from the survey is then considered. This section draws upon the information about the financial resources of existing households, set out in Section 3; on the number of existing households living in unsuitable housing and needing to move (including the potential households needing to move now), set out in Section 4; and on information about local housing costs set out in Section 5.

When affordability has been assessed, the characteristics of the households unable to buy and rent are analysed and this covers their age profile and household composition, Key Workers defined in the survey, Black and Minority Ethnic groups, vulnerable older people and people with special needs

Section 7. Newly Arising Need and Supply Forecasts - This section estimates the extent of newly arising need, taking into account new household formation and other relevant factors.¹ It also provides a forecast of newly arising need covering the periods 2006-2011 and 2011-2016. This is set against projected supply, based upon information supplied by the constituent authorities, to arrive at an annual flow assessment of the shortfall in affordable housing provision. It deals with the uncertainties in the housing market by testing differing assumptions about the future: a 'favourable' scenario of low housing costs relative to local incomes, and an 'unfavourable' scenario of more steeply rising house prices relative to local incomes.

¹ see DETR, Local Housing Needs Assessment: A Guide to Good Practice, July 2000, para 4.4 pages 60-63

Section 8. The overall scale of need – the assessment model

This section considers the requirements of government guidance to prepare a basic needs assessment model which all local authorities should try to follow, so far as is practicable.

Part A summarises the information from Section 6 about the proportion of households living in problem housing that are unable to afford moving in the current market and introduces some new information necessary to assess the total size of the backlog.

Part B summarises the expected scale of newly arising need and supply, as set out in Section 7, which provides an estimate of the future annual shortfall in affordable housing, disaggregated by sub-areas.

Section 9. The mix of affordable housing required – The numbers of households unable and able to afford housing is disaggregated to 10 urban and rural sub-areas and the types of housing which would be most appropriate to meet their needs is analysed, taking into account likely changes in the supply situation. Drawing upon information about household incomes and dwelling size needs, this section also examines the appropriate tenure mix for affordable housing, by evaluating the option of 'intermediate' housing, including: shared ownership, sub-market renting and low cost sale.

Section 10. Future demand for market housing – This section analyses the tenure and property aspirations of the larger group of households who want or need to move over the period 2006/7-2010/11 and are able to afford to buy or rent at current market prices. It examines the potential demand for market housing which is the subject of further analysis in the Housing Market Assessment (HMA).

Section 11. Rural key workers – Examines the household characteristics of government defined key workers and the estimated number who currently have insufficient resources to buy or rent a property and are eligible for assistance with their housing costs, using the evidence of the household surveys and the affordability assessment, as set out in Section 6. Indicates the problems and extent of possible demand arising from other rural key worker groups, drawing on a separate postal survey of all employers in the sub-region.

Section 12. Strategic planning implications - This section evaluates the strategic implications of the levels and kinds of housing need identified in the previous sections of the report. Decisions on affordable housing provision are ultimately matters of policy judgement for the commissioning authorities but it is appropriate for consultants to advise on approaches to policy, drawing on the evidence-base which will underpin emerging Local Development Frameworks.

SECTION 2. SURVEY DESIGN, METHODOLOGY AND VALIDATION

Introduction

- 2.1 This section explains the geographical framework used for the sample household surveys, the response rates achieved in the interview and postal surveys and the different ways in which the accuracy of both surveys was validated against the 2001 Census findings.
- 2.2 In the light of the Brief's requirements to '*understand the relationships between urban and rural areas*' (para 3. Brief), we recommended a broad distinction between the main settlements or urban sub-areas and the rural areas, characterised by dispersed rural populations. These sub-areas provided the basis for sampling and analysis.

Urban sub-areas

- 2.3 These were based on parish groupings defined to a large extent by the policy-intentions expressed in the Local Authorities' emerging Local Development Frameworks. The groupings followed in part those defined for the purposes of the 2001 Housing need surveys in both authorities. The urban areas were also considered to have significance as local housing markets. The reason for distinguishing urban areas on policy criteria is that these are the principal priority areas for general housing allocations outside the rural areas (where general allocations are unlikely) and thus the only areas where opportunities for delivery of affordable housing on any scale is likely to occur in the sub-region. Obtaining housing needs information for these areas thus becomes critical input to the realistic framing of appropriate affordable housing targets and thresholds.

Rural sub-areas

- 2.4 Opportunities for delivering affordable housing are severely restricted in all the rural areas of the Peak Sub-Region but especially within the National Park boundary. Opportunities for achieving affordable housing arise largely upon 'exception sites' within or adjoining existing rural communities.

- 2.5 Local authorities are advised to base their housing assessments on areas within which needs are considered 'local' e.g. market towns (Matlock and Ashbourne) or groups of villages or parishes. We followed this advice in grouping areas.

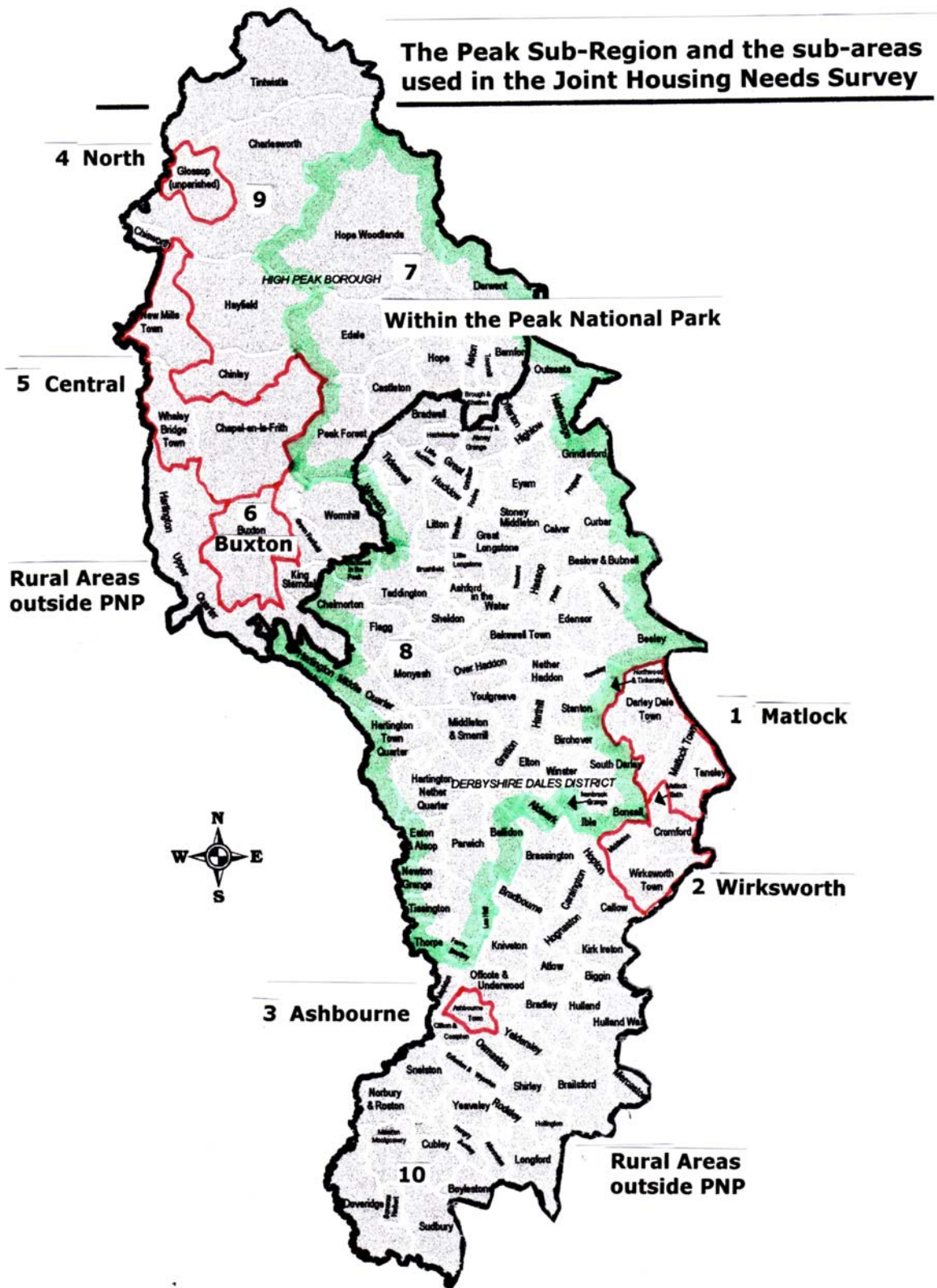
The rural sub-areas for the joint housing needs survey were defined by groups of parishes both within and outside the National Park boundaries that cut across each local authority area¹. The National Park covers many small parishes outside the planning control of both High Peak Borough Council and Derbyshire Dales District Council. The parishes within the National Park formed 2 rural sub-areas. The many other parishes within Derbyshire Dales District outside the National Park and the smaller number of parishes within High Peak Borough formed another 2 rural sub-areas.

Table 2.1 Sub areas used in the Joint Housing Needs Survey (see map overleaf)

Urban Sub Areas	Pre-selected groups of main settlements/sub-areas where general housing allocations in LDFs are likely to occur predominantly outside the National Park
1	Matlock Town - Darley Dale - Tansley
2	Wirksworth Town-Cromford-Matlock Bath-Middleton by Wirksworth
3	Ashbourne
4	North sub-area: Glossop and Hadfield
5	Central sub-area: New Mills, Chapel-en-le-Frith and Whaley Bridge (includes some NP addresses)
6	Buxton only
Rural Sub Areas	Rural Parishes within and outside the National Park where released or allocated 'exception' sites are likely to be the main opportunity for delivering affordable housing
7/8	Rural Parishes <i>within</i> Peak NPA (Derbyshire Dales and High Peak)
9/10	Rural Parishes <i>outside</i> the Peak NPA (Derbyshire Dales and High Peak)

- 2.6 If sub-areas are to be used for sampling and analysis, the implication is that the assessment of needs should also be analysed at sub-area level and the Peak Sub-Region total achieved by adding up the sub-area totals for the three local planning authority areas.

¹ Technically for Regional Spatial Strategy (RSS) purposes, the Peak Sub Region includes those parts of the National park outside of Derbyshire Dales and High Peak. However, the Joint HNS, as with the HMA, was commissioned for Derbyshire Dales DC and High Peak BC and includes only the areas of the National Park within these authorities not the whole of the National Park.



Survey methodology

- 2.7 The survey employed a **'twin tracking'** survey design, which JHA have used successfully with other local authorities containing a geographical mix of urban and rural areas. This involved both personal interviews and postal questionnaires covering all areas.

Personal interviews were carried out in the urban sub-areas and samples were drawn at random from the Council Tax Register.

Postal questionnaires were sent to all addresses in the rural sub-areas. In line with current guidance, sample surveys are not usually appropriate in rural areas and therefore a 100% survey was considered appropriate. Interviews on the scale required to cover the rural areas in the Peak sub-region would have been prohibitively expensive and therefore postal questionnaires were sent out, supported by good publicity¹.

- 2.8 Before the surveys were carried out, the number of households currently living in the Peak sub-region was assessed using the Council Tax Register provided by the constituent authorities. This is not the only source of information available and estimates have been produced by the Council's in their annual returns to government.

The HSSA information for 1st April 2005, showed there were an estimated 68,743 occupied dwellings in the Peak sub-region i.e. net of vacant properties. The HSSA for 1st April 2006 was not available at the time of survey but it is estimated, based on growth over the period 2003-2005, that the number of occupied dwellings would have reached a total of approximately 69,443 by 1st April 2006.

The Council Tax Register provided by the Council's showed a total of 69,371 occupied dwellings, i.e. net of vacant properties at January 2006. The two estimates are very close and we were confident that the Council Tax figures provided an accurate basis for the survey which was undertaken in April-May 2006.

¹ 'Meeting affordable housing needs in rural communities: A Good Practice Guide', March 2004, Housing Corporation and Centre for Rural Development.

Table 2.2 Estimated household numbers in the Peak sub-region

Sub-Areas	Estimated dwellings on CT List Jan 2006	LA Housing Strategy Statistical Appendix			
		Estimated 1 st April 2006	1st April 2005	1st April 2004	1st April 2003
Urban	46,041				
Rural	23,330				
Peak Sub-Region	69,371	69,443	68,743	67,634	67,343

- 2.9 The number of households varies between urban and rural sub-areas, as shown in Table 2.3. The National Park accounts for almost 20% of households in the Peak sub-region.

Table 2.3 Estimated household numbers in the Peak sub-region

Sub-areas	Households	% All
Urban	46,041	66.4%
Rural	23,330	33.6%
Rural within Peak National Park	13,634	19.7%
Rural outside the Peak National Park	9,696	14.0%
Peak Sub-Region	69,371	100.0%

- 2.10 Because the proportion of the population living in the Peak sub-region varies between the urban and rural areas, and the samples achieved in the surveys varied, the sample survey data had to be weighted to be representative of the households living in both the urban and rural areas of the sub-region. Weights are constructed from the ratios of the number of households and the size of achieved sample in each sub-area. The weights adjust for non-response in the sample and the under or over coverage of the sample frame in each sub-area (see Appendix 1).

Response Rates

- 2.11 **2,056** door-to-door interviews were successfully completed, a response level of 82%. If the addresses, which proved impossible to contact, are removed from the total of 2,500 sampled, the response level is 88%.
- 2.12 **5,361** postal survey forms were returned by households living in the rural areas of the sub-region, a response level of 23%. Judged on the basis of the response rate, this is rather below the usual 25%-30% response level common with postal surveys but it is emphasised that the sample size is more than sufficient to provide an accurate analysis of housing needs in the rural areas.

DETR guidance states:

'The accuracy of the results obtained on any particular question hardly increases after 2,000 cases have been sampled and this provides a useful starting figure. In many surveys, however, a sample of 1,000 is regarded as sufficient for reasonable results.'(Section 3.7 (page 42)

- 2.13 Table 2.4 shows that the distribution of sample households in the 10 sub-areas. The proportion of the achieved urban and rural sample in each sub-area is generally quite close to the distribution of households in the population as a whole but in the Central sub-area, the interview survey coverage was not as one would generally expect.

Table 2.4 Number of households sampled in each sub-area

Sub-areas	% Of Households	Sample Achieved	% Of Sample
1 Matlock Town - Darley Dale - Tansley	15.0%	374	18.2%
2 Wirksworth Town-Cromford-Matlock Bath-Middleton by Wirksworth	7.9%	252	12.3%
3 Ashbourne	7.0%	235	11.4%
4 North sub-area: Glossop and Hadfield	26.4%	464	22.6%
5 Central sub-area: New Mills, Chapel-en-le-Frith and Whaley Bridge	23.5%	280	13.6%
6 Buxton only	20.2%	451	21.9%
Urban total	100.0%	2,056	100.0%
7/8 Rural Parishes within Peak NPA	58.4%	3,234	60.3%
9/10 Rural Parishes outside the Peak NPA	41.6%	2,127	39.7%
Rural total	100.0%	5,361	100.0%

It is rarely possible to achieve completed survey forms from all the addresses sampled in survey. Some are empty, some households will decline to participate even after many visits – in the interview survey there were 173 such addresses and the survey achieved 2056 or 88% of a total of 2327 (target 2,500). In the postal survey there were only 114 non-achievable returns and the survey achieved 5,361 of 23% of a total of 23,216 (target of 23,330).

- 2.14 In general, there was a high degree of support from the public for the postal survey. A number of issues were raised by those people not wishing to complete the postal survey: some felt it was a waste of money, a few stated that it was irrelevant to owner occupiers and would be better directed only to those on housing benefit; several found the income questions an invasion of privacy.
- 2.15 The postal responses have been analysed in rather more detail by location. 3,911 returned forms (73% of the postal sample) came from Parishes providing samples of at least 50 –100 returned forms, which may be considered a reasonable number for analysis without risk of overly high sampling errors.¹

¹ D.A. de Vaus (1991) *Surveys in Social Research*, Allen and Unwin, p 73.

Table 2.5 Parishes providing postal samples of 50 –100

Parishes in the National Park		Number of postal forms returned
Sub-area	Parish	
Peaks08	BAKEWELL TOWN COUNCIL	477
Peaks08	TIDESWELL TOWN COUNCIL	185
Peaks08	BRADWELL PARISH COUNCIL	181
Peaks08	HATHERSAGE PARISH COUNCIL	173
Peaks08	BASLOW AND BUBNELL PARISH COUNCIL	169
Peaks07	BAMFORD WITH THORNHILL	167
Peaks07	HOPE WITH ASTON	115
Peaks08	GRINDLEFORD PARISH COUNCIL	113
Peaks08	YOULGREAVE PARISH COUNCIL	110
Peaks08	EYAM PARISH COUNCIL	107
Peaks08	CALVER PARISH COUNCIL	99
Peaks08	GREAT LONGSTONE PARISH COUNCIL	90
Peaks07	CASTLETON	77
Peaks08	STONEY MIDDLETON PARISH COUNCIL	67
Peaks08	WINSTER PARISH COUNCIL	65
Peaks08	OUTSEATS PARISH COUNCIL	59
Peaks08	ASHFORD IN THE WATER PARISH COUNCIL	56
Peaks08	NORTHWOOD & TINKERSLEY PARISH COUNCIL (part within the National Park)	54
Peaks08	LITTON PARISH COUNCIL	52
Peaks08	PARWICH PARISH COUNCIL	51
Peaks08	CURBAR PARISH COUNCIL	50
	SUB-TOTAL	2,517
Parishes in Rural Areas outside the National Park		
Peaks09	HAYFIELD	277
Peaks09	CHINLEY & BUXWORTH	241
Peaks09	CHARLESWORTH	187
Peaks10	DOVERIDGE PARISH COUNCIL	144
Peaks09	TINTWISTLE	104
Peaks10	BRAILSFORD PARISH COUNCIL	95
Peaks10	HULLAND WARD PARISH COUNCIL	87
Peaks09	WORMHILL	76
Peaks10	BONSALL PARISH COUNCIL	71
Peaks10	SOUTH DARLEY PARISH COUNCIL	61
Peaks10	KIRK IRETON PARISH COUNCIL	51
	SUB-TOTAL	1,394
	TOTAL	3,911

Survey Validation

- 2.16 An important consideration apart from the size of the sample, is the extent to which the sample is representative of the population as a whole. Non-response is always much greater with a postal survey and care has to be taken to ensure the results are not biased. This was done by checking some of the basic characteristics of the respondents, such as household tenure, size, age and dwelling types against the Census of population and other sources.¹
- 2.17 The samples achieved in each survey were checked against the 2001 Census. We are confident that there is no significant bias in the interview survey. In the case of the postal survey there were two significant inconsistencies between the survey and the Census, with respect to tenure and people in the age range 65-74.
- 2.18 There was bias toward outright owners in the Postal Survey responses. The basic survey results for outright owners were thus checked separately from the rest of the sample to test whether there were significant differences that required a re-weighting of all the data. We found the pattern of responses for outright owners was generally similar to the rest of the sample and thus the bias did not affect the overall accuracy of the responses made by all households. However, when analysing the affordability of a subset of the data, too few mortgage payers might have been included in the analysis and their housing needs could be understated. For this reason, the numbers of outright owners and mortgage payers were re-weighted in line with the distribution indicated by the 2001 Census.
- 2.19 14% of people responding to the postal survey were aged 65-74 whereas the Census indicated a figure of 10%. However, the Census proved to be a weak source for comparison because significant changes had taken place in the age structure of the population since 2001 and there was no case for re-weighting this variable in the data.

The benchmark Census figures are shown in Section 3 and some of the other changes since the Census are referred to in this section.

¹ DETR, *Local Housing Needs Assessment: A Guide to Good Practice, July 2000.* Table 4.1, page 54 Validation checks for sample representativeness.

- 2.20 Estimates of household characteristics produced from a sample survey can differ from the true population figures because they are based on a survey rather than a complete census. By convention results are only regarded as significant if there is a 95% probability that they represent real differences between cases; in other words, there is only a 5% probability that they have arisen by chance.
- 2.21 Error margins attach to different size samples. In general, a high degree of confidence can be placed in larger samples which will be more accurate than small samples. Sample error will vary with the particular data being analysed and so it is not possible to say that one single sample error applies to all the different data in a housing needs survey. However, it is conventional to provide for clients a measure of the error attached to the whole sample, notwithstanding that individual questions in the survey will have different sample errors. To give an indication of the sample errors in each sub-area, we applied a 90:10 split. All sub-areas have sample errors below +/- 5% and all but Wirksworth and Ashbourne have sample errors below +/-3%.

Table 2.6 Estimated confidence in the sub-area samples

Urban and Rural Sub area	Achieved sample	Sample error
AREA 1 Matlock	374	3.1%
AREA 2 Wirksworth	252	3.8%
AREA 3 Ashbourne	235	3.6%
AREA 4 North	464	2.6%
AREA 5 Central	280	3.2%
AREA 6 Buxton	451	2.9%
AREA 7 Inside NPA	434	2.9%
AREA 8 Inside NPA	2,800	<1.0%
AREA09 Outside NPA (High Peak)	943	2.0%
AREA10 Outside NPA (Derbyshire Dales)	1,184	2.0%

SECTION 3. A PROFILE OF HOUSEHOLDS IN THE SUB-REGION

Introduction

3.1 This section refers to the general characteristics of the population as revealed by the surveys. It covers such topics as the tenure and types of existing housing, housing movements in the recent past, moving aspirations and the financial resources of existing households. The focus is on *key findings* – this section does not summarise every piece of information gathered for individual local authorities or for each sub-area which is available on the database.

3.2 The following topics are included in this report:

- Population size and age group
- Household size and occupancy
- Household composition
- Household Tenure
- Type of accommodation
- Location and tenure of the previous home
- When households moved to their present home
- Households moving intentions
- Household Incomes
- Financial support

Population

3.3 The population of the sub-region in 2006 is estimated from the survey to be 164,700, an increase of 3.6% or 0.7% per annum on the figure of 158,902 at the time of the 2001 Census. Two thirds of the population live in the principal settlements of Glossop, Whaley Bridge, New Mills, Buxton, Ashbourne, Matlock and Wirksworth. About one third live in the rural parishes both inside and outside the National Park.

Table 3.1 Population of the Peak sub region, 2001 and 2006

Sub areas	2001 Census Population	%	2006 HNS Population	%	2006 HNS Households	%
Urban	103,407	65.1	111,497	67.7	46,041	66.4
Rural	55,495	34.9	53,244	32.3	23,330	33.6
Sub region	158,902	100.0	164,741	100.0	69,371	100.0

Sources: 2001 Census of Population, HNS 2006, Question 7, Appendix 1 for occupied dwellings taken from the Council Tax Register 2006.

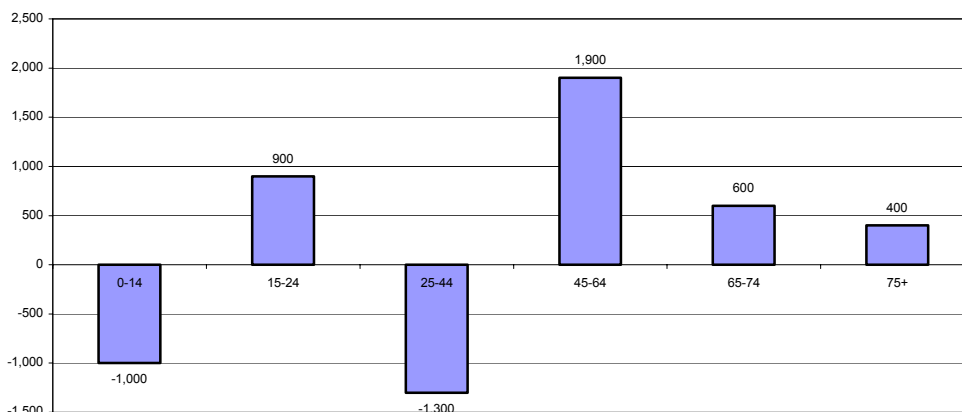
3.4 Table 3.2 shows the proportion of the population in each age band based upon the Survey responses and contrasts the findings to the benchmark of the 2001 Census figures. The survey results are generally similar to the Census figures and the survey population is representative of the age structure of the population as a whole.

The only significant inconsistencies are in the 25-44 age range and the 65-74 age band. 11.9% of all respondents were in the 65-74 age range, a higher proportion than the 8.9% in the 2001 Census. The rural postal survey showed a greater discrepancy with 14.3% of respondents in the 65-74 age range, compared to 9.8% in the Census. 24.7% of all respondents were in the 26-45 age range, a higher proportion than the 27.6% in the 2001 Census. The rural postal survey showed a greater discrepancy with 18.5% of respondents in the 26-45 age range, compared to 25.8% in the Census.

3.5 Information about changes in the age structure of the population is not available for the sub-areas used in the survey but can be examined for local authority areas. This analysis provides a useful pointer to demographic trends in the sub-region and allows a check on the possible inconsistencies in the age profile of respondents in the survey when compared to the 2001 Census.

3.6 Chart 3.1 shows the 45-64 age range has shown the greatest growth in the Peak sub region since 2001. There was also increase in the 15-24 group and significant decreases in the 0-14 and 25-44 age bands.

Chart 3.1 Resident Population change by Ages, Peak sub-region 2001-2004



Source: ONS, Residents Population Estimates for Local Authorities, Peak Sub-Region, All Persons thousands rounded to nearest 100

Table 3.2 Age Profile of Resident Population, 2006

Age structure - K205	0-8	9-15	16-17	18-25	26-45	46-64	65-75	76+	% of All Persons
URBAN SUB AREAS									
Census band in years	7	8	2	7	20	20	10	26	100
2001 Census Urban Wards	9.5%	10.7%	2.6%	6.5%	28.6%	25.9%	8.4%	7.8%	100%
Survey band in years	8	7	2	8	20	19	11	25	100
2006 Interview sample	11.0%	10.2%	3.5%	7.5%	27.1%	23.6%	11.9%	5.2%	100%
correct to census bands	9.7%	11.6%	3.5%	6.5%	27.6%	24.8%	10.8%	5.4%	100%
RURAL SUB AREAS									
2001 Census Rural Wards	8.3%	10.2%	2.4%	5.3%	25.8%	29.6%	9.8%	8.6%	100.0%
Survey band in years	8	7	2	8	20	19	11	25	100
2006 Postal sample	7.4%	7.5%	2.3%	6.6%	18.5%	32.8%	15.7%	9.3%	100.0%
correct to census bands	6.5%	8.5%	2.3%	5.7%	18.5%	34.5%	14.3%	9.7%	100.0%
SUB-REGION									
2001 Census Sub Region	8.7%	10.5%	2.5%	6.1%	27.6%	27.2%	8.9%	8.1%	100%
Survey band in years	8	7	2	8	20	19	11	25	100
2006 Weighted samples	9.9%	9.3%	3.1%	7.2%	24.3%	26.5%	13.1%	6.6%	100%
Correct to census bands	8.6%	10.6%	3.1%	6.3%	24.7%	27.9%	11.9%	6.8%	100%

Source: HNS 2006, Question 7; 2001 Census of Population, Table KS05 Age Structure (Wards)

3.7 The patterns vary somewhat between the two local authorities. There was a 5.5% increase in the 65-74 population in Derbyshire Dales District and a 4.9% increase in the 65-74 population in High Peak. The 25-44 population decreased by 5.3% in Derbyshire Dales while the 15-24 population increased by 8.1% in High Peak.

Chart 3.2 Percentage Change in the Ages of the Resident Population, 2001-2004, Derbyshire Dales

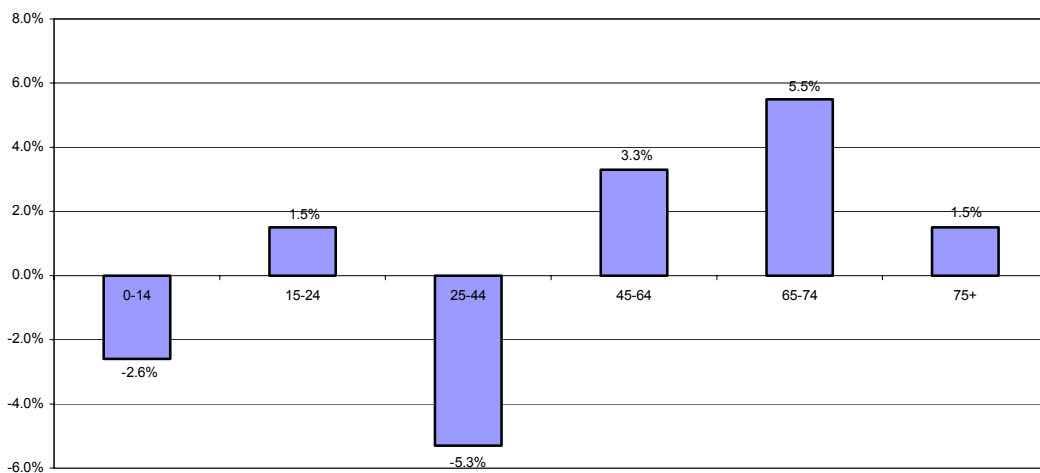
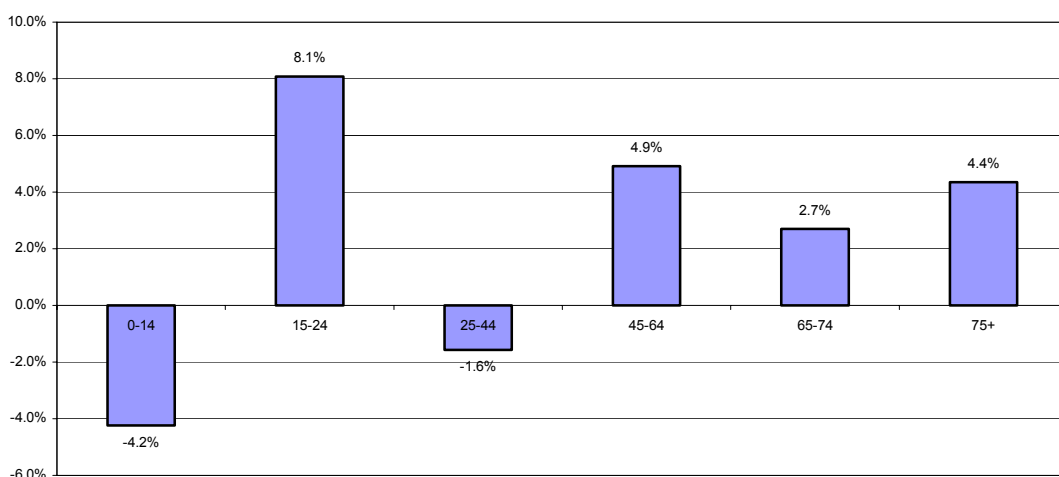


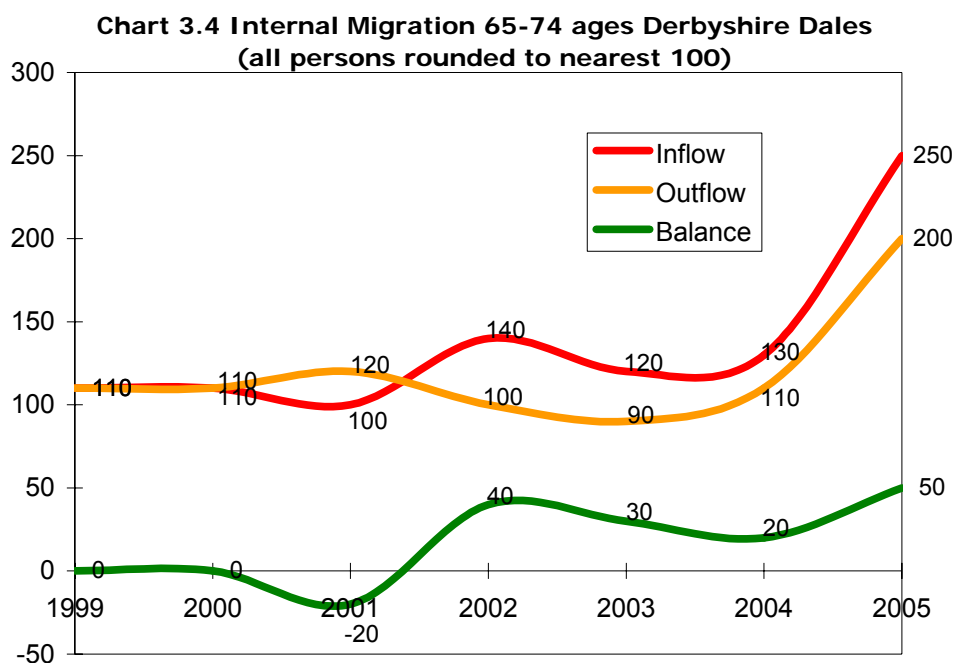
Chart 3.3 Percentage change in the Ages of the Resident Population, High Peak Borough, 2001-2004



Source: ONS, Residents Population Estimates for Local Authorities,

- 3.8 72% of all households in the rural areas of the Peak sub-region were living in Derbyshire Dales District in 2006 (16,748 out of 23,330). Thus, the postal sample will be strongly reflective of the changes in age structure which have affected Derbyshire Dales in particular.

It is known that the postal survey tended to over-sample outright owners and outright home ownership is highest among the population over pensionable age (Social Trends, 2005). While the tenure inconsistency has been accounted for by weighting, there is not a strong case for doing the same with the population sample aged 65-74. This age band has grown significantly in Derbyshire Dales especially since 2001 and grown in part as a result of net migration, as seen in Chart 3.4.



Source: Migration Statistics Unit, ONS - internal migration within the United Kingdom, Government Office Regions and Local Authorities in England, and Wales, flows by broad/quinary age group and sex during the year ending June.

Households

3.9 The 2006 Survey indicated that the average number of persons per dwelling was 2.4 persons across the Peak sub-region, the same as the 2001 Census figure.

Table 3.3 shows that

- 64.0% of households in the Peak sub region are 1 and 2 person households (64.2% in the 2001 Census);
- 30.8% are living in 3 or 4 person households (29.7% in the 2001 Census);
- 5.2% are living in 5 or more person households (6.1% in the 2001 Census).

Table 3.3 Numbers of Households by Population Size

Number of Persons – Question 6	Peak sub-region		Derbyshire	East Midlands	England
	% 2006	% 2001	% 2001 Census		
1 persons	25.5%	27.5%	27.6%	28.2%	30.1%
2 persons	38.5%	36.7%	36.5%	36.0%	34.2%
3 persons	15.6%	15.4%	16.4%	15.7%	15.5%
4 persons	15.2%	14.3%	14.0%	13.7%	13.4%
5 persons	4.1%	4.7%	4.3%	4.7%	4.9%
6 persons	0.9%	1.1%	1.0%	1.2%	1.5%
7+ persons	0.2%	0.3%	0.3%	0.5%	0.5%
Total	100.0%	100.0%	100.0%	100.0%	100.0%

*Source: HNS 2006, Question 6 - 2001 Census of Population, Table UV51
Number of People Living in Households (East Midlands only).*

3.10 The potential extent of mismatch between household size and dwelling size by bedrooms is indicated in Table 3.4 which demonstrates a considerable potential shortfall in 1 and 2 bed accommodation and a considerable surplus of 3 bed accommodation.

- 7% are living in one bedroom accommodation and 25.5% are 1 person households;
- 24.9% of all households in the sub region are living in two bedroom accommodation and 38.5% are 2 person households;
- 48.7% of households are living in three bedroom accommodation but only 15.6% are 3 person households;
- 19.4% are living in dwellings with four or more bedrooms and 20.4% are 4 or more person households.

Table 3.4 Number of Bedrooms in the home, 2006

Number of Bedrooms	%	Number of households	%
Bedsit	0.3%		
1 bed	6.7%	1 persons	25.5%
2 bed	24.9%	2 persons	38.5%
3 bed	48.7%	3 persons	15.6%
4 bed	15.2%	4 persons	15.2%
5+ bed	4.2%	5+ persons	5.2%
Total	100.0%	Total	100.0%

Source: HNS 2006, Question 2 (excludes for 0.3% no response) and Question 6

The bedroom standard is a nationally defined standard used in the General Household Survey, which compares the number of bedrooms available in a dwelling to the calculated requirements of those who live there. One bedroom is required by each of the following: Any identified couple; Other person over 21; Two persons of the same sex aged 10 to 20; Person aged 10-20 paired with a child under 10 of the same sex; Two of any remaining children; and Any child remaining (see para 4.6).

Tenure

3.11 As seen in Table 3.5, the survey indicates that 78.1% of households were owner-occupiers in 2006, 8.9% were private renting and 13.0% were social renting. The survey findings are generally consistent with those of the 2001 Census, with a noted rise in owner occupation.

The Peak sub-region has a higher proportion of owner occupation when compared to Derbyshire and the East Midlands. The share of private rented households is consistent with elsewhere in Derbyshire. Renting from social landlords is significantly under-represented in the sub-region in comparison to Derbyshire, the East Midlands or England.

Table 3.5 Present Tenure of Households, 2006

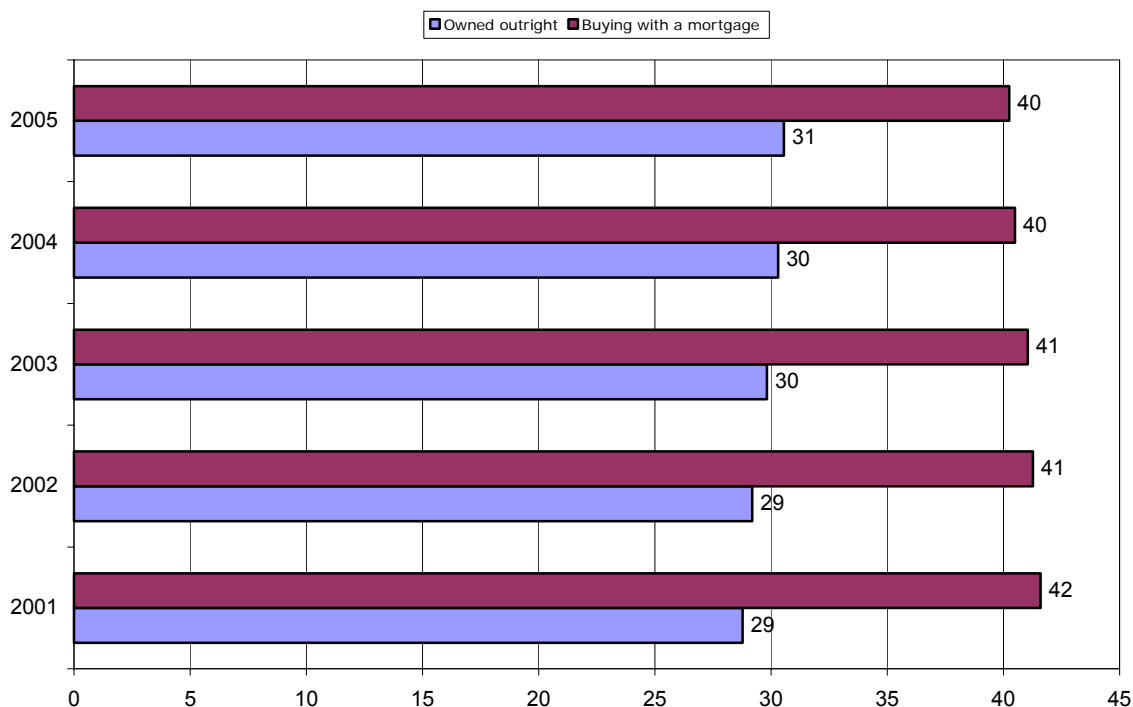
Present Tenure – Question 3	Peak sub-region		Derbyshire	East Midlands	England
	% 2006		% 2001		
Owner occupation-	78.1%	76.4%	74.4%	72.2%	68.8%
Outright owners	35.9 %	35.5%	33.0%	30.8%	29.2%
Owners with mortgage	42.0%	40.2%	41.0%	40.8%	38.9%
Shared Ownership	0.1%	0.6%	0.4%	0.6%	0.7%
Private rented	8.9%	10.5%	8.5%	10.3%	12.0%
Council/other social rented landlords	13.0%	13.1%	17.1%	17.5%	19.3%
Total	100.0%	100.0%	100.0%	100.0%	100.0%

Sources: Column 1 – HN Survey 2006, Question 3; Columns 2, 3, 4 and 5 - 2001 Census (Table UV63) Tenure (households).

3.12 In 2001 Derbyshire Dales District had one of the highest rates of outright ownership among all local authorities in the East Midlands and not surprisingly owner occupation in the Peak sub-region was 5.1% higher than the average for the East Midlands. By 2005 owner occupation had grown to 75% in the East Midlands, of which 33% were in outright ownership and 42% were mortgage payers.¹ This trend is consistent with the national increase in outright ownership, as shown overleaf in Chart 3.5

¹ Social Trends 2005, based on ONS Labour Force Survey, Table S135, Tenure, by Government Office Region.

Chart 3.5 Percentage change in Owner Occupation since 2001 in England (Social Trends 2005)



3.13 Table 3.6 indicates that the Peak sub region is over-represented with detached houses and terraces when compared to Derbyshire and the East Midlands and under represented with semi-detached properties.

Table 3.6 Present Type of Accommodation, 2006

Dwelling Type – Question 1	Peak sub-region		Derbyshire	East Midlands	England
	% 2006 Survey	% 2001 Census	% 2001 Census		
Flat or Apartment	8.6%	9.4%	7.2%	9.7%	19.4%
Terraced	26.2%	28.4%	20.6%	21.3%	25.9%
Detached and Bungalow	35.9%	31.6%	31.9%	32.3%	22.6%
Semi-detached	29.2%	30.3%	39.9%	36.3%	31.7%
Caravan or Mobile Home	0.1%	0.2%	0.3%	0.4%	0.4%
Total	100.0%	100.0%	100.0%	100.0%	100.0%

Sources: HNS 2004, Question 1; 2001 Census of Population, Table UV56 Accommodation Type (Household Spaces) (East Midlands only). Data is rounded to the nearest decimal place.

- 3.14 The higher proportion of households in detached dwellings is in large part a result the higher levels of owner occupation in the sub-region, as illustrated in Table 3.5. Between 2001 and 2005 owner occupation increased and it is known that owner occupiers have been purchasing a greater proportion of detached dwellings and a smaller proportion of terraced properties nationally since 2001.¹

Housing mobility

- 3.15 In 2000/01, 11% of households in England had lived at their present residence less than 1 year, 27% between 1-5 years and 62% had lived there 5 or more years. By 2004/05 around a tenth of all households in Great Britain had been resident in their homes for less than 12 months (*Survey of English Housing, 31st May 2002, Table A2.1 and 2004/5*).

Households are less mobile in the Peak sub-region. Table 3.7 indicates that 6.5% of households had lived at their present residence less than 1 year, 23% between 1-5 years and 70%, 5 or more years.

Table 3.7 Length of Time at present address

Time period - Question 9	Peak sub region 2006	Estimated Households	East Midlands 2004/5	England 2004/5
Within the last year	6.5%	4,490	11.0%	11.0%
1-2 years ago	8.0%	5,522	15.0%	16.0%
3-5 years ago	15.5%	10,741	10.0%	11.0%
6-10 years ago	18.1%	12,555	15.0%	16.0%
11 to 20 years ago	19.6%	13,559	22.0%	22.0%
21 years or more	32.3%	22,332	27.0%	24.0%
Total	100.0%	69,199	100.0%	100.0%

Source: HNS 2004, Question 9. Excludes 0.2% non-response.

The data for East Midlands and England are taken from the Survey of English Housing, Table A2.1 and 2004/5. The time periods in the SHE are expressed slightly differently: i.e. less than 1 year, 1 year less than 3; 3 years less than 5; 5 years less than 10; 10 years less than 20, 20 years or more.

- 3.16 Table 3.9 on page 32 illustrates the sub-regional and national pattern of housing mobility among households resident at their present address for less than one year.

¹ Survey of English Housing, Table S367, Type of accommodation purchased by type of seller 2004/5 compared to 2001/2.

- 3.17 When households move they tend to stay within each of the main tenure types. i.e. a household moving from a previously owned property will move to a presently owned property or from one privately rented property to another.

It is significant to note that 27% of those moving in the Peak sub-region had previously lived in privately-rented accommodation and 43% of newly formed households moved into the private rented sector, emphasizing the role of this tenure in mobility.

Only 5% of newly formed households were now living in RSL properties, much lower than the England average of 24%.

10% of those now in Local Authority properties had previously been outright owners (only 2% in England) and 34% had been renting privately (17% in England) indicative of the affordability problem facing some households in the Peak sub-region.

Households who want to move in the future

- 3.18 8% of households indicated that they or someone in their household would like to move house, an estimated total of 5,542 households, as shown in Table 3.8. A higher percentage want to move in the rural areas but the greater scale of demand is in the urban areas. 81.0% of households said that they did not want to move.

Table 3.8 Future Moving Intentions of Households

Are you or anyone in your household wanting to move? – Question 26	Peak sub-region		Urban sub-areas	Rural sub-areas
	% 2006 Survey	Estimated households		
Not wanting to move	81.3%	56,393	37,576	18,817
Yes, move within the next year	8.0%	5,542	4,076	1,467
Yes, 1 - 2 years time	5.6%	3,915	2,844	1,071
Yes, 3-5 years	3.4%	2,384	1,344	1,040
Yes, 5+ years	1.5%	1,050	202	849
No response	0.1%	70	0	70
Total	100.0%	69,354	46,041	23,313

Source: HNS 2006, Question 26.

Table 3.9 Households Resident Under 1 year: Current Tenure by Previous Tenure 2005/6 Peak sub-region and 2004/5 England (percentages)									
Current Tenure	Previous Tenure								
	New household - shared with family or friends	Owned outright	Owned with a mortgage	Rented privately	Accommodation tied to your job	Rented from Local Authority	Rented from Registered Social Landlord	Shared Ownership	Total
Owner Occupied									
Owned Outright		80%	14%	5%					100%
England	4%	55%	30%	8%		2%	1%		100%
Own with a mortgage	12%	7%	64%	16%	0%		0%	0%	100%
England	15%	5%	48%	29%		1%	1%		100%
Rented privately									
Private Rented – Unfurnished	21%	7%	24%	39%	7%	1%	1%		100%
England	18%	5%	14%	57%		3%	3%		100%
Private Rented – Furnished	22%	4%	11%	57%	4%	1%			100%
England	28%	3%	5%	60%		2%	2%		100%
Tied to your employment			47%	8%	46%				100%
Social renting									
Local Authority	25%	10%		34%		32%			100%
England	22%	2%	4%	17%		48%	7%		100%
Registered Social Landlord	5%	8%		49%	14%	5%	19%		100%
England	24%	6%	5%	19%		18%	28%		100%
Shared ownership									
RSL shared ownership								100%	100%
Total Peak sub-region									
Total England	14%	18%	33%	27%	3%	3%	1%	0%	100%
<i>Sources: 2006 Joint HNS, Q10 (previous tenure), Q9 (2005/6 moves) and Q3 (current tenure)</i>									
<i>2004/5 England percentages Survey of English Housing, ODPM, Social Trends 2005, Table 10.18.</i>									

Households who have moved away due to lack of affordable housing

- 3.19 4.6% of all households in the sub region reported that someone in their household had moved from either High Peak, Derbyshire Dales, or the National Park in the last 5 years because they could not find affordable accommodation locally, an estimated 3,200 households. 70% of these households stated that the person would move back to their locality if housing they could afford was available locally.

Household incomes and resources

- 3.20 Households were asked to provide information about the total annual gross income available to the whole household. Household income was taken to include the total gross income before tax but including all non-means tested benefits (e.g. child benefit) in line with government guidance.¹

The incomes of everyone who is responsible for the mortgage/rent is taken into account including the contributions other members of the household make to the household budget. However, the contributions from non-main income earners (e.g. grown up children) are treated separately as potential new households in the assessment of affordability.

- 3.21 There was an 81.0% response to the income question The interview survey achieved a 90.7% response to the income question while the postal survey achieved a 61.7% response.

If non responses are deducted from the samples obtained, the resultant pattern of income information is biased in favour of the interview survey and is not representative of the whole population. For this reason the missing income data was imputed by substituting for the missing values the incomes of households for whom information was available, disaggregated by tenure and household type.

¹ DCLH, Local Housing Needs Assessment, para 4.3 page 57: *'it is recommended that only means tested benefit income is deducted, as some types of benefit income would in principle be capable of supporting a mortgage'*.

Table 3.10 Annual Gross Household Income before Tax but including non means tested benefits, 2006
(percentage figures)

Income Bands – Question 23	Peak sub region	Urban sub areas	Rural sub areas	East Midlands (i)
Nothing	0.2%	0.1%	0.3%	
Less than £5,000	2.1%	1.8%	2.6%	11.0%
£5,001 - £10,000	15.1%	15.8%	13.7%	20.0%
£10,001 - £12,500	8.5%	9.3%	7.0%	15.0%
£12,501 - £15,000	8.4%	9.2%	6.7%	
£15,001 - £17,500	7.0%	8.5%	4.2%	12.0%
£17,501 - £20,000	6.7%	7.2%	5.9%	
£20,001 - £25,000	9.3%	9.1%	9.6%	10.0%
£25,001 - £30,000	9.6%	9.9%	9.1%	9.0%
£30,001 - £35,000	8.8%	9.8%	6.7%	6.0%
£35,001 - £40,000	6.4%	6.6%	6.1%	5.0%
Over £40,000	18.0%	12.9%	28.1%	12.0%
Total	100.0%	100.0%	100.0%	100.0%

Source: Joint HNS, Q33 sample includes adjustment for non responses.

(i) Survey of English Housing sub-regional results, ODPM, No. 22 2004, Table 11, Gross annual income of household by range 2000-01, 2001-02 and 2002-03 combined. Note - the bandings used in the SEH results are not quite the same as 2006.

3.22 The survey found that the median household income in the Peak sub region in 2006 was **£21,284** and the mean was **£22,080**.

As seen in Table 3.12, when compared to the East Midlands, the sub-region had a smaller proportion of low incomes below £10,000 and a higher proportion of high incomes above £40,000. The survey findings generally confirm the findings of the recent regional study that: *'prosperity is relatively high and deprivation low especially in Derbyshire Dales, with relatively high pay, low unemployment and high proportion of self employed persons'* (Centre for Comparative Housing Research, De Montford University, 2006).

However, Table 3.10 shows that 23.8% of households living in the rural sub-areas have household incomes in the range £10,000-£20,000 which is rather below the proportion of 27% in the East Midlands.

Table 3.11 Some Secondary sources of Income data

Source	Date	Gross income	Peak sub region	East Midlands
Joint HNS	2006	Median	£21,284	
		Mean	£22,080	
ASHE (i)	2005	Median FT earnings	£23,709 est.	£21,450
ASHE	2005	High Peak	£22,214	
ASHE	2005	Derbyshire Dales	£25,204	
ONS	2003(ii)	(GDHI)	NA	£22,617
Regional Trends	2003	Median	NA	£17,557
SEH (iii)	2002-03	Mean	NA	£22,600
		Median	NA	£16,100

(i) *Annual Survey of Hours and Earnings, 2005, Nomis - note that the figure for the High Peak is not available from ASHE data and is shown as the average of the two local authority figures;*

(ii) *Derbyshire and Nottinghamshire;*

(iii) *Survey of English Housing sub-regional results, ODPM, No. 22 2004, Table 11.*

3.23 Household incomes are not the same as earnings and it is expected that the 2006 survey findings will be rather lower than the ASHE data since they include households who are not in work or in part-time employment.

3.24 Household incomes rose by 3.2% per annum in the East Midlands between 2001 to 2003.¹ At this rate, the median household income per head of £17,557 in 2003 might have reached £19,421 by 2006. As shown in Table 3.12 household incomes in the East Midlands are generally lower than in the Peak sub region. Indeed, gross weekly pay by place of residence is significantly higher in the Peak sub-region. Median earnings for full time employees in the Peak sub region in 2005 averaged at £23,709 (£22,214 in High Peak, £25,204 in Derbyshire Dales) and £21,450 in the East Midlands². Derbyshire Dales earnings are 15% above the East Midlands average and 3.4% above in the High Peak, an average of 9.2% above for the Peak sub-region. The median household income of £21,284 established by the survey is 8.7% higher than the estimated East Midlands median household income of £19,421 and the survey figure is expected to be an accurate estimation of the income circumstances of all households in the Peak sub region.

¹ Regional Trends, Households income per head, Table 127, 2006

² Annual survey of Hours and Earnings (ASHE) (2005).

- 3.25 It is important to emphasise that the income pattern discussed above relates to all households in the population. Income data is also used for assessing the affordability of households in the current housing market and is derived from a selected sample of households identified to be living in unsuitable housing and requiring a move to alternative housing – their income profile will differ from the distribution for all households shown in this section, as is made clear in Table 9.5.

Financial assistance

- 3.26 Nearly 70 per cent of households in the UK were receiving state benefit in 2003/04. Retirement pension and child benefit were the most common, with 30 and 28 percent respectively of households benefiting.

All households in the Survey were asked what benefits they received and the findings are shown in Table 3.12.

Table 3.12 Financial support being received (percentage figures)

Financial Support - Question 31	Peak Sub Region 2006	East Midlands 2003/04	England 2003/04
State Retirement Pension	30%	30%	30%
Child Benefit	25%	27%	28%
Tax Credits (i)	18%	16%	14%
Incapacity or Disablement Benefits	13%	16%	15%
(Severe Disablement Allowance, Invalid Care Allowance, Disability Living Allowance, Attendance Allowance).			
Housing Benefit	10%	13%	14%
Council Tax Benefit	8%	18%	19%
Income Support	5%	11%	12%
Jobseekers allowance	1%	2%	2%
Any benefit	67%	68%	68%

Sources: Joint HNS 2006, Question 31 - excludes 573 households (0.7%) who provided information about 'other' types of financial support - sample data is rounded to nearest decimal place; Regional Trends, Table 8.8. Households in receipt of benefit: by type of benefit, 2003/04; Family Resources Survey, Department for Work and Pensions.

(i) In April 2003, Working Family Tax Credit (WFTC) and Disability Person's Tax Credit (DPTC) were replaced by Working Tax Credit (WTC) and/or Child Tax Credit (CTC).

SECTION 4. PROBLEM HOUSING AND THE REMEDIES FOR IT

Introduction

- 4.1 This section analyses the number and type of households having a problem with their present home. It examines the remedies for addressing their housing needs: improvements or adaptations in the home ('in situ') or moving to another property.

Identifying unsuitably housed households

- 4.2 The survey identified the kind of circumstances which may render a dwelling unsuitable for a particular household. These included, among other circumstances: households living in overcrowded conditions, houses that are too large, houses that need adapting for someone who has a mobility impairment or other special need, houses that are subject to structural problems or households that need to be closer to friends or relatives for support.
- 4.3 Three questions in the survey were used to elicit this information.

Question 39 asked households *'do you have any problems with your present home which may make it unsuitable for anyone living there? Yes or No, followed by a list of 14 problem categories;*

Question 37 asked *'does your home NEED to be adapted in any of the following ways?'*

Question 41 asked *'are any children over the age of 10 or adults over the age of 16 having to share a bedroom? Yes or No, If yes, how many?'*

- 4.4 The number of responses from these questions that met at least one of the criteria in each of the categories in Q39 was calculated. It is not possible to add up these categories to arrive at the total number of households in problem housing because it is possible for a household to fall into more than one of the categories listed. Thus, a household may be living in a property that is genuinely too small for them and may also be in need of repair and have a rent/mortgage that is too expensive. The figures in Table 4.1 illustrate the level of need generated by each category.

- 4.5 The information obtained from the households was taken as part evidence of the problem. Some circumstances required more objective assessment.¹

Table 4.1 Objective calculations of housing circumstances

Circumstances making dwelling unsuitable	Objective checks on responses
'Too small for your needs'	Household size, ages & gender – the Bedroom Standard
'Too large for your needs'	
'Too costly to heat'	Energy costs as % Income
'Too expensive – i.e. rent too high or mortgage too high'	Check % Income spent on rent and mortgage
'Unsuitable for another reason', write in	Check for genuine reasons

Number of households with problems

- 4.6 The following problems were identified from the survey findings.

Size of the present home

This was assessed against the present number of people in the home and the present size of dwelling occupied and compared to the bedroom standard. The bedroom standard is a nationally defined standard used in the General Household Survey, which compares the number of bedrooms available in a dwelling to the calculated requirements of those who live there. One bedroom is required by each of the following:

- Any identified couple living as husband and wife (including same sex couples);
- A person over 21;
- Two persons of the same sex aged between 10 and 20;
- Person aged 10-20 paired with a child under 10 of the same sex;
- Two of any remaining children; and
- Any child remaining.

In the Peak sub-region, it is estimated that **4,259** households are living in homes that are *too small for their needs* and **2,552** households are living in homes that are *too large for their needs*.

¹ DETR Guidance, Section 4.3, page 56, second para.

Need major structural repairs to walls or roof

This is judged from the household response to this problem. It is estimated that **1,435** households have a problem with their present home for this reason.

Inadequate heating, lighting or plumbing

This is judged from the household response to this problem. An estimated **1,669** households have a problem with their present home for this reason.

Seriously damp

This is judged from the household response to this problem. An estimated **788** households have a problem with their present home for this reason. This compares to the figure of 833 households with unfitness due to dampness established in the 2003 Stock Condition Surveys (see Table 35).

Too costly to heat

This was objectively assessed by comparing household incomes with average heating costs (data derived from the 2003 House Condition Survey for Derbyshire Dales and High Peak) for households in different tenures. A household is in fuel poverty if, in order to maintain a satisfactory heating regime, it would be required to spend more than 10% of its income (not including Housing Benefit or Income Support for Mortgage Interest ISMI) on all household fuel use. It was assumed that households should pay no more than an average of 30% gross income on heating costs.

An estimated **2,721** households have a problem with their present home for this reason.

Too expensive – i.e. rent too high or mortgage too high

Households who responded for this reason were assessed against actual housing costs and incomes. Mortgage 'expensiveness' was judged against the proportion of a household's gross annual income paid on their mortgage. This percentage varies according to income – if it fell above the national average spending for their income, these households were judged to have a genuine reason for saying their property was 'too expensive'. The same approach was taken to rent – with households privately renting paying more than 30% of their net income on rent or those social renting paying more than 25% net income on rent being judged to have a genuine reason for saying their property was 'too expensive'.

An estimated **1,753** households have a problem with their present home for this reason.

Unable to maintain property

This is judged from the household response to this problem. An estimated **1,148** households have a problem with their present home for this reason.

Difficult for someone who is frail elderly or has impairments

This is the number of households containing persons with mobility impairments or other special needs needing adaptations to make their home suitable (e.g. stair lifts or through floor lifts, special baths and toilets. The types of need included are specified in Question 37. An estimated **5,125** households have a problem with their present home for this reason.

Difficult for someone with serious ill health

This is judged from the household response to this problem

An estimated **2,281** households have a problem with their present home for this reason.

Too far from the support of a friend or relative

This is judged in part from the household response to this problem checked against families with young children (0-8) who possibly need extra support, all households with someone suffering from long-term ill health or frail elderly, and all persons aged 65. An estimated **1,876** households have a problem with their present home for this reason.

Too far from work/public transport/shops/health services

This is judged in part from the household response to this problem checked against households who are more likely to rely heavily on local amenities i.e. families with young children (0-8), all households with someone suffering from long-term ill health or frail elderly, and all persons aged 65. An estimated **2,326** households have a problem with their present home for this reason.

An insecure tenancy which will not be renewed

This is judged from the household response to this problem. An estimated **254** households have a problem with their present home for this reason.

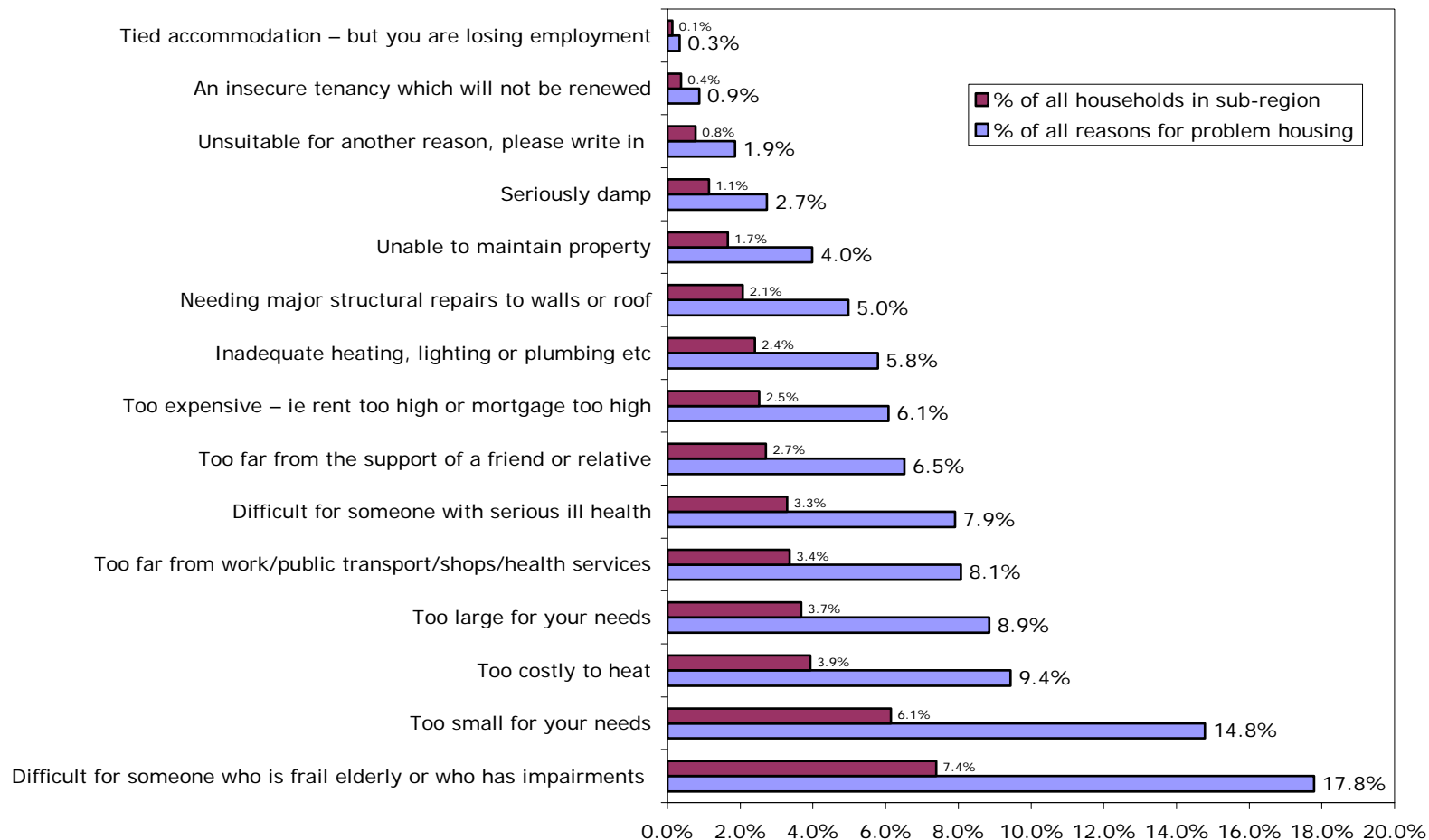
Tied accommodation – but you are losing employment

This is judged from the household response to this problem. An estimated **96** households have a problem with their present home for this reason.

- 4.7 In summary, a total of **12,381** households, 17.8% of all households in the Peak sub-region, were identified to be living in problem housing, while 82.2% of households are living in suitable housing.

Chart 3.1 shows that the main reasons for being in unsuitable housing are mobility and health problems and overcrowding resulting from the small size of accommodation.

Chart 4.1 Reasons why some households have unsuitable housing



Problem housing in the sub areas

4.8 13.7% of households in the urban areas were found to be living in problem housing. The Matlock and Glossop areas have the highest number and proportion of households in problem housing.

26.1% of households in the rural areas were found to be living in problem housing. The Peak National Park Authority areas within High Peak Borough and Derbyshire Dales District have the highest number and proportion of households in problem housing.

The rural areas outside the National Park also have a relatively high number of households in problem housing.

Table 4.2 Households in problem housing by sub-area

Sub Area	In problem housing	Not in problem housing	All households in sub-region	% Of all households in problem housing	% Of households in problem housing
Matlock Town - Darley Dale - Tansley	2,127	6,248	8,375	25.4%	17.2%
Wirksworth-Cromford-Matlock Bath-Middleton	672	4,971	5,643	11.9%	5.4%
Ashbourne	537	4,725	5,262	10.2%	4.3%
North sub-area: Glossop and Hadfield	1,657	8,733	10,391	15.9%	13.4%
Central sub-area: New Mills, Chapel-en-le-Frith and Whaley Bridge	314	9,786	10,099	3.1%	2.5%
Buxton	985	5,285	6,270	15.7%	8.0%
Urban sub-areas	6,293	39,748	46,041	13.7%	50.8%
HPBC within Peak NPA	570	1,319	1,889	30.2%	4.6%
DDDC within Peak NPA	3,281	8,904	12,185	26.9%	26.5%
HPBC outside the Peak NPA	1,027	3,077	4,104	25.0%	8.3%
DDDC outside the Peak NPA	1,210	3,943	5,153	23.5%	9.8%
Rural sub-areas	6,088	17,242	23,330	26.1%	49.2%
Total	12,381	56,990	69,371	17.8%	100.0%

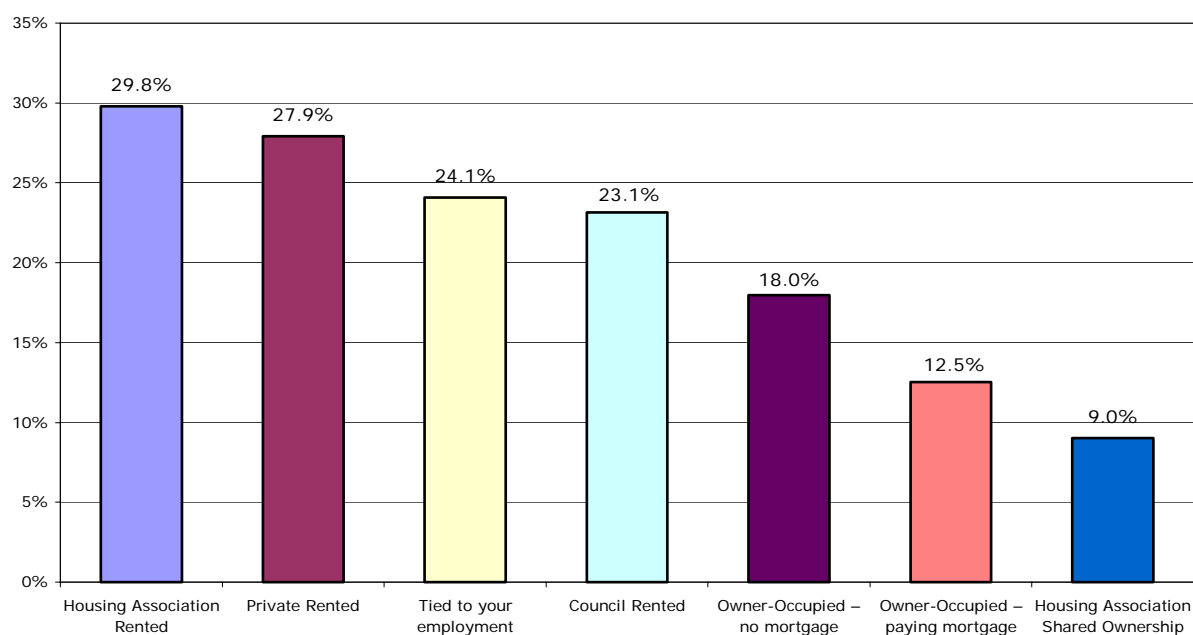
Tenure of households in problem housing

4.9 The current tenure of households in unsuitable accommodation is analysed in Table 4.3. The greatest number and proportion of households living in problem housing were owner occupiers (67.5%). But the highest proportion of all households in problem housing are found living in Housing Association properties, followed by households living in private rented and Council rented properties. The pattern of present tenure is shown in Chart 4.2.

Table 4.3 Present tenure of households in problem housing

Present tenure	In problem housing	Not in problem housing	All households in sub-region	% Of all households in problem housing	% Of households in problem housing
OO - paying mortgage	3,091	21,609	24,700	12.5%	25.2%
OO – no mortgage	5,200	23,734	28,934	18.0%	42.3%
Private Rented	1,481	3,824	5,306	27.9%	12.1%
Council Rented	1,260	4,187	5,447	23.1%	10.3%
Housing Association Rent	1,042	2,459	3,501	29.8%	8.5%
Housing Association SO	9	88	96	9.0%	0.1%
Tied to your employment	205	647	852	24.1%	1.7%
Total	12,288	56,548	68,836		100.0%

Chart 4.2 Households in problem housing by present tenure



Special needs

4.10 Households were asked in Question 34 of the survey form, *'How many people in your household, are generally not in good health, suffer from a limiting long-term illness/impairment or are frail elderly?'*

It is estimated that there were 14,652 households containing people with special needs or 21% of all households in the sub-region.

4.11 A disproportionate number of households containing persons with mobility impairments or other special needs are living in problem housing, 5,431, or 37% of all households in the sub-region. Most of these households need their homes adapting to make it suitable for their needs (e.g. the provision of stair lifts or through floor lifts, special baths and toilets).

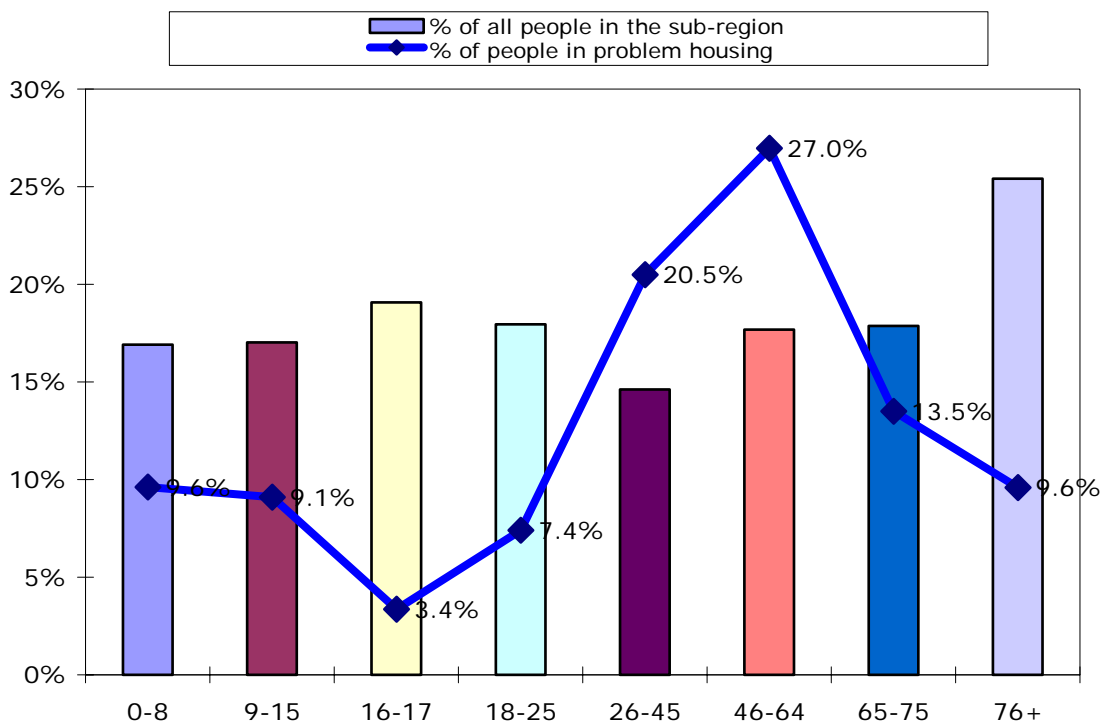
Table 4.4 Households with Special Needs in problem housing

Present tenure	In problem housing	Not in problem housing	All households in sub-region	% Of all households in problem housing	% Of households in problem housing
With Special needs	5,431	9,221	14,652	37.1%	43.9%
No special needs	6,937	47,682	54,618	12.7%	56.1%
Total	12,368	56,903	69,271	17.9%	100.0%

4.12 Households in the older age ranges are more likely than younger age groups to be living in problem housing. This is due to the preponderance towards special needs with age.

Of the 10,797 people aged 76+ in the Peak sub-region, 25% or 2,745 people, are living in problem housing, as seen in Chart 4.3 overleaf.

Chart 4.3 Ages of People living in problem housing



Remedies for existing households living in problem housing

- 4.13 The survey has indicated 12,381 households are living in unsuitable housing. A large number of these will require improvements and adaptations to their present property without moving ('in situ' solution). Other households will find a solution to their housing problems by moving to another property.
- 4.14 The extent to which 'in situ' solutions might be appropriate is assessed by analysing the moving intentions of households in problem housing¹. The survey asked households whether they needed to move to a different home within the next 5 years. Any household in problem housing who stated they needed to move was treated as indicating that an 'in situ' solution was inappropriate.

The survey also asked households to consider a number of situations and indicate which was appropriate to them and it was possible to cross check moving intentions with responses to this question.

¹ DETR Guidance, Section 4.3, page 56, sixth para.

- 4.15 The survey data estimates that **8,979** households are likely to stay at home and seek improvements or adaptations (72.5%) while **3,402** (27.5%) households will need to move to resolve their housing problems. The findings emphasise the significance for housing policy of the relatively large number of households requiring support for 'in situ' solutions. The survey provides information about the type and cost of improvements these households need and whether they are affordable.

Potential households who need to move now

- 4.16 Potential households are sometimes referred to as 'concealed' households who are currently living as part of another household, usually with parents, who have not yet formed a household but have stated that they need to move to a separate home their own now or within 1-2 years¹.
- 4.17 Those who need to move in 2006 make up, with the other existing households, a backlog of households living in unsuitable housing at the time of the survey. Some of these households may join with others to form a home in the future, notwithstanding their intention to form a 'separate' home of their own. Guidance advises consultants to examine recent actual newly formed households as well as potential households when assessing the ability of these households to afford local housing costs and when determining the volume of future new household formation.² In assessing the scale of backlog housing need, account is taken of the number who may share (see Section 8) and the number who may move out of the Peak sub-region. These adjustments are considered when the number of potential households able to afford to buy and rent has been assessed.
- 4.18 The survey data estimates that **1,664** potential households need to move in 2006. This represents 2.4% of all existing households in the Peak sub-region and 56% of all potential households intending to move in the next 5 years.

¹ DETR, Local Housing Needs Assessment: A Guide to Good Practice, July 2000, para 4.4 p 60, fourth para.

² Ibid, p 61

SECTION 5. THE COSTS OF HOUSING

Introduction

- 5.1 This section sets out the results of an analysis of market house prices and rents in the sub-region and constituent sub-areas (defined for the housing needs study). The focus is on market conditions at the time of the Joint HNS i.e. the costs facing households needing and wanting to move at the time of the household surveys, specifically the second quarter 2006.
- 5.2 The 'bottom of the range' or lower quartile price of properties in the second hand market was obtained from Estate Agents to provide a realistic picture of the house prices available. Other information about average prices (not used in the assessment of affordability) and the price of new build sale homes, was obtained from the Land Registry and local Estate Agents. Information about market rents was collected from Letting Agents, and social rents and shared ownership costs from Registered Social Landlords (RSLs).

The Sub-Regional Housing Market

- 5.3 Before considering the evidence base, we examine the kinds of housing market being analysed. The High Peak - Derbyshire Dales sub-region covers the southern and central High Peak areas and the greater part of Derbyshire Dales, and includes within it parts of the Peak District National Park which has been defined as a Housing Market area (HMA) in the East Midlands (DTZ Piedad Consulting, October 2004).
- 5.4 The sub-region's population has a relationship, particularly on its fringes, with neighbouring HMAs centred on the cities of Manchester, Sheffield, Stoke and Derby (the Ward of Hadfield North for example has 20% of the workforce working in Tameside). However, the strength of that relationship varies considerably, depending in part on the measures used. While it is important to recognise cross boundary linkages from the point of view of understanding in-migration and place of work, it is equally important to be aware of the relatively high degree of self-containment in the sub-region.

Local Urban and Rural Housing Markets

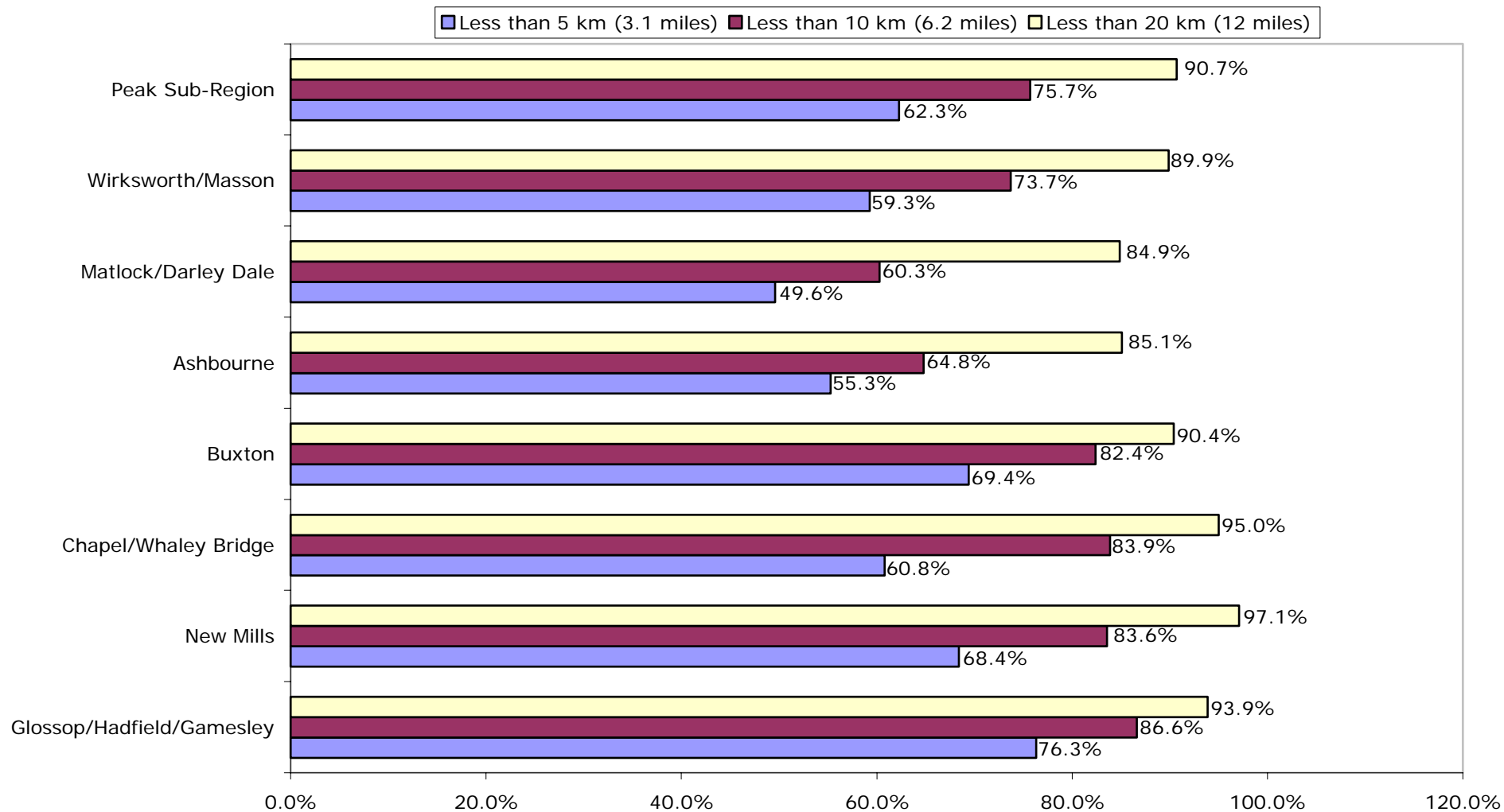
- 5.5 For many purposes, the analysis of housing markets at a sub-regional scale is only useful in terms of regional/national comparisons and not of much help when analyzing housing mobility and needs since most flows are more local.

'Below the sub-regional level there are local housing markets. For example smaller towns have their own housing market characteristics, as will particular parts of larger towns and cities. Such areas can achieve a high level of self containment – because many household moves are of relatively short distance. Rural areas also have their own market characteristics though many rural areas are functionally part of sub-regional housing markets based on large centres of employment – cities or towns (para 2.11 DTZ Piedad Consulting).

- 5.6 It is asserted that *'this is a wholly rural HMA on the basis of the government's classification of the two districts'* (Centre for Comparative Housing Research at De Montfort University, commissioned by the East Midlands Regional Assembly, March 2006). This is not a helpful observation because it masks the variations in settlement pattern and housing market within the sub-region. There are important market towns and more sprawling urban areas within the sub-region as well as sparsely populated rural areas, both within and outside the boundary of the National Park.
- 5.7 The Government's 2000 guidance suggests that authorities may explore delineating HMAs on a customised basis using 2001 Census data to analyse work (commuting) flows. *'The aim of the analysis is to define areas with minimum levels of cross-boundary migration or commuting' (para 7.5, page 99).*

We have found that most working people have relatively small commuting distances. 90.7% of the working population in the Peak sub-region travel less than 20 km (12 miles) to work (2001 Census Ward data) while 75.7% travel less than 10 km (6.2 miles) and 62.3% travel less than 5 km (3.1 miles). Some Wards in High Peak have a significantly higher degree of self-containment while working people travel further in Ashbourne and Matlock....see Chart 5.1 overleaf.

Chart 5.1 Distance Travelled to Work by Selected Wards, 2001 Census



- 5.8 The local areas used in the Housing Needs Assessment have meaning to the planning and housing strategies of the local authorities and the National Park Authority, and specifically in the context of the future delivery of affordable housing. They are not intended as local HMAs although they may perform that role since their boundaries encompass a considerable range of more and less expensive housing reflecting in part market pressures from outside the sub-region.

Average house prices

- 5.9 Trends in house prices in the sub-region over the past 8 years 1999-2006 were analysed. The average price for each type of house was derived for both local authorities using Land Registry data for the second quarter (April – June) annually. The mean for both local authorities was calculated to derive figures for the Peak sub-region as a whole.

Chart 5.2 overleaf shows that the average price of all dwellings in the Peak sub-region in 2006 (Q2) was £202,657. This is an increase of 129.2% on the 1999 figure of £88,397 or 18.5% per annum.

- 5.10 Analysis of local housing markets draws upon the most up-to-date Land Registry data for the second Quarter (April-June 2006) at post-code level. A list of postcodes within the sub-region was compiled. Postcodes are not always coterminous with parishes or local authority boundaries but the list in Table 5.1 demonstrates that there is a close match with the pattern of local housing markets found within the sub-region. Because post-codes do not follow local authority boundaries the figures provide an indication only of true house prices within the administrative boundaries of the sub-region.
- 5.11 The Land Registry figures, show average prices based upon actual transactions and it is useful to derive mean, median and lower quartile prices.¹ The results of the analysis of Land Registry data are shown in Table 5.2.

¹ ODPM Housing Market Assessments: draft practice guide, Step 3.2 pages 23-34.

Chart 5.2 Trends in average house prices 1999-2006 (Q2) Peak sub-region

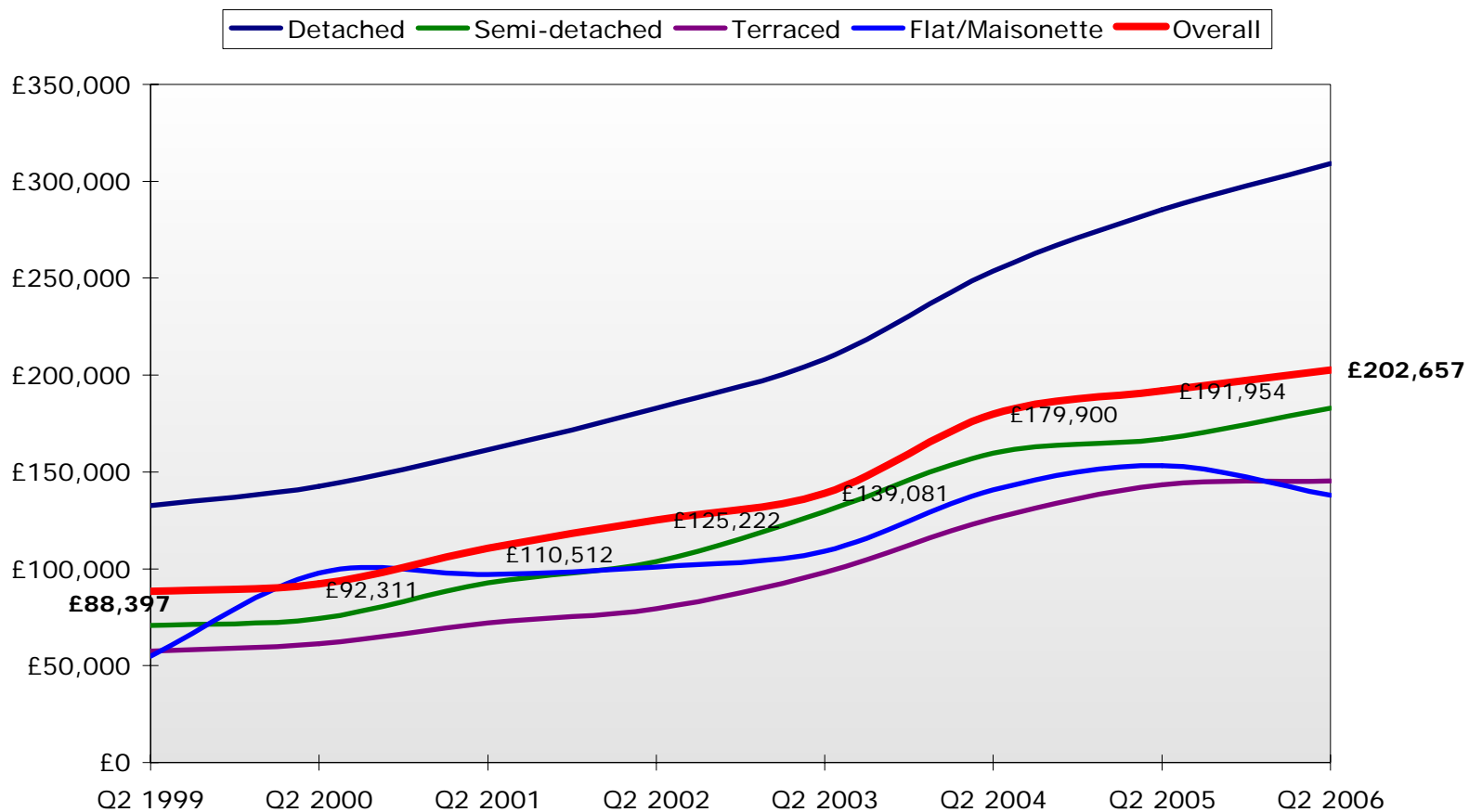


Table 5.1 Postcode sectors and Local Housing Markets**URBAN AREAS**

POST CODE SECTORS	LOCAL HOUSING MARKETS
SK13 8, SK13 9	Howard Town/Old Glossop
SK13 0, SK13 6, SK13 7	Gamesley, Howard Town
SK13 1Pt, SK 13 2,	Hadfield
SK22 3, SK22 4	New Mills
SK23 0, SK23 3, SK23 7, SK 23 9	Whaley Bridge and Chapel
SK17 6, SK17 7, SK17 9	Buxton
DE4 2	Darley Dale
DE4 3	Matlock Town, Cromford
DE4 5	Tansley
DE4 4	Wirksworth
DE6 1	Ashbourne

RURAL AREAS INSIDE NATIONAL PARK

SK33 7	Edale
SK33 8	Castleton
SK33 6	Hope
SK33 0	Bamford
S32 1	Hathersage
S32 2	Grindleford
S32 3, S32 5	Calver, Curbar, Eyam
S33 9	Bradwell
SK17 8	Great Hucklow, Tideswell
SK17 9	Taddington
DE45 1	Bakewell and pts Baslow, Youlgreve

RURAL AREAS OUTSIDE NATIONAL PARK

SK17 0, SK17 8	Buxton area,
SK13 5, SK13 6,	Chisworth, Charlesworth, Simmondley
SK23 6	Chinley
SK13 1pt	Tintwistle
SK22 2	Hayfield
SK22 1	BirchVale
DE6 2	Yeaveley, Snelston, Cubley Marston
DE6 3	Kirk Ireton Brailsford
DE6 5	Doveridge. Sudbury

Table 5.2 Analysis of relative house prices in Local Housing Markets

Study Areas	Measure used	Detached	Semi-Detached	Terraced	Flat/Maisonette	Overall
MATLOCK - WIRKSWORTH						
	Mean	£ 280,374	£ 189,924	£ 142,193	£ 131,775	£ 204,120
	Median	£ 281,485	£ 191,465	£ 143,833	£ 131,775	£ 206,440
	Lower Quartile	£ 270,150	£ 163,517	£ 135,408	NA	£ 176,495
ASHBOURNE						
	Mean/median/LQ	£ 326,532	£ 192,422	£ 140,921	£ 112,234	£ 218,298
BUXTON						
	Mean	£ 211,341	£ 167,620	£ 148,449	£ 115,211	£ 180,827
	Median	£ 259,028	£ 155,437	£ 141,761	£ 101,000	£ 206,173
	Lower Quartile	£129,514	£ 133,514	£ 138,147	£ 108,105	£ 164,911
CENTRAL						
	Mean	£ 110,198	£ 174,645	£ 133,448	£ 141,975	£ 158,792
	Median	£ 275,495	£ 177,983	£ 134,500	£ 141,975	£ 160,494
	Lower Quartile	£ 245,097	£ 155,237	£ 127,785	£ 141,975	£ 156,241
NORTH						
	Mean	£ 154,560	£ 121,568	£ 111,138	£ 115,845	£ 140,746
	Median	£ 195,308	£ 138,703	£ 114,166	£ 145,000	£ 148,207
	Lower Quartile	£ 165,666	£ 120,740	£ 104,267	£ 134,246	£ 118,222
NATIONAL PARK						
	Mean	£ 321,101	£ 221,651	£ 238,057	£ 174,650	£ 370,497
	Median	£ 403,333	£ 221,651	£ 238,057	£ 174,650	£ 341,333
	Lower Quartile	£ 375,951	£ 221,651	£ 217,419	£ 174,650	£ 276,205
OUTSIDE NATIONAL PARK						
	Mean	£ 324,608	£ 132,318	£ 162,808	£ 192,000	£ 231,743
	Median	£ 315,239	£ 218,000	£ 163,333	£ 192,000	£ 183,368
	Lower Quartile	£ 290,723	£ 262,888	£ 155,601	£ 192,000	£ 163,333
URBAN						
	Mean	£ 254,314	£ 169,867	£ 131,006	£ 132,848	£ 169,247
	Median	£ 269,417	£ 170,750	£ 134,532	£ 131,775	£ 176,495
	Lower Quartile	£ 233,470	£ 142,392	£ 125,232	£ 123,492	£ 142,658
RURAL						
	Mean	£ 368,976	£ 229,576	£ 184,308	£ 183,325	£ 274,437
	Median	£ 348,569	£ 221,651	£ 171,750	£ 183,325	£ 275,454
	Lower Quartile	£ 315,239	£ 218,000	£ 159,467	£ 178,988	£ 173,913
PEAK SUB REGION						
	Mean	£ 292,535	£ 182,847	£ 145,356	£ 142,026	£ 211,980
	Median	£ 284,825	£ 189,225	£ 141,341	£ 141,975	£ 181,217
	Lower Quartile	£ 268,057	£ 151,291	£ 128,701	£ 126,457	£ 162,458

Difference in minimum house prices between local housing markets

- 5.12 Local Estate Agents were asked to provide essential information about the prices households would have to pay in order to afford housing in different sub-areas of the sub-region. The prices were recorded during June in the second quarter 2006 and using this data, which approximates to the lower quartile house prices in an area, a calculation of the entry levels of income required by households to afford the housing market are made – see affordability discussion in Section 6.
- 5.13 Information on house prices was obtained by asking local estate agents what a buyer could expect to pay for different sizes and types of property. This was important, as the vendor's asking price may be higher than the price for which a property is actually sold. The prices given were the 'bottom of the range' or minimum prices a buyer could expect to pay for a property that was in a good state of repair. Any properties requiring renovation or major repair work were excluded, as it is assumed that a purchaser in housing need will not have access to the extra resources required to bring such a property into a reasonable state of repair. Agents were asked to indicate whether there was a reasonable supply or very few such properties on the market.

Information from the different information agents and letting agencies are tabulated and mean and median figures calculated to give an indication of the entry level market house prices and rents existing at the time of the household surveys.

- 5.14 In general there was a very limited supply of 1 bedroom accommodation on the market in the urban areas. Somewhat surprisingly three different agents recorded some 1 bed terrace properties for sale in the Bakewell area of the National Park although there were virtually no 1 bed properties in the Hope Valley settlements.
- 5.15 2 and 3 bedroom properties provided the greatest supply available – 2 bedroom flats and terraces was quite plentiful in all the urban areas although not many 2 bed semis in the Matlock area while 3 bed terraces and semis were limited in the Ashbourne area.
- 5.16 The supply of 4 bed properties was generally more limited than either 2 or 3 bed accommodation- terraces were quite rare in the Glossop and Ashbourne areas but in much more plentiful supply in Buxton.

5.17 A detailed breakdown of information from the Estate Agents survey for each of the local housing market areas was collected. Prices were recorded for all types and sizes of property as well as for sizes only. Information about the price of different sizes of property is essential to match to the size needs of households moving because they are living in unsuitable housing and cannot resolve their problems by improvements to their present property. Information about the types of property is useful to match to the preferences of households moving out of choice.

Table 5.3 'Bottom of the range' house prices in the Peak sub-region (Q2 2006)

Property size	Urban sub-areas	Rural sub-areas	Mean Peak sub-region	Median Peak sub-region
1 bedroom	£95,004	£147,500	£106,945	£95,487
2 bedrooms	£126,840	£193,904	£151,168	£138,667
3 bedrooms	£148,897	£272,781	£193,124	£152,350
4 bedrooms	£228,458	£321,000	£263,528	£235,000
Average LQ	£149,800	£233,796	£178,691	£155,376

Source: JHA Estate Agents' Survey, 2006

5.18 Table 5.3 shows the 'bottom of the range' prices of homes on the market in the second quarter of 2006 as indicated from the Estate Agents survey. Homes in the rural areas were on average 56% higher than homes in the urban areas.

The urban sub-areas accounted for about 82% of transactions in the second quarter 2006 (Land Registry data).

As shown in Table 5.4, based on the median value of house prices in each area, the Glossop and Buxton areas had the cheapest 'bottom of the range' prices, followed by the Central area and Ashbourne.

There was then a significant gap between these prices and the Matlock/Wirksworth area and between this sub-area and the rural areas both inside and outside the National Park.

Table 5.4 Entry-level or 'bottom of the range' house prices

Size	Glossop Hadfield Gamesley	Buxton	Central- Whaley Bridge, Chapel en le Frith, New Mills	Ashbourne	Matlock, Darley Dale, Tansley, Wirksworth, Middleton, Cromford, Matlock Bath	National Park - Hope Valley, Bakewell	Rural areas outside the National Park	Mean	Median
1 BED	£90,975	£87,795	£83,750	£100,000	£112,500	£147,500	NA	£106,945	£95,487
2 BED	£108,660	£114,997	£126,375	£138,667	£145,500	£213,333	£174,475	£151,168	£138,667
3 BED	£135,000	£131,300	£152,350	£142,500	£183,333	£287,500	£258,062	£193,124	£152,350
4 BED	£212,500	£203,125	£230,000	£235,000	£261,666	£340,000	£302,000	£263,528	£235,000
Mean	£136,784	£132,073	£148,119	£154,042	£175,750	£247,083	£244,846	£178,691	
Median	£121,830	£123,149	£139,363	£140,584	£164,417	£250,417	£258,062		£155,376
Rank on Median	1	2	3	4	5	6	7		

Source: JHA Estate Agents' Survey 2006

New build house prices

5.19 Agent's supplied information about new build prices on the market at the time of the survey. Average new build prices are shown in Table 5.5 below. The average new-build sale home price of £200,616 in the Peak Sub-Region is approximately £10,000 more than the average new-build sale home in Britain of £190,000.¹

Table 5.5 Mean new build house prices in the Peak sub-region (Q2 2006)

Property size	Mean Second hand	Mean New build *	New build premium (% Second hand)
1 bedroom	£95,004	£114,994	+21.0%
2 bedrooms	£126,840	£177,380	+39.8%
3 bedrooms	£148,897	£219,620	+47.5%
4 bedrooms	£228,458	£290,471	+27.1%
Mean	£149,354	£200,616	+34.3%

Source: JHA Estate Agents' Survey, 2006

* These are urban areas - virtually no new-build sale homes in the rural areas.

5.20 The table demonstrates that average new-build sale prices of 2 and 3 bedroom houses are approximately 44% higher than second hand prices and all new-build sale properties are approximately 34% higher than second hand prices.

5.21 We disaggregated new home prices for the urban sub-areas (there were too few new home sales in the rural areas to provide any meaningful data). The results, shown in Table 5.6 overleaf, demonstrate that 65% of new homes were 3 or 4 bedrooms (it is important to bear in mind that a significant number of new homes in Buxton and Ashbourne were 5 bedroom new homes and these are not shown in Table 5.6). The table demonstrates that average new-build sale prices are about 66% higher than second hand prices in Buxton, 52% higher in Ashbourne and 49% higher in Matlock. In the Glossop area, the gap between new homes and the second hand market is lower at 16%.

¹ NHBC data, Times, August 13th 2006.

Table 5.6 New homes in the urban sub-areas

Size	Glossop Hadfield Gamesley	Buxton	Central-Whaley Bridge, Chapel en le Frith, New Mills	Ashbourne	Matlock, Darley Dale, Tansley, Wirksworth, Middleton, Cromford, Matlock Bath	Mean
1 BED	£82,625 (2)	None	£124,243 (7)	None	None	£114,994
2 BED	£144,500 (15)	£155,850 (8)	£235,620 (9)	£167,928(2)	£183,000 (2)	£177,380
3 BED	£182,286 (5)	£194,971 (16)	£219,783 (19)	£215,500 (3)	£285,558 (7)	£219,620
4 BED	£223,743 (2)	£305,647 (16)	£288,000 (6)	£319,967 (3)	£315,000 (3)	£290,471
Mean New Homes	£158,289 (24)	£218,823 (40)	£216,912 (41)	£234,465 (8)	£261,186 (12)	£200,616
Mean Second hand	£136,784	£132,073	£148,119	£154,042	£175,750	£149,354
New build premium (% Second hand)	15.7%	65.7%	46.4%	52.2%	48.6%	34.3%

Source: JHA Estate Agents' Survey 2006 (numbers of new homes in brackets)

Difference in private rents between local housing markets

5.22 10 Letting agents provided an area breakdown of rent levels within the Peak sub-region at the time of the survey. Unfurnished properties only were covered by the survey since they generally represent the lowest rental values available and account for 66% of all rental properties.

5.23 In general there was a very limited supply of small and large rented properties, which raises concerns about how far the private rental sector can address the housing needs of small and larger households. One bedroom flats were confined mainly to the Buxton and Glossop urban sub-areas and there only a very few 4 bedroom properties available.

5.24 The greatest supply of rented properties was 2 and 3 bed accommodation across all sub-areas. 2 bed flats and terraces were most plentiful in the Matlock-Wirksworth and Glossop urban sub-areas.

There were very few 2 bed flats in Buxton, Central and Ashbourne sub-areas. 2 bed semi-detached rented properties were in short supply.

There were some new build 3 bed flats on the market in Matlock. 3 bed semis were in greater supply than 2 bed semis.

5.25 In general, the Matlock-Wirksworth and Glossop urban sub-areas had the greatest availability of accommodation for rent on the market at the time of the survey. Ashbourne, Buxton and the Central urban sub-areas had very limited rental accommodation.

In rural areas outside the National Park there were a number of 3 bedroom flats and detached houses for rent. In the National Park the majority of properties for rent were 2 bedroom terraces or semis.

5.26 Median rent levels for unfurnished properties are shown in Table 5.7 below and in Table 5.8.

Table 5.7 Median monthly rents for unfurnished properties in the Peak sub-region (Q2 2006)

Property size	Median Monthly rent
1 bedroom	£417
2 bedrooms	£538
3 bedrooms	£637
4 bedrooms	£694
Average	£572
Typical median rent URBAN	£534
Typical median rent RURAL	£661

Source: JHA Estate Agents' Survey, 2006

5.27 The figures shown in Table 5.7 are based on the median rent of all property sizes. While it is generally true that rental values vary less by location than do house prices, it is clear that there are some significant variations within the Peak sub-region.

There are general urban-rural differences. Median rents are £661 on average in the rural sub-areas and £534 in the urban sub-areas.

5.28 In Table 5.8 overleaf shows that when ranked on median values, the Ashbourne area has the lowest monthly rents. If account is taken of the number of unfurnished properties available in each sub-area a rather different pattern emerges. Ashbourne had a very small supply of unfurnished properties at the time of survey while the Matlock - Wirksworth area had a much more plentiful supply.

Table 5.8 shows the relative or weighted rents for each sub-area based on the number of unfurnished properties available in each of the sub-areas at the time of the survey. The figures show that the Matlock-Wirksworth areas of Derbyshire Dales District and the Glossop area of High Peak Borough have the lowest median rents in the Peak sub-region based on the number of properties available. The overall figures for the Central and Ashbourne areas are misleading since both areas had very small numbers of unfurnished property. The next most expensive area was the National Park followed by Buxton and the other rural areas.

Table 5.8 Mean monthly rents for unfurnished properties by sub-area in the Peak sub-region (Q2 2006)

Size	Ashbourne	Buxton	Glossop Hadfield Gamesley	Central-Whaley Bridge, Chapel en le Frith, New Mills	Matlock, Darley Dale, Tansley, Wirksworth, Middleton, Cromford, Matlock Bath	Parishes in the National Park - Hope Valley, Bakewell	Parishes outside the National Park	Mean	Median
1 BED	£350	£434	£399	NA	£500	£410	NA	£417	£422
2 BED	£448	£549	£519	£558	£515	£586	£550	£538	£550
3 BED	£601	£542	£571	£548	£629	£735	£686	£637	£600
4 BED	NA	£613	£695	£645	£685	£685	£945	£694	£685
Mean	£466	£534	£546	£584	£582	£604	£727	£572	
Median	£448	£545	£545	£558	£572	£636	£686		£564
Rank on Median	1	2	2	3	4	5	6		
% median rent	79.4%	96.7%	96.6%	99.0%	101.4%	112.7%	121.6%		100.0%
% all properties	70.0%	110.0%	170.0%	60.0%	240.0%	180.0%	160.0%		
Weighting ratio	1.14	0.8836	0.5712	1.6583	0.4246	0.6289	0.7637		
1 BED	83.9%	104.0%	95.6%	0.0%	119.9%	98.3%	NA		
2 BED	83.3%	102.1%	96.4%	103.8%	95.9%	109.0%	102.3%		
3 BED	94.3%	85.0%	89.6%	86.0%	98.6%	115.3%	107.6%		
4 BED	NA	88.2%	100.1%	92.9%	98.6%	98.6%	136.1%		
1 BED	95.7%	91.9%	54.6%		50.9%	61.8%	NA		
2 BED	95.0%	90.2%	55.1%	172.2%	40.7%	68.6%	78.1%		
3 BED	107.5%	75.1%	51.2%	142.6%	41.9%	72.5%	82.2%		
4 BED	NA	77.9%	57.2%	154.0%	41.9%	62.0%	103.9%		
Overall	99.4%	83.8%	54.5%	156.3%	43.8%	66.2%	88.1%		
Relative rents	6	4	2	7	1	3	5		

Source: JHA Estate Agents' Survey 2006

Social Rents

5.29 A total of 20 Registered Social Landlord properties operating in High Peak Borough and Derbyshire Dales District were approached in March 2006 and asked for information about the cost of existing RSL housing (defined as social rent and shared ownership schemes). RSLs were also asked for details of any planned schemes that might be able to address housing need in the future, taking into account the government's preference for 'intermediate' housing i.e. low cost home ownership and sub-market renting.

5.30 The following 9 RSLs responded to the request for information:

Manchester and District Housing Association
Nottingham Community Housing Association
Northern Counties Housing Association
Peak District Rural Housing Association
Johnnie Johnson Housing
Derwent Living
Walbrook Housing Association
Dales Housing Ltd
High Peak Community Housing

The following 11 RSLs failed to respond to the request for information:

Adullam Housing Association
Manchester Methodist Housing Group
Equity Housing Group
East Midlands Housing Association Limited
English Churches Housing Group
Guinness Trust
Equity and North Cheshire
Enable
Housing 21
South Yorkshire Housing Association Limited
Home Group Limited

5.31 Typical general weekly rents are shown in Table 5.9. The figures have not been adjusted and demonstrate that social rents vary less by location than either market rents or house prices. It is clear that there are some significant variations within the Peak sub-region.

Table 5.9 Weekly Social Rents for General Needs RSLHousing

Property size	High Peak Borough excl NPA	Derbyshire Dales District excl. NPA	Peak National Park Authority within High Peak Borough and Derbyshire Dales District	Mean	Median
BEDSIT					
High Peak Community Housing	£44.00				
Dales Housing		£45.96			
Median	£44.00	£45.96		£44.98	£44.98
1 BED					
High Peak Community Housing	£47.80				
Dales Housing		£51.52			
Peak District Rural	No units	£58.96	£58.90		
Manchester and District	£59.65	No units	No units		
Northern Counties	£52.99	£52.99	£52.99		
Johnnie Johnson	£63.03	No units	No units		
Nottingham Community	No units	£55.75	No units		
Walbrook	No units	No units	No units		
Derwent Living	No units	No units	No units		
Median	£59.65	£54.37	£55.95	£55.46	£54.37

	High Peak Borough excl NPA	Derbyshire Dales District excl. NPA	Peak National Park Authority within High Peak Borough and Derbyshire Dales District	Mean	Median
2 BED					
High Peak Community Housing	£52.92				
Dales Housing		£54.84			
Peak District Rural	No units	£67.35	£64.21		
Manchester and District	£70.36	No units	No units		
Northern Counties	£68.99	£68.90	£63.85		
Johnnie Johnson	£68.34	No units	No units		
Nottingham Community	No units	£69.63	£67.92		
Walbrook	No units	£74.31	No units		
Derwent Living	No units	52.12	No units		
Median	£68.99	£68.13	£64.21	£64.90	£67.92
3 BED					
High Peak Community Housing	£56.51				
Dales Housing		£53.64			
Peak District Rural	No units	£71.00	£76.45		
Manchester and District	£77.17	No units	No units		
Northern Counties	No units	£77.62	£77.62		
Johnnie Johnson	£73.90	No units	No units		
Nottingham Community	No units	No units	£76.61		
Walbrook	No units	£79.15	No units		
Derwent Living	No units	55.96	No units		
Median	£73.90	£71.00	£76.61	£70.51	£76.45

4 BED	High Peak Borough excl NPA	Derbyshire Dales District excl. NPA	Peak National Park Authority within High Peak Borough and Derbyshire Dales District	Mean	Median
High Peak Community Housing	£59.92				
Dales Housing		£58.33			
Peak District Rural	No units	No units	No units		
Manchester and District	£83.25	No units	No units		
Northern Counties	No units	No units	No units		
Johnnie Johnson	No units	No units	No units		
Nottingham Community	No units	No units	No units		
Walbrook	No units	£134.14	£134.14		
Derwent Living	No units	£62.41	No units		
Median	£71.59	£62.41	£134.14	£88.70	£72.83
Weekly Rents for all property sizes excluding bedsits				£69.89	£67.89

Shared Ownership

5.32 RSLs were asked to provide information for any schemes they provided now or were aware of which would be potentially available to households living within Derbyshire Dales District and High Peak Borough. Information is available from only 4 RSLs.

Nottingham Community Housing Association
 Peak District Rural Housing Association
 Walbrook Housing Association
 Johnnie Johnson Housing (all planned schemes)

Table 5.10 Existing Shared Ownership Schemes, Peak sub-region, 2006

Sub-Area	Location of scheme	No of Beds	Purchase Price	Share purchased e.g. 25%, 50%, 75%	Monthly rental paid on landlord's share £
Nottingham Community Housing					
National Park	Bakewell	2 bed terrace/semi	£160,000	£80,000 (50%)	£151.77 incl service charge (3.4%)
		3 bed terrace/semi	£180,000	£90,000 (50%)	£169.94 incl service charge (2.7%)
Walbrook Housing Association					
Ashbourne	Ashbourne	2 bed semi	£108,000	£54,000 (50%)	Unknown
Rural outside NP	Hognaston	2 bed semi	£116,000	£58,000 (50%)	Unknown
Peak District Rural Housing Association					
National Park	Edale	3 bed semi	£115,000	£57,000 (50%)	£119.99 (2.5%)
Matlock	Tansley	3 bed terrace	£138,000	£69,000 (50%)	£195.27 (3.4%)
Rural outside NP	Hulland	2 bed bungalow	£140,000	£105,000 (75%)	£130.00 (1.5%)
Rural outside NP	Kirk Ireton	2 bed bungalow	£140,000	£70,000 (50%)	£151.67 (2.6%)
Rural outside NP	Kirk Ireton	3 bed terrace	£150,000	£75,000 (50%)	£160.33 (2.6%)
Details of provider unknown					
Central	Chapel en le Frith	2 bed flat	£119,500	£59,750 (50%)	£101.83 (2.0%)
	New Mills	1 bed apartment	£168,000	£84,000 (50%)	Unknown
	New Mills	3 bed semi	£192,000	£96,000 (50%)	Unknown

SECTION 6. THE CURRENT AFFORDABILITY OF HOUSING

Introduction

- 6.1 This section analyses the identified 3,402 existing households living in problem housing and the 1,664 potential households needing to move now, to test how many are able to afford the costs of moving. Among these households are some who are already on a Housing Register ('registered') and their ability to afford local housing is analysed separately from other 'unregistered' households.
- 6.2 The approach taken to the assessment of affordability focuses upon the relationship between the local housing market and the incomes of potential movers, and follows the DETR Good Practice Guidance on affordability assessment.¹ Specifically, the analysis focuses on the actual information that is available about the financial resources and moving intentions of these households and matches it to actual housing costs prevailing during the Survey period and derived from the information which is set out in Section 5.

The sample of 'movers' used to assess affordability

- 6.3 Filters are applied to the sample of existing and potential households who need to move so as to remove households who fail to provide the information required to class them as being able to afford or unable to afford the type of property that we have identified them to need.

Households who have incomes greater than £40,000 (Q33/Q71) or receive funds from their house sale greater than £50,000 (Q68) or are seeking owner-occupation without a mortgage (Q66) are automatically regarded as being able to afford the costs of moving.

The number of households calculated to be unable to afford housing is expressed as a proportion of the (filtered) sample of households in problem housing and needing to move. The figures are disaggregated into the 10 urban and rural sub-areas forming the sampling framework for the Joint HNS. All the findings are then weighted to account for the non-response in the filtered sample to ensure the number of households in need is representative of all households needing to move.

¹ DETR Guidance, para 4.3, pages 56-58.

- 6.4 Two affordability assessments are undertaken: firstly on those households who have already placed their names on a Housing Register and secondly, on the much larger number of 'hidden' households who are in need but not as yet on a Housing Register.

Affordability of buying with a mortgage

- 6.5 Recent government guidance is that buying a home costs 3.5 times the gross household income of a single earner household or 2.9 times the gross household income of dual income households¹. Based on consultation with a range of lenders and mortgage advisers operating nationally and regionally, we came to the view that the lending ratio of 2.9 for dual earners² would be applicable in the Peak sub-region, but the appropriate lending ratio for single households should be 3.7 times the gross annual household income not 3.5. Higher multiples of 4 times gross household income may be available for some highest earning households but only if the household is a good credit risk. Lending at this level is not accessible to most newly arising households on average annual incomes of around £15,000, and could not be sustained by such households.
- 6.6 Local mortgage lenders indicated that a mortgage 'hurdle' based on savings and a 5-10% deposit was generally applicable. First Time Buyers may be offered 100%.

Equity and Savings

- 6.7 The survey asked whether households had any available funds to put toward the costs of purchasing a new home. The ability to purchase open market (new or second hand) including the mortgage element in shared ownership housing is based on the level of savings and mortgage required to afford the minimum sale prices of housing on offer. The entry incomes required for a household to afford a mortgage to cover the costs of buying properties at the minimum price took account of the savings available to that household and monies from the sale of an existing or previous home. For example, if a couple have to pay £125,000 for a 2 bed dwelling and have £10,000 in resources, they would require a gross household income of £39,655 ($£125,000 - £10,000 = £115,000/2.9$ times).

¹ ODPM Housing Market Assessments: Draft practice guidance, December 2005, page 36

² In the survey, we take the income multiplier of a couple, and include two single adults sharing i.e. friends, brothers, sisters etc, as dual earner.

Debt

6.8 While the equity and savings available to households needing to move are important, it is emphasised that some of these families have significant levels of debt, an issue which is not examined in government guidance. The complexity of deducting debt from savings for households in different income bands is considerable. However, in general terms, it is known that some households in debt will face financial implications when applying for a mortgage.

The survey found that more than 20% of potential households had debt in excess of £5,000, approximately 330 households.

Table 6.1 Levels of debt among households needing to move

Debt levels	Existing households	Potential households	All mover households in problem housing
Nothing	62.2%	41.3%	55.4%
Up to £1,000	8.4%	11.2%	9.4%
£1,000 - £2,999	6.1%	15.5%	9.2%
£3,000 -£4,999	5.3%	4.3%	5.0%
£5,000 - £9,999	7.7%	8.6%	8.0%
£10,000 - £19,999	2.9%	8.0%	4.6%
£20,000 – £34,999	1.4%	1.9%	1.6%
£35,000 – £50,000	1.7%	0.5%	1.3%
More than £50,000	0.6%	0.5%	0.6%
No response	3.5%	8.3%	5.1%
Total	100.0%	100.0%	100.0%
Households in problem housing needing to move	3,402	1,664	5,067

Affordability of renting

- 6.9 Government advise that households should not be paying more than 25%-30% of net income on rent. A rent: income ratio is used to calculate the number of households unable to afford market rents.

The rent: income ratio reflects the National Housing Federation's guidance on affordable housing for rent, which is also used by the Housing Corporation and takes account of the residual income of potential private renters in comparison with social renters i.e. the latter containing a higher proportion of lower incomes and justifying a lower threshold of 25%¹.

- 6.10 Renting privately should not take up more than 30% of a household's net income. The survey collected information on gross income and thus an estimation of the equivalent net incomes was required, taking into account tax, national insurance contributions and other taxes.

Affordability assessment

- 6.11 We calculated the number of households in unsuitable housing who could not afford the property sizes they needed (based on household size and composition). Affordability was tested against the costs of market and subsidised housing available at the time (April-June 2006).

The number of households who could not afford both owner occupation with a mortgage and private renting was calculated, using the following criteria:

- Insufficient gross household income to afford a mortgage (based on 2.9 and 3.7 times lending and taking account of monies from the existing home and any savings); and
- Insufficient gross household income to afford private renting at a level of not more than 30% of their net household income.

¹ DETR, Guidance, Affordability ratios - para 4.3 page 58.

6.12 The following steps were taken to achieve the assessment:

- First, the number of households able and unable to afford Owner Occupation was calculated;
- Second, the number of households unable to afford Owner Occupation were checked in case some could afford Private Rent;
- Third, the number of households unable to afford Owner Occupation and Private renting was checked in case some could afford Shared Ownership;
- Fourth, the number of households unable to afford Owner Occupation or private renting or Shared Ownership, were checked in case some could afford social renting.

The total number of households unable to afford market housing comprised those households unable to afford Owner Occupation or Private rent.

6.13 Out of the total of 5,067 households in unsuitable housing needing to move (3,402 existing households and the 1,664 potential households needing to move now) a filtered sample of 4,494 households was used for the assessment (573 provided no income data).

The number of households unable to afford, from the assessment, was then weighted to account for the non-response in the filtered sample to ensure the number is representative of all 5,067 households needing to move.

Ability to buy with a mortgage

6.14 It is estimated that **49%** of all households presently living in problem housing, 2,204 households, would be unable to raise a mortgage in the current housing market for a dwelling of a size which is appropriate for their needs.

51% of those identified with a housing problem can access Owner Occupation with their own resources and are not in housing need.

The situation is different for emerging households – 62.1% of backlog concealed households could not afford owner-occupation.

Table 6.2 Affordability of Buying

Sub areas	Households who CAN Afford Buying	Households who CANNOT Afford Buying	% Distribution of the sub-region Total who CANNOT Afford Buying	% Distribution of the sub-region Total of All households needing to move
1 Matlock	403	537	24.4%	20.9%
2 Wirksworth	314	67	3.0%	8.5%
3 Ashbourne	202	134	6.1%	7.5%
4 North	291	425	19.3%	15.9%
5 Central	179	202	9.1%	8.5%
6 Buxton	179	90	4.1%	6.0%
7 National Park (High Peak)	70	61	2.8%	2.9%
8 National Park (Derbyshire Dales)	400	479	21.7%	19.6%
9 Outside NPA (High Peak)	122	113	5.1%	5.2%
10 Outside NPA (Derbyshire Dales)	131	96	4.3%	5.0%
TOTAL PEAK SUB REGION	2,290	2,204	100.0%	100.0%

Ability to afford either buying or private renting

6.15 It is estimated that **43.9%** of all households presently living in problem housing, **1,974** households, would be unable to afford either owner occupation or private rented accommodation.

56% of those identified with a housing problem can access either Owner Occupation or Private Renting with their own resources and are not in housing need.

Table 6.3 Affordability of either Buying or Private Market Renting

Sub areas	Households who CAN Afford Buying or Private Renting	Households who CANNOT Afford Buying or Private Renting	% Distribution of the sub-region Total who CANNOT Afford Buying or Private Renting	% Distribution of the sub-region Total of All households needing to move
1 Matlock	67	470	23.8%	20.9%
2 Wirksworth	None	67	3.4%	8.5%
3 Ashbourne	45	90	4.5%	7.5%
4 North	22	403	20.4%	15.9%
5 Central	None	202	10.2%	8.5%
6 Buxton	None	90	4.5%	6.0%
7 National Park (High Peak)	13	48	2.4%	2.9%
8 National Park (Derbyshire Dales)	57	422	21.4%	19.6%
9 Outside NPA (High Peak)	22	91	4.6%	5.2%
10 Outside NPA (Derbyshire Dales)	4	91	4.6%	5.0%
TOTAL PEAK SUB REGION	230	1,974	100.0%	100.0%

Shared ownership

- 6.16 Shared ownership is intended for people who cannot afford to buy a suitable home in any other way. They must be in housing need and be unable to afford outright purchase. Priority is normally given to existing public sector tenants or those on local authority or housing associations' waiting lists. Shared ownership schemes are normally only available to first time buyers, i.e. those who are not now owners.
- 6.17 JHA tested how many non-owners among those unable to afford either buying or private renting could benefit from shared ownership, if such a scheme was provided at 25% and 50% equity levels – see Section 9.

It is estimated that **57** households, **1.3%** of all those currently living in problem housing, could afford the current costs of shared ownership, all of them in the rural areas. The great majority of those unable to buy or rent privately, 1917 households, would also not be able to afford shared ownership assuming that is, that any of them wished to take up the option.

Table 6.4 Potential for Shared Ownership at 50% Equity

Sub areas	Households who cannot afford buying or private renting but CAN afford Shared Ownership	Households who cannot afford buying or private renting who CANNOT Afford Shared Ownership	% Distribution of the sub-region Total who cannot afford buying or private renting who CANNOT Afford Shared Ownership	% Distribution of the sub-region total of All households needing to move
1 Matlock	None	470	24.5%	20.9%
2 Wirksworth	None	67	3.5%	8.5%
3 Ashbourne	None	90	4.7%	7.5%
4 North	None	403	21.0%	15.9%
5 Central	None	202	10.5%	8.5%
6 Buxton	None	90	4.7%	6.0%
7 National Park (High Peak)	4	44	2.3%	2.9%
8 National Park (Derbyshire Dales)	35	387	20.2%	19.6%
9 Outside NPA (High Peak)	4	87	4.5%	5.2%
10 Outside NPA (Derbyshire Dales)	13	78	4.1%	5.0%
TOTAL PEAK SUB REGION	57	1,917	100.0%	100.0%

Ability to afford social rents

6.18 It is estimated that 62.7% of households, **1,238** households, who are unable to afford buying or renting or shared ownership, would also not be able to afford social rents without Housing Benefit (27.5% of households currently living in problem housing).

Although it might be thought to be the case, market housing, either owner occupation or private renting is unlikely to be an option for any of these households. Private renting is usually not an option for these households because so many landlords have a policy of refusing applications from those on benefits. Furthermore, changes in the Housing Benefit system are likely to further reduce access to this private renting for those on very low incomes.

Table 6.5 Affordability of Social Renting

Sub areas	Households who cannot afford buying, private renting or SO but CAN afford Social Renting	Households who cannot afford buying, private renting or SO who CANNOT Afford Social Renting	% Distribution of the sub-region Total who cannot afford buying, private renting or SO who CANNOT Afford Social Renting	% Distribution of the sub-region Total of All households needing to move
1 Matlock	202	269	21.7%	20.9%
2 Wirksworth	45	22	1.8%	8.5%
3 Ashbourne	45	45	3.6%	7.5%
4 North	90	314	25.3%	15.9%
5 Central	90	112	9.0%	8.5%
6 Buxton	22	67	5.4%	6.0%
7 National Park (High Peak)	30	13	1.1%	2.9%
8 National Park (Derbyshire Dales)	91	296	23.9%	19.6%
9 Outside NPA (High Peak)	35	52	4.2%	5.2%
10 Outside NPA (Derbyshire Dales)	30	48	3.9%	5.0%
TOTAL PEAK SUB REGION	680	1,238	100.0%	100.0%

Summary

- 6.19 JHA tested the affordability of different tenure options available on the market at the time of the survey i.e. owner occupation with a mortgage, private market renting, shared ownership at 50% equity and social renting (Section 9 on the report tests other options, not currently available, including LCHO at 25% and sub-market renting (SMR).
- 6.20 We found that 1,974 households could not afford to move into market housing. The figure of 1,974 was derived from a filtered sample of households who provided real income information for us to assess their ability to afford different tenures. If the assessment is weighted to account for all non-respondent moving households, the maximum theoretical number who could not afford market housing is estimated to be **2,273** households (44.9% of all households needing to move). 2,794 households (55.1% of mover households) now living in problem housing had sufficient resources to finance their housing.
- 6.21 Table 6.6 overleaf summarises the results of the affordability assessment. It demonstrates that the least affordable areas of the Peak sub-region are the urban sub-areas of Matlock and the North (Glossop area) and the Derbyshire Dales area of the National Park.

Table 6.6 Households unable to afford market housing, 2006 by sub-area and the implications for the type of affordable housing required.

Type of Affordable Housing Needed	Social Renting	Shared Ownership	Assessed need		
Source table	Table 6.3 page 73	Table 6.4 page 74	Actual Number of mover households Unable to afford market housing	Weighted Number of All mover households Unable to afford market housing	% Of Total
Reason	Unable to either Buy or Private Rent	Non-Owners Unable to Buy or private rent but CAN afford SO			
1 Matlock	470	None	470	547	24.1%
2 Wirksworth	67	None	67	81	3.6%
3 Ashbourne	90	None	90	100	4.4%
4 North	403	None	403	453	19.9%
5 Central	202	None	202	247	10.9%
6 Buxton	90	None	90	105	4.6%
7 National Park (High Peak)	48	4	48	57	2.5%
8 National Park (Derbyshire Dales)	422	35	422	477	21.0%
9 Outside NPA (High Peak)	91	4	91	104	4.6%
10 Outside NPA (Derbyshire Dales)	91	13	91	102	4.5%
Total	1,974	57	1,974	2,273	100.0%
% 5,067				44.9%	

Registered housing needs

- 6.22 As recommended by Guidance, the housing needs estimates derived from the survey analysis were cross-referred against 'expressed demand' estimates i.e. the numbers of households registered on the statutory housing register.¹

The affordability assessment of households living in problem housing and needing to move was carried out separately for households who had already placed their name on a Housing Register (registered households) so as to establish the extent to which they were in housing need.

- 6.23 The numbers in need shown by the Survey are compared with the demand figures from the Council's HSSA records, as shown in Table 6.7.

At 1st April 2006 there were a total of 5,835 households on the Housing Registers of High Peak Borough and Derbyshire Dales District. From the Joint HNS, the total number of 'registered' households needing and wanting to move was 2,121 of whom 1,133 were living in problem housing (implying that 46.6% or 988 households already on a Register were not living in problem housing).

Of the 1,133 registered households in problem housing and needing to move, an estimated 938 were unable to afford to buy and rent. This cross-referral tends to confirm that just because households are listed on a Housing Register they may not be in housing need.

Table 6.7 Households on a Housing Register, Peak sub-region

Source of information	Total Households on the Housing Register at 1 st April 2006
HSSA 2005/6 All households	5,835
2006 Joint HNS Q77 All Movers	2,121
2006 Joint HNS Q77 Movers in Problem housing	1,133
2006 Joint HNS Movers in problem housing unable to afford to either buy or rent	938 (82.8%)

¹ DETR Guidance, para 4.3, page 58, fourth para

- 6.24 Table 6.7 implies that 1,133 less 938 = 195 households or 17.2% of registered households with genuine problems were able to afford moving, which placed them out of housing need.
- 6.25 The total of 2,273 households unable to buy or rent in the market is summarised in Table 6.8 below. Registered Need accounts for only 41.2% of the total backlog of households in need and thus considerably understates the true extent of housing need across the Peak sub-region.

Table 6.8 Unregistered and Registered Housing Needs demonstrated by the Housing Needs Survey, 2006

Type of household	Backlog Existing Households	Backlog Concealed households	Total in Housing Need	% Total backlog unable to buy or rent
Households not on a Housing Register	483	852	1,335	58.7%
*				
Households already on a Housing Register	758	180	938	41.2%
Total	1,241	1,032	2,273	100.0%

Source: 2006 Joint HNS, affordability assessment weighted data. Note: the figures in bold in columns 2 and 3 emphasise that the majority of existing households are registered while the majority of concealed households are unregistered.

The Types of Household in housing need

- 6.26 Having assessed affordability, it is possible to analyse the characteristics of the households unable to buy and rent in the current market in the Peak sub-region. This covers information available from the survey responses derived from mover households, in relation to their age profile and household composition, ethnicity, vulnerable older people and people with special needs.

In addition, we analysed the importance of some other factors to housing need using the survey information obtained from all existing households.

Table 6.9 Housing need and household composition

	Existing households	Potential households	All households
Single person/adults without children	28.3%	85.9%	54.4%
Couple without children	14.8%	9.2%	12.3%
Single person with children	28.4%	3.8%	17.2%
Couple with children	28.1%	1.1%	15.8%
Single person with children and elderly dependent/s	0.4%		0.2%
Total	100.0%	100.0%	100.0%

Table 6.10 Housing need and Age Profile

	Existing households	Potential households	Total People
0-8	21.9%	3.7%	16.8%
9-15	12.0%	0.5%	8.8%
16-17	4.1%		2.9%
18-25	9.3%	63.4%	24.4%
26-45	26.9%	32.0%	28.3%
46-64	16.8%	0.5%	12.3%
65-75	5.1%		3.7%
76+	3.9%		2.8%
Total	100.0%	100.0%	100.0%

Table 6.11 Housing need and Ethnicity

	Existing households	Potential households	Total People
White - British	97.7%	99.5%	98.2%
White - Irish	0.1%		0.1%
White - Other	1.5%		1.1%
Black or Black British - African	0.1%		0.1%
Mixed - White and Caribbean		0.5%	0.1%
Mixed - White and Black African	0.3%		0.2%
Mixed - White and Asian	0.1%		0.1%
Total	100.0%	100.0%	100.0%

Table 6.12 Housing need, serious ill health, long term disability and frail elderly

	Existing households	Potential households	All households
Yes	43.0%	10.4%	28.1%
No	57.0%	89.6%	71.9%
Total	100.0%	100.0%	100.0%

Table 6.13 Housing need households who have applied to be homeless (Q80)

	Existing households	Potential households	All households
Yes	19.2%	26.9%	23.0%
No	20.6%	23.8%	22.1%
No response	60.2%	49.3%	54.9%
Total	100.0%	100.0%	100.0%

Table 6.14 Housing need households who would sell at a discount to family with strong local connections (Q81)

	Existing households	Potential households	All households
Yes	6.4%	4.3%	5.4%
No	47.6%	65.1%	55.6%
No response	46.0%	30.6%	39.0%
Total	100.0%	100.0%	100.0%

Table 6.15 Housing need households who would take part in a sharing scheme (Q82)

	Existing households	Potential households	All households
Yes	5.7%	26.7%	15.2%
No	88.7%	71.7%	81.0%
No response	5.6%	1.6%	3.8%
Total	100.0%	100.0%	100.0%

SECTION 7. NEWLY ARISING NEED AND SUPPLY FORECASTS

Introduction

- 7.1 The previous section identified the extent of backlog housing need. This section estimates the extent of newly arising need, taking into account new household formation and other relevant factors.¹ It also provides a forecast of newly arising need covering the periods 2006-2011 and 2011-2016. This is set against projected supply, based upon information supplied by the constituent authorities, to arrive at an annual flow assessment of the shortfall in affordable housing provision.
- 7.2 It is very important that housing need assessments *'recognise the inevitable areas of uncertainty and build in sensitivity checks to see how much their central estimates would be affected by different assumptions or eventualities.'*² We deal with uncertainty in the housing market by testing differing assumptions about the future: using a 'favourable' scenario of low housing costs relative to local incomes, and an 'unfavourable' scenario of more steeply rising house prices relative to local incomes.

Uncertainty in the future housing market

- 7.3 It is important to emphasise the uncertainties that surround forecasts beyond 3-5 years and to understand the factors which are likely to impact upon housing needs in Peak sub-region in the future.

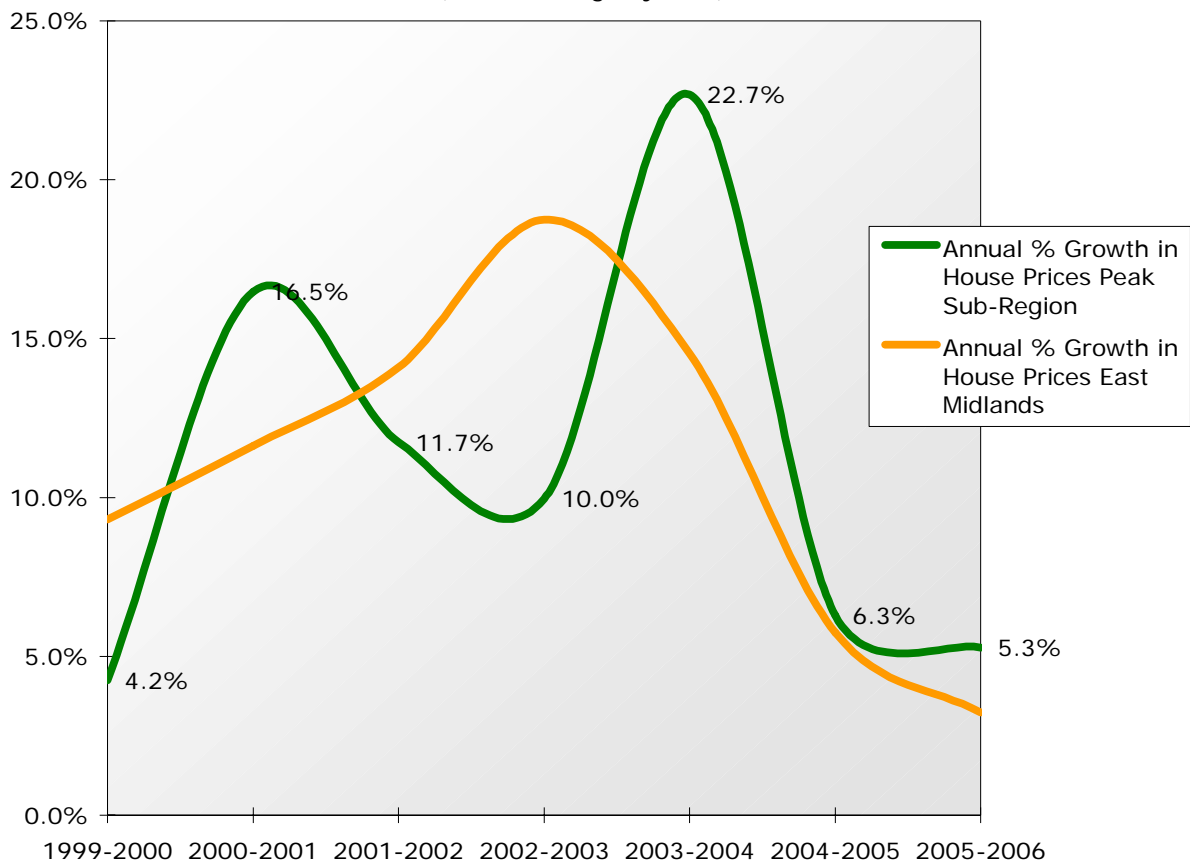
The difficulties of forecasting lie in predicting what may happen to house prices, incomes and interest rates in the future. As seen in Chart 7.1 overleaf, house price inflation peaked between 2000-2001 in the Peak sub-region of the East Midlands and again between 2003-2004 but there have been significant fall in price growth since then. In the 12 months April-June 2005 to April-June 2006, house prices grew by 5.3% compared to 3.2% in the East Midlands.

¹ see DETR, Local Housing Needs Assessment: A Guide to Good Practice, July 2000, para 4.4 pp 60-63

² Ibid, para 8.1, page 8.1.

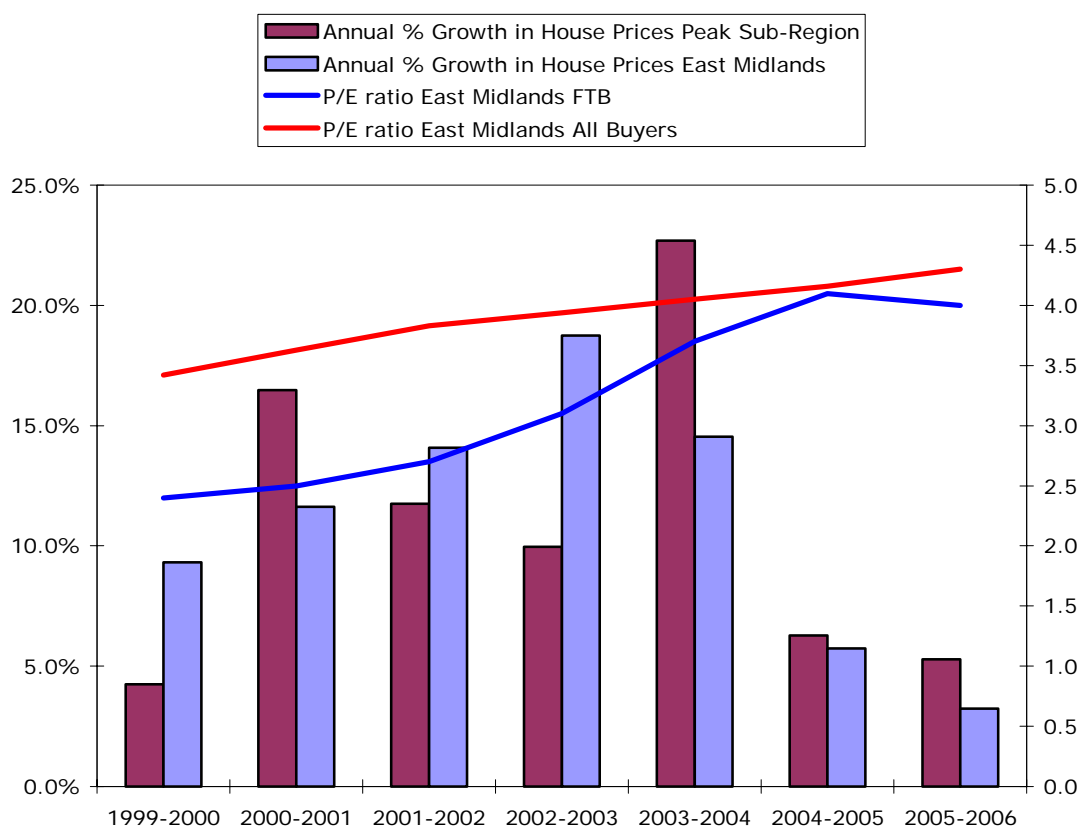
7.4 Chart 7.1 examines house price trends over a 7 year period and demonstrates that when house price inflation has grown in the East Midlands it has grown faster and in a more pronounced manner in the Peak sub-region. Similarly, when it has fallen it has fallen more steeply than in the East Midlands as a whole. The usual peaks and troughs in the housing market are to be expected but this does create problems of forecasting change in the sub-region beyond the medium term i.e. 3 years.

Chart 7.1 Annual House Price Inflation, 1999-2006
(Q2, Land Registry data)



7.5 Can further reductions in house price inflation be expected in 2007? Or will house price inflation remain at around 5% in the medium term beyond 2007 i.e. 2008-2011? And what are the consequences of house prices at this level on market affordability? Long-term trends in house prices mean that for many people housing is becoming less affordable over time, while the periods of sharply rising prices push owner occupied housing out of reach for many more. The reduction in house price inflation does not imply any real lessening of the affordability problem which is best described with reference to the price/income ratio (the relationship between house prices and earnings). Only 37 per cent of new households could afford to buy in 2002, compared to 46 per cent of new households in the late 1980s¹. The position of first time buyers to enter the housing market has worsened, as illustrated in Chart 7.2 which is based on Land Registry and Halifax data.

Chart 7.2 House prices and Earnings



¹ Bramley, G. Barker Inquiry in Housing Supply – Affordability and the Intermediate Market, Barker Review Commissioned Work, (2003).

- 7.6 Understanding recent trends in the housing market is the basis upon which many forecasts of how the market will change in the future are made. However, inevitable uncertainty arises and forecasts will change as the assumptions on which they are based change. Continuation of house price inflation, albeit at a slower rate, is probable in the medium term 3-5 years but a less harmful impact on affordability could occur if house price increases proved unsustainable beyond 5 years.
- 7.7 In line with published Guidance¹, JHA test the impact of two different scenarios on the propensity of newly emerging households to afford access to the housing market in the future.
- o **An Unfavourable Scenario** with a rising P/E ratio based on recent trends since 1999 and characterised by incomes growing more slowly than house prices and an increasing affordability problem for newly arising households.
 - o **The Favourable Scenario** with a falling P/E ratio based on past trends in the housing market between 1990 and 1995 and characterised by rising incomes and falling real house prices and a decreasing affordability problem for newly arising households.

The calculations on which these scenarios are based are in Appendix 3.

Methodology for assessing newly arising need

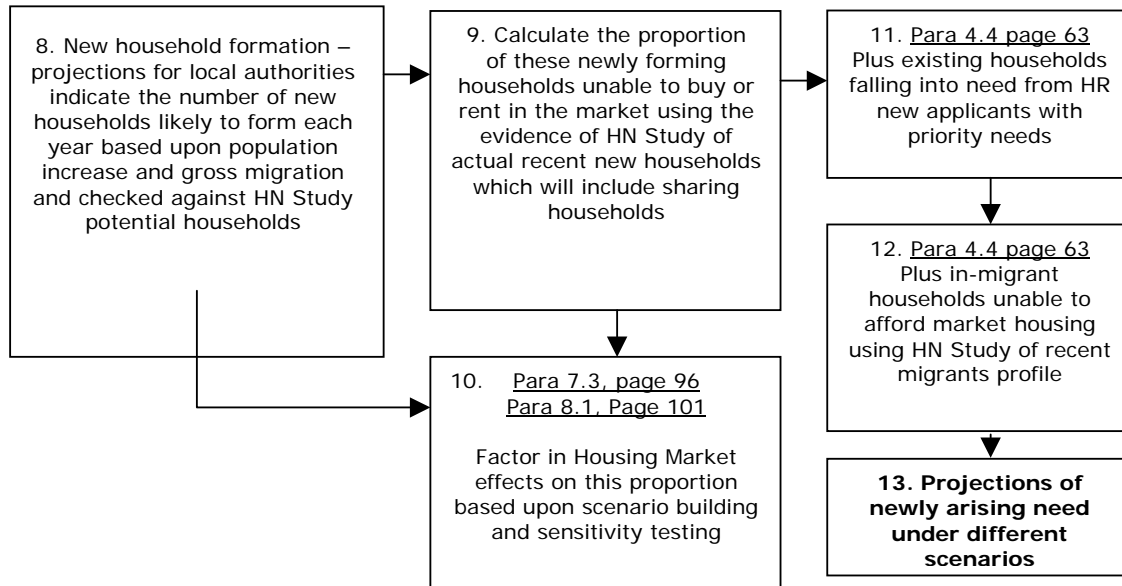
- 7.8 Newly arising housing needs will result from new households formed each year in the future, a proportion of whom will not have the resources to buy and rent in the future housing of a size that is appropriate to their needs.

The methodology for assessing new needs is set out in the diagram over.

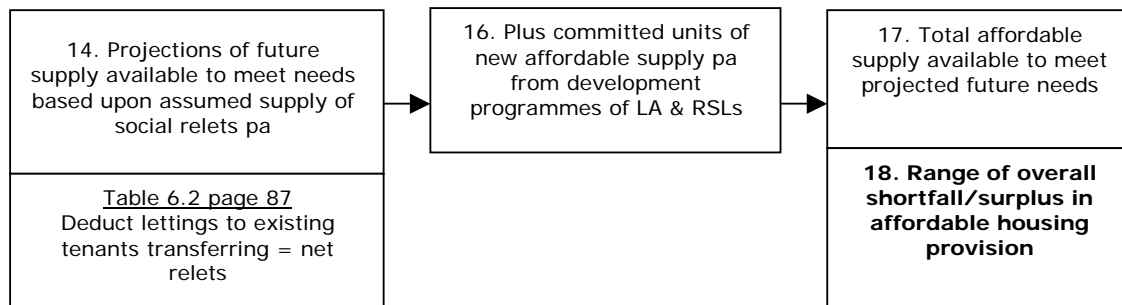
¹ see DETR, Local Housing Needs Assessment: A Guide to Good Practice, July 2000, para 8.1 p.101 and ODPM, Housing Market Assessments: Draft practice guidance, December 2005, p. 29, para 5.

STEPS IN THE METHODOLOGY FOR ASSESSING NEWLY ARISING NEED

Numbers show Stage in DETR, Table 2. Ref. to DETR Good Practice Guidance paragraphs underlined



CALCULATION OF NET SHORTFALL IN AFFORDABLE HOUSING



Household Projections - Stage 8

- 7.9 Population and household projections for local authorities provide a useful check on the numbers of newly forming households derived from the household survey.¹ They indicate the number of new households likely to form each year based upon population increase and gross migration.
- 7.10 Official population projections based on the 2003 based ONS projections (available in 2005) show population increasing from 161,000 to 165,700 by 2016 in the Peak sub-region (High Peak Borough and Derbyshire Dales District). We estimate the number of households would have grown from 67,794 to 72,840 over the same period, taking into account annual reductions in household size.

The survey findings indicate that the 2006 population of the Peak sub-region had risen to 164,746 rising to 169,555 (assuming annual increases in line with the 2003-based projections). We estimate the number of households would have grown from 69,371 to 74,534 over the same period, assuming an annual reduction of 0.01 in household size.

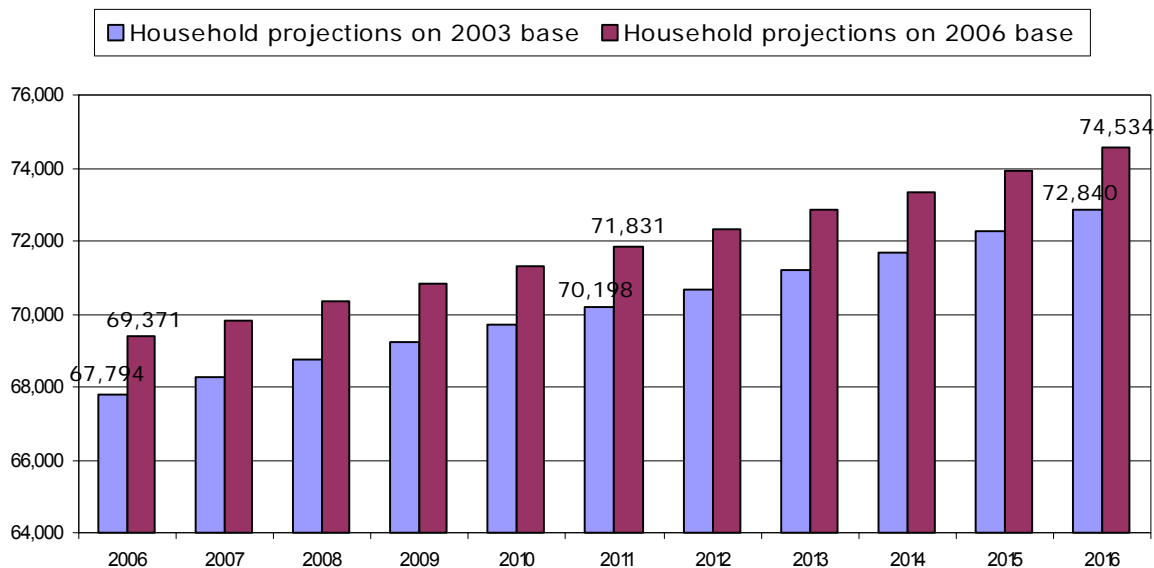
- 7.11 As can be seen in Chart 7.3 overleaf, both projections indicate a steady growth in the number of newly forming households.

Using the 2006 based projection, households are projected to grow between 2006 and 2011 growth by 492 pa and between 2011 and 2016 by 541 pa.

Using the 2003 based projection, households are projected to grow between 2006 and 2011 growth by 481 pa and between 2011 and 2016 by 528 pa.

¹ see ODPM, Local Housing Needs Assessment: A Guide to Good Practice, July 2000, para 4.4 p 62, first para.

Chart 7.3 Household Projections, 2006-2016, Peak sub-region



- 7.12 Guidance advises that in calculating the volume of future new household formation, *'authorities and consultants are urged to look at both potential households and recent actual new households.'*¹ We examined the evidence of household formation demonstrated by the Joint HNS 2006. Based on the survey evidence from Q52, there are 1,105 potential households, **507.5 pa**, who need or are likely to move over the next 1-2 years. This is close to the 2006-based projection of **492 pa**, but significantly less than the **629 pa** actual number of new households formed in the Peak sub-region during the 12 months preceding the survey, estimated from the Joint HNS. We also know, from the Joint HNS (Q20) that **640 pa** (3,202) households contained someone who has moved out of the Peak sub-region in the last 5 years because they could not find affordable housing locally.
- 7.13 Guidance recommends that it is also important to take account of household projections and *'where survey and demographically based estimates are available, a central estimate should be made by averaging these or using judgement (our emphasis).'*²

¹ Op cit, para 4.4 page 61, last para

² Op cit, para 4.4 page 62, second para

- 7.14 The government's latest draft guidance advises that the most recent official population and household projections should be used.¹

'In previous guidance (Bramley, 2000), household surveys were used to assess the numbers of future households. However, there is a consensus of opinion that survey data is less robust than secondary data since surveys generally rely on asking households about their future intentions which can be highly unreliable. This approach uses official government population and household projections.'

However, this is a misreading of the Bramley Guidance, which emphasises that actual evidence of past household formation is a more reliable method for determining the future volume of new household formation than asking potential households about their future intentions.²

- 7.15 In our opinion, if surveys can provide clear evidence of actual household formation in the recent past, there is no reason why they should be less robust than official government population and household projections.

It is clear from Table 7.1 below, that if we follow the government's draft guidance advice to use only the most recent official projections, we would considerably understate the actual level of household formation that has been occurring in the Peak sub-region, bearing in mind the number of households who have moved out of the sub-region because they couldn't find affordable housing locally. Thus, exercising a judgement is important, and we consider that the **projection of new household formation should be based on the survey evidence of actual household formation, as well as official projections, in combination with secondary data published by the commissioning authorities in their own HSSA returns to government**, which we have no reason to believe are unreliable.

¹ ODPM, Housing Market Assessments: Draft practice guidance, December 2005, page 28, para 3.

² DETR Guidance, para 4.4 p 61, para 2 and 4.

7.16 Averaging of the survey and demographically based estimates provides a central estimate of **591** pa over the period 2006-2011 and **604** pa over the period 2011-2016 (to the nearest whole numbers) as in Table 7.1.

Table 7.1 Estimates of Future Rates of Household Formation

Source of information	2006-2011	2011-2016
Demographic projections (i) most recent 2006	492 pa	541 pa.
Official HSSA returns on New Households average last 3 years 2003-4 to 2005-6 (ii)	599 pa	599 pa
Survey Evidence of Actual New Households Formed within the last 3 years (iii)	635 pa	635 pa
Survey Evidence of out-migration last 5 years due to lack of local affordable housing (3,200)	640 pa	640 pa
Average	591 pa	604 pa

(i) See Appendix 2

(ii) Based on Local Authority Housing Strategy Statistical Appendices (HSSA): 2003-2004 +291, 2004-2005 +1,109, 2005-2006 +396 – 3 year average = +598.7

(iii) Households who moved to present home within last 3 years and were previously living with family and friends – Joint HNS Q9 and Q10;

Proportion of household growth in housing need – Affordability Stage 9

7.17 The proportion of newly forming households likely to be unable to buy or rent in the market is derived from an assessment of the affordability potential of recent new households.

7.18 We examined the incomes of newly formed households who had moved into the Peak sub-region within the last year preceding the survey and who were previously living with parents and friends. We found that 79.4% were unable to afford home ownership and, of these, only 12.8% were able to afford private renting. Thus a total of 66.67% of households who had actually formed in the last year were unable to either buy or rent in the current market. This figure was used as the affordability 'propensity' for newly forming households - as shown in Tables 7.3 and 7.4. to follow.

Existing households falling into need - Stage 11

7.19 This covers existing households who are satisfactorily housed now who may fall into need in the future. Guidance suggests that new applicants to the Housing Register in priority need should be added, net of deletions, from existing households with circumstances such as serious illness or accident affecting health/disability; structure or house condition; or harassment. Direct rehousing priority cases outside the normal housing register (e.g. decants, medical, emergency, referrals, mobility) should also be included. Unfortunately many local authorities do not keep information in this form and our Clients were unable to provide these types of circumstances. JHA decided to use homeless acceptances in priority need in temporary accommodation as a surrogate for the urgent cases likely to arise in the future. An average of 47 households per annum were homeless in priority need, based on the average of the past 3 years, as shown in Table 7.2.

Table 7.2 Homeless households in Priority Need in Temporary Accommodation: Peak sub-region, 2001/02-2005/06

Year	Homeless Acceptances	Homeless in Priority Need	Per annum change in Priority Need
2001/02	235	176	
2002/03	340	213	+37
2003/04	304	235	+22
2004/05	298	319	+84
2005/06	274	354	+35
Average last 3 years			+47

In-migrant households unable to afford market housing

- 7.20 In-migration is important when quantifying newly arising need but government guidance has no suggestions on how to determine it, except to advise that data on recent movers should be used. In attractive rural areas with high house prices, as in the Peak sub-region, any numbers may be underestimated because some households will have been deterred from moving in by lack of access to affordable housing¹.
- 7.21 To establish in-migrants in need we analyse households who have moved into the Peak sub-region in the last two years who are on Housing Benefit, minus those moving into owner occupation or private renting without housing benefit, divided by two to reach an annual figure.
- 7.22 We estimate that 6,879 moved into the Peak sub-region in the last two years from outside the sub-region. Of these, 6,478 households moved into owner occupied or private rented properties, none of whom were on Housing Benefit and could have been expected to afford market housing at the time of the move (i). In addition, 401 households on Housing Benefit moved into the Peak sub-region from outside the area – 178 into Housing Association renting, 223 to Council renting, suggesting a figure of $401/2 = 200$ per annum.

We used the figure of **200 per annum** as the annual numbers of in-migrants likely to be in housing need.

(i) Note – from Question 9 (within the last year and 1-2 years ago) and Q11 (D,E,F,G,H,I,J) cross tabulated with Question 3 (Current Tenure) and Q30 Housing Benefit.

¹ see DETR Guidance, para 4.4 page 63, final para.

Projections of Newly Arising Need under different scenarios – Stage 13.

- 7.23 The newly forming households, including existing households likely to fall into need and in-migrants in housing need, are expressed as an annual number emerging each year. The estimates shown in Tables 7.3 and 7.4 overleaf and the figures cover the forecast periods advised by the commissioning authorities.
- 7.24 The tables apply the cumulative annual changes described in Table 7.1 above to the proportion of newly forming households for whom both home ownership and market renting is unaffordable. The affordability 'propensity' (see para 7.18) is then applied to the estimated number of newly forming households annually over the forecast periods.

Table 7.3 PROJECTED INCREASE IN AFFORDABLE HOUSING NEEDS 2006/7-2015/16 UNFAVOURABLE OR WORST SCENARIO. Decreased affordability due to incomes failing to keep up with rising housing costs in the medium term.

	Year	Projected Household	Cumulative Per annum change	Proportion % unable to afford (i)	Emerging new households in housing need	Existing households falling into need	In-migrants unable to afford market housing	Cumulative newly arising needs
	2005/6	69,371	0	66.67%	0	0	0	0
1	2006/7	69,928	+ 591	72.35%	427.59	47	200	674.59
2	2007/8	70,485	+ 591	78.02%	461.10	47	200	1,382.69
3	2008/9	71,042	+ 591	83.68%	494.55	47	200	2,124.24
4	2009/10	71,599	+ 591	89.35%	528.06	47	200	2,899.30
5	2010/11	72,156	+ 591	95.12%	562.16	47	200	3,708.46
6	2011/12	72,746	+ 604	97.85%	591.01	47	200	4,546.47
7	2012/13	73,336	+ 604	100.69%	608.17	47	200	5,401.64
8	2013/14	73,926	+ 604	103.52%	625.26	47	200	6,273.90
9	2014/15	74,516	+ 604	106.35%	642.35	47	200	7,163.25
10	2015/16	75,106	+ 604	109.19%	659.51	47	200	8,069.76

SUMMARY UNFAVOURABLE SCENARIO

Unfavourable Scenario	5 years	10 years
Backlog unmet need as at 2005/6 - (Table 8.3)	2,157.00	2,157.00
New household needs arising <i>made up of...</i>	3,708.46	8069.76
<i>Emerging households in housing need</i>	2,473.46	5,599.76
<i>Plus Projected increase in priority homeless</i>	235.0	470.0
<i>Plus Projected In-migrants in housing need</i>	1000	2000

Table 7.4 PROJECTED INCREASE IN AFFORDABLE HOUSING NEEDS 2006/7-2015/16 FAVOURABLE SCENARIO. No change or improved affordability due to steady incomes and steady real housing costs in the medium term.

	Year	Projected Household	Cumulative Per annum change	Proportion % unable to afford (i)	Emerging new households in housing need	Existing households falling into need	In-migrants unable to afford market housing	Cumulative newly arising needs
	2005/6	69,371	0	66.67%	0	0	0	0
1	2006/7	69,928	+ 591	64.01%	378.30	47	200	625.30
2	2007/8	70,485	+ 591	61.35%	362.58	47	200	1,234.88
3	2008/9	71,042	+ 591	58.68%	346.80	47	200	1,828.68
4	2009/10	71,599	+ 591	56.01%	331.02	47	200	2,406.70
5	2010/11	72,156	+ 591	53.34%	315.24	47	200	2,968.94
6	2011/12	72,746	+ 604	52.01%	314.14	47	200	3,530.08
7	2012/13	73,336	+ 604	50.68%	306.11	47	200	4,083.19
8	2013/14	73,926	+ 604	49.34%	298.01	47	200	4,628.20
9	2014/15	74,516	+ 604	48.01%	289.98	47	200	5,165.18
10	2015/16	75,106	+ 604	46.68%	281.95	47	200	5,694.13

i) The proportion of emerging households unable to buy and rent – see Appendix 2

SUMMARY FAVOURABLE SCENARIO

Favourable Scenario	5 years	10 years
Backlog unmet need as at 2005/6 - (Table 8.3)	2,157.00	2,157.00
New household needs arising made up of...	2,968.94	5694.13
Emerging households in housing need	1,733.94	3,224.13
Plus Projected increase in priority homeless	235.0	470.0
Plus Projected In-migrants in housing need	1,000	2,000

Sub–Area projections of Newly Arising Need - Stage 14

7.25 We considered the extent to which the projections of newly arising need should be disaggregated by sub-area.¹

The forecasts in Tables 7.3 and 7.4 indicate the potential levels of future need over a 10 year period. In our opinion any forecasts beyond 5 years are likely to become increasingly unreliable at sub-area level.

This is especially true of migration estimates which can quickly change the pattern of need and demand between different localities and sub-areas.

7.26 The assumptions on where new households will form and where in-migrants will move to are based on past trends over a 3 year period. The projection of existing households in need is based on the spatial distribution of all existing households in the sub-region, assuming that this is unlikely to change significantly over the next 5 years.

7.27 Tables 7.5 shows projected newly arising need over the next 5 years under the unfavourable and favourable scenarios set out in Tables 7.3 and 7.4. above.

Of the projected total newly arising need between 2006/7 and 2010/11, under the unfavourable scenario, approximately:

- 61% is expected to arise in High Peak Borough
- 29% is expected to arise in Derbyshire Dales District
- 10% is expected to arise in the areas of both authorities covered by the Peak National Park Authority.

Of the Urban sub-areas

- 36% is expected in the North (Glossop area)
- 17% is expected in the Matlock/Wirksworth sub-area
- 13% is expected in Buxton
- 8% is expected in the Central and Ashbourne sub-areas.

¹ see DETR, Local Housing Needs Assessment: A Guide to Good Practice, July 2000, para 4.7 p.66-67.

Table 7.5 Location of newly arising housing need next 5 years

	Number of new households from household formation (i)	Number of existing households falling into need (ii)	Number of In-migrants unable to afford market housing	Total Households 2006/7-2010/11	% Of newly arising need
A. UNFAVOURABLE SCENARIO (Table 7.3)					
1 Matlock	305	23	111	440	11.9%
2 Wirksworth	131	12	56	199	5.4%
3 Ashbourne	174	11	111	297	8.0%
4 North	828	41	502	1,371	37.0%
5 Central	218	37	0	255	6.9%
6 Buxton	436	31	56	523	14.1%
7 National Park (HP)	17	18	11	46	1.2%
8 National Park (DD)	186	39	87	312	8.4%
9 Outside NP (HP)	119	14	33	165	4.5%
10 Outside NPA (DD)	59	8	33	100	2.7%
Total	2,473	235	1,000	3,708	100.0%
Per Annum	495	47	200	742	

B. FAVOURABLE SCENARIO (Table 7.4)					
1 Matlock	214	23	101	338	11.4%
2 Wirksworth	92	12	50	154	5.2%
3 Ashbourne	122	11	101	234	7.9%
4 North	581	41	453	1,075	36.2%
5 Central	153	37	50	240	8.1%
6 Buxton	306	31	10	347	11.7%
7 National Park (HP)	12	18	78	108	3.6%
8 National Park (DD)	131	39	29	199	6.7%
9 Outside NP (HP)	83	14	29	127	4.3%
10 Outside NPA (DD)	42	8	98	148	5.0%
Total	1,734	235	1,000	2,969	100.0%
Per Annum	347	47	200	594	

Source: 2006 Joint HNS

- i) based on the current address of actual movers in housing need over last 3 years
- ii) based on the spatial distribution of all existing households
- iii) in-migrants from outside the sub-region who cannot afford market housing last 3 years.

Projections of Future Supply - Stage 14

7.28 The supply side has been analysed comprehensively over the last 5 years to provide an assessment of all sources of affordable housing provision.

As recommended, existing tenants transferring and mutual exchanges are deducted from the gross figure and the supply projection is net of transfers and new property lettings by RSLs¹.

7.29 Using data available from the Housing Strategy Statistical Appendices (HSSA) for the period 2003/4 to 2005/6, it is estimated that net relets averaged 589 per annum.

The overall trend in net relets each year was downwards, indicating a general reduction as a result of Right to Buy. It is assumed that these net lettings will remain at **589 per annum**.

A summary of the HSSA based information is set out in the Appendix.

The detailed calculations are set out in Table 7.6 over the page.

¹ DETR, Local Housing Needs Assessment: A Guide to Good Practice, July 2000, Table 6.2 page 87

Table 7.6 Change in Gross and Net Relets 2000/01 – 2002/03

LOCAL AUTHORITY	2001/02	2002/03	2003/4	2004/5	2005/6	Average last 3 yrs	
a Dwellings via mobility	12	7	6	4	2		
b Mutual exchange	50	31	30	24	28		
c Transfers within LA stock	178	82	74	46	96		
d Secure lettings	531	218	181	148	100		
e Introductory lettings	0	0	0	0	0		
f Other tenancies	140	152	169	128	146		
g Total LA lets	911	490	460	350	372	394	GROSS
New lettings only - g less a,b,c.	671	370	350	276	246	291	NET
RSL							
Total RSL lettings (incl LA Nominations) Not transfers	173	399	355	293	339	329	GROSS
Less New Properties with 100% initial lettings	90	41	37	29	29	32	
less LA Transfers	0	0	1	0	1		
Net New lettings from stock TO	83	358	317	264	309	297	NET
Net Lettings pa LA/ RSL	754	728	667	540	555	587	TOTAL NET
Plus ongoing turnover of new stock @ 6.89% pa to allow for relets in future		32 x 6.89%		2.20		2	
Average per annum						589	

Source: HSSA Returns 2001/02-2005/06

Right to buy

7.30 Based on the 3 year trend 2003/04 to 2005/6, it is expected that the annual loss of rented housing through RTB will continue at **98** per year, although there is some indication that RTB sales are now slowing down as a result of Stock Transfer in Derbyshire Dales District and the creation of the ALMO in High Peak Borough with fewer of the remaining stock being affordable (the figure for 2005/6 was a loss of 50 properties).

It should not be assumed that 98 lettings per year would be lost as all the properties sold would not have been available for re-letting. Using the turnover rates based on new lettings as a proportion of total social rented stock, we estimate that the loss of 98 Council dwellings would translate into an average of around **7** relets per year.

Table 7.7 Turnover of New Lettings of Local Authority property 2003/04 – 2005/06 to demonstrate the new letting impact of RTB sales

Turnover statistics	2003/4	2004/5	2005/6	Average		
Stock Owned by LA/RSL	8,646	8646	8241	NA		
Annual RTB Sales	162	82	50	98	Average sales of RTB 98 pa expected to continue	
Net New lettings pa	667	540	555			NET
Turnover (new % stock)	7.71%	6.24%	6.73%	6.89%		
Decrease of letting PA due to RTB sales of 6.75 or 7.0						

Source: HSSA returns

Committed Units of New Affordable supply – Stage 16

7.31 Provision of new affordable dwellings has been running at an average of 59.3 per annum over the last 3 years, 37.7 per annum (63.6%) being provided on sites coming forward through the planning system.

Table 7.8 Provision of affordable housing and planned programme

Tenure	Additional RSL dwellings				RSL dwellings coming forward through the planning system related to PPG3 and Circular 6/98			
	Rented	Shared Ownership	Discount'd sale	Total	Rented	Shared Ownership	Discounted Sale	Total
2000/01	52	6	112	170	0	0	0	0
2001/02	5	5	3	13	0	0	0	0
2002/03	6	0	8	14	2	0	19	21
2003/04	18	13	5	36	7	8	5	20
2004/05	23	9	0	32	7	9	0	16
2005/06	50	45	15	110	58	9	10	77
Average last 3 years	30.3	22.3	6.7	59.3	24	8.7	5	37.7
Planned commitments								
2006/07	152	69	0	221				
2007/08	108	63	0	171				
2008/09	141	89	0	230				
2009/10	74	54	0	128				
Total	475	275	0	750				
Average pa	118.75	68.75	0	187.5				

Source: HSSA returns and High Peak Borough Council and Derbyshire Dales District Council

7.32 Committed programmes of new development are part of the supply which will be available to address future housing needs. However, we have followed Guidance in excluding these programmes from the forecasts because doing so may indicate a surplus of affordable housing when new housing is required to prevent a shortfall. Instead, the programmes are combined with the shortfall forecast *'to obtain an overall affordable need estimate, which can then be related to overall planned housing requirements and provision.'*¹

¹ DETR, Local Housing Needs Assessment: A Guide to Good Practice, July 2000, Para 2.4, page 26 (5th paragraph) – this issue is also referred to in para 6.4, page 86.

7.33 Based on the information provided by High Peak Borough Council and Derbyshire Dales District Council, 187.5 new affordable homes per annum is planned and proposed over the next 4 years until 2009/10. We therefore assume, based on the evidence in Table 7.8, that an additional **119.25** (or 63.6% of the total of 187.5 planned) dwellings per annum is a reasonable likely future committed supply of affordable homes to come through the planning system to be combined with the shortfall.

Empty Homes brought back into affordable housing

7.34 An average of 34.3 per annum empty properties have been brought back into use for affordable housing over the past 3 years, as seen in Table 7.9. The Joint Team have set a Housing Strategy Target of **42** empty properties committed to be brought back into affordable housing annually during the period 2005/6 to 2010/11. The figure of 42 is added to the committed supply of affordable homes to be combined with the shortfall. It is important to emphasise that the grant regime will need to be weighted this way if this target is to be achieved.

Table 7.9 Empty properties

Empty properties returned to affordable housing	Derbyshire Dales	High Peak	Peak sub-Region
2000/01	1	0	1
2001/02	11	0	11
2002/03	11	59	70
2003/04	22	4	26
2004/05	29	11	40
2005/06	29	8	37
Trend Average pa last 3 years	26.7	7.7	34.3
Empty Homes Strategy assumptions			
2006/07	29	12	42
2007/08	30		42
2008/09	35		42
2009/10			
Per Annum Housing Strategy Target			42

Total affordable supply available to meet projected needs – Stage 17

7.35 Table 7.10 summarises the assumptions made about the future supply of affordable housing over the forecast period in the Peak sub-region. The figures are sensitive to changes in the assumptions which underpin them, especially the level of future resources and government policy which may change the position from year to year.

Table 7.10 Assumptions on Projected Housing Supply

Housing Supply Assumptions	2005/6-2010/11 pa
Annual LA/RSL Lettings	589
Projected RSL Committed programme for new affordable provision through the planning system	(119.25)
Committed target for Empty Homes conversion	(42)
Gain in Supply of Social Rented Housing	589
Less loss of affordable turnover stock through RTB	6.75
Net Gain in Supply	582.25

Forecast needs and supply under different scenarios

7.36 The value of the model JHA have explained in this section is that it can be adapted to different assumptions about the scale of future supply and need and take account of policies contained within the Joint LDFs.

Table 7.11 UNFAVOURABLE SCENARIO – Next 5 years

BACKLOG UNMET NEED AS AT 2005/6		
2,157 and assuming 20% policy judgement = 431 (see Table 8.3)		
NEWLY ARISING NEEDS	2006/7 2010/11	Per annum
Emerging households in housing need	2,473.46	494.69
Plus Projected increase in priority homeless	235.0	47.00
Plus Projected In-migrants in housing need	1,000	200.00
TOTAL NEWLY ARISING HOUSING NEEDS	3,708.46	741.69
SUPPLY OF EXISTING AFFORDABLE HOUSING TO MEET NEEDS		
Annual LA/RSL Lettings	2,945	589
Projected RSL New affordable provision, Rented, Shared Ownership	(595)	(119)
Annual supply from Empty Homes conversion,	(210)	(42)
Less loss of turnover stock through RTB	33.75	6.75
Net Gain in Supply	2,911.25	582.25
SHORTFALL IN AFFORDABLE HOUSING		
Total Backlog (to be met over 5 years)	2,157	431.4
Total New Housing Need	3,708.46	741.69
Less Supply available to meet Needs	2,911.25	582.25
SHORTFALL AFFORDABLE HOMES	2,954.2	590.84
COMMITTED PROGRAMMES	805	161
OVERALL REQUIREMENT NEXT 5 YEARS	3,759.2	751.84

Table 7.12 FAVOURABLE SCENARIO – next 5 years

BACKLOG UNMET NEED AS AT 2005/6		
2,157 and assuming 20% policy judgement = 431 (see Table 8.3)		
NEWLY ARISING NEEDS	2006/7 2010/11	Per annum
Newly arising households in housing need	1,733.94	346.79
Plus Projected increase in priority homeless	235.0	47
Plus Projected In-migrants in housing need	1,000.0	200
TOTAL NEWLY ARISING HOUSING NEEDS	2,968.94	593.79
SUPPLY OF EXISTING AFFORDABLE HOUSING TO MEET NEEDS		
Annual LA/RSL Lettings	2,945	589
Projected RSL New affordable provision, Rented, Shared Ownership	(595)	(119)
Annual supply from Empty Homes conversion,	(210)	(42)
Less loss of turnover stock through RTB	33.75	6.75
Net Gain in Supply	2,911.25	582.25
SHORTFALL IN AFFORDABLE HOUSING		
Total Backlog (to be met over 5 years)	2,157	431.4
Total New Housing Need	2,968.94	593.79
Less Supply available to meet Needs	2,911.25	582.25
SHORTFALL AFFORDABLE HOMES	2,214.69	442.94
COMMITTED PROGRAMMES	805	161
OVERALL REQUIREMENT NEXT 5 YEARS	3,019.69	603.94

Overall shortfall/surplus in affordable housing provision – Stage 18

UNFAVOURABLE SCENARIO

7.37 Over the period 2007-2011, an additional 3,708 newly arising households in need are added to the backlog of 2,157 in need but the estimated supply coming from provision of additional affordable housing over the period 2007-2011 is 2,911 leaving an estimated shortfall of backlog and new need over provision of 2,954 or 591 affordable homes per annum. Committed provision accounts for a further 161 affordable homes per annum taking the overall requirement to 752 homes per annum over the next 5 years.

FAVOURABLE SCENARIO

7.38 Over the period 2007-2011, an additional 2,969 newly arising households in need are added to the backlog of 2,157 in need but the estimated supply coming from provision of additional affordable housing over the period 2007-2011 is 2,911 leaving an estimated shortfall of backlog and new need over provision of 2,215 or 443 affordable homes per annum. Committed provision accounts for a further 161 affordable homes per annum taking the overall requirement to 604 homes per annum over the next 5 years.

Affordable Housing Requirement

7.39 The shortfall figures in Tables 7.11 and 7.12 indicate that the Sub-Region should plan for a shortfall in the average supply of affordable homes from **a minimum of 443 to a maximum of 591** of affordable homes annually over the next 5 years. These are **net** housing need figures i.e. they are over and above the committed level of supply that will require provision. For planning purposes, taking into account provision for commitments already made, the overall requirement is estimated at **a minimum of 604 and a maximum of 752** affordable homes annually.

Section 12 considers the implications of these requirements for the sub-region and the urban and rural sub-areas including the National Park.

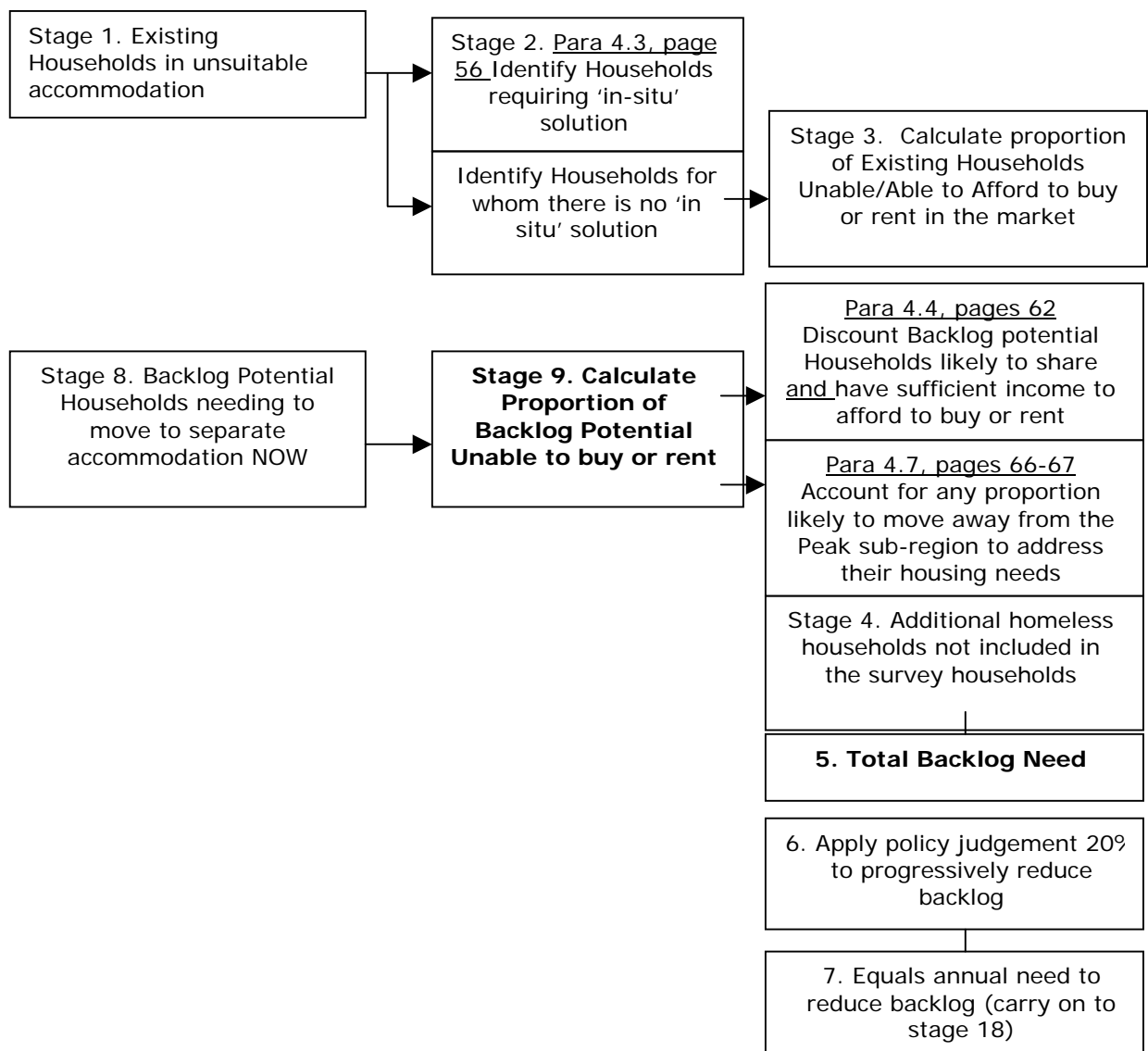
SECTION 8. THE OVERALL SCALE OF NEED – THE ASSESSMENT MODEL

8.1 This section considers the requirements of government guidance to prepare a basic needs assessment model which all local authorities should try to follow, so far as is practicable. Part A summarises the information from Section 6 about the proportion of households living in problem housing who are unable to afford moving in the current market and introduces some new information necessary to assess the total size of the backlog. Part B summarises the expected scale of newly arising need and supply, as set out in Section 7, which provides an estimate of the annual shortfall in affordable housing.

A. Backlog of existing need

Table 8.1 Methodology for assessing the backlog of housing need

Numbers show relevant Stage in DETR, Table 2.1. DETR Good Practice Guidance paragraphs underlined where appropriate. Stages in the Table 2.1 are shown



Existing households in unsuitable housing - Stages 1 and 2

8.2 Section 4 of this report demonstrated that **12,381** households or 17.8% of all households in the Peak sub-region were currently living in housing unsuited to their present needs (Table 4.2).

Of households in problem housing, we identified **8,979** households not intending to move and likely to require an 'in-situ' solution to their housing needs. These households were found to be living in unsuitable housing and judged that they needed improvements 'in situ' to resolve their housing problems.

2,576 of these households provided information about the improvements they might need and whether they could afford them.

An estimated 6,403 households indicated that an 'in situ' solution was appropriate even though they did not provide information about the improvements they might need.

We identified a total of **3,402** existing households who had to move to resolve their housing problem and for whom no 'in situ' solution was clearly appropriate.

Backlog of potential households – Stage 8.

8.3 It was estimated that **1,644** potential households needed to move to separate accommodation in 2006.

Stages 3 and 9. Existing and potential households unable to afford moving

8.4 The affordability assessment set out in Section 6 demonstrated that **2,273** households were unable to afford market housing. It was calculated that:

36.5% of Existing Households currently living in unsuitable housing were unable to afford to market housing.

62.0% of backlog potential households were unable to afford to market housing.

The impact of sharing on the scale of the backlog of potential households

- 8.5 Guidance warns of the risks of overestimating housing needs in this group because there will be some single person adults who decide to set up their new home with a friend or partner and *'a majority of these have the potential to be multi-earner households.'*¹ However, guidance should not be followed uncritically. First, is it assumed that a single adult will live with someone with a similar salary to their own. Some will live with people on higher salaries and some with people on lower incomes and so it may be reasonable to assume the numbers will balance out; second, it cannot be known how long a multi-earning situation will apply because jobs may be time-limited or seasonal in character. Third, one person may decide not to share as relationships break down.
- 8.6 Guidance implies that multi-earning households have a greater prospect of affording more expensive housing because of the two incomes involved. We followed Guidance and examined the affordability propensity of households who had recently moved into their current home and who were not previously head or partner of an existing household on the assumption that this group contains more households who are likely to be able to afford moving.
- 8.7 We found that 26% of 629 actual formed households in the last year were sharing and 66.7% of the total that actually formed would have been unable to afford owner occupation or private renting at today's prices. This finding contrasts to the other survey evidence relating to potential households not yet formed. 16.0% of this backlog of potential households was expected to share when they moved while 62.0% were unable to afford market housing. Thus, even with their greater number of sharers, a higher proportion of actual movers were found to be unable to afford owner occupation or private renting, indicating that greater sharing does not necessarily result in greater affordability.

Based on this comparison, we did not judge that any reduction from the estimated backlog of 852 households would be evidence-based.

¹ DETR Guidance, Para 4.4, pages 61- 62

Account for any net out-migration of households in need

- 8.8 Government guidance draws attention to this sometimes confusing element in needs assessment:

*'A related issue...is the extent to which any households in need might be considering or willing to consider housing outside their current district. Inclusion of appropriately worded questions about geographical preferences (and constraints) on potential and existing households considering moving is an important feature in survey design.'*¹

- 8.9 We analysed from the Survey the evidence for any reduction in the level of need which might arise as a result of households moving out of the area to address their housing needs in another area. The survey sought to provide some clearer guidance on this issue than is available from government guidance or other consultants. Households were asked where did they want/need to move to (Q74) and why they were moving out of their village or town (Q75). In addition, households who could not find affordable accommodation locally were asked whether they would prefer to stay if there was affordable housing locally available (Q76).
- 8.10 The critical issue is how many households expecting to move out of the Peak sub-region are in housing need i.e. unable to afford market housing, and thus require their needs to be addressed elsewhere. It is not appropriate to discount all households currently living in problem housing who plan to move out of the sub-region, irrespective of whether they are in housing need because this will understate the number of households in need who need to remain.
- 8.11 It is calculated that 120 households are in housing need because they are unable to afford market housing and may move out of the sub-region within the next 12 months. This figure represents 5.3% of the total of 2,273 backlog housing need. The survey cannot of course say whether these 120 households will solve their problems by moving out.

¹ DETR Guidance, para 4.7, page 67.

Stage 4. Additional homeless households not included in the survey

8.12 The survey does not take account of all homeless households who were in need at the time of the survey. Their number is analysed using the PI(E) forms relating to homeless households in the year 2005/6 when the survey was undertaken. P1(E) refers to Local Authority activity under the homelessness provisions of the 1996 Housing Act. The purpose of the information is to collect information on English local housing authorities' discharge of their duties under the homelessness legislation. Summary details are published by the DCLG in the quarterly Statutory Homelessness Statistical Release, and annually in *Housing Statistics*.

Not all the households listed in the PI(E) form are appropriate for adding to our assessment of the existing and potential households in need. Households living in private accommodation will already have been picked up. Homeless at home will include both existing and potential households who have already been counted. Homeless households living in the Council's own stock or living in RSL stock on assured shorthold tenancies should already be excluded because any social tenants among existing or potential households have been included in the survey.

We consider there are only three relevant categories and that there were an average of 4 additional homeless households who should be included, based on an average of the three quarters with information.

Table 8.2 Homeless households accommodated by High Peak Borough Council and Derbyshire Dales District Council, 2005/6

Type of Estimate	1 April-30 June 2005	1 July-30 Sept 2005	1 Oct-31 Dec 2005	1 Jan-31 March 2006
Bed and Breakfast	1	1	0	0
Hostel	0	0	0	0
Women's Refuge	3	3	3	0
Other	0	0	0	0
Total	4	4	3	0

Source: Quarterly homelessness returns, PI(E) Section E6, from the local authorities

Table 8.3 Summary of Backlog Housing Need, adapted from DETR Basic Needs Assessment Model: Stages and Sources

DETR Stage	B: BACKLOG OF EXISTING NEED		
1	Backlog need existing households including Housing Register existing applicants with needs	HN Survey households in problem housing; including Housing Register existing applicants (households)	12,381
2	Minus cases where 'in situ' solution is preferred or likely to be most appropriate	HN Survey preferences and severity/type data	8,979
	= Backlog of existing households in problem housing needing to move		3,402
3	Times proportion of filtered sample of existing households unable to afford to buy or rent in the market	36.48%	1,241
8	New households needing to move in 2006	HN Survey potential households/period Providing information for the affordability assessment	1,664
9	Times proportion of the filtered sample of concealed backlog unable to buy or rent in market	62.02%	1,032
<u>Para 4.7, pages 66-67</u>	Account for out migration from the sub-region of households unable to buy or rent in the market		120
4	Plus Backlog (non-households)	3 in women's refuges 1 in Bed and Breakfast	4
5	Equals total Backlog need	(3+9) - out-migrants + 4 (backlog non households)	(2,273 – 120 + 4 = 2,157)
6	Times quota to progressively reduce backlog	Policy judgement 20%	20%
7	Equals annual need to reduce Backlog		431.4

Note – the page numbers in Column 1 refer to DETR Guidance, Table 2.1, page 23

B. Newly Arising Need, Supply and Shortfall

8.13 The methodology used for assessing new need was outlined in Section 7. The results of the stages discussed are summarised in Table 8.4 below.

Table 8.4 Summary of Newly Arising Need and Supply, adapted from DETR Basic Needs Assessment Model: Stages and Sources

DETR Stage	N: NEWLY ARISING NEED		
8	New household formation (gross, pa over 5 years)	ONS Household projections HNS actual household moves last 3 years not previous households, HSSA records Table 7.1	591
9	Times proportion of filtered sample of new households unable to afford to buy or rent in the market	66.67% in 2006/7 – average of 83.70% next 5 yrs - see Table 7.3 (Unfavourable scenario), Appendix 3	494.69 (2,473.46/5)
10	Plus ex-institutional population moving into community	Community Care Plans	0 (unknown)
11	Plus existing households falling into priority need (pa over 5 yrs)	Priority homeless acceptances Table 7.2	47
12	Plus in-migrant households unable to afford market housing (pa over 5 yrs)	HNS recent migrants profile Para 7.21	200
13.	Equals newly arising need	$8 \times 9 + 10 + 11 + 12$	= 741.69
	S: SUPPLY OF AFFORDABLE UNITS		
14	Supply of social relets pa	Lettings data: gross and net relets, deducting transfers Table 7.5	589
15	Minus dwellings taken out of management i.e. reduction in relets as a result of RTB	Decrease in lettings due to RTB sales Table Tables 7.5 and 7.6	6.75
16	Plus committed units of new affordable supply pa	Development programmes of the authorities, including LCHO; plus conversion of empty properties, Tables 7.7 and 7.8 and 7.9	0
17	Equals affordable supply	$14 + 15 + 16$ (carry forward to line 18)	582.25
18	Overall shortfall	$7 + 13 - 17$	$431.4 + 741.69 - 582.25$ = 590.84

C. Sub-area housing needs over the next 5 years

- 8.14 Projecting future supply by sub-area is difficult because of the geographical variations in nature of the social rented stock across the sub-region. The projected headline supply of 582 affordable homes as shown for stages 14 and 15 in Table 8.4 does not provide a true indication of the type of affordable housing required at sub-area level to address need because it is the types of relets available in different places and the turnover within different property types that affects the nature of the shortfall.
- 8.15 The local authorities provided information on all relets for the three years 2003/4, 2004/5 and 2005/6. The great majority of these were 1 bedroom dwellings, either bedsits, 1 bed bungalows or 1 bed flats and were found not to meet general needs. The majority of 1 bed dwellings were let as sheltered housing or provision for the over 60's population in housing need. Out of a total of 1,636 relets between 2003/4 and 2005/6, 725 fell into this category (277 in Derbyshire Dales and 448 in High Peak). This significant proportion of housing made available for older people does not address either the general need for 1 bedroom affordable dwellings or the general need for 2 and 3 bed family housing, which accounts for two thirds of newly arising need.
- 8.16 The number of relets in each dwelling size available to meet general needs has been calculated for each sub-area (the total adjusted to correspond with the estimated supply of 582 affordable homes pa), and this number has been deducted from the estimated number of households in need in each sub-area to give an indication of the overall shortfalls in affordable housing that are likely over the next 5 years in each sub-area (see tables in Appendix 4).
- Table 8.6a overleaf shows the main elements in the basic model of housing need and supply for each sub-area within the sub-region. Table 8.6b shows that 54% of the estimated shortfall over the next 5 years falls in High Peak Borough Council, 34% in Derbyshire Dales District and 13% in those parts of the Peak District National Park Authority within these two authorities.
- 8.17 Table 8.7 shows how the estimated shortfall in affordable housing breaks down by dwelling size in each sub-area of the sub-region.

Table 8.6a Summary of Housing Needs by sub-area 2006/7 – 2010/11

Sub Areas	Annual need to reduce backlog	Newly arising need pa	Affordable supply pa (iii)	Overall shortfall (surplus) pa	%
1 Matlock	104	88	67	125	21.1%
2 Wirksworth	15	40	26	29	4.9%
3 Ashbourne	19	59	39	40	6.7%
4 North	86	274	151	209	35.4%
5 Central	47	51	63	35	5.9%
6 Buxton	20	105	86	39	6.6%
7 National Park (HP)	11	9	8	12	2.0%
8 National Park (DD)	90	62	90	63	10.7%
9 Outside NP (HP)	20	33	19	34	5.8%
10 Outside NPA (DD)	19	20	34	6	1.0%
Totals (i)	431	742 (ii)	582	591	100.0%

Rounded to the nearest whole number

(i) see also Table 7.11 and para 7.39

(ii) Table 7.5A

(iii) excludes sheltered and OAP accommodation

Table 8.6b Summary by Local Planning Authority area 2006/7 – 2010/11

Sub Areas	Annual need to reduce backlog	Newly arising need	Affordable supply (iii)	Overall shortfall (surplus)	%
High Peak	172	463	319	317	53.6%
Derbyshire Dales	158	207	166	199	33.7%
Peak National Park	101	72	98	75	12.7%
Total	431	742	582	591	100.0%

Percentages rounded to one decimal place

TABLE 8.7 AFFORDABLE DWELLING SIZE MIX BY SUB-AREA**BACKLOG AND NEWLY ARISING NEED 2006/7 – 2010/11 (Table 7.11 Unfavourable scenario)**

Dwelling size	Area 1. Matlock	Area 2. Wirksworth	Area 3. Ashbourne	Area 4. Glossop	Area 5. Central	Area 6. Buxton	Area 7. NPA (High Peak)	Area 8. NPA (Derby'Dales)	Area 9. Outside NP (High Peak)	Area 10. Outside NP (Derb' Dales)	Peak Sub-Region
Bedsit	0	0	0	11	0	0	1	3	0	0	15
1	113	31	64	95	37	15	11	64	24	9	463
2	60	14	15	146	36	70	7	42	23	17	430
3	18	0	0	99	25	39	1	38	6	12	239
4	0	0	0	9	0	0	0	4	0	0	13
5+	0	10	0	0	0	0	0	3	0	1	13
Total	192	55	78	360	98	124	20	153	53	39	1,173

FORECAST PER ANNUM SUPPLY OF AFFORDABLE HOUSING 2006/7 – 2010/11 (based upon General Needs relets 2003/4-2005/6)

Bedsit	0	0	1	4	0	0	0	3	0	2	10
1	39	12	24	39	15	19	5	32	8	13	204
2	21	8	9	68	30	41	3	32	8	11	231
3	7	3	4	38	19	25	1	21	3	8	127
4	0	0	0	3	0	1	0	1	0	0	5
5+	0	3	0	0	0	0	0	1	0	0	4
Total	67	27	39	151	63	86	8	90	19	33	582

FORECAST PER ANNUM SHORTFALL IN AFFORDABLE HOUSING 2006/7 – 2010/11 (excluding Commitments)

Bedsit	0	0	-1	8	0	0	1	0	0	-2	6
1	74	19	40	56	23	-4	6	32	16	-4	259
2	39	6	5	77	6	29	5	10	15	6	198
3	11	-3	-4	61	6	15	0	17	3	5	112
4	0	0	0	6	0	-1	0	3	0	0	8
5+	0	7	0	0	0	0	0	2	0	1	9
Total	125	29	40	209	35	39	12	63	34	6	591

All figures rounded to nearest whole number

SECTION 9. THE MIX OF AFFORDABLE HOUSING REQUIRED

Introduction

- 9.1 In this section, the number of households unable and able to afford housing is disaggregated to 10 urban and rural sub-areas to provide a profile of the types of housing which would be most appropriate to meet their needs, taking into account likely changes in the supply situation. Drawing upon information about household incomes and dwelling requirements, this section also examines the appropriate tenure mix for affordable housing, by evaluating various options for 'intermediate' tenures, including: shared ownership and sub-market renting.

The profile information is derived from the 2,157 backlog of households in housing need (Table 8.3) as well as the forecasts of 3,708 newly arising housing need over the next 5 years (Table 7.3) under the unfavourable scenario.

Disaggregation

- 9.2 Guidance emphasises that a housing needs study should break down estimates of backlog need and newly arising need by location within the district, and by size or type of accommodation.¹

We have disaggregated backlog need across the whole of the Peak sub-region by the sub-areas used in the Joint HNS, as shown in Table 9.1 and Table 9.4.

- 9.3 To guide strategic decision-making, housing needs have been disaggregated in terms of property size and sub-area. Households living in unsuitable housing and unable to buy or rent in the current market constitute housing need. Decimal places have been rounded to the nearest whole number.

¹ DETR, Local Housing Needs Assessment: A Guide to Good Practice, July 2000, para 4.3 p 59 and para 4.7 p 67.

Table 9.1 Disaggregation of Backlog Housing Need, 2006

Sub Area	Area 1. Matlock	Area 2. Wirksworth	Area 3. Ashbourne	Area 4. Glossop	Area 5. Central	Area 6. Buxton	Area 7. NPA (High Peak)	Area 8. NPA (Derby/Dales)	Area 9. Outside NP (High Peak)	Area 10. Outside NP (Derb' Dales)	Peak Sub-Region
BEDSIT							5	5			10
1 BED	315	54	68	226	135	77	36	203	59	25	1,196
2 BED	159	23	27	23	77	23	9	115	31	46	532
3 BED	45			136	23		4	107	9	22	347
4 BED				45				9			54
5+ BED								13		4	18
TOTAL	520	77	95	430	234	99	54	452	98	97	2,157
%	24.1%	3.6%	4.4%	19.9%	10.9%	4.6%	2.5%	21.0%	4.6%	4.5%	
	Urban Areas						National Park		Outside the National Park		
	67.4%						23.5%		9.1%		100.0%

2006 Joint HNS. Affordability assessment - household numbers are rounded to the nearest whole number

Affordable dwelling mix required

Backlog of housing need

9.4 Table 9.2 analyses the types and sizes of affordable housing required by the total number of households defined in backlog need in Table 8.3.

The data for existing households and backlog potential households was derived from survey information about the bedroom sizes needed (using the criteria including the bedroom standard outlined in Section 4).

The dwelling size mix of out-migrants in housing need is based on the present bedroom sizes of new households formed in the last year.

It is assumed that the 1 household in bed and breakfast accommodation would reasonably be accommodated in bedsit accommodation and the 3 households in the Women's Refuge might seek to share in a 3 bed property.

Table 9.2 Affordable Housing for the Backlog in Need, 2006

Property Type	Backlog of Households Unable to Buy or Rent Para 8.4 and Table 8.3	Less out migration by households unable to buy or rent Para 8.9-8.12 and Table 8.3	Plus Additional Homeless (i) Para 8.13 and Table 8.2 and Table 8.3	Total Backlog	% Total
Bedsit	11	-29	1	-17	-0.8%
1 bed	1,261	-65		1,196	55.4%
2 bed	560	-24		536	24.8%
3 bed	365	0	3	368	17.1%
4 bed	57	-2		55	2.5%
5 + bed	19			19	0.9%
Total	2,273	- 120	4	2,157	100.0%

(i) 3 in women's refuge and 1 in bed and breakfast not counted in column 1.

Newly arising need

- 9.5 We have analysed the future types and sizes of affordable housing required by newly forming households expected to be in housing need over the next 5 years, together with existing households falling into need and in-migrant households falling into housing need.
- 9.6 The size needs of newly forming households have been derived from survey information about the present bedroom sizes of new households who have formed within the last 3 years. The size requirements of the existing households falling into need (temporary homeless in priority need) are modelled on the bedroom sizes required by households on the Housing Register at 1st April each year averaged over the last 3 years. In-migrant needs are based on the survey data relating to the sizes of accommodation these households moved into within the last 3 years.

The projection assumes the unfavourable scenario as indicated in Table 7.3.

Table 9.3 Newly Arising Housing Need 2006/7 to 2010/11

Property Size	Number of new households in housing need next 5 years Table 7.3 (Col 6. Cumulative total Yr 1-5) and Table 8.4	Plus Existing households falling into need next 5 years* Table 7. 2 and 7.3 (Col 7 - Cumulative Yr 1-5) and Table 8.4	Plus In-Migrant Households in housing need next 5 years Table 7.3 (Col 8 - Cumulative Yr 1-5) and para 7.22	Total newly arising need 2006/7-2010/11	% Total
Bedsit			67	67	1.8%
1 bed	590	63	466	1,118	30.2%
2 bed	1,346	116	155	1,617	43.6%
3 bed	485	51	312	848	22.9%
4 bed	8	2		10	0.3%
5 + bed	44	4		48	1.3%
Total New Need	2,473 (495 pa)	235 (47 pa)	1,000 (200 pa)	3,708 (742 pa)	100.0%

Note - rounding can result in +/- 1 to some totals

* Priority homeless in temporary accommodation – see Table 7.2 and Appendix 4

Table 9.4 Disaggregation of Newly Arising Housing Need, 2006/7 to 2010/11

Sub Area	Area 1. Matlock	Area 2. Wirksworth	Area 3. Ashbourne	Area 4. Glossop	Area 5. Central	Area 6. Buxton	Area 7. NPA (High Peak)	Area 8. NPA (Derby'Dales)	Area 9. Outside NP (High Peak)	Area 10. Outside NP (Derb' Dales)	Peak Sub-Region
BEDSIT				56				11			67
1 BED	252	103	251	248	51	0	18	115	60	20	1,118
2 BED	141	48	46	706	102	327	28	93	85	40	1,617
3 BED	47	0	0	361	102	196	0	82	20	40	848
4 BED								10			10
5+ BED		48									48
TOTAL	440	199	297	1,371	255	523	46	312	165	100	3,708
%	11.9%	5.4%	8.0%	37.0%	6.9%	14.1%	1.2%	8.4%	4.5%	2.7%	100.0%
	Urban Areas						National Park		Outside the National Park		
	83.2%						9.6%		7.2%		100.0%

Backlog and newly arising need adjusted by supply

9.7 In addition to estimating the total number of units required over the next 5 years, we analysed what impact the supply (flows) would have on the types of units required to meet the overall housing need. The Local Authorities provided data on lettings by property size for 2003/4 to 2005/6 which was annualised to give a unit mix projection for the next 5 years. The lettings data was also used to provide a sub-area breakdown of supply and the shortfall in affordable provision by sub-area – see Table 8.6.

Table 9.5 Indicative Mix of Affordable Dwelling Sizes required to address shortfall and committed supply, 2005/6 to 2010/11

Property Size	Backlog Housing Need Table 9.2	Newly Arising Housing Need Table 9.3 (Col 4)	Existing Lettings Supply (i)	Impact of RTB sales Proportion of re-let flow	Net Shortfall A+B-C+D	Committed Supply next 5 years (ii) Tables 7.8 and 7.9	Net Affordable Dwelling Requirement over 5 years E+F	% Total Requirement
Column	A	B	C	D	E	F	G	H
Bedsit	-17	67	-50	0	0	0	0	0.0%
1 bed	1,196	1,118	-1,033	12	1,293	0	1,293	34.4%
2 bed	536	1,617	-1,170	13	997	623	1,620	43.1%
3 bed	368	848	-644	7	580	158	738	19.6%
4 bed	55	10	-27	0	39	11	50	1.3%
5 + bed	19	48	-21	0	46	13	59	1.6%
Total	2,157	3,708	- 2,945	34	2,954	805	3,759	100.0%
Per annum	431 pa	742 pa	- 589 pa	7 pa	591 pa	161 pa	752 pa	

(i) Figures based upon net general needs relets 2003/4 – 2005/6 supplied by High Peak Borough and Derbyshire Dales District adjusted to the forecast net relet figure of 589 (see Tables 7.6 and 7.10), with projection next 5 years – see also Appendix 4.

(ii) Assumes that commitments will be mainly 2 and 3 bed accommodation.

Affordable Tenure mix

- 9.8 The first part of this section considered what types/sizes of housing would be appropriate to meet the backlog and newly arising need, taking into account likely changes in the supply situation. This part considers the tenure mix which would be appropriate to address future housing needs.
- 9.9 The government's latest guidance, PPS3, makes clear that affordable housing includes social-rented and intermediate housing, which is defined as *'housing at prices and rents above those of social rent, but below market price or rents. These can include shared equity products (e.g. HomeBuy), other low cost homes for sale and intermediate rent.'* Low cost market housing may not be considered as affordable housing.

Affordable housing will need to *'meet the needs of eligible households, including availability at a cost low enough cost for them to afford, determined with regard to local incomes and local house prices'*. It should also *'include provision for the home to remain at an affordable price for future eligible households.'*¹

- 9.10 The typical kinds of intermediate housing include:
- ❑ LCHO – for example, shared ownership, where the household buys a share in the property (often 50%, sometimes 25%) and rents the remainder from a Registered Social Landlord (RSL);
 - ❑ Intermediate renting - or sub-market renting, for example, at 75% of open market rents.
- 9.11 To analyse the potential for intermediate housing over the next 5 years, JHA examined the income profile of households in backlog and newly arising housing need and the cost of planned intermediate housing options. We used the precise costings by scheme and area given us by housing providers. The aim was to assess the extent to which those in housing need were likely to be able to afford intermediate housing and thus would not be likely to require social rented housing.

¹ DCLG, Planning Policy Statement 3 (PPS3), Annex B, refers to these definitions.

Income profile of household in housing need

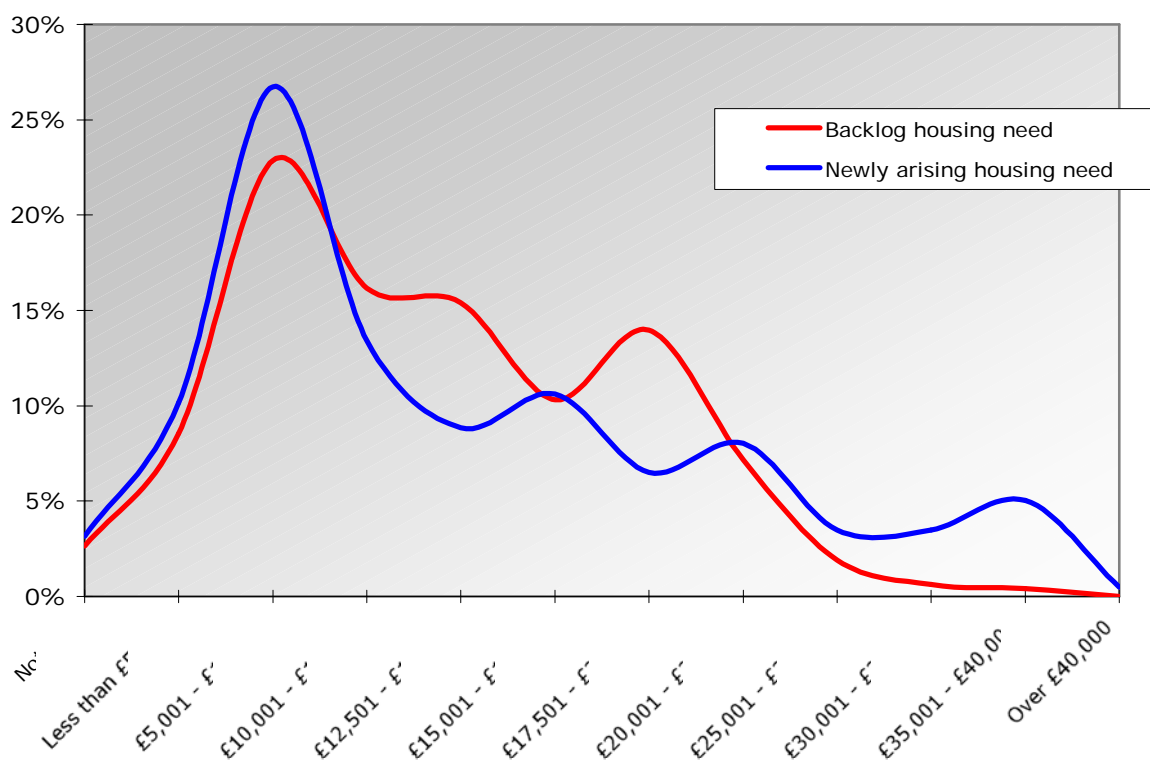
9.12 The analysis utilised the income profile of the 2,157 households in backlog housing need (both existing households and backlog potential households) and the income profile of the 3,708 new households expected to arise over the next 5 years (2,473 new households from household formation in need, 1,000 in-migrants in need and 235 additional existing households falling into need). Table 9.6 shows the number of households in each income band, out of a total of 5,865 households.

Table 9.6 and Chart 9.1 overleaf demonstrate the very low incomes of households who are now in housing need or expected to fall into housing need in the next 5 years in the Peak sub-region. 91.6% of households have annual gross incomes under £20,000.

Table 9.6 Incomes of households in housing need

Income bands	Backlog and newly arising need – see Table 9.4 columns A+B	%	Cumulative %
Nothing	174	3.0%	3.0%
Less than £5,000	560	9.5%	12.5%
£5,001 - £10,000	1,482	25.3%	37.8%
£10,001 - £12,500	849	14.5%	52.2%
£12,501 - £15,000	665	11.3%	63.6%
£15,001 - £17,500	616	10.5%	74.1%
£17,501 - £20,000	548	9.3%	83.4%
£20,001 - £25,000	452	7.7%	91.1%
£25,001 - £30,000	170	2.9%	94.0%
£30,001 - £35,000	141	2.4%	96.4%
£35,001 - £40,000	192	3.3%	99.7%
Over £40,000	18	0.3%	100.0%
Total	5,865	100.0%	

Chart 9.1 Income profile of households in housing need, Peak sub-region



The scope for shared ownership to meet future need

9.13 RSLs let us know in May/June 2006 about 13 planned shared ownership schemes in, Buxton, Whaley Bridge, New Mills, Glossop, Kirk Ireton, Baslow and Eyam. The information included the expected purchase price and likely rental payable on the landlord's share. The majority of cost figures were based upon a 50% equity share. For some schemes, monthly mortgage levels were not known and we have estimated this based on current local practice. It was emphasised by some RSLs that the purchase prices and rentals were only estimates and might change.

The full range of information provided is shown in Table 9.7 overleaf.

Table 9.7 Low cost home ownership – planned schemes in the Peak sub-region (RSL data)

Sub-area	Type/size	Share purchased (50% share) £	Monthly mortgage	Monthly rental	Total monthly outgoings	Threshold income required to afford at no more than	
						30% gross incomes	25% gross incomes
6 Buxton	1 bed flat	£55,000	£314	£112	£426	£17,040	£20,448
	Median	£55,000				£17,040	£20,448
6 Buxton	2 bed flat	£62,500	£357	£128	£485	£19,400	£23,280
5 New Mills	2 bed flat	£60,000	£340*	£106	£446	£17,840	£21,408
8 Eyam	2 bed flat	£45,000	£257	£80	£337	£13,500	£16,176
	Median	£60,000				£17,840	£21,408
6 Buxton	2 bed house	£56,000	£317*	£102	£419	£16,760	£20,112
4 Glossop	2 bed house	£65,000	£368*	£108	£476	£19,040	£22,848
8 Baslow	2 bed house	£46,200 (33%)	£264	£100	£364	£14,600	£17,472
8 Eyam	2 bed house	£60,000	£343	£80	£423	£16,920	£20,304
10 Kirk Ireton	2 bed bungalow	£70,000	£400*	£151.67	£551.67	£22,067	£26,480
	Median	£65,000				£16,920	£20,304
10 Kirk Ireton	3 bed terrace	£75,000	£425*	£160.33	£585.33	£23,413	£28,096
5 Whaley Bridge	3 bed house	£80,000	£457	£60	£517	£20,680	£24,816
6 Buxton	3 bed house	£61,000	£346*	£112	£458	£18,320	£21,984
4 Glossop	3 bed house	£75,000	£425*	£117	£542	£21,680	£26,016
	Median	£75,000				£21,180	£25,416
Median		£61,000	328.5	£108	£458	£18,320	£21,984
Mean		£62,362	332	£109	£464	£18,558	£22,265

*Estimate based on average mortgage lending practice

- 9.14 The median purchase price of a 1 bed shared ownership property was £110,000, a 2 bed was £120,000 and 3 bed was £150,000. Eight of the thirteen planned schemes provided 2 bed accommodation. Properties ranged from £110,000 (1 bed flat in Buxton) to £160,000 (3 bed house in Whaley Bridge) and monthly rents ranged from £60 to £128.

As seen in Table 5.2, earlier in this report, the lower quartile price of terraces and flats in 2006 was £125,232 and £123,492 respectively in the urban sub-areas of the Peak sub-region, confirming that the RSL cost estimates broadly match the current market. The price of terrace housing in the Glossop area and flats in Buxton were generally below this range.

Table 5.2 also shows that market prices in the central area (New Mills and Whaley Bridge) and in the rural areas (inside and outside the National Park) were considerably higher than those shown for these areas in Table 9.7, raising doubts as to whether these prices will be held at this level very far in the future. In addition, it is emphasised that new build prices are generally higher than those in the second hand market, as shown in Table 5.5. and this factor will also tend to raise the prices shown in Table 9.7.

- 9.15 We took into account the incomes of newly arising as well as backlog households, to assess how many would find shared ownership affordable. In order to ensure maximum access of those with sufficient incomes, 100% mortgage assumptions are assumed so the level of savings criteria does not prevent access to low cost home ownership solutions. Many purchasing shared ownership have limited deposits and Registered Social Landlords (RSLs) report that many purchases utilise the 100% mortgage route and therefore this is assumed in our modelling. Local RSL's recommended that 50% shares were the most likely level of shared ownership in the current and emerging market. Only one RSL referred to a lower share than 50%.

Residual rents charged on planned schemes (Table 9.7) are already low with an average of 2.1% and generally lower than the average of 2.7% for existing schemes shown in Table 5.9, thus making it difficult to see that this percentage can be reduced much further.

9.16 Table 9.8 overleaf shows the impact on affordability of producing low equity shared ownership schemes on the basis of no more than 25%-30% of gross income as recommended by Guidance. Expanding low cost home ownership would bring additional households within the range of purchase to meet their need outside of the social rental market.

Using the income profiles described in Table 9.6 and shown in Chart 9.1 and comparing them to the housing cost for each house size needed we conclude:

- **A mean value of 19.5% of the total of backlog and emerging need households could potentially afford shared ownership, assuming that no more than between 25%-30% of gross incomes are spent on the combination of monthly mortgage and rental and assuming schemes with no more than a 2% residual rent are levied on a 1, 2 or 3 bed home.**
- **If schemes are provided at 25% of market value, then the proportion of households in need assisted by shared ownership will rise.**

Table 9.8 Potential Affordability of Shared Ownership 2006/7-2010/11

Property Type	Median values based on RSL data in Table 9.6	SO sales with 2% residual rent at no more than 30% gross incomes	SO sales with 2% residual rent at no more than 25% gross incomes	Mid-point range 25%-30% gross incomes
1 bed Flat	£110,000	1,634	933	1,283
% need addressed		27.8%	15.9%	21.9%
2 bed Flat	£120,000	1,446	846	1,146
% need addressed		24.6%	14.4%	19.5%
2 bed House	£125,000	1,995	945	1,470
% need addressed		34.0%	16.1%	25.1%
3 bed House	£150,000	867	507	687
% need addressed		14.8%	8.6%	11.7%
Mean %		25.3%	13.7%	19.5%

The scope for sub-market renting

- 9.17 Intermediate or sub-market renting does not exist in the Peak sub-region. A number of RSLs nationally are working on seeking to provide sub market rent options at 70%-75% of the market rent as an alternative to meet the needs of those households who are unable to buy by way of having insufficient savings etc.
- 9.18 JHA used this approach to calculate how many households in backlog and newly arising need were able to afford intermediate renting. Current private rents, shown in Table 5.6 were discounted 25%. The sub-market rents for each house size were then used to estimate entry-level incomes based on the assumption that no more than 30% net income should be spent on rent. Entry-level requirements were then compared to the income profiles described in Table 9.6 to provide the findings shown in Table 9.9.

Table 9.9 Potential for Sub-Market Renting at 75% of market rent

Property size	Median Monthly Rents based on Table 5.6	Median Monthly Rent less 25% in Table 5.6	Threshold income required to afford at no more than 30% gross income	Households able to afford rents at 75% Market Rent	% need addressed
1 bedroom	£417	£312.75	£15,835	1,931	32.9%
2 bedrooms	£538	£403.5	£21,197	865	14.7%
3 bedrooms	£637	£477.75	£25,691	498	8.5%
4 bedrooms	£694	£520.5	£28,189	412	7.0%
Median	£588	£440.63	£23,444	682	11.6%

9.19 In summary:

- **A mean value of 11.6% of backlog and emerging households could potentially meet their housing needs if a 75% market rent option was made available for 1 bed, 2 bed or 3 bed rented homes.**
- **If larger properties are available or higher rents are levied, then the number of households in need assisted by sub-market renting will fall.**

Discounted Low Cost Sale Housing

9.20 Annex B of the Government's new Planning Policy Statement 3 (PPS3) confirms that low cost market housing may not be affordable housing for planning purposes.¹ We welcome the government's clearer stance on this issue but believe it is still important to emphasise that low cost sale intermediate housing can only provide a small proportion of affordable provision in the sub-region.

¹ DCLG, December 2006, Planning Policy Statement (PPS3) Housing, Annex B. The Peak National Park Authority have a 'more affordable' category tied to a restricted occupancy condition that satisfies the intermediate housing definition in PPS3.

- 9.21 We examined the relationship between the price of all properties on the second hand market and those of new houses for sale. The average prices and estimated new sale prices are shown in Table 5.5. There was a significant difference between the average prices in the second hand market and the price of new sale housing of around 34% based on these examples, and 44% in the case of 2 and 3 bedroom properties.

For the purposes of assessing affordability of entry in the market at the time of the survey, the average rather than lower quartile values are shown in Table 5.5 (the gap between lower quartile values and new sale prices is wider).

- 9.22 Table 9.10 overleaf shows the impact on affordability of producing new 'low cost' sale housing with a 34% discount which would have the effect, if it could be delivered, of bringing additional households within the range of purchase to meet their need outside of the social renting. Using the income profiles shown in Table 9.6 and shown in Chart 9.1 and comparing them to the housing cost for each house size for which new sale dwellings were available, we find:

A median value of 4.1% of backlog and emerging need households in the sub-region could afford sale housing assuming it was available at a discount of 34% on market prices. On-site low cost sale housing on new sites would require a 34% discount to be able to address this level of housing need.

It is emphasised that low cost housing does NOT play a part in meeting affordable housing need unless it is DISCOUNTED in value.

Table 9.10 Potential Affordability of 34% Discounted Sale.

Property Types	New build values at 66% equity and 0% rent (cost of housing) (i)	Entry level Income assuming 5% deposit and 3.7 x multiplier	Households who could afford	% need addressed
1 bed	£75,896	£19,487	972	16.6%
2 bed	£117,071	£30,059	351	6.0%
3 bed	£144,949	£37,217	125	2.1%
4 bed	£191,711	£49,223	18	0.3%
Median	£131,010	£33,638	238	4.1%

(i) Table 5.5, Section 5.

Residual need for Social Rented housing at Target rents

9.23 By subtracting the median number of households in housing need who could find a solution through intermediate housing or discounted sale from the total backlog and newly arising need, the proportion of social rental housing required can be forecast.

Based on the analysis shown in Tables 9.8, 9.9 and 9.10 we estimate:

- If providers are able to deliver shared ownership at 50% equity shares on the scale indicated, at least **80.5%** of households will require social rented housing over the next 5 years.
- If providers are able to deliver sub-market renting only, the requirement for social renting would rise to **88.4%**.
- If providers are unable to deliver any intermediate housing and reliance is placed upon developers achieving low cost market sale housing discounted by 34%, the social rent requirement would be **95.9%**.

9.24 Table 9.11 indicates the types of housing required by tenure over the next six years of the plan.

Table 9.11 Summary of Affordability Options

Tenure Mix	Options tested on Total Backlog and Newly Arising Need		
Social Renting	80.5%	88.4%	95.9%
Low Cost Home Ownership with a portion with no greater than 50% of Open Market Value and 2% rent (April/May 2006 Values)	19.5%		
Sub-Market Renting at 75% average Open Market Rent		11.6%	
Discounted Sale at 25%			4.1%

9.25 While a split of tenures and housing mix is indicated in the tables in this section, close monitoring of the price/incomes relationship and the type of housing provided will be required to keep the correct balance of housing supplied during the plan period.

SECTION 10. FUTURE DEMAND FOR MARKET HOUSING

Introduction

10.1 The previous sections have focussed largely on the affordable housing needs of households living in problem housing and unable to afford buying or renting. This section analyses the tenure and property aspirations of the larger group of households who are able to afford moving. The majority of these are adequately housed and would like, as opposed to need, to move in the future. It examines how many of these households are able to afford to buy or rent in the current market.

The scale of future housing mobility

10.2 The 2006 Joint HNS also provides information about future housing mobility. Part 3 of the survey asked households wanting to move to provide a range of information about their moving aspirations. The surveys showed that 81.7% of all households, an estimated 56,690 households, did not want to move at all.

Table 10.1 overleaf shows that:

- 18.3%, an estimated 12,681 households want or need to move;
- 40% of potential movers, an estimated 5,067 households are in problem housing, need to move now – this figure represents 7.3% of all households;
- 60% of potential movers, an estimated 7,615 households, want to move in the future – this figure represents 11.0% of all households.

10.3 This number of moves is based in part on aspiration data derived from the survey evidence and is lower than the actual number of moves which have occurred. 30% of all households in the Peak sub-region, an estimated 20,753 households, moved to their present home in the last 5 years in the Peak sub-region,¹ although this figure makes no allowance for their housing circumstances.

¹ 2006 Joint HNS – output for all households, Q9.

- 10.4 The figures shown in Table 10.1 may understate what will actually happen in the future. However, bearing in mind that around 6% only of households in Britain are now moving house annually – greatly reduced on recent years – the evidence may prove contradictory with the number of actual movers in the future being less than the number of aspiring movers (6% represents only 4,162 households of the present total of 69,371 in the Peak sub region).
- 10.5 Of greater significance to future housing demand than the total of potential mover households is the number of new households created. Table 10.1 indicates that 2,954 new households may be created over the next 5 years, 1,664 of them forming a backlog of potential households.

Table 10.1 Future demand for moving home

Source: 2006 Joint HNS, Q52 and analysis of suitability

	Existing Households	Newly Arising Households	Total potential movers	% Of All Households
Want/Need to Move	9,727	2,954	12,681	18.3%
In problem housing and NEED to Move Now	3,402	1,664	5,067	7.3%
Existing households adequately housed but WANT/NEED to Move	6,325	1,290	7,615	11.0%
Within next 12 months	3,025		3,025	
Want/Need to Move in 1 - 2 years	2,243	1,015	3,258	
Want/Need to Move in 3 - 5 years	898	275	1,173	
Want to Move in 5+ years	137		137	
No response	22		22	

Housing aspirations

- 10.6 The housing need survey provides a range of information about the preferences and aspirations of these potential movers. For households wanting or needing to move, the survey asks questions about the types of accommodation they are looking for, how many bedrooms they expect to need, their tenure aspirations and where they need to move to (see Part 3 of the 2006 survey form).

10.7 For existing households who are adequately housed and want, as opposed to need, to move in the future, these aspirations are likely to provide a useful indication of future demands for market housing. However, it must not be assumed that all households wanting, as opposed to needing, to move are able to afford moving, or that all households aspiring to owner occupation are able to afford it. A proportion of such households will always be unable to afford the market and to understand the impact on the market, it is important to focus on affordability as well as aspirations.

10.8 A further assumption that is sometimes made is that households wanting to move are only aspiring to owner occupation.

Table 10.2 demonstrates that 81% of existing adequately housed households would like to be owner occupiers but 10% want to move to social renting.

54.7% of new households want to be owner occupiers while 28.7% would like to private rent. 7.8% want shared ownership.

Table 10.2 Tenure aspirations of households wanting to move

Households wanting to move to	% Existing households adequately housed	% Newly arising households 1-5 years	% Total wanting to move
Owner occupation	81.0	54.7	76.5
Private renting	8.6	28.7	12.0
Shared Ownership	0.4	7.8	1.7
Social renting	10.0	8.9	9.8
% Total	100.0	100.0	100.0
Total	6,325	1,290	7,615

Source: 2006 Joint HNS, Q66 – existing households adequately housed

Households who can afford to move

- 10.9 The aim of the analysis is to demonstrate the extent of potential market demand for housing in the Peak sub-region – private sector housing requirement - by focussing on households who want or need to move and can afford owner occupation or private renting.

In the analysis which follows we examine two groups of such households: those already suitably housed who simply want to move and those living in problem housing who need to move and are found to be able to afford to move to a property that meets their requirements. The two groups combined provide a measure of the potential market housing demand over the next 5 years, based on the survey evidence.

- 10.10 Some methodological points should be emphasised: the measurement of want and need is slightly different between the two groups, insofar as those in problem housing have been analysed rigorously against the bedroom standard (because this is the group of households for whom we are establishing need) while we have simply taken the 'wants' of those suitably housed.

A further caveat is that in analysing potential demand for housing we have looked at what size of accommodation households want not the types of houses they think they want –i.e. it may be found that a household wants a 5 bed house but if this is detached home they may still not be able to afford what they want.

- 10.11 We estimated that 7,384 of the households wanting or needing to move home in the next 5 years could afford market housing, as shown in Table 10.3.

The analysis breaks down those who can afford market housing by sub-area and this provides an indication of where demand is likely to arise in the next 5 years. The results are shown in Table 10.3 overleaf.

Table 10.3 Disaggregation of households who can afford market housing 2006/6-2010/11

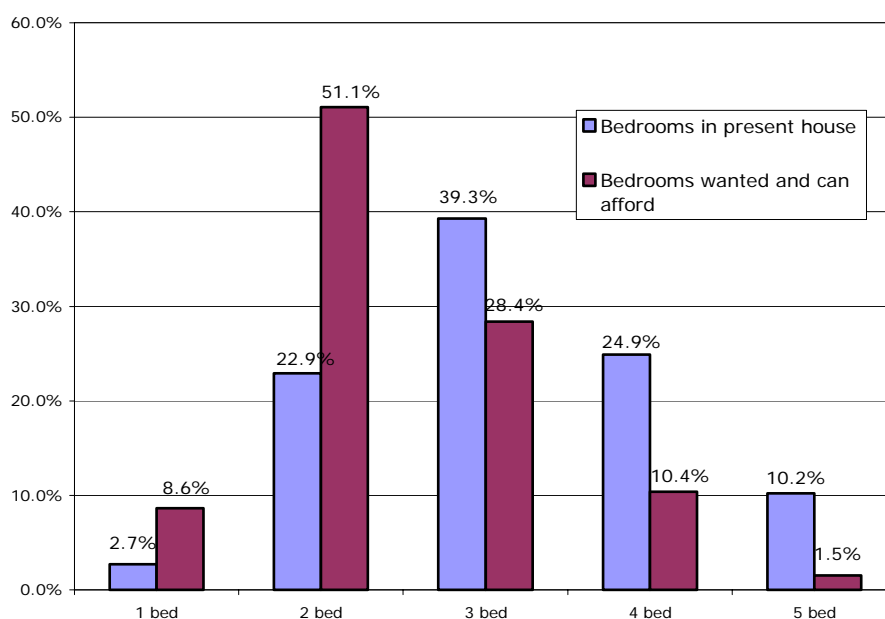
Sub Area	Area 1. Matlock	Area 2. Wirksworth	Area 3. Ashbourne	Area 4. Glossop	Area 5. Central	Area 6. Buxton	Area 7. NPA (High Peak)	Area 8. NPA (Derby'Dales)	Area 9. Outside NP (High Peak)	Area 10. Outside NP (Derb' Dales)	Peak Sub-Region
1 BED	266	76	176	58	109	129	23	74	67	115	1,094
2 BED	343	434	525	574	129	181	31	320	104	152	2,793
3 BED	392	367	168	483	287	96	67	371	115	83	2,428
4 BED	144	120	239	153	48	0	19	153	52	30	957
5+ BED	0	0	0	48	0	0	15	44	5	0	112
TOTAL	1,145	997	1,107	1,316	573	406	155	963	344	379	7,384
%	15.5%	13.5%	15.0%	17.8%	7.8%	5.5%	2.1%	13.0%	4.7%	5.1%	100.0%

Table 10.4 Estimated households who can afford market housing 2006/7-2010/11

	Total Movers	% Of Movers	% Of All households
Suitably housed and WANT to move	7,615	60.0%	11.0%
In problem housing and NEED to Move now	5,067	40.0%	7.3%
Total mover households	12,681	100.0%	18.3%
Suitably housed and CAN afford to move	4,590	62.2%	6.6%
In problem housing and CAN afford to Move	2,794	37.8%	4.0%
Total CAN afford market housing	7,384	58.2%	10.6%
<i>Total CANNOT afford market housing</i>	<i>5,297</i>	<i>41.8%</i>	<i>7.6%</i>

10.12 We compared what size of dwelling these households wanted with the present supply of these dwellings, as indicated by the survey information (how many bedrooms does your present home have – Q2). This comparison was based on existing households only, because, by definition, households who haven't yet formed have no present home. Chart 10.1 shows the results of this comparison and indicates a significant shortfall in the market demand for smaller one and two bedroom properties.

Chart 10.1 Dwellings households wanting to move can afford to buy or rent



10.13 Based on this analysis we estimated the potential scale of the demand for small properties for buying or private renting. Table 10.5 indicates there is a potential shortfall of 1,994 market homes

Table 10.5 Potential shortfall and surplus in market housing demand based upon what households want

Dwelling size	Homes wanted and affordable	Present homes lived in	Shortfall and surplus
1 bed	1,094	198	+ 896
2 bed	2,793	1,694	+1,099
3 bed	2,428	2,899	- 470
4 bed	957	1,837	- 880
5 bed	112	756	- 644
Total	7,384	7,384	3,989

10.14 Taking into account the estimates of the need for affordable housing over the next 5 years, shown in Table 9.5 (column G), it is possible to indicate the likely scale of shortfall in the total supply of affordable and market homes across the Peak sub-region. Table 10.6 indicates that 48.5% of the total shortfall is represented by the need for affordable homes. It is important to emphasise that this percentage figure does not imply that 48.5% is an appropriate target of affordable homes for the local authorities to provide on eligible sites – there are many issues to consider in setting targets, as discussed fully in paras 12.9-12.30, Section 12.

Table 10.6 Potential shortfall of affordable and market housing 2006/7-2010/11

Dwelling size	Market housing wanted Table 10.5 Column 4	Affordable homes needed Table 9.4 Column G	Total	% Total
Bedsit		-438	-438	-5.7%
1 bed	896	1,438	2,334	30.1%
2 bed	1,099	1,686	2,785	35.9%
3 bed	470	917	1,387	17.9%
4 bed	880	98	978	12.6%
5 bed	644	58	702	9.1%
Total	3,989	3,759	7,748	100.0%
% Total	51.5%	48.5%	100.0%	

SECTION 11. RURAL KEY WORKERS

Introduction

- 11.1 There is increasing evidence of the difficulties of key workers gaining access to affordable housing, in every part of the country. Central Government has recognised particular problems in London, the South East and East of England and has instituted a number of funding schemes in recent years. The results have been patchy and successful housing of key workers has been hindered by the rise and rise of house prices across the country.
- 11.2 By contrast to urban areas there has been very little concentration on research into rural matters until the Affordable Rural Housing Commission produced its report in May 2006. The Commission`s enquiry produced evidence of the shortage of affordable housing in all rural areas in regions of England. It also referred to the fact that workplace data showed that the average earnings in 2004/05 was only £17,400 in most rural districts compared to £22,300 in urban areas. The level of income is crucial to gaining access to buying or renting property in any part of England but particularly rural areas where additional costs are involved.
- 11.3 The recent Halifax Key Workers Housing Review in July 2006 also shows clearly that in the period 2001 – 2006 that house prices have soared out of the reach of the pockets of the government defined `key workers`. The following table shows the average house price: earning ratios for key workers in the period, with the East Midlands highlighted. However, it should be noted that this Table omits care assistants, social workers and other healthcare workers who are part of the definition used in the sub-region`s Main postal/interview and Employers` Survey. However, the Halifax figures will still apply as in the case of NHS care assistants, for example, 665 earn below the average wage of £17,500 which will increase the ratio.

Table 11.1 Average Price/Earnings ratios for key workers in March 2001 - 2006

	Fire Services		Police Officers		Teachers		Nurses		Ambulance Staff	
	2001	2006	2001	2006	2001	2006	2001	2006	2001	2006
North	2.5	5.1	1.8	4.5	2.2	4.4	2.6	5.9	na	7.2
Yorkshire & the Humberside	2.5	5.1	1.9	4.1	2.1	4.4	2.5	5.5	na	6.6
North West	2.8	5.6	2.1	4.5	2.3	4.6	2.8	5.8	na	7.0
East Midlands	na	5.8	2.4	4.7	2.8	4.9	3.4	6.4	na	7.4
West Midlands	3.5	6.1	2.7	4.9	3.1	5.3	3.7	7.0	na	8.3
East Anglia	4.5	7.6	3.1	5.0	3.4	5.5	4.1	7.0	na	7.9
Wales	2.9	6.4	2.3	4.6	2.6	4.6	3.1	6.1	na	7.3
South West	4.9	8.1	3.5	5.8	3.9	5.9	4.6	7.6	na	10.7
South East	6.2	8.5	4.5	6.4	5.3	7.0	6.2	8.7	na	11.1
Greater London	6.2	8.1	5.9	6.3	5.6	7.6	6.6	9.5	na	9.5
Scotland	2.8	4.3	2.1	3.4	2.4	3.7	2.9	4.7	na	5.1
Great Britain	3.9	6.5	2.9	5.0	3.3	5.5	4.0	7.0	na	8.1

Source: Table 7. Halifax Key Workers Housing Review July 2006.

- 11.4 In Table 11.1 it can be seen that in the East Midlands, in which the sub-region and Peak Park is placed, that the ratio has doubled.
- 11.5 Other evidence in the Halifax Review refers to the towns which are the least affordable for key workers. It is shown that the average house is unaffordable for key workers in at least 65% of towns (339 out of 519) across Great Britain. Five years ago, the average house in only 126 (24%) of towns was unaffordable for all key worker groups surveyed. In terms of houses, East Midlands is in the middle of the range but it is shown as one of the more affordable areas for flats and maisonettes. *“Teachers and Police Officers could afford the average flat....in all fourteen towns surveyed in the East Midlands.”* However, the figures must be looked at carefully as the sample for the East Midlands is small.

Scope of the key worker research

Methodology

11.6 The purpose of the research was to identify the numbers and kinds of key workers living in the Peak sub-region particularly the sectors and occupational groups involved, including government-defined key workers, and to examine their locational and housing needs. Government-defined key workers are those categories set out in Question 28 of the Joint HNS survey form – see Appendix 7. In the case of the employers survey a key worker is defined by the employers as workers who are essential to the running of their business.

The research broadly followed the government's recent draft guidance¹ and draws upon primary data from two main sources:

A. Resident-based surveys

11.7 The **resident-based surveys** are the main household interview and postal surveys undertaken for the Joint HNS. These surveys were used to identify people in government-defined key worker occupations and in particular income ranges. Two lead questions were asked in these surveys:

- ❑ Is anyone employed in your households as a key worker in a category as defined by the government?
- ❑ If anyone is in one of the defined occupations please indicate their approximate gross income.

The resident-based surveys also included a number of questions designed to elicit information about local needs and these were used to identify the number of key workers with local connections to the area they live in.

B. Postal survey of employers

11.8 A separate **survey of employers** asked them to identify their type of organisation, define who their key workers were and indicate the level of employee they were seeking (in some instances there were employees who fitted the Government's definition as survey questionnaires were sent to schools and Primary Care Trusts). This survey also sought to identify recruitment or retention issues linked to housing affordability and asked for solutions to the employers problems.

¹ ODPM, Housing market Assessment: Draft practice guidance, December 2005, page 19.

Sample sizes

- 11.9 The residents-based surveys drew upon the responses obtained from 2,056 successfully completed door-to-door interviews (a response level of 82%) and 5,361 postal survey forms was returned by households living in the rural areas of the sub-region (a response level of 23%).
- 11.10 For the employers survey, a list of one thousand businesses and organisations categorised by size of the workforce into 5-20, 21-50, 51-159, and above 500 in the sub-region was obtained from the Chamber of Commerce in Derby. A questionnaire was circulated by post to all the names on that list (see Appendix at the end of this section). The list of firms supplied by High Peak Borough Council was also included making a total of 1020.

The response to the postal survey was approximately 11% (115) from a variety of businesses and organisations. From this sample 16 respondents were selected to be interviewed further, including those who use the Central Government definition of key workers, such as teachers, police, nurses etc.. The selection for interview was representative of the spread of size and location of the achieved sample.

Main findings

- 11.11 This section presents the key findings from the resident based and employer surveys and additional information is presented in Appendix 6. The evidence base obtained from both surveys is used to examine five issues in this section which we consider central to the framing of future policy for key worker housing in the sub-region:

Issue 1. Defining who are key workers by occupation and incomes

Issue 2. The evidence for recruitment and retention problems and their links to housing affordability

Issue 3. Where key workers work, commuting problems and low degrees of affordability

Issue 4. The types of housing key workers want and need

Issue 5. The role of intermediate housing in meeting key worker requirements.

Issue 1. Defining who are key workers by occupation and income

11.12 The resident-based surveys identified the government defined key workers whilst the employer survey identified who the employers considered `key` to the running of their businesses.

Question 28 of the resident-based surveys asked if any member of the household was employed in the Government defined key worker categories. It can be seen from Table 11.2 that a total of 7,214 people and 6,860 households were employed as key workers, 9.9% of all households in the sub-region. Teachers (42.1%), Nurses (21.6%) and a variety of Healthcare Workers (15.7%) are the largest groups of key worker.

As is the case for most rural areas, the ethnicity of the key workers in employment is white British. Out of a total of 20,147 people, 97.7% were White British while only 0.1% was Black British and 5% were of mixed background. The latter two groups work, primarily, in education or as healthcare professionals and health support workers.

Table 11.2 Number of Key Workers employed in Government categories

Q28	Number of People	Number of households	% Of key worker households	% Of all households
Police Officer	365	347	5.1%	0.5%
Firefighter	298	283	4.1%	0.4%
Teacher	3,036	2,887	42.1%	4.2%
Nurse	1,555	1,479	21.6%	2.1%
Occupational Therapist	164	156	2.3%	0.2%
Social Worker	350	333	4.9%	0.5%
NHS Care Assistant	316	300	4.4%	0.4%
Other NHS healthcare worker	1,130	1,075	15.7%	1.5%
Total	7,214	6,860	100.0%	9.9%

Source: Joint HNS 2006, Question 28

11.13 It should be noted that the category of `other healthcare workers` includes a wide range of occupations and incomes from highly paid Doctors/Consultants in all branches of the NHS to low paid technicians, cooks and administrative staff etc.

Incomes

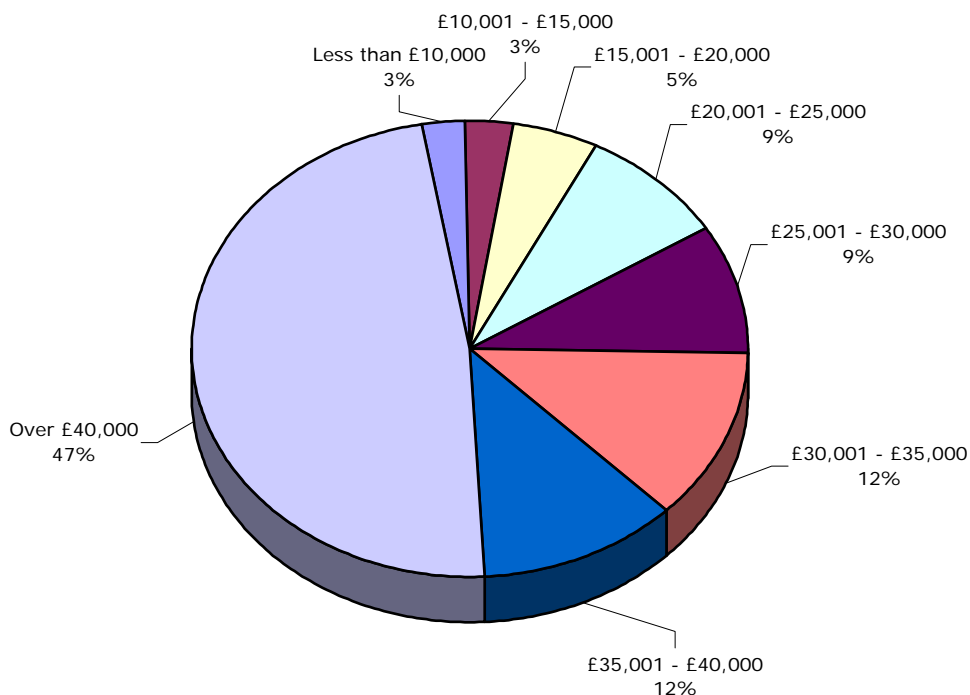
11.14 There was an 84% response to the income question in the resident-based surveys of key workers.

Chart 11.1 shows households earning incomes which more or less equate to the national figures in the Halifax Review.

71% of households earn over £30,000, 18% earn between £20,000 - £30,000 and 11% earn less than £20,000.

The Halifax findings suggest that the 11% of key workers earning under £10,000 are likely to find it impossible to afford housing and those 18% with average incomes of between £21,000 and £30,000 will be struggling to purchase a property.

Chart 11.1 Annual gross income of Government-defined Key Workers



Occupations and incomes

11.15 There are 350 households who have two key workers present of which 30 households earn below £17,500 and a further 30 households between £17,500 and £30,000.

Table 11.3 Occupation of key workers and their income bands

Occupation	Total employed people	Less than £17,500	£17,500 to £30,000	£30,001 to over £40,000	No response
Care assistants/home helps	282	208	22		52
Care assistants/home helps	22				22
Community health (Pharmacists/Dentists/Opticians)	208	40	53	80	35
Doctors/Consultants	366	8	17	200	141
Education	3,186	656	886	1,028	616
Firefighters	298	45	97	31	125
Health Technical Professionals (Radiographers/Maxillefacial Audiologists/Dieticians)	96	4	26	53	13
NHS Managers	83	8	31	22	22
NHS Scientists	22		9	4	9
Non-Medical support workers	319	204	62	13	40
Not completed	17		4	4	9
Nurses	1,534	413	790	13	318
Paramedics	22		13	9	
Police Officers	390	44	93	146	107
Social Workers	349	43	231	49	26
Therapists (Occupational/Physio./Perfusionists)	260	62	88	66	44
Total	7,454	1,735	2,422	1,718	1,579
Percentage	100.0%	23.3	32.5%	23.0%	21.2%

2006 Joint HNS, Q 28/29 cross tabulation occupation and income

Healthcare workers comprise care assistants on low incomes to highly paid consultants and managers.

The disparity of incomes between these groups is stark, ranging from less than £17,500 per annum to well over £40,000. The issue of low income is an important component of certain categories of key worker identified in all the surveys e.g. care assistants.

Other defined categories of key worker

11.16 The range of jobs which the employers considered key to the operation of their organisations show a much wider definition of `key` to the organisation than hitherto considered by Government. Essentially the occupation is related to the type of business and the management levels of their key workers rather than specific occupations *within* the organisation.

11.17 Out of a total of 150 responses to the question, twenty categories of business were identified. The following sectors accounted for 73% of categories listed:

- ❑ Education 17%
- ❑ Manufacturer 17%
- ❑ Specialist Consultants 11%
- ❑ Hotel/Restaurant 10%
- ❑ Service/Distribution Industries 9%
- ❑ Property Developer /Building Industry 9%

Engineers, retail trade, leisure, and care homes were all at 5% and the remaining sectors below this percentage.

11.18 Within these sectors, four levels of management worker were generally sought by employers:

- ❑ Senior management
- ❑ Middle management
- ❑ Clerical staff
- ❑ Skilled manual worker.

There was some problem of definition over skilled manual worker as some organisations found it difficult to fit, for example, school or shop assistants into that category. In general they defined the skilled worker as the people earning least.

Many small businesses can ill afford to lose a single member of staff who may be a receptionist, clerical or skilled worker. Even the larger employers like ones in quarrying, manufacturing and tourism have key staff who are essential to the operation of the business.

Issue 2. The Evidence for Recruitment and Retention problems and their links to Housing Affordability

11.19 Respondents to the employer survey were asked if they had vacant key worker posts at present and 29% said yes. The level of key workers needed is shown in Table 11.4 and the biggest requirement is for middle management and skilled workers. The income levels of these and clerical staff corroborate the evidence of the resident-based surveys that key workers other than senior managers are unlikely to earn sufficiently to have access to house purchase.

Table 11.4 What level of employee is being sought.

Employee Level	Number of staff required	% Of total	Average salary	% Of Average
Skilled manual workers	45	59.2%	£15,209.47	14.98%
Middle Management staff	19	25.0%	£24,092.19	23.73%
Clerical staff	9	11.8%	£14,900.00	14.67%
Senior Management staff	3	3.9%	£47,333.33	46.62%
Total	76	100.0%	£25,383.75	

2006 Employers survey, Q5.

Recruitment

11.20 Of the 57% of employers who said that they had problems in recruiting key workers only 17.5% said that housing was a significant problem.

This was further borne out by 0.7% of employers stating that they knew of applicants who had refused a job because of lack of housing. An estimate of the numbers was 30 applicants from 7 employers one of which had 20 refusals.

Table 11.5 Is housing the most significant factor in recruitment?

Are housing problems the most significant factor?	Total Responses	% Of Total
Yes	10	17.5%
No	47	82.5%
Total	57	100.0%

2006 Employers survey, Q11.

- 11.21 The two following tables show the type of organisations where housing was significant and their location. The employers who replied are not necessarily in the main key worker sectors. All these employers were contacted for follow-up interviews.

Table 11.6 Employers who think housing is significant

Sector	Total Responses	Ashbourne	Bakewell	Matlock	Whaley Bridge
Agriculture	1	1			
Community healthcare i.e. dentists etc.	1	1			
Leisure	1	1			
Manufacturer	1			1	
Property Developer/Building Industry	3	2			1
Retail	1		1		
Specialist Consultants.	2	1	1		
Total	10	6	2	1	1

2006 Employers survey, Q11 "Yes" cross tabulation of location and business

- 11.22 Employers were presented with a range of possibilities in the questionnaire which might account for their recruitment difficulties and asked to rank their choices. The most critical difficulties experienced by employers were shortage of skilled labour, lack of affordability due to high house prices and the type of business.

Shortage of skilled labour

- 11.23 Nineteen percent of employers mentioned the shortage of skilled labour as their first or second choice of reason for recruitment difficulties. There seemed to be a general view that once young people move on to further education, the pool of local labour reduces radically. This pool is drawn upon by the hotel and restaurant trade, leisure industry and retail trade. Engineering and Supply companies report a shortage of higher skilled labour such as HGV drivers and skilled machinists. Several employers bemoaned the fact that they were no longer able to offer apprenticeships and if they are, young people are not very interested. An engineering firm owner in Glossop commented that nearby Stockport draws skilled labour for higher wages. Although it is more desirable to live in the Peak District, for some, low wages do not allow access to housing.

Table 11.7 Number of employees required by Key Worker category and Location

Key Worker Category	Employee Level	Total KWs Needed	Ashbourne	Bakewell	Birchvale	Buxworth	Chapel en le Frith	Furness Vale	Hayfield	Matlock	New Mills	Whaley Bridge
Care Homes	Skilled manual workers	4								2	2	
Education	Middle Management staff	1	1									
Education	Skilled manual workers	2				2						
Engineers	Middle Management staff	7								7		
G.P. Practices	Senior Management staff	1							1			
Hotel/Restaurant	Clerical staff	2		2								
Hotel/Restaurant	Middle Management staff	1							1			
Hotel/Restaurant	Skilled manual workers	6	1	5								
Leisure	Skilled manual workers	6	2							2	2	
Manufacturer	Clerical staff	1								1		
Manufacturer	Middle Management staff	1								1		
Manufacturer	Senior Management staff	1								1		
Manufacturer	Skilled manual workers	3			1			1		1		
Property Developer/Building Industry	Clerical staff	3	3									
Property Developer/Building Industry	Middle Management staff	4	4									
Property Developer/Building Industry	Senior Management staff	1	1									
Property Developer/Building Industry	Skilled manual workers	13	6				6			1		
Retail	Middle Management staff	1								1		
Retail	Skilled manual workers	4		3							1	
Service/Distribution Industries	Skilled manual workers	5	4							1		
Specialist Consultants.	Clerical staff	3		3								
Specialist Consultants.	Middle Management staff	2		2								
Specialist Consultants.	Skilled manual workers	1										1
Voluntary Organisations	Middle Management staff	2								2		
	Total Responses	75	22	15	1	2	6	1	2	20	5	1

- 11.24 Employers varied in their attitude to training for their workers. A few employers trained people on the job and actively recruited via the schools. A few offered apprenticeships but most looked towards the further education colleges to fulfil their needs. Comment was again made about travelling difficulties for people living in the villages who wish to attend evening classes. Even daytime attendance is difficult if public transport is not available.
- 11.25 The position with regard to managerial staff varies. Senior employees are usually paid sufficiently to be able to afford the high house prices although one employer reported that he is moving out of the Peak District in order to buy a four bedroom house which he cannot afford in the Peak. Middle management staff have more difficulty as most are paid with in the band of £20,000-£30,000 and struggle to afford properties in the high price areas. Table 11.7 shows that 19 staff are required in the middle management category with their work sector and location.

Lack of housing affordability

- 11.26 Almost every employer interviewed commented on the high house prices in their areas. It was a general opinion that no-one earning less than £30,000 per annum could afford a home in the Matlock, Ashbourne or Bakewell areas, where the smallest houses are in the region of £150,000 and the higher ones rising to over £350,000. It is necessary to look at Chesterfield or Clay Cross to find a house within a reasonable price range. Finding a more moderately priced house in another town often entails additional travel costs. Similarly in Glossop, Buxton, Hayfield house prices are beyond the low wage levels paid to skilled, clerical and middle management.
- 11.27 Rented property is seen in much the same light, high costs and restricted access to Council housing. In Hayfield, an employer pays for a key member of staff to rent a high priced flat. Another in Bakewell rents a one bedroom flat over the premises to a couple with a baby who have been on the Derbyshire Dales housing waiting list for seven years. Both these employers commented that council allocation policies seem restrictive and that the Right to Buy policy is depriving newer applicants from opportunities to obtain housing. Both these policies directly impinge on the ability of low paid workers to obtain affordable housing.

Low degree of affordability for some types of business

11.28 There are a number of specialist employers in the sub-region (14%) such as tool and designer firm and specialist inspection firms who have identified access to housing as a major problem. These are firms who often have to recruit nationally and in specialist advertising venues. If their applicants cannot obtain housing it means that they often have to travel considerable distances. This in turn leads to loss of staff after a certain period because employees get fed up with travelling. A specialist metal firm in Glossop, for example, is in this position.

Only 17% of firms thought that housing was a significant issue for recruitment. However, the responses to a further question giving employers a choice of 9 reasons as to why they had difficulties in recruiting, house prices were listed as the second reason after shortage of skilled workers. It appears that the link between access to housing affordability and recruitment and retention of workers is not always made by employers.

Housing assistance

11.29 Employers were asked if workers could have been recruited more easily if they had been offered greater housing assistance. Seven employers answered `yes`. The means suggested are shown in Table 11.8.

Table 11.8. Housing assistance types which may have helped.

Types of Housing assistance	Total
Subsidised rents paid by employer or Local Authority	3
Direct housing provision by the employer	3
Provision by housing association on employer's behalf	3
Salary enhancements	1
Other	1
Rental Deposit paid by employer or Local Authority	0
Preferential loan from employer	0
Total	11

2006 Employers survey, Q15

- 11.30 The obvious choice is social housing of some kind although 3 employers were interested in making direct provision. Employers were then asked the question what help employers actually gave and only 4 employers responded in the form of subsidised housing (1) direct provision (2) and salary enhancement (1).

Employers were asked a further question as to whether they would be prepared to subsidise employees in anyway. Table 11.9 shows the results.

Table 11.9 Ways of subsidising affordable housing.

Affordable housing subsidies	Total
Salary enhancements	1
Provide land at nil value for building	2
Staff accommodation	2
Rental Deposits	1
Employer subsidy to buy	0
Subsidy to provide residential accommodation	1
Subsidy provision to housing associations	0
To build rented or low cost housing	0
Other	0

2006 Employers survey, Q21

- 11.31 Examples from the employer interviews showed that in a few cases (2 out of 25 interviewees) two respondents were willing to offer land and build housing for their key workers but were encountered planning objections. There was an appreciation of the competing objectives of a National Park but these employers felt that there should be more flexibility in the system. Sustaining employment in the Park is sometimes constricted by an inability to provide housing when necessary.

Retention

- 11.32 When employers were asked about the problems of retaining staff, they raised similar factors to those influencing the recruitment of staff. 22% of employers responding had difficulties retaining staff (25). The two major reasons for retention difficulties are low wages (17%) and distance from work (13%). Concomitant with the latter is the cost of transport, (13%). Transport seems to figure importantly in retention perhaps because it is a problem which builds up significantly over time. Lack of affordable housing plays a limited role in retention (9%).
- 11.33 In the interviews many employers commented that their staff travel to work by car as that is the only method open to them, particularly those people who work unsocial hours. Employers whose businesses are out of town find that their staff get fed up with the travelling and leave. From the employers survey, Table 11.10 shows that the majority of staff travel on average between 5 and 10 miles but over one third travel more than 10 miles which is a higher proportion than in the main surveys.

Table 11.10 Average distance employees are recruited.

Distance from work	Total	%
A - 1 mile	12	10.8%
B - 5-10 miles	58	52.2%
C - 10+ miles	41	36.9%

2006 Employers survey, Q08

- 11.34 Evidence of this situation was given by the owner of a caravan site in the Ashbourne area who reported that staff were willing to travel for a period of time but then found in the winter transport became difficult. Specialist firms such as designer and engineering firms find that they have to cast a wide net to obtain staff who then have to travel considerable distances. The cost of owning a car, the attendant petrol and maintenance costs and burden of travelling eventually leads to turnover of staff. Compounding the travel time and distance is the inability in many towns, for example, Matlock, to find anywhere to park. The cost of parking is a further cost to people on low wages.
- 11.35 In general, anyone who has to travel from the villages to work in the towns and particularly the staff of specialist firms has a major transport problem exacerbated by the lack access to public transport. This in turn leads to employers having a more restricted pool of labour to draw on.

Wages and working conditions.

- 11.36 Lack of promotion, low wages/benefits, poor working conditions and workload are related factors and 36% of employers cited them as reasons for employees leaving their jobs. The situation is primarily an internal matter for the employers. However, low wages are endemic to the sub-region which is largely rural and do have an impact on access to housing.

Distinctive key worker occupations

- 11.37 The findings of the resident-based and employer surveys have pointed up a distinct difference between the type of key workers recruited in the public and private sectors. In the public sector occupations are easily defined as they are meeting a widespread long standing community need. The employer survey shows a diverse pattern of recruitment to organisations which are listed in twenty different categories which can be reduced to 17 if the public oriented organisations of education, local government and GP practices are subtracted.
- 11.38 The private sector organisations underpin the economic and social diversity of the sub-region but sectors such as agriculture, hotel/restaurant trade, manufacturing, engineering and specialist consultants are struggling to recruit and retain their staff. From the evidence of the interviews with employers there is a dearth of skilled workers and a lack of training facilities for them in the local colleges. This situation is exacerbated by the lack of affordable housing locally so that many workers travel considerable distances which often leads to turnover of staff who get fed up with travelling.
- 11.39 In the long run some employers have fears of being able to continue to operate. Some of the reasons given in interviews were:
- on retirement the firm would cease to operate;
 - hotel/restaurant traders can recruit young staff prior to them going to away for further education but find they do not return after qualifying. It is difficult to find other workers locally;
 - young people are not interested in learning on the job and in any case apprenticeships are expensive to provide in small firms.

In the long term these problems will have an impact on a variety of employers but particularly on tourism, engineering and manufacturing. The erosion of the work force because of lack of housing and increase in house prices will continue.

Issue 3. Where key workers work, commuting and low degrees of affordability

11.40 One of the most important factors in a rural area is the location of key workers in relation to their workplace and the distance from it. Chart 5.1 in Section 5 of this report refers to 2001 Census figures which indicate that only 9.3 % commute over 12 miles to work. The census evidence appears to be borne out when the workplace location of key workers is correlated with their home address as seen in Table 11.11. Out of a total of 2,960 respondents who completed the questions 1,238 (41%) of employees in government-defined categories travel within the same code locations or in adjoining/nearby ones, which are relatively short distances.

Table 11.11 Location of Key Workers Workplace and Home by Postcode.

Workplace	Number of Households Responding	Home Postcode
DE1 Derby	4	DE6
DE23 Derby	27	DE4 DE6
DE4 Matlock	245	DE4 SK17 DE45
DE45 Bakewell	53	DE4 DE45
DE6 Ashbourne	76	DE6 DE45
DE7 Ilkeston	22	DE4
M13 Manchester	22	SK13
M16 Manchester	22	SK13
M23 Manchester	49	SK13 DE6
OL1 Oldham	22	SK13
OL6 Ashton under Lyme	22	SK13
S4 Sheffield	22	DE4
S40 Chesterfield	27	DE4
SK?	27	SK13 DE6
SK10 Macclesfield	22	SK13
SK13 Glossop	170	SK13 Charlesworth
SK14 Hyde	94	SK13 Charlesworth
SK15 Stalybridge	22	SK13
SK17 Buxton	138	SK22 Hayfield
SK22 New Mills	49	SK22 Hayfield
SK23 Chapel/Whaley bridge	103	SK13 SK17
Total	1,238	
Not completed	874	

2006 Joint HNS, Q19

As might be expected, the main towns where people work are Buxton (138), Matlock (245), Glossop (170) and Ashbourne (76). The only place outside the sub-region is Manchester (84).

- 11.41 The information in Table 11.11 about where key workers live and work is taken from the resident's surveys. In the employer survey the picture is different in that 37% commute more than 10 miles daily to work. The difference may be explained that the employer survey reflects more specialist firms and more rural organisations which necessitate recruiting from further away. This has led to a greater turnover of staff reported by the employers and is linked to the difficulties of access to housing.
- 11.42 Unsurprisingly, the workplace locations were primarily in the larger towns. In the case of the residents survey the major workplace locations were Matlock (20%), Glossop (14%), Buxton (11%) and Chapel/Whaley Bridge (8%). The Manchester area drew (19%) primarily from the Glossop area. However, it was clear when distance from the workplace was examined a significant number of workers travelled from the villages into the towns.
- 11.43 By contrast, the employer survey indicated that the majority of employees worked in the four areas of Ashbourne (19%), Bakewell (13%), Matlock (31%) and New Mills (11%). This may suggest that employers in the highest priced areas were keenest to answer the questionnaire because of housing problems with their workers. Although in New Mills housing is marginally cheaper than the other three, the employer evidence is that skilled workers in particular have to be pulled from the Manchester work market because workers cannot afford to live locally. Those workers who do live locally go to the better paid areas to work – `catch 22` .

Low degree of affordability

- 11.44 In the employer survey the question about income is related to the level of key worker being sought. The range of income being offered to clerical and skilled workers was approximately £15,000 and middle management £24,000, as seen in Table 11.4

These levels make buying or renting in the sub-region virtually impossible without housing benefit or sharing costs. Senior management staff were being offered, on average, £47,333 per annum and would, therefore, be able to buy a property in the areas where they work.

The employers who were interviewed unanimously stated that house prices in their place of work were far too high for their middle management staff and below to afford.

Issue 4. The Types of Housing Key Workers Want and Need

- 11.45 The surveys indicated that 82.1% of key worker households were suitably housed but 17.9% were living in problem housing – see Table 11.12.

Chart 4.1 in Section 4 shows the variety of reasons why homes were unsuitable. Distance of the workplace from home (8.1%) is identified as one of these reasons. Key workers provided similar reasons to all other households as to why their home was a problem although a higher proportion of key workers listed structural and heating problems.

- 11.46 1,785 households, 26% of all key worker households, are estimated to need or want to move home. 1,304 of those households wanting to move are suitably housed and 481 households need to move because they are in problem housing, as defined in Section 4 of this report.

Table 11.12 Key Worker households who want or need to move

Key worker households	In problem housing	Not in problem housing	All KW households in sub-region
Total KW households	1,231	5,630	6,860
% Row total	17.9%	82.1%	100%
KW Needing/wanting to move	481	1,304	1,785
% Row total	26.9%	73.0%	100%
% Column totals	39.1%	23.2%	26.0%

2006 Joint HNS

- 11.47 We analysed the 1,785 key worker household movers to find out more about their aspirations for the tenures, types and sizes of property they needed or wanted and where they expected to move to, before examining the extent to which these key worker households would have sufficient financial resources to be able to afford their moving aspirations.

Aspirations of Key Workers

11.48 Table 11.13 shows the tenure choice of key worker movers. 87.8% of all key worker movers wish to own their property. 91.2% of potential households would like to move into owner occupation. There is probably a realistic expectation that existing key worker movers in suitable housing and wanting to move will be able to afford another home. However, it is equally likely that a proportion of those in unsuitable accommodation and needing to move, especially potential households, will find it impossible to achieve their aspirations.

Table 11.13 Would you expect to rent or own?

Expect to own/rent?	Existing households	Potential households	Total Movers	% Of Total
Owner-Occupied - paying mortgage	897	312	1,208	67.7%
Owner-Occupied - no mortgage	359		359	20.1%
Private Rented - Furnished	9	4	13	0.7%
Private Rented - Unfurnished	72		72	4.0%
Shared Ownership	17	9	26	1.5%
Housing Association Rented	35	4	40	2.2%
Council Rented	27	9	35	2.0%
Tied to your employment	4		4	0.2%
Other	22	4	27	1.5%
Total	1,443	342	1,785	100.0%

2006 Joint HNS, Q66

11.49 When movers were asked about the type of accommodation they required, the pattern emerging reflected the pattern of all household movers, with the exception that a smaller proportion was looking for flats or bungalows.

53% of potential households needed terraced housing.

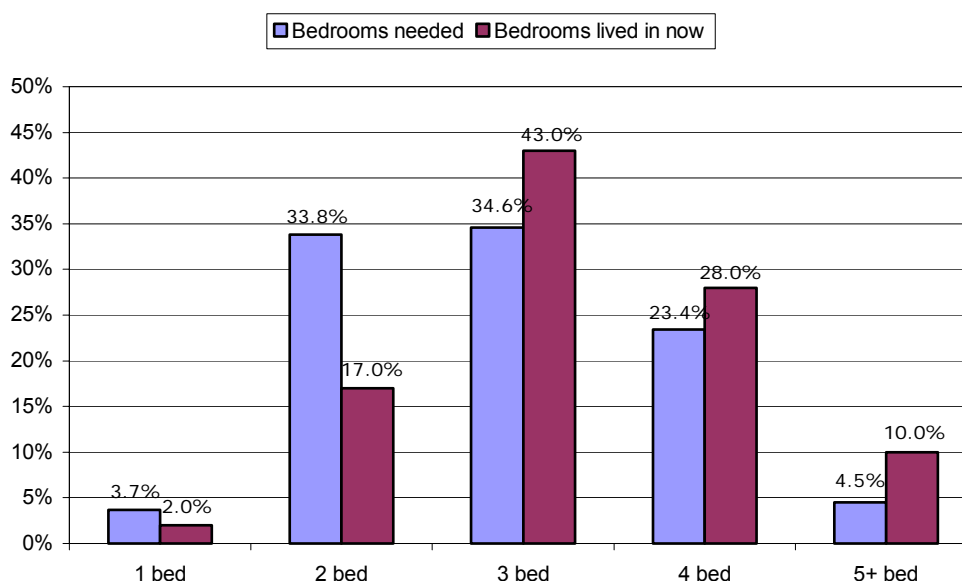
34% of potential households needed semi-detached housing.

Table 11.14 Type of accommodation being looked for (percentages)

Accommodation type	Existing households	Potential households	Total Movers	All Household Movers
Bedsit/flatlet	0.0%	0.0%	0.0%	0.2%
Flat	5.5%	5.0%	5.5%	10.4%
Bungalow	7.1%	0.0%	5.7%	15.3%
Terraced House	16.0%	53.2%	23.2%	23.8%
Semi-detached House	24.9%	33.9%	26.6%	24.0%
Detached House	39.0%	7.9%	33.1%	20.0%
Other	2.1%	0.0%	1.7%	1.7%
Don't Know	0.3%	0.0%	0.2%	0.0%
Any type of House	4.9%	0.0%	4.0%	3.3%
Total	100.0%	100.0%	100.0%	100.0%
Number of households	1,443	342	1,785	12,682

2006 Joint HNS, Q62, key workers and all household movers

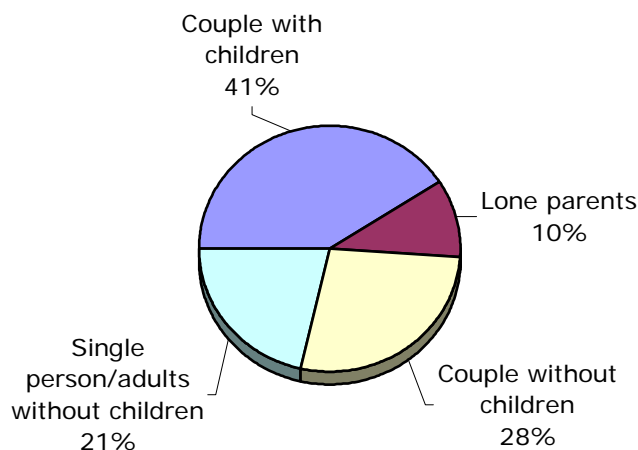
11.50 As seen in chart 11.2, the majority (68.4%) of households need 2 or 3 bedroom properties. When compared to present bedroom size, there is an indicated shortfall of 1 and 2 bedroom properties and surplus of 3 and 4 bedroom properties. There are a surprising proportion of households requiring 4 bedrooms (not shown in the chart) among concealed household movers which may be partly expectation but also need for a spare room to work from home or for the use of carers.

Chart 11.2 Dwelling sizes needed by key worker movers

- 11.51 51% of key worker movers have families with children and 49% are childless households. The former are divided between couples with children (41%) and single parents with children (10%). The childless households are single adults (21%) and couples (28%).

Potential or concealed households make up a quarter of the total number of movers (342 out of 1,785). While the great majority of these are the typical single adults without children, 39% do have children – 58 lone parents and 76 couples with children.

Chart 11.3 Household composition of Key Worker movers



Where key workers want or need to move to

- 11.52 The majority of key workers want to move within the same town, village or parish. The locational preferences of key workers follow, by and large, those of all households, with the exception that 29.7% of key worker households expect to move outside the Peak sub-region (compared to 21.3% of all movers), either to another part of the E Midlands or to elsewhere in the U.K. This may reflect the reality of obtaining properties in a high price area.

Table 11.15 Location choice for movers – 1st choice

1 st choice of movers	Existing households	Potential households	Total Movers	% Of all household movers
Move within same town/village/parish	49.1%	69.2%	52.9%	57.5%
Move into Glossop	3.7%	2.6%	3.5%	2.0%
Move into Buxton	0.6%	0.0%	0.5%	1.8%
Move into Matlock	0.6%	0.0%	0.5%	2.0%
Move into Wirksworth	0.3%	1.2%	0.5%	1.1%
Move into Ashbourne	0.0%	0.0%	0.0%	1.2%
Elsewhere in Derbyshire Dales	9.2%	3.8%	8.1%	8.2%
Elsewhere in High Peak Borough	4.3%	1.2%	3.8%	3.5%
Elsewhere in the East Midlands	6.5%	5.0%	6.2%	6.9%
Elsewhere in the UK/abroad	25.1%	17.0%	23.5%	14.4%
No response	0.6%	0.0%	0.5%	1.4%
Total	100.0%	100.0%	100.0%	100.0%
Number of households	1,439	341	1,783	12,664

2006 Joint HNS, Q74

Affordability of Key Worker Housing

11.53 Affordability is calculated on the relationship between house prices and the incomes of key worker mover households. The bottom of the range house prices are set out in Table 5.3 and 5.4, the cheapest of which is a 1 bedroom property at the median price of £95,487. In order to obtain a mortgage, consideration will be given by lenders to 3.7 times the gross household income of a single earner and 2.9 times that of a dual household gross income. (See paras 6.5-6.6, Section 6).

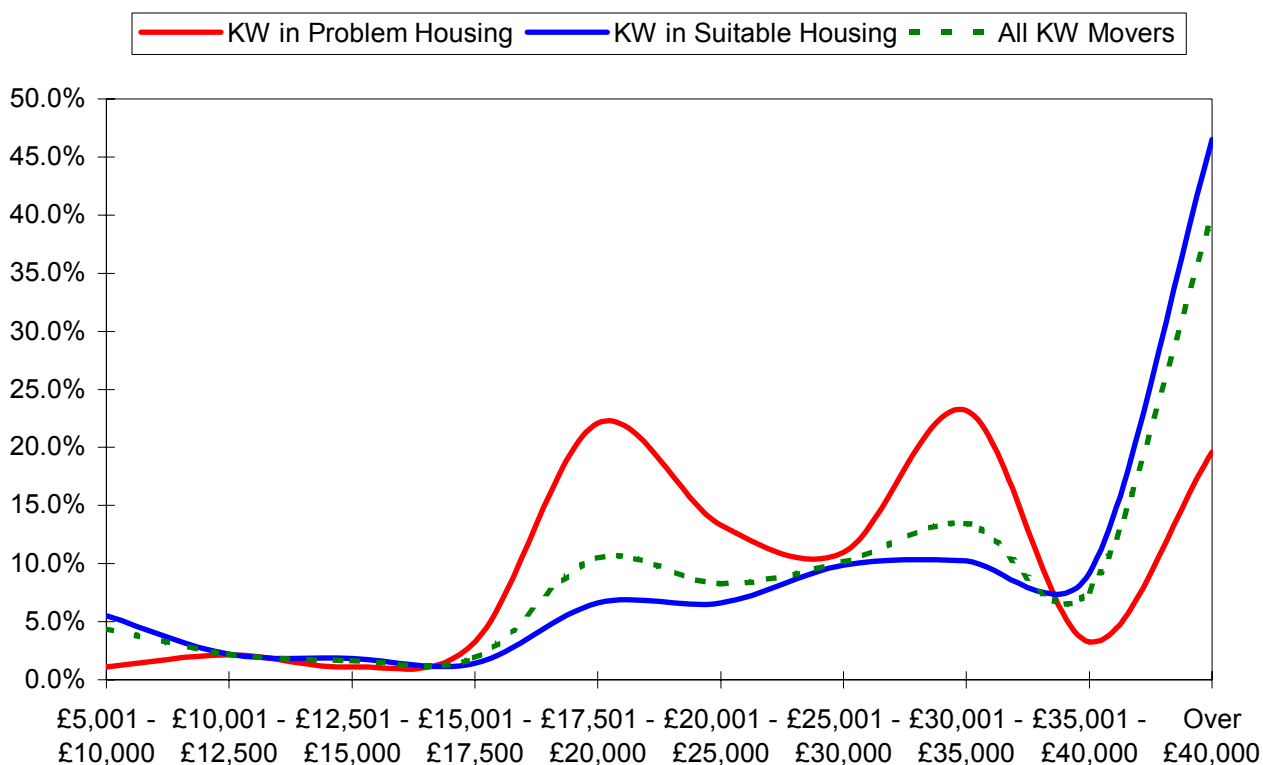
Table 11.16 shows the entry level incomes required to afford current house prices in the Peak sub region, assuming a 5% deposit is required.

Table 11.16 Entry level house prices

Property size	Median Peak sub-region	Entry income required assuming 5% deposit	
		2.9 x	3.7 x
1 bedroom	£95,487	£31,280	£24,517
2 bedrooms	£138,667	£45,425	£35,604
3 bedrooms	£152,350	£49,908	£39,117

- 11.54 To afford a bottom of the range 1 bedroom property of £95,487, a gross annual income of £24,517 for single household and £31,280 for a dual income key worker household is required, indicating that **key worker households require incomes in the region £25,000-£30,000 if they are to be able to afford even the cheapest housing on the market.** It is emphasised that 51% of key worker mover households contain children and 2 or 3 bedrooms and these households in practice will almost certainly need more expensive dwellings.
- 11.55 We analysed the ability of the 1,785 key worker mover households to afford market housing, either owner occupation or private renting, by relating the incomes of mover households to current housing costs. Chart 11.4 illustrates the income profile of key worker movers. While a significant proportion of all key worker movers, just under 40%, had incomes above £35,000, only 20% of key workers in problem housing had incomes above £35,000 and 43% of these households had incomes below the £25,000-£30,000 threshold.

Chart 11.4 Annual gross income of Key Worker Movers



11.56 We calculated that **459 key worker households** (25.7% of all movers) **could not afford either owner occupation or private renting**. 1,223 (68.5%) households could afford owner occupation and a further 103 (7.8%) could afford private renting. It is emphasised that the 459 number includes all key worker households in suitable and unsuitable housing.

11.57 Table 11.17 sets out the findings of the affordability assessment for key workers for each sub-area. It demonstrates that:

- The greatest affordability problems are found in Matlock, Ashbourne and Buxton;
- The highest number of potential key worker movers is found in the North and Central sub-areas but these are relatively affordable areas.

Table 11.17 Number of Key Workers who can and cannot afford to move

Sub areas	KW Movers UNABLE to afford market housing	% Total unable to afford	KW Movers ABLE to afford market housing	% Total able to afford	Total Key Workers needing and wanting to move %	%
1 Matlock	96	20.8%	72	5.4%	167	9.4%
2 Wirksworth	48	10.4%	24	1.8%	72	4.0%
3 Ashbourne	96	20.8%	96	7.2%	191	10.7%
4 North	72	15.6%	406	30.6%	478	26.8%
5 Central	19	4.0%	239	18.0%	257	14.4%
6 Buxton	88	19.2%	119	9.0%	207	11.6%
7 National Park (High Peak)	28	6.1%	28	2.1%	56	3.1%
8 National Park (Derbyshire Dales)	14	3.0%	209	15.7%	223	12.5%
9 Outside NPA (High Peak)	0	0.0%	102	7.7%	102	5.7%
10 Outside NPA (Derbyshire Dales)	0	0.0%	32	2.4%	32	1.8%
Peak sub-region	459	100.0%	1,326	100.0%	1,785	100.0%

Overall Needs and Demand for Key Worker Housing

11.58 We first estimated overall demand from the resident- based surveys.

The affordability assessment was directed at key worker mover households and the detailed results are summarised in Table 11.18.

Of an estimated total of 481 households living in problem housing, **127** households were found to be in housing need.

Affordable homes will be needed for the key worker households living in problem housing and unable to afford current market prices. Assuming that this backlog should be met over the next 5 years, 2006/7 to 2010/11, would mean providing 25 key worker dwellings per annum.

11.59 The analysis also indicates a potential market demand for 1,326 key workers housing if all those who say they want to move do so.

Table 11.18 Backlog of Key Worker housing demands and needs

Key worker households	In problem housing	Not in problem housing	All KW households in sub-region
Total KW households	1,231	5,630	6,860
KW Needing/wanting to move	481	1,304	1,785
Unable to afford moving	127	332	459
Able to afford moving	354	972	1,326

11.60 Forecasting future demand for key workers beyond 2006/7 is extremely difficult. On the basis of the evidence of actual past moves of key worker households, 627 key worker households (9.1% of all households), reported that someone had moved away in the last 5 years because they could not find affordable housing locally. 91% of these were expected to move back if affordable housing was made available locally. This rate of out-migration among key workers exceeds the general experience among all households where 6% reported out-moves and only 70% were expected to move back. This evidence does emphasise the difficulties some key workers face in the local housing market.

- 11.61 Based on the evidence of actual past moves future key worker households may grow at the rate of 627/5 moves or **127 per annum**, which is similar to the backlog number of key workers in housing need. Potential key worker movers were asked when they would move and **124** said they would move in 1-2 years time, also confirming the out-migration rate.
- 11.62 There will be an increasing need for key workers in the sub-region to match population growth. It is emphasised that these forecasts do not account for demands arising from staff recruitment and staff retention needs and must be regarded as a minimum estimate.

On the basis of the requirement for key worker staff, Table 11.19 shows that there is a current expected requirement for **76 staff** all but 3 of who are expected to be unable to afford current market house prices.

Table 11.19 How many key workers are needed in 2006 and where

Sub areas	Total Staff Needed	Senior Management staff	Middle Management staff	Clerical staff	Skilled manual workers
Ashbourne	22	1	5	3	13
Bakewell	15		2	5	8
Birchvale	1				1
Buxworth	2				2
Chapel en le Frith	6				6
Furness Vale	1				1
Hayfield	2	1	1		
Matlock	20	1	11	1	7
New Mills	5				5
Whaley Bridge	1				1
Total	76	3	19	9	44

2006 Employers survey, Q05

11.63 In summary, **there is an estimated minimum need for 65 affordable homes annually for key workers over the next 5 years which should be included within an agreed plan-wide target for the amount of affordable housing to be provided in the Peak sub-region.**¹

The Key Worker target should be made up of:

- 127 key worker homes or 25.4 say 25 per annum over the next 5 years to meet the backlog of need arising from key worker households now living in the population;
- 73 key worker homes or 14.6, say 15 per annum over the next 5 years to meet the current staff recruitment needs of local employers.
- 127 key worker homes or 25.4 say 25 per annum over the next 5 years to meet the housing needs of newly arising key worker households.

¹ An illustrative annual total of 248 new affordable homes per annum is discussed in para. 12.30 and shown in Table 12.3. Reference is made in para 12.49 of Section 12 to these Key Worker targets.

Issue 5. The role of Intermediate housing in meeting Key Worker requirements.

- 11.64 A high percentage of the key workers in the sub-region have a difficult task to find and keep suitable housing. The sub-region is a predominantly rural area within an area of outstanding beauty and experiences high prices to both buy and rent. The competition for reasonably priced housing is keen as many of the existing local population of young people, in particular, are chasing the same market.
- 11.65 The majority of key workers can afford to move as they are in owner occupation. However, based on the evidence provided in Section 10 of this report, we believe the appropriate tenure mix for addressing the key worker housing requirements identified in this research should rely considerably on intermediate housing.

Table 11.9 indicates how a programme for key worker housing would involve a mix of social rented and intermediate housing, split between shared ownership and sub-market rent (SMR).

Table 11.20 Annual programme for addressing key worker housing needs

Types of requirement next 5 years for key worker housing	Intermediate housing			Total pa
	Social rent	Shared Ownership	Or Sub-market rent	
25 backlog housing need	0	25	25	25
15 backlog staff recruitment	11	4	4	15
25 newly arising need	14	11	11	25
Total by Tenure	25	40	40	65
Percentage	38.5%	61.5%		100.0%

- 11.66 It is recognised that intermediate housing has not hitherto been specifically directed to key worker housing in the sub-region to date. As demonstrated in Section 9, the level of assistance for key workers will depend upon the take up of a programme of shared ownership or SMR assisted by the RSLs. Shares at more than 50% or SMR at more than 75% of OMV are unlikely to address identified needs. Shared ownership on low share sizes and with a low rental cost would be the best approach for key workers on lowest incomes. Detailed analysis is obviously required to determine which tenure is the most appropriate on a scheme basis.

Next steps

11.67 The sub-region will need to consider how best to deliver key worker housing. The following steps are recommended as a basis for an overall approach:

- **Forward planning strategy** – it will be important to agree a general policy for embedding in Local Development Frameworks – this will need to cover overall indicative numbers and tenure, a broad indication of the locations where key worker housing would be most beneficial to be provided with each local authority area. It might be sensible to consider also producing a joint ‘Key worker housing Supplementary Planning Guidance.’
- **National Park** - access to housing is also influenced by the policies and regulations of the National Park Authority with which organisations and individuals have to comply.
- **Section 106 agreements** – it would be helpful to have a framework for approaching key worker housing provision which can be used across the sub-region with developers.
- **The role of the local authorities** -access to social housing is via the two local councils` housing organisations who work closely together but only have 8,200 properties. They are about to launch the new system of choice based lettings (CBL) which may have some effect on the way key workers are able to access the system. However, they will only be considered along with other applicants who are identified as needing priority status.
- **The relationship with RSLs** - there are a number of housing associations operating in the sub-region but their finance is limited and they are dependent on buying land in the open market or brokering a deal with the councils. The entry of property developers into the subsidy system may help but there is not much evidence of companies offering provision with subsidy in the sub-region.
- **The involvement of employers** - the employer survey provided evidence that a small proportion of employers would be willing to provide housing for their workers if allowed to build. Similarly a few subsidise their employees by paying a housing allowance. The general reaction to the suggestion that a local government initiative to specifically house key workers was met with appreciation but there is a general feeling of scepticism. However, in the light of the information obtained in this research, it may be useful to convene a meeting of interested employers with a view to their involvement in the allocation process.

12. STRATEGIC PLANNING IMPLICATIONS

12.1 This section evaluates the strategic implications of the levels and kinds of housing need identified in the previous sections of the report. Decisions on affordable housing provision are ultimately matters of policy for the commissioning authorities but it is appropriate for consultants to advise on approaches to policy, drawing on the evidence-base which will underpin emerging Local Development Frameworks.

Introduction – changing national advice on affordable housing

12.2 It is important to understand that government policy is changing. At the time of writing this report, much advice was emerging but in December 2006, the government published PPS3 which sets out advice on how Local Planning Authorities should treat affordable housing in Local Development Documents.¹

LPA should set an overall (i.e. plan-wide target); set separate targets for social-rented and intermediate housing; specify the size and type of affordable housing likely to be needed in particular locations; and set out thresholds, which could differ over the plan area. In rural communities, PPS3 advises *'a positive and pro-active approach which is informed by evidence.'* Allocating sites solely for affordable housing, using a Rural Exception Site Policy, should be considered.

Affordable housing is defined as including social rented and intermediate housing. Intermediate housing must be at a low enough cost to be affordable, *'determined with regard to local incomes and local house prices'* and it should remain affordable for future households².

12.3 The Affordable Rural Housing Commission (ARHC) published the findings of its Final Report, January 2006, and this contains a useful range of suggestions for local authorities on how best to tackle the shortfall in rural affordable housing.

¹ DCLG, Planning Policy Statement (PPS3) Housing, paras 27-30.

² Ibid, Annex B.

The changed planning framework

12.4 The forward planning system has been reformed. Under the Planning and Compulsory Purchase Act 2004 a new system of Local Development Frameworks (LDF) replaced the long established network of Structure Plans and Local Plans. In the Peak sub-region, the 'Development Plan' now comprises the:

- ❑ East Midlands Regional Spatial strategy (RSS) 2002 – (Review out to consultation in September 2006)
- ❑ Derby & Derbyshire Structure Plan 2001
- ❑ High Peak Local Plan 1998
- ❑ Derbyshire Dales Local Plan
- ❑ The Peak District National Park Structure Plan 1994
- ❑ The Peak District National Park Local Plan 2001
- ❑ Development Plan Documents.

12.5 Under the new system a number of separate local planning documents together make up the LDF. They can be either DPDs or SPDs. Development Plan Documents DPDs establish planning policies and land use allocations, performing a similar function to Local Plans. Supplementary Planning Documents SPD can provide additional guidance on affordable housing to the policies covered in the DPD but do not form part of the Development Plan (they are similar to the former Supplementary Planning Guidance (SPG)).

Key issues in framing revised affordable housing policies

12.6 The findings of the Joint HNS provide the Partnership with a comprehensive evidence-base of the scale of current and future housing need in the sub-region and at disaggregated levels.

In preparing the new affordable housing policies which will form part of the new Development Plan Documents and for monitoring the Joint Housing Strategy, we suggest that the following issues are taken into account:

- ❑ Targets for affordable housing, with regard to:
 - The overall level of housing provision;
 - The level of provision on allocated and windfall sites;
 - The level of provision in different sub-areas;
 - Where appropriate, tenure specific targets.

- Site thresholds that might be applied in the light of the new evidence on housing needs;
- The type and size mix of affordable housing required;
- Providing affordable housing for rural key workers.

Targets

12.7 The process of setting targets in a Local Plan is not straightforward. DETR make the shrewd observation that while having a robust housing needs assessment is essential to underpin any targets for affordable housing... *'it is not on its own sufficient to determine planning targets, whether for housing requirements overall or for the affordable component.'*¹

12.8 The Partnership will need to begin by looking at the evidence of this Joint HNS as well as taking into account the Joint HMA, the RSS and other considerations. These are set out in para 29 of PPS3 and include *'informed assessments of the likely levels of finance available for affordable housing, including public subsidy and the level of developer contribution that can reasonably be secured.'*

It will also be necessary to examine land supply.

12.9 Different kinds of information will be appropriate in helping to determine targets for affordable housing.

a) The overall level of affordable housing provision

An appropriate level of affordable housing provision cannot be demonstrated fully until the sub-regional HMA is complete. The proportion of total housing that should be affordable may need to be considerably higher than indicated by the market and take into account the availability of sites and policy outcomes for provision.

¹ DETR, Local Housing Needs Assessment: Guide to Good Practice, July 2000, para 8.2, p 104.

b) The level of provision on allocated and windfall sites

- 12.10 Some consultants prefer to suggest the 'going rate' or 'custom and practice' experienced in other areas of the country. JHA do not favour this in general terms because housing market and supply conditions vary at sub-regional and local levels. There are a number of factors specific to the sub-region that should be borne in mind when considering appropriate target figures for allocated and windfall sites.
- 12.11 When compared to most other sub-regions of the East Midlands the Peak suffers from an exceptional shortage of housing land in relation to demand. The sub-region is often described as mainly rural although there are significant urban areas in High Peak Borough and in Derbyshire Dales. The lack of sites coming forward is a function of policy/or environmental constraints, particularly in the rural areas and National Park, which make up a substantial part of the sub-region.
- 12.12 Additionally, the housing market evidence in this report indicates that the Peak sub-region is experiencing high property values.

The mean price for all kinds of property in the sub-region was £202,657 (Chart 5.2) – the annual growth in house prices has tended to outpace the East Midlands over the period 1999-2006 and the price income (earnings) ratio rose steadily (Charts 7.1 and 7.2).

Regional research confirms that:

'Prices have risen faster, especially in Derbyshire Dales, more than the regional average in an area where prices are at an absolute high level. This 'bucks the trend' of housing market re-balancing that can be evidenced across the region as a whole'. The sub-region is 'a high priced pressured HMA with prices in Derbyshire Dales being the second highest in the region (after Rutland)'.¹

¹ DTZ Pieda Consulting, 'Identifying the Housing Markets of the East Midlands, February 2005.' and the Centre for Comparative Research at De Montford University commissioned by the East Midlands Regional Assembly, March 2006.

- 12.13 Viability factors are difficult to introduce into target setting but the government has made it clear that these should be taken into account.¹ We are unable to comment on this matter other than to point out that in general terms the costs of building affordable housing will be higher in sensitive areas because local materials. The Housing Corporation has agreed that in rural areas the Grant Index does take this factor into account in calculating the total costs required to subsidise affordable housing and that rural schemes are compared for best value with other rural schemes not urban developments.
- 12.14 We believe it would be unrealistic to expect allocated and windfall sites to meet all the affordable housing needs likely to arise over the next 5 or 10 year period – indeed, Inspectors do not usually expect there to be a one to one relationship between housing land provision and affordable housing targets. Striking the right balance with a realistic target is not easy and should reflect the factors discussed: land supply and values, the availability of funding and the viability of development. At the same time, any target(s) must be informed by the evidence provided by the 2006 Joint HNS which provides the most up-to-date and demonstrable evidence of housing need across the sub-region.

b) Sub-area targets for affordable provision

- 12.15 The sub-region covers a large geographical area with different housing market conditions between the urban and rural sub-areas. As pointed out in para 5.8 of this report, the local areas used for sampling and assessment in the Housing Needs Survey have meaning to the planning and housing strategies of the local authorities and the National Park Authority. Having structured the Joint HNS to provide specific outputs for these sub-areas, it is logical to use this information to derive separate targets for urban and rural areas, which will be useful in the development of the Partnership's Housing Strategy and in support of its bids for Housing Investment from the RHB. The targets should reflect the proportion of future net housing need that is expected to arise in the sub-areas over the next 5 years, based on Table 8.6a and b.

¹ DCLG, Planning Policy Statement (PPS3) Housing, para 29

c) *Tenure specific targets for affordable provision*

- 12.16 In our view, based on the research in Section 11 of this report, specific targets are appropriate for key workers in housing need now and in the future. With regard to all households, Section 9 evaluates the balance between different types of affordable provision which are required based on the evidence of the incomes of households in housing need now and in the next 5 years. This does not of course imply that these proportions should be adopted as policy. Nor is it wise to express these as targets in policy because actual tenure splits depend upon site by site negotiations.
- 12.17 The 2006-based housing needs evidence firmly indicates that the great majority of affordable housing in the Peak sub-region, at least 80%, should be social housing for rent with 20% intermediate housing. However, this evidence, based on the incomes of households in housing need and 2006 trend-based projections, suggests a lesser role for intermediate housing than set out in the recent consultation RSS.¹ The RSS sets out interim affordable housing targets for each HMA, as percentages of total housing provision.

The following box compares the evidence from different studies.

<p>Peak, Dales & park HMA – Sub-regional Joint HNS evidence: Total affordable housing = 50%-70% 40% social renting; 10% intermediate housing or out of 100% 80% social renting; 20% intermediate housing</p> <p>Peak, Dales & park HMA - RSS recommendations: Total affordable housing = 54% 35% social renting; 19% intermediate housing or out of 100% 65% social renting; 35% intermediate housing</p> <p>East Midlands Region: Total affordable housing = 32% 27% social renting; 5% intermediate housing or out of 100% 84% social renting 16% intermediate housing.</p>

¹ Consultation Draft East Midlands Regional Plan Review (RSS8), Policy 15. Regional Priorities for Affordable Housing, pages 26-27.

- 12.18 The RSS proportion of affordable housing required in the sub-region may need to be higher than 54% and we suggest that the tenure mix in the Peak sub-region is closer to that recommended in the RSS for the East Midlands region.

Existing Affordable Dwelling targets and requirements

- 12.19 The three planning authorities each have specific policies for the delivery of affordable housing through the planning framework.
- In Derbyshire Dales, outside the National Park, the target requirement is **45%** from private developers on larger urban sites in Matlock, Ashbourne and Wirksworth. In some larger villages, a **33%** contribution on sites of 0.1 ha or two dwellings is required. In other rural areas, barn conversions and rural exception sites are used to provide affordable housing. There are no separate tenure specific targets but the predominant need is rented social housing.
 - In High Peak, outside the National Park, the target requirement is **30%** on larger urban sites except in the North and Central where there is a moratorium on new house building. Exceptions sites on the edge of urban as well as rural areas contribute to provision. There are no tenure specific targets but the predominant need is rented social housing.
 - In the Peak DNPA, there are no allocations of land for either market or affordable housing. Since cross subsidy on allocated sites is not the normal route to providing affordable housing, there is no target requirement for a proportion affordable housing on allocated sites.

The rural exception route is used extensively, with additional residential development in building conversions and where it is needed to achieve enhancement in accordance with National Park purposes. Rural exception sites are all 100% affordable housing. On exception sites of 3 or more, a social housing provider must be involved. The National Park Authority seeks the views of the provider and the housing authority on the appropriate range of sizes and tenures.

In addition, most barn conversions outside villages are only available for provision of locally needed affordable housing. A Section 106 agreement controls size, type, future occupancy, and valuation on resale.

If the three different targets 45%, 33% and 30% are averaged, the theoretical existing affordable housing provision target for the sub-region outside the National Park is 36% but this would include large sites and villages.

Commitments secured by the Sub-regional Partnership

- 12.20 The Derbyshire Dales District Council and High Peak Borough Council have already prepared a joint housing strategy covering the period 2005-2009. The Partnership's priority set out in the strategy is to increase the proportion of new development that is affordable and to increase the social rented element. To these ends the two local authorities are working in partnership with RSLs to secure more funding.
- 12.21 The key target in the strategy is to provide a combined total of 450 new affordable homes between 2005 and 2009 (90 pa). However, it is hoped that funding will be successfully secured from the Regional Housing Board for a committed programme of 750 affordable dwellings (**187 pa**) over the next 4 years up to 2009/10:
- 63% social rented - 119 pa
 - 37% shared ownership – 69 pa.

We have estimated that based on performance in the last 3 years 64% of this or 119 per annum might be expected, on performance over the last 3 years, to come through the planning system (see Table 7.8 and para 7.33). This level of provision could be achieved within the RSS suggested target for housing provision but falls well below the level of need identified in the 2006 Joint HNS.

Target for housing provision in the Regional Spatial Strategy

- 12.22 The total additional housing Provision for the sub-region over the period between 2001 and 2026 is calculated in the RSS to be an average annual rate of 420, 150 per annum in Derbyshire Dales and 270 per annum in High Peak with no target in the Peak National Park but an expectation of around 48 dwellings per year. As can be seen in the extract from Appendix 2 of the RSS, this level of provision is below the current build rate and considerably down on the trend rate.¹
- 12.23 The 2006 Joint HNS shows that the minimum shortfall in affordable homes (i.e. excluding market homes) is 443 homes annually over the next 5 years. With commitments (described above), the overall requirement is a minimum of 604 annually. Based on 50% of provision being affordable, the RSS provision would achieve 210 affordable homes per annum, only 47% of the shortfall and only 35% of the total overall requirement for affordable homes.
- 12.24 In our judgement, the RSS estimates appear to be totally unrealistic in terms of the evidence of housing need we have demonstrated in the 2006 Joint HNS for the Peak sub-region. Levels of provision that are too low will limit the scope for land allocations across the whole area but especially in the rural areas where need is greatest, thereby reducing the opportunities for cross-subsidy which would flow from increased provision of sites (assuming a higher target for allocated and windfall sites is achieved). Ironically, reducing the scope for achieving affordable provision by cutting back on new housing provision, may require greater public subsidy to support the affordable provision that can be achieved.

¹ Extract - consultation draft RSS - Appendix 2

HMA	RSSA Provision (dpa)	Current build rate (dpa)	DCLG Trend (pa)	Policy 14 (dpa)	+/-DCLG Trend
Peak Dales and Park	326	460	609	420	down

Notes: Current Annual Provision Average Annual Build Rate in current Structure Plan; Current Annual Build Rate Average Annual Build Rate between 2001 to 2005; DCLG Average Annual/Total Build Rate implied by DCLG 2003 Household Projections.

Increasing level of need since 2001

12.25 It is emphasised that the level of housing needed in 2006 has increased significantly since the last surveys in 2001 which provided the evidence base for the current affordable housing policies leading to the 36% average target figure. The 2001 Housing Need Surveys carried out independently in the two local authorities produced an indicative annual affordable housing shortfall of 502 affordable homes per annum. Taking into account provision for commitments (described above), the overall requirement in the 2006 Joint HNS is estimated to be a minimum of 604 and a maximum of 752 affordable homes annually.

The 2006 requirement represents an increase of between 16.9% (3.4% per annum) and 33.2% (6.6% per annum), an average increase of 25% or 5% per annum in the shortfall of affordable homes between 2001 and 2006.

Implications for housing provision

12.26 To arrive at realistic target levels of affordable housing provision in the sub-region, it is important to relate projected housing need to the supply of housing land. The so-called 'leeway' (land without planning permission including allocations and windfalls plus sites in development coming forward) is made up of a number of elements and is set out in Table 12.1a.

Table 12.1a Affordable Dwellings that might be delivered at the existing average target of 36% affordable provision

Categories of Supply	Dwellings
Local Plan allocations and urban capacity sites >0.5 ha or 15 dwellings could be achieved over the LDF period 2006/7-2010/11	1,114
Windfalls predictions 2006/7-2010/11 for sites likely to be >0.5ha or 15 dwellings	392
Total	1,506
plus Completions already secured by S106 Agreements coming forward	269
Total Available	1,775
At 36% affordable housing provision might yield	639
Affordable Dwellings Per annum next 5 years	128

12.27 Based upon the leeway of 1,775 dwellings available, the maximum delivery of affordable housing achievable at 36% on each eligible site is 128 dwellings per annum. When the provision of 128 pa is compared to the overall shortfall of affordable housing forecast of 604 to 752 dwellings pa (see Tables 7.11 and 7.12), it is clear from Table 12.1b that the existing 36% target will address only 17%-21% of forecast housing need.

Table 12.1b Proportion of Forecast Housing Need that might be achieved at the existing average target of 36% affordable provision 2006/7-2010/11

Forecast Need (most favourable)	604 pa
36% target will deliver 639 affordable dwellings	128 pa
% Total Forecast addressed	21%
Forecast Need (un- favourable)	752 pa
36% target will deliver 639 affordable dwellings	128 pa
% Total Forecast addressed	17%

12.28 We examined the implications of raising the target requirement for the delivery of affordable housing in the sub-region to different percentage quotas based on the currently available capacity of sites within the thresholds. The results are shown in Table 12.2.

Even at 70%, the potential delivery of 248 affordable homes per annum is about a third of the number in housing need under the most favourable economic conditions.

Table 12.2 Implications of different targets for the delivery of affordable housing in the Peak sub-region, 2006/7-2010/11

Illustrative Target Provision	36%	40%	50%	60%	70%
Total 'leeway' expected without pp	1,775	1,775	1,775	1,775	1,775
Total Affordable Dwellings 2006/7-2010/11	639	710	887	1,065	1,242
(a) Affordable Dwellings Per Annum	128	142	177	213	248
(b) Forecast requirement (favourable scenario) pa including commitments	604	604	604	604	604
Shortfall Per Annum (b) –(a)	476	462	426	391	356
(c) Forecast requirement (unfavourable scenario) pa. including commitments	752	752	752	752	752
Shortfall Per Annum (c)-(a)	624	610	574	539	504

- 12.29 Starting from a low base line of available supply clearly widens the shortfall between supply and need. Any increase in land supply above that shown will alter the balance between need and supply. Bearing in mind the low level of provision in the planned RSS policy outcomes, it is important, in our judgement, to seek as ambitious a target as possible if the sub-region is to build enough affordable homes to achieve commitments already secured let alone the shortfall identified by the housing needs survey.
- 12.30 We suggest the following approach to targets for consideration by the Partnership and commissioning authorities, which is based on the availability of sites without planning permission across the sub-region and the shortfall of housing needs in different sub-areas, as set out in Table 8.6a and 8.6b.

Suggested targets for affordable housing

- **An area-wide target of 248 pa** affordable homes over the next 5 years in the Peak sub-region. This number represents 70% of the anticipated capacity of sites without planning permission and above the 15 threshold over the period 2006/7-2010/11. 248 represent 41% of the overall requirement under the most favourable economic conditions – Table 12.2.
- **A target of 200 pa affordable homes on allocated and windfall sites in the urban areas.** 200 is based on the survey evidence that the urban areas account for approximately 80% of the forecast shortfall - see Table 8.6a.
- **A target of 48 pa affordable homes on allocated sites and exception sites in the rural areas with 32 pa of these in the National Park.** 48 is based on the survey evidence that the rural areas account for approximately 20% of the forecast shortfall - see Table 8.6a.

Table 12.3 overleaf is **illustrative only** of the numbers of affordable homes that might be required **if a 70% affordable requirement was adopted by the sub-region**. Different % targets would produce different numbers of affordable homes in each sub-area.

Table 12.3 Illustrative Affordable Dwelling Requirements in the Peak sub-region, 2006/7-2010/11, assuming a 70% target

Housing Need Sub Areas	LDF allocations and urban capacity potential of sites >0.5 ha or 15 dwellings where affordable housing could be achieved 2006-2011	Windfalls Predictions 2006-2011 for sites likely to be >0.5ha or 15 dwellings	Existing 106 sites in development and outstanding planning permissions (S106 or rural exception sites) 2005/06	Total Housing Supply from identified and windfall sites without planning permission above the 15 threshold 2006/07 up to 2010/11	Indicative Target of Affordable Dwellings required next 5 years <u>per annum</u> based on Table 8.6a
AREA 1 Matlock	113	103	62	278	52
AREA 2 Wirksworth	115	43	29	187	12
AREA 3 Ashbourne	188	171	79	438	17
AREA 4 North	0	0	0	0	88
AREA 5 Central	0	0	2	2	15
AREA 6 Buxton	698	50	94	842	16
Sub-Total Urban areas	1,114	367	266	1,747	200
AREA 7 National Park (High Peak)	0	0	0	0	5
AREA 8 NPA (Derbyshire Dales)	0	0	0	0	26
AREA 9 Outside NPA (High Peak)	0	0	0	0	14
AREA 10 Outside NPA (D Dales)	0	25	3	28	2
Sub-Total Rural areas	0	25	3	28	48
TOTAL PEAK SUB_REGION	1,114	392	269	1,775	248

Thresholds

12.31 PPS3 states that the national indicative minimum site size threshold is 15 dwellings. *'However, Local Planning Authorities can set lower minimum thresholds, where viable and practicable, including in rural areas.'*¹

12.32 If the Partnership chooses to adopt new thresholds for affordable housing, they may need to consider the level of need in relation to the number and size of sites available. We do not have information about the capacity of sites in different areas of the sub-region and our suggestions on thresholds are made in the light of the needs evidence.

A reduction in thresholds may also be justified in terms of the need to secure an impact on housing numbers and to create sustainable communities. Within the National Park, the Authority could consider the introduction of thresholds for any residential development that is occasionally justified by the need for enhancement and for any in large conversions of an existing building.

12.33 At present, a site threshold of 15+ dwellings on all allocated and windfall sites applies in the sub-region apart from the National Park, but in some larger villages in Derbyshire Dales, a 33% contribution on sites of 0.1 ha or two dwellings is required by the authority.

It is emphasised that current thresholds at 15 units appear likely to deliver only 17%-21% of the required affordable housing during the next 5 years (see Table 12.1b).

¹ DCLG, Planning Policy Statement (PPS3) Housing, para 29, page 11

- 12.34 Unless the target provision on allocated and windfall sites increases the only other way to increase supply via the planning system is to lower the threshold further. **Bearing in mind the extent of the overall requirement identified in the 2006 Joint HNS, we suggest that a more ambitious target and a reduced threshold go hand in hand, and the Partnership should seek to underpin any new affordable housing policies for the sub-region with both these elements.**

This approach reflects the advice to Regional Planning Bodies given by the Affordable Rural Housing Commission, on page 27 of their final report, namely:

'through the RSS, encourage local authorities to use available mechanisms to secure affordable housing, including where feasible the adoption of lower thresholds and more ambitious quotas, and the allocation of sites solely for affordable housing,...

- 12.35 We expect that the Partnership will wish to secure affordable housing on all sites regardless of size. In the larger urban areas our understanding is that the 15 unit threshold has not secured a significant increase in affordable housing provision. Bearing in mind the many small windfall sites less than 15 units, it will be essential to adopt a lower than 15 unit threshold in all settlements but especially in those under 3,000 in size.

Suggested thresholds for affordable housing

The present thresholds should be reviewed in the light of the increase in housing need since 2001.

Outside the National Park we suggest that:

The Partnership seeks a negotiated provision of affordable housing on larger residential sites (allocations and windfalls) of **10 dwellings** or more or in excess of 0.5ha in area. In all other settlements, the Partnership seeks a negotiated provision of affordable housing within development boundaries, of **2 dwellings or more** or in excess of 0.1 hectare in area.

Type and size mix of affordable housing required

- 12.36 The priority of the Partnership's Joint Housing Strategy is new affordable homes for rent and shared ownership especially for key workers¹. The survey bears out this priority and indicates that the need for key worker provision is most pressing in Matlock, Ashbourne and Buxton.
- 12.37 The Partnership wants to see as much social rented housing as possible at affordable target rents that local people can afford. Other forms of intermediate housing including shared ownership may contribute but are seen to be generally costly and it is not possible to restrict staircasing out in settlements with populations greater than 3,000 outside the National Park. Within the National Park, the Authority allow the provision of privately owned dwellings that are subject to discounted sale prices resulting from the operation of Section 106 agreements that restrict occupancy (and these are known as "more affordable").
- 12.38 The 2006 Joint HNS points to the need for social rented and intermediate housing, the latter especially for key workers (see para 12.49 below). The affordability assessment in Section 4 was based on current housing costs and clearly demonstrated the necessity for social renting among those unable to owner occupy or private rent.

To consider what target tenure mix is appropriate over the next 5 years 2006/7 to 2010/11, it is important to take into account likely future provision of intermediate housing products – shared ownership and sub-market renting. In Section 9 (paras 9.8 – 9.24) a number of options relating to lower cost shared ownership plus intermediate renting and discounted sale housing were tested to investigate whether these different options, if delivered by providers, could meet some of the identified backlog and newly arising need.

¹ A Joint Housing Strategy for 2005 to 2009, Derbyshire Dales District Council and High Peak Borough Council, page 34

12.39 In summary, the options tested against the income profile of households in backlog and newly arising housing need (i.e. not all households) indicated that:

- Social rented housing is by far the most important of the tenures required. Based on the analysis shown in Tables 9.7, 9.8 and 9.9, **at least 80% of backlog and emerging households require social rented housing.**
- Shared Ownership schemes represent about 36% of the partnership's committed programme for affordable provision over the next 4 years. The options analysis indicates that this may be over ambitious since **20% of backlog and emerging households could afford shared ownership assuming provision at 50% of open market value with no more than a 2% residual rent being levied.** If larger shares or higher residual rents (the Housing Corporation advise 2.75%) are levied then the number of households in need assisted by shared ownership will be less.
- Sub-Market Renting is untried in the Peak sub-region but the evidence from the survey indicates there is some scope for new provision of this kind. Of the backlog and newly arising households unable to afford to buy or rent on the open market, **12% could afford sub-market renting assuming rents at 75% of market values were provided** for 1 bed, 2 bed or 3 bed rented homes. If larger properties are available or higher rents are levied, then the number in need assisted by sub-market renting will fall.
- Discounted Sale - based on the analysis shown in Table 9.9, we found that up to **4% households unable to afford owner occupation or private renting could afford sale housing at a discount of 34% on market prices.**

It is emphasised that low cost sale housing does NOT play a part in meeting affordable housing need unless it is DISCOUNTED in value and is AFFORDABLE to eligible households i.e. those who cannot afford to buy or rent market housing.

Affordable dwelling size mix

12.40 The 2006 Joint HNS tends to confirm that the Peak sub-region undersupplies in terms of its housing stock some smaller dwelling types especially flats (although not terraces) relative to other HMAs in the East Midlands. Detached and semi-detached homes make up 65% of the housing stock and these are mainly in the owner occupied sector.

12.41 Table 9.5 in Section 9 sets out the sizes of property likely to be needed by households unable to access the current housing market over the next 5 years. The figures are net figures and take into account the supply of accommodation of different sizes.

- ❑ 34% of households need affordable 1 bedroom accommodation;
- ❑ 43% need affordable 2 bedroom accommodation
- ❑ 20% need affordable 3 bedroom accommodation
- ❑ 3% need affordable 4, 5 or more bedroom accommodation.

12.42 Proposals for affordable housing should reflect the size and type of affordable housing required.¹ The Joint HNS demonstrates that 63% of the shortfall in the sub-region is for two and three bedroom homes. However, these are sub-regional figures and Table 8.7 indicates that location and site should be taken into account in determining appropriate dwelling size mix in different parts of the sub-region.

For example, in Buxton, the survey indicates that there is no requirement for 1 bedroom affordable homes.

However, in the National Park, the survey indicates a significant shortfall in 1 bedroom affordable homes.

¹ DCLG, Planning Policy Statement (PPS3) Housing, para 23.

Providing affordable housing for key workers

- 12.43 The 2006 Joint HNS provides demonstrable evidence of the problems facing key workers arising from house prices being far too high for middle management staff and below to afford.

Problems of recruitment and retention of key workers in the sub-region arise in manufacturing, specialist consultancy, hotel and restaurants, service, distribution and property development sectors.

In addition, there were 6,860 conventionally defined Government categories of key worker households (9.9% of all households in the sub-region).

- 12.44 On average, key workers require incomes in the region £25,000-£30,000 if they are to be able to afford even the cheapest housing on the market.

- The greatest affordability problems are found in Matlock, Ashbourne and Buxton;
- The highest demand for key worker housing is in the North and Central sub-areas but these are relatively affordable areas.

- 12.45 The Partnership has no policy for key worker housing at present. One difficulty facing the development of such a policy is the fact that government has largely neglected rural areas like the Peak sub-region for those of metropolitan and urban centres.

The Joint HNS is timely in that the inclusion of key worker questions in the resident based and employer surveys help to provide an evidence-base to present to the Regional Housing Board. There is evidence, for example, that some key workers have low income levels and significant travel costs thereby curtailing their ability to access affordable housing. This points to a strong argument for the extension of existing financial packages to the rural areas of the country, particularly those including a National Park.

- 12.46 The place of businesses in the economy of the Peak sub-region is crucial to the viability of tourism, jobs for local people and every day functioning of the general population. They are highly relevant to the aims of the Peak Park Authority to *'foster the economic and social well being of local communities.'*¹
- 12.47 The economic and social fabric of the sub-region is being undermined by the loss of a number of services. Villages are losing post offices and food shops whilst recruitment of people like care assistants, for example, is insufficient for the maintenance of a growing ageing population. It is vital that the level of public services such as the fire service, NHS, education etc., are properly maintained. The evidence from the employer survey demonstrates that there are many types of key workers, outside the Government`s definition, who are also vital to the sub-region`s economic and social base.
- 12.48 In the light of the research findings, the partnership may wish to consider a programme for key worker housing which will address the requirements identified in the Joint HNS in the future.

Targets for key worker housing

- 12.49 Based on the survey evidence, we suggest the following targets:
- ❑ **The provision of 65 affordable homes annually for key workers over the next 5 years**, within the overall provision to be made for affordable housing, to address a backlog of 25 pa from existing key worker households, 15 pa estimated from current known staff recruitment needs and 25 pa from newly arising key worker households;
 - ❑ Specific targets for key worker housing of **38.5% social rent and 61.5% intermediate housing**, as indicated in Table 11.20;
 - ❑ Intermediate housing could include both between shared ownership and sub-market renting.

¹ Peak District Supplementary Planning Guidance, 2003.

APPENDIX 1. SURVEY RESPONSE LEVELS

Sub-Areas	Estimated Households ¹	% Sub-total	Effective or Achievable Sample	Sample Achieved	% Sub-total	% Response ²	Weighting factors ³
1 Matlock	6,915	15.0%	413	374	18.2%	90.6%	18.4893
2 Wirksworth	3,629	7.9%	263	252	12.3%	95.8%	14.4008
3 Ashbourne	3,219	7.0%	246	235	11.4%	95.5%	13.6979
4 North	12,164	26.4%	535	464	22.6%	86.7%	26.2155
5 Central	10,815	23.5%	378	280	13.6%	74.1%	38.625
6 Buxton	9,299	20.2%	492	451	21.9%	91.7%	20.6186
Sub-total	46,041	100.0%	2,327	2,056	100.0%	88.3%	22.3935
7 National Park (High Peak)	2178	9.3%	2,169	434	8.1%	20.0%	5.01843
8 National Park (Derbyshire Dales)	11456	49.1%	11,389	2800	52.2%	24.6%	4.09143
9 Outside NPA (High Peak)	4404	18.9%	4,387	943	17.6%	21.5%	4.67020
10 Outside NPA (Derbyshire Dales)	5292	22.7%	5,271	1184	22.1%	22.5%	4.46959
Sub-total Rural areas	23,330	100.0%	23,216	5,361	100.0%	23.1%	4.3518
PEAK SUB-REGION	69,371			7,417			

¹ Occupied dwellings on CT List January 2006;

² Achieved sample expressed as a percentage of the effective or achievable sample;

³ Weights are constructed from the ratios of the total of households and total of achieved sample in each sub-area. The weights adjust for non-response in the sample and the under or over coverage of the sample frame in each sub-area.

ONS 2003-based Subnational population projections

Source: Office for National Statistics, ONS © Crown Copyright

For further information, contact Barbara Ackrill on Matlock (01629) 580000 ext. 7253

Peak sub-region											
	thousands										
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Pop	161.000	161.400	161.900	162.300	162.700	163.200	163.600	164.100	164.500	165.100	165.700

Year	Population	pa increase	pa % increase	2006 Survey Pop	2006-based households*	Estimated annual growth of new households	5 year average pa change	Allowance for per annum hh size reductions (assumes national trend of 0.1 reduction 2006-2016)		Adjusted annual growth of new households
2006	161,000			164,746	69,371			2.374854	2006-2011	69,371
2007	161,400	400	24.8%	165,155	69,837	466	492	2.364854		69,871
2008	161,900	500	30.9%	165,667	70,351	514	492	2.354854		70,371
2009	162,300	400	24.6%	166,076	70,826	475	492	2.344854		70,871
2010	162,700	400	24.6%	166,486	71,305	479	492	2.334854		71,371
2011	163,200	500	30.6%	166,997	71,831	526	492	2.324854		71,871
2012	163,600	400	24.4%	167,406	72,318	487	541	2.314854		72,405
2013	164,100	500	30.5%	167,918	72,854	536	541	2.304854		72,939
2014	164,500	400	24.3%	168,327	73,350	496	541	2.294854		73,473
2015	165,100	600	36.3%	168,941	73,940	590	541	2.284854		74,007
2016	165,700	600	36.2%	169,555	74,534	594	541	2.274854	2011-2016	74,541

* Local authority data for survey base -see also Appendix 1 for sub-area breakdown of numbers

ONS 2003-based Subnational population projections

Source: Office for National Statistics, ONS © Crown Copyright

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Derbyshire Dales Thousands of persons

AGE GROU	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
AGES 0-4	3.3	3.2	3.2	3.2	3.2	3.2	3.1	3.1	3.0	3.0	3.0	3.0	3.0	3.0
AGES 5-9	3.9	3.9	3.9	3.8	3.7	3.7	3.6	3.6	3.6	3.6	3.6	3.5	3.5	3.4
AGES 10-1	4.4	4.4	4.4	4.3	4.2	4.2	4.2	4.1	4.0	4.0	3.9	3.9	3.9	3.9
AGES 15-1	3.9	3.9	3.9	4.0	4.0	4.1	4.1	4.0	3.9	3.9	3.8	3.8	3.8	3.7
AGES 20-2	2.6	2.6	2.6	2.5	2.5	2.6	2.6	2.6	2.7	2.7	2.7	2.7	2.7	2.6
AGES 25-2	2.7	2.7	2.7	2.7	2.7	2.7	2.7	2.7	2.7	2.7	2.8	2.8	2.8	2.9
AGES 30-3	4.0	3.8	3.6	3.3	3.1	3.0	3.0	3.0	3.0	3.1	3.1	3.1	3.1	3.1
AGES 35-3	5.1	5.0	4.9	4.8	4.7	4.5	4.4	4.1	3.9	3.7	3.5	3.5	3.5	3.6
AGES 40-4	5.4	5.5	5.6	5.7	5.7	5.6	5.5	5.4	5.3	5.2	5.1	4.9	4.6	4.4
AGES 45-4	5.1	5.1	5.2	5.3	5.5	5.6	5.7	5.9	5.9	5.9	5.9	5.8	5.7	5.6
AGES 50-5	5.5	5.3	5.2	5.1	5.1	5.2	5.3	5.4	5.5	5.7	5.8	6.0	6.1	6.2
AGES 55-5	5.9	6.0	6.1	6.1	5.8	5.6	5.4	5.3	5.3	5.3	5.4	5.4	5.6	5.7
AGES 60-6	4.3	4.5	4.8	5.1	5.5	5.8	5.9	5.9	5.9	5.7	5.5	5.4	5.2	5.2
AGES 65-6	3.8	3.9	3.9	3.9	4.0	4.1	4.3	4.6	4.9	5.3	5.6	5.7	5.7	5.7
AGES 70-7	3.3	3.3	3.4	3.4	3.5	3.6	3.7	3.7	3.7	3.8	3.9	4.1	4.3	4.6
AGES 75-7	2.7	2.7	2.7	2.7	2.8	2.9	2.9	3.0	3.0	3.1	3.2	3.3	3.3	3.3
AGES 80-8	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.2	2.2	2.3	2.3	2.4	2.5
AGES 85+	1.7	1.7	1.8	1.9	2.0	2.0	2.1	2.1	2.2	2.3	2.3	2.4	2.4	2.5
All Ages	69.7	69.8	69.9	70.1	70.2	70.4	70.6	70.7	70.9	71.1	71.3	71.4	71.7	71.9

ONS 2003-based Subnational population projections

Source: Office for National Statistics, ONS © Crown Copyright

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High Peak

Thousands of persons

AGE GRO	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
AGES 0-4	4.9	4.8	4.7	4.7	4.8	4.8	4.7	4.7	4.7	4.6	4.6	4.7	4.7	4.7
AGES 5-9	5.6	5.6	5.5	5.4	5.3	5.1	5.0	5.0	5.0	5.0	5.0	5.0	4.9	4.9
AGES 10-1	6.2	6.2	6.0	5.8	5.7	5.7	5.7	5.6	5.5	5.4	5.2	5.1	5.1	5.1
AGES 15-1	5.7	5.7	5.7	5.9	6.0	5.9	5.8	5.6	5.5	5.3	5.3	5.3	5.3	5.2
AGES 20-2	4.0	4.1	4.2	4.2	4.3	4.4	4.4	4.5	4.6	4.7	4.6	4.5	4.4	4.3
AGES 25-2	4.2	4.3	4.3	4.5	4.5	4.6	4.7	4.8	4.8	4.9	5.1	5.1	5.1	5.2
AGES 30-3	6.3	5.9	5.7	5.4	5.1	4.9	5.0	5.0	5.2	5.3	5.4	5.4	5.5	5.6
AGES 35-3	7.7	7.6	7.4	7.2	7.0	6.8	6.4	6.2	5.8	5.6	5.4	5.4	5.5	5.6
AGES 40-4	7.4	7.6	7.8	7.8	7.9	8.0	7.9	7.6	7.5	7.3	7.0	6.7	6.4	6.1
AGES 45-4	6.4	6.6	6.9	7.1	7.3	7.5	7.7	7.9	7.9	8.0	8.0	7.9	7.7	7.6
AGES 50-5	6.3	6.2	6.1	6.1	6.1	6.3	6.5	6.8	7.0	7.2	7.4	7.6	7.8	7.8
AGES 55-5	6.4	6.6	6.7	6.7	6.4	6.1	6.0	5.9	5.9	6.0	6.1	6.3	6.6	6.8
AGES 60-6	4.8	5.0	5.1	5.3	5.8	6.2	6.3	6.4	6.4	6.1	5.9	5.8	5.7	5.7
AGES 65-6	3.9	4.0	4.1	4.2	4.3	4.5	4.7	4.8	5.0	5.5	5.8	5.9	6.0	6.0
AGES 70-7	3.4	3.4	3.4	3.4	3.5	3.6	3.7	3.8	3.9	3.9	4.1	4.3	4.4	4.6
AGES 75-7	2.8	2.8	2.9	2.9	2.9	2.9	2.9	3.0	3.0	3.0	3.1	3.2	3.3	3.4
AGES 80-8	2.3	2.3	2.3	2.2	2.2	2.2	2.3	2.3	2.4	2.4	2.4	2.4	2.5	2.5
AGES 85+	1.8	1.8	1.9	2.0	2.1	2.2	2.2	2.2	2.3	2.4	2.4	2.5	2.6	2.6
All Ages	90.1	90.4	90.6	90.9	91.2	91.5	91.7	92.0	92.3	92.5	92.8	93.1	93.4	93.8

APPENDIX 3. PROJECTING THE AFFORDABILITY PROPENSITY OF NEWLY FORMING HOUSEHOLDS.

Scenario 1 - Unfavourable scenario

The P/E ratio has been used in combination with information about housing need to assess the impact future change in the housing market could have on the 'affordability propensity' of newly forming households. The P/E ratio is the standard average price of all houses divided by national average earnings.

The period between 1990 and 1995 saw significant improvements in housing costs and earnings at least nationally and was associated with a falling P/E ratio as the housing market improved from 3.0 in 1990 down to 2.2 in 1995.

The period since 1995 saw three years with little change in FTB P/E ratios followed by a period of continuous annual rises in P/E ratio up to 2005/6. The 5-year period 1999 – 2004 saw the average P/E ratio rise from 2.4 to 4.1 or by 1.7 (**+0.34 per annum**)

The percentage of newly formed emerging households unable to either buy or rent in 2005/6 was estimated to be **66.77%** or 16.69 x average P/E ratio.

For the first 5 years of the forecast period (2006/7-2010/11) we assume the price/earnings ratio for newly arising households will rise in line with 1999 –2004 trends and that average earnings will stabilise as economic growth slows down. Thus, we apply an annual increment of **+ 0.34** per annum to the 2005/6 P/E ratio of 4.0 to the period up to 2010/11. For the second 5 years, we assume the average P/E ratio rises at half the rate of the previous period (**+0.17** per annum). The proportion of households unable to afford access to the current housing market still rises sharply under these circumstances up to 2016.

In summary:

By 2010/11 the average P/E ratio for FTBs is estimated to be 5.70 and 95% of newly formed households are unlikely to be able to afford to either buy or rent.

By 2015/16 the average P/E ratio for FTBs is estimated to be 6.55 and **by 2012/13, no newly formed households are expected to be able to afford to either buy or rent in the Peak sub-region.**

Scenario 2 - Favourable scenario

We assume the price/earnings ratio will begin to fall rather than rise and that average earnings will continue to rise. Thus, the proportion of households for whom homeownership is unaffordable begins to fall under these circumstances.

The period between 1990 and 1995 saw significant improvements in housing costs and earnings at least nationally and was associated with a falling P/E ratio as the housing market improved from 3.0 in 1990 down to 2.2 in 1995.

The 4-year period 1990 – 1995 saw the average P/E ratio fall from 3.0 to 2.2 or by 0.8 (**- 0.16 per annum**). Average earnings fell by 2.1 = - 0.4 per annum.

The percentage of newly formed emerging households 2001-2004 unable to buy in 2004/5 was estimated to be **66.77%** or 16.69 x average P/E ratio.

For the first 5 years of the forecast period (2006/7-2010/11) we assume the price/earnings ratio for newly arising households will fall in line with 1990 –2005 trends. Thus, we apply an annual increment of **- 0.16 per annum** to the 2005/6 P/E ratio of 4.0 to the period up to 2010/11. For the second 5 years, we assume the average P/E ratio falls at half the rate of the previous period (**-0.08 per annum**). The proportion of households able to afford access to the current housing market grows under these circumstances up to 2016.

In summary:

By 2010/11 the average P/E ratio for FTBs is estimated to be 3.20 and 53% of newly formed households are unlikely to be able to afford to either buy or rent.

By 2015/16 the average P/E ratio for FTBs is estimated to be 2.80 and 47% of newly formed households are unlikely to be able to afford to either buy or rent.

Sources:

Joint HNS, 2006

Halifax 2005 FTB Review Halifax

HBOS Historic P/E ratio.

	UNFAVOURABLE SCENARIO (1)		FAVOURABLE SCENARIO (2)	
Year	House price/earnings ratio FTB East Midlands	% Newly arising households unable to afford buying and renting	House price/earnings ratio FTB East Midlands	% Newly arising households unable to afford buying and renting
1990	3.0		3.0	
1991	2.7		2.7	
1992	2.5	Falling P/E ratio	2.5	
1993	2.3	1990-1995	2.3	
1994	2.3		2.3	
1995	2.2		2.2	
1996	2.3		2.3	
1997	2.2		2.2	
1998	2.2		2.2	
1999	2.4	Rising P/E ratio	2.4	
2000	2.5	1999-2004	2.5	
2001	2.7		2.7	
2002	3.1		3.1	
2003	3.7		3.7	
2004	4.1		4.1	
2005/6	4.0	66.67% 16.67 P/E ratio	4.0	66.67% 16.67 x P/E ratio
2006/7	4.34	72.35	3.84	64.01
2007/8	4.68	78.02	3.68	61.35
2008/9	5.02	83.68	3.52	58.68
2009/10	5.36	89.35	3.36	56.01
2010/11	5.70	95.12	3.20	53.34
2011/12	5.87	97.85	3.12	52.01
2012/13	6.04	100.69	3.04	50.68
2013/14	6.21	103.52	2.96	49.34
2014/15	6.38	106.35	2.88	48.01
2015/16	6.55	109.19	2.80	46.68

APPENDIX 4. SUPPLY SIDE INFORMATION

Table 7.5 Change in Gross and Net Relets 2001/02 – 2005/06

HIGH PEAK

LOCAL AUTHORITY		2001/02	2002/03	2003/4	2004/5	2005/6	Average last 3 yrs	
a	Dwellings via mobility	7	7	6	4	2		
b	Mutual exchange	32	31	30	24	28		
c	Transfers within LA stock	111	82	74	46	96		
d	Secure lettings	347	218	181	148	100		
e	Introductory lettings	0	0	0	0	0		
f	Other tenancies	140	152	169	128	146		
g	Total LA lets	637	490	460	350	372		GROSS
	New lettings only - g less a,b,c.	487	370	350	276	246		NET
RSL								
	Total RSL lettings (incl LA Nominations) Not transfers	129	133	121	73	89		GROSS
	Less New Properties with 100% initial lettings	44	41	37	29	29		
	less LA Transfers	0	0	1	0	1		
	Net New lettings from stock TO	85	92	83	44	59		NET
	Net Lettings pa LA/ RSL	572	462	433	320	305	353	TOTAL NET
	Plus ongoing turnover of new stock @ 6.03% pa to allow for relets in future							
	Average per annum							

Table 7.5 Change in Gross and Net Relets 2001/02 – 2005/06
DERBYSHIRE DALES

LOCAL AUTHORITY		2001/02	2002/03	2003/4	2004/5	2005/6	Average last 3 yrs	
a	Dwellings via mobility	5	0	0	0	0		
b	Mutual exchange	18	0	0	0	0		
c	Transfers within LA stock	67	0	0	0	0		
d	Secure lettings	184	0	0	0	0		
e	Introductory lettings	0	0	0	0	0		
f	Other tenancies	0	0	0	0	0		
			0	0	0	0		
g	Total LA lets	274	0	0	0	0		GROSS
	New lettings only - g less a,b,c.	184	0	0	0	0		NET
RSL								
	Total RSL lettings (incl LA Nominations) Not transfers	44	266	234	220	250		GROSS
	Less New Properties with 100% initial lettings	46	0	0	0	0		
	less LA Transfers	0	0	0	0	0		
	Net New lettings from stock TO	-2	266	234	220	250		NET
	Net Lettings pa LA/ RSL	182	266	234	220	250	235	TOTAL NET
	Plus ongoing turnover of new stock @ 6.03% pa to allow for relets in future							
	Average per annum							

Table 7.5 Change in Gross and Net Relets 2001/02 – 2005/06
PEAK SUB REGION

LOCAL AUTHORITY	2001/02	2002/03	2003/4	2004/5	2005/6	Average last 3 yrs	
a Dwellings via mobility	12	7	6	4	2		
b Mutual exchange	50	31	30	24	28		
c Transfers within LA stock	178	82	74	46	96		
d Secure lettings	531	218	181	148	100		
e Introductory lettings	0	0	0	0	0		
f Other tenancies	140	152	169	128	146		
g Total LA lets	911	490	460	350	372	394	GROSS
New lettings only - g less a,b,c.	671	370	350	276	246	291	NET
RSL							
Total RSL lettings (incl LA Nominations) Not transfers	173	399	355	293	339	329	GROSS
Less New Properties with 100% initial lettings	90	41	37	29	29	32	
less LA Transfers	0	0	1	0	1		
Net New lettings from stock TO	83	358	317	264	309	297	NET
Net Lettings pa LA/ RSL	754	728	667	540	555	587	TOTAL NET
Plus ongoing turnover of new stock @ 7.13% pa to allow for relets in future		32 x 7.13%		2.28		2	
Average per annum						589	

RIGHT TO BUY SALES

	2000/01	2001/02	2002/03	2003/4	2004/5	2005/6
DERBYSHIRE DALES			57	46	15	9
HIGH PEAK	142	117	127	116	67	41
PEAK SUB REGION			184	162	82	50

Table 7.7 Provision of Affordable Housing and Planned Provision

DERBYSHIRE DALES	Additional RSL dwellings				Annual RSL dwellings coming forward (COMPLETED) through the planning system related to PPG3 and Circular 6/98			
	Tenure	Rented	Shared Ownership	Discounted sale	Total	Rented	Shared Ownership	Discounted Sale
2000/01	2	0	103	105	0	0	0	0
2001/02	5	0	3	8	0	0	0	0
2002/03	2	0	8	10	2	0	19	21
2003/04	16	5	5	26	5	0	5	10
2004/05	9	0	0	9	7	0	0	7
2005/06	41	12	0	53	19	3	10	32
Average last 3 years	22	51	1.7	29.3	10.3	1	5	16.3
DERBYSHIRE DALES PLANNED PROVISION								
2006/07	78	57	0	135				
2007/08	78	56	0	134				
2008/9	60	50	0	110				
2009/10	60	50	0	110				
Planned Average pa	69	53.25	0	122.25				

HIGH PEAK	Additional RSL dwellings				RSL dwellings coming forward through the planning system related to PPG3 and Circular 6/98			
	Tenure	Rented	Shared Ownership	Discounted sale	Total	Rented	Shared Ownership	Discounted Sale
2000/01	50	6	9	65	0	0	0	0
2001/02	0	5	0	5	0	0	0	0
2002/03	4	0	0	4	0	0	0	0
2003/04	2	8	0	10	2	8	0	10
2004/05	14	9	0	23	0	9	0	9
2005/06	9	33	15	57	39	6	0	45
Average last 3 years	8.3	16.7	5	30	13.7	5	0	21.3
HIGH PEAK PLANNED PROVISION								
2006/07					74	12		86
2007/08					30	7		37
2008/9					81	39		120
2009/10					14	4		18
Planned Average pa					49.7	15.5		65.25

Table 7.7 Provision of Affordable Housing and Planned Provision

PEAK SUB REGION	Additional RSL dwellings				Annual RSL dwellings coming forward (COMPLETED) through the planning system related to PPG3 and Circular 6/98				
	Tenure	Rented	Shared Ownership	Discounted sale	Total	Rented	Shared Ownership	Discounted Sale	Total
2000/01		52	6	112	170	0	0	0	0
2001/02		5	5	3	13	0	0	0	0
2002/03		6	0	8	14	2	0	19	21
2003/04		18	13	5	36	7	8	5	20
2004/05		23	9	0	32	7	9	0	16
2005/06		50	45	15	110	58	9	10	77
Average last 3 years		30.3	22.3	6.7	59.3	224	8.7	5	37.7
PEAK SUB-REGION PLANNED									
2006/07		152	69	0	221				
2007/08		108	63	0	171				
2008/9		141	89	0	230				
2009/10		74	54	0	128				
		475	275	0	750				
Planned Average pa		118.75	68.75	0	187.5				

Table 7.8 Empty properties

Empty properties returned to affordable housing	Derbyshire Dales	High Peak	Peak sub-Region
2000/01	1		1
2001/02	11		11
2002/03	11	59	70
2003/04	22	4	26
2004/05	29	11	40
2005/06	29	8	37
Trend Average pa last 3 years	26.7	7.7	34.3
Empty Homes Strategy assumptions			
2006/07	29	12	42
2007/08	30		42
2008/09	35		42
2009/10			
Per Annum Housing Strategy Target			42

Relets by dwelling type/size used to underpin supply calculations in Tables 8.6a and 8.6b, Table 8.7.

HIGH PEAK - TOTAL RELETS 2003/4 – 2005/6

Sub-area	Bedsit	1 Bed Flat	1 Bed House	1 Bed Bungalow	2 Bed Flat	2 Bed House	2 Bed Bungalow	2 Bed Maisonnette	3 Bed House	3 Bed Bung	3 Bed Maisonnette	4 Bed House	Totals
4	0	101	4	17	73	19	0	4	22	0	4	1	245
5	6	91	0	80	25	41	15	0	47	0	0	0	305
6	96	121	0	8	45	29	12	0	53	0	0	5	369
7	0	8	0	12	0	1	0	0	1	0	0	0	22
9	0	8	0	6	0	4	0	0	4	0	0	0	22
Total	102	329	4	123	143	94	27	4	127	0	4	6	963

TOTAL GENERAL NEEDS RELETS (LESS SHELTERED) 2003/4 – 2005/6

4	0	31	4	1	72	19	0	4	22	0	4	1	158
5	0	10	0	2	25	41	15	0	47	0	0	0	140
6	0	60	0	2	41	29	12	0	53	0	0	5	202
7	0	0	0	5	0	1	0	0	1	0	0	0	7
9	0	0	0	0	0	4	0	0	4	0	0	0	8
Total	0	101	4	10	138	94	27	4	127	0	4	6	515
Per annum/ 3 years	0	34	1	3	46	31	9	1	42	0	1	2	171 pa

DERBYSHIRE DALES - TOTAL RELETS 2003/4 – 2005/6

Sub-area	Bedsit	1 Bed Flat	1 Bed House	1 Bed Bungalow	2 Bed Flat	2 Bed House	2 Bed Bungalow	2 Bed Maisonnette	3 Bed House	3 Bed Bung	3 Bed Maisonnette	4 Bed House	5 Bed House	Total
1	24	51	0	6	3	4	0	0	5	0	0	0	0	93
2	10	11	3	2	7	10	2	0	16	0	1	0	1	63
3	17	24	3	3	17	10	0	0	18	0	0	0	0	92
8	28	76	0	37	29	49	20	0	37	0	0	0	0	276
10	18	65	0	24	9	13	3	0	16	0	0	0	1	149
Total	97	227	6	72	65	86	25	0	92	0	1	0	2	673
TOTAL GENERAL NEEDS RELETS (LESS SHELTERED) 2003/4 – 2005/6														
1	0	7	0	6	3	4	0	0	5	0	0	0	0	25
2	0	1	3	2	2	10	2	0	16	0	1	0	1	38
3	5	9	3	3	12	10	0	0	18	0	0	0	0	60
8	9	14	0	37	14	49	20	0	37	0	0	0	0	180
10	7	21	0	24	8	13	3	0	16	0	0	0	1	93
Total	21	52	6	72	39	86	25	0	92	0	1	0	2	396
Per annum /3 years	7	17	2	24	13	29	8	0	31	0	0	0	1	132

PEAK SUB REGION - TOTAL RELETS 2003/4 – 2005/6

Sub-Areas	Bedsit	1 Bed Flat	1 Bed House	1 Bed Bungalow	2 Bed Flat	2 Bed House	2 Bed Maisonnette	3 Bed House	3 Bed Bungalow	3 Bed Maisonnette	4+ Bed House	Total	% Total
1 Matlock	24	51	0	6	3	4	0	5	0	0	0	93	5.7%
2 Wirksworth	10	11	3	2	7	10	0	16	0	1	1	63	3.9%
3 Ashbourne	17	24	3	3	17	10	0	18	0	0	0	92	5.6%
4 North	0	101	4	17	73	19	4	22	0	4		245	15.0%
5 Central	6	91	0	80	25	41	0	47	0	0	0	305	18.6%
6 Buxton	96	121	0	8	45	29	0	53	0	0		369	22.6%
7 National Park (HP)	0	8	0	12	0	1	0	1	0	0		22	1.3%
8 National Park (DD)	28	76	0	37	29	49	0	37	0	0	0	276	16.9%
9 Outside NP (HP)	0	8	0	6	0	4	0	4	0	0		22	1.3%
10 Outside NPA (DD)	18	65	0	24	9	13	0	16	0	0	1	149	9.1%
Total Relets 3 years	199	556	10	195	208	180	4	219	0	5	2	1,636	100.0%
% of total	12.2	34.0%	0.6%	11.9%	12.7%	11.0%	0.2%	13.4%	0.0%	0.30%	0.1%		
% of 1, 2, 3, 4+ beds				58.7%			27.0%			13.70%	0.50%		

PEAK SUB REGION - TOTAL GENERAL NEEDS RELETS (LESS SHELTERED) 2003/4 – 2005/6

	Bedsit	1 bed flat	1 bed house	1 bed bung	2 bed flat	2 bed house	2 bed bungalow	2 Bed Maisonnette	3 bed house	3 bed bung	3 bed bungalow	4+ bed house	Total	% Total
1 Matlock	0	7	0	6	3	4	0	0	5	0	0	0	25	2.7%
2 Wirksworth	0	1	3	2	2	10	2	0	16	0	1	1	38	4.2%
3 Ashbourne	5	9	3	3	12	10	0	0	18	0	0	0	60	6.6%
4 North	0	31	4	1	72	19	0	4	22	0	4	1	158	17.3%
5 Central	0	10	0	2	25	41	15	0	47	0	0	0	140	15.4%
6 Buxton	0	60	0	2	41	29	12	0	53	0	0	5	202	22.2%
7 National Park (HP)	0	0	0	5	0	1	0	0	1	0	0	0	7	0.8%
8 National Park (DD)	9	14	0	37	14	49	20	0	37	0	0	0	180	19.8%
9 Outside NP (HP)	0	0	0	0	0	4	0	0	4	0	0	0	8	0.9%
10 Outside NPA (DD)	7	21	0	24	8	13	3	0	16	0	0	1	93	10.2%
Total relets 3 years	21	153	10	82	177	180	52	4	219	0	5	6	911	100.0%
% of total	2.3%	16.8%	1.1%	9.0%	19.4%	19.8%	5.7%	0.4%	24.0%	0.0%	0.6%	0.9%	100.0%	
% of 1, 2, 3 and 4+ beds				29.2%				45.3%			24.6%			
Per annum /3 years	7	51	3	27	59	60	17	1	73	0	2	2	1	304

Table 10.4: Existing households falling into need next 5 years (priority homeless in temporary accommodation): calculations of dwelling type/size for existing supply

Bedrooms required by households on the Waiting List, 1st April

Derbyshire Dales		2003/4	2004/5	2005/6	Total	%
	1 bed	819	790	806	2,415	36.4%
	2 bed	819	790	806	2,415	36.4%
	3 bed	468	451	468	1,387	20.9%
	3+ bed	130	125	156	411	6.2%
	Total	2,236	2,156	2,236	6,628	100.0%

High Peak		2003/4	2004/5	2005/6	Total	%
	1 bed	921.5	1,208	1,465	3,594.5	43.8%
	2 bed	921.5	995	1,163	3,079.5	37.5%
	3 bed	398	476	570	1,444	17.6%
	3+ bed	18	31	37	86	1.0%
	Total	2,259	2,710	3,235	8,204	100.0%

Peak sub-region		2003/4	2004/5	2005/6	Total 3 yrs	%
	1 bed	1,740.5	1,998	2,271	6,009.5	40.5%
	2 bed	1,740.5	1,785	1,969	5,494.5	37.0%
	3 bed	866	927	1,038	2,831	19.1%
	3+ bed	148	156	193	497	3.4%
	Total	4,495	4,866	5,471	14,832	100.0%

HSSA returns, 2004, 2005 and 2006

	Last 3 years	Estimated existing households falling into need next 5 years
1 bed	40.5%	95
2 bed	37.0%	87
3 bed	19.1%	45
3+ bed	3.4%	8
Total	100.0%	235

APPENDIX 5. ADDITIONAL INFORMATION ABOUT KEY WORKERS

This appendix details additional survey findings from the resident-based and employment surveys which informed Section 11 of the report.

Key worker households in the resident-based surveys fall into the following government-defined categories including a catch all category of NHS Healthcare Workers:

- Police Officer
- Firefighter
- Teacher
- Occupational Therapist
- Social Worker
- NHS Care Assistant
- Nurse
- Other NHS Healthcare Worker

Information was obtained from the resident-based (interview and postal surveys) about the needs and requirements of key worker households on a wide range of topics. Detailed cross tabulations of some of this information is available in a separate appendix.

Table 1. Number of Key Workers employed in Government categories

Q28	Number of People	Number of households	% of key worker households	% of all households
Police Officer	365	347	5.1%	0.5%
Firefighter	298	283	4.1%	0.4%
Teacher	3,036	2,887	42.1%	4.2%
Nurse	1,555	1,479	21.6%	2.1%
Occupational Therapist	164	156	2.3%	0.2%
Social Worker	350	333	4.9%	0.5%
NHS Care Assistant	316	300	4.4%	0.4%
Other NHS healthcare worker	1,130	1,075	15.7%	1.5%
Total	7,214	6,860	100.0%	9.9%

Table 2. Tenure of key worker households.

Q.3 Present Tenure	Number of households	% of Total
Owner-Occupied – paying mortgage	4,220	60.2%
Owner-Occupied – no mortgage	1,846	29.8%
Private Rented – Furnished	98	1.2%
Private Rented – Unfurnished	315	4.2%
Council Rented	89	1.0%
Housing Association Rented	151	1.7%
Housing Association Shared Ownership	9	0.2%
Tied to your employment	120	1.3%
Other	4	0.1%
No response	9	0.2%
Total	6,860	100.0%

The majority live in owner occupied property ((90%). Surprisingly few occupy shared ownership properties (0.2%) and only slightly more rent from housing associations (1.7%). There are, however, 120 (1.3%) households in tied properties who are likely to be key workers and could be in danger of losing their homes if dismissed or they decide to move.

Table 3. Type of property occupied.

Q1 Type of property occupied	Number of households	% of Total
Bedsit/flatlet	0	0.0%
Flat	284	3.9%
Bungalow	354	4.8%
Terraced House	1,887	22.9%
Semi-detached House	1,875	28.6%
Detached House	2,416	39.1%
Sheltered Accommodation	4	0.1%
Mobile Home/Caravan	0	0.0%
Accommodation with care/support	0	0.0%
Tied accommodation	31	0.4%
House share / lodgings	0	0.0%
Residential/Nursing Home	0	0.0%
Other, please write in below	9	0.2%
Total	6,860	100.0%

An interesting feature of Table 3 is the high percentage of detached properties (39%) and a low percentage of flats (3.9%) reflecting the rural nature of the sub-region. There is also a reduction in number of households in tied accommodation 31 (0.4%) from the previous Table 2. It may be legitimate to assume that some respondents have referred in their reply to the type of house rather than the `tied` category.

Table 4. Bedroom occupancy.

Q2	Number of households	% of Total
Bedsit	0	0%
1 bed	150	2%
2 bed	1,142	17%
3 bed	3,105	43%
4 bed	1,858	28%
5+ bed	596	10%
No response	9	0%
Total	6,860	100%

The number of bedrooms in each home is shown in Table 4. There is a preponderance of 3 bedroom properties (43%) and 4/5 bedroom properties (38%) relating to the number of semi-detached and detached properties in the area. The lower percentage of smaller properties (19%) points up the inaccessibility to moderately priced homes for the lower paid workers.

Table 5. Family composition of households

Q5	Number of households	% of Total
Single person/adults without children	764	9%
Couple without children	2,042	32%
Single person with children	389	6%
Couple with children	3,604	52%
Single person with elderly dependent/s		0%
Single person with children and elderly dependent/s	4	0%
Couple with elderly dependent/s	9	0%
Couple with children and elderly dependent/s	22	1%
2 singles with children	22	0%
No response	4	0%
Total	6,860	100%

The family composition of households is shown in Table 5. The majority of households (59%) are either singles or couples with children or elderly dependents. Forty one percent are singles or couples without dependents. The high percentage of families would seem to indicate that there is a settled population of key workers, perhaps reflecting the number of teachers and high earning healthcare workers in the sub-region.

Table 6. Key Worker households - gross income of whole household.

Q 33 Gross income of the Whole household	Number of households	% of Total
Less than £5,000	31	0.4%
£5,001 - £10,000	120	1.3%
£10,001 - £12,500	53	1.0%
£12,501 - £15,000	98	1.2%
£15,001 - £17,500	124	1.5%
£17,501 - £20,000	173	2.3%
£20,001 - £25,000	498	5.8%
£25,001 - £30,000	537	6.4%
£30,001 - £35,000	702	8.5%
£35,001 - £40,000	682	9.4%
Over £40,000	2,783	41.3%
Don't know/don't wish to answer	1,047	20.6%
No response	13	0.4%
Total	6,860	100.0%

Table 7. Total gross income of key worker household movers.

Q 71 Gross income of household movers	Existing households	Potential households	Total Movers	% Total	Cumulative %
Less than £5,000	0	0	0	0.0%	
£5,001 - £10,000	72	0	72	4.0%	4.0%
£10,001 - £12,500	31	4	35	2.0%	6.0%
£12,501 - £15,000	27	0	27	1.5%	7.5%
£15,001 - £17,500	13	17	30	1.7%	9.2%
£17,501 - £20,000	62	107	169	9.5%	18.7%
£20,001 - £25,000	67	67	134	7.5%	26.2%
£25,001 - £30,000	133	31	164	9.2%	35.4%
£30,001 - £35,000	173	45	218	12.2%	47.6%
£35,001 - £40,000	124	0	124	7.0%	54.6%
Over £40,000	644	0	644	36.1%	90.6%
Don't know/don't wish to answer	97	70	167	9.4%	100.0%
Total	1,443	342	1,785	100.0%	

9.4% did not wish to respond leaving a response rate of 90.6%.
26.2% of key worker movers earn £25,000 or less and 35.2% less than £30,000, the entry incomes required to afford the cheapest market housing.

Table 8. Grossed savings of key worker households.

Q 68 Savings	Existing households	Potential households	Total Movers	% of Total
Nothing	169	31	200	11.2%
Up to £1,000	31	31	62	3.5%
£1,000 - £2,999	35	67	102	5.7%
£3,000 - £4,999	13	76	89	5.0%
£5,000 - £9,999	62	35	98	5.5%
£10,000 - £19,999	75	40	115	6.4%
£20,000 - £34,999	201	4	205	11.5%
£35,000 - £50,000	88	0	88	4.9%
More than £50,000	706	53	759	42.5%
No response	62	4	67	3.7%
Total	1,443	342	1,785	100.0%

Part of the calculation as to whether households can afford to buy will be the amount of savings they have. The percentage of purchase price which existing buyers are expected to raise is 5%. 25.4% of key worker movers have less than £5,000 in savings.

There is also a debt factor to be considered. Whilst 33.9% stated that they had no debt, the remaining households had debts ranging from £1,000 to £50,000. Mortgage debts may have been included in this response which makes it difficult to factor in a debt figure in the analysis.

Employers survey

Table 9. Types of organisation and management levels of key workers.

Key Worker Category	Total Responses	% Total	Senior Management	Middle Management	Clerical	Skilled
Education	25	16.7%	5	5	5	10
Manufacturer	25	16.7%	6	6	5	8
Specialist Consultants.	16	10.7%	4	4	4	4
Hotel/Restaurant	15	10.0%	3	4	3	5
Service/Distribution Industries	14	9.3%	3	4	3	4
Property Developer /Building Industry	13	8.7%	3	3	2	5
Engineers	8	5.3%	1	3	1	3
Leisure	8	5.3%	2	2		4
Retail	8	5.3%	1	3	1	3
Care Homes	8	5.3%	1	2	1	4
G.P. Practices	4	2.7%	1	1	1	1
Local Government + Agencies	2	1.3%			1	1
Agriculture	1	0.7%				1
NHS Workers	1	0.7%				
Community healthcare i.e. dentists etc.	1	0.7%				1
Voluntary Organisations	1	0.7%			1	
Total	150	100.0%	30	37	28	54

The types of organisations surveyed were varied and have, therefore, been listed under 16 different categories. They were then correlated with 4 categories of types of staff. Table 9 shows the results.

The majority of organisations were in education (25) and manufacturing (25). A surprising figure is that of specialist consultants (16) who are based in the sub-region. Less surprising is that the hotel/restaurant trade (15) and service/distribution industries (14) were also well represented.

Table 10. Location of Businesses responding

Location	Total Firms
Ashbourne	22
Bakewell	15
Baslow	3
Birchvale	1
Buxton	1
Buxworth	1
Chapel en le Frith	5
Chinley	1
Darley Dale	1
Furness Vale	1
Hayfield	3
Hope Valley	1
Matlock	36
Monyash	1
New Mills	13
Whaley Bridge	7
Winster	1
Not completed	2
Total	115

Table 11 Number of organisations ranking (9 ranks) the difficulties of recruitment

Q10 Recruitment Difficulties	1	2	3	4	5	6	7	8	9	Total
A - Local House Prices too high	7	2	2	4	1					16
B – Lack of availability of low cost housing	1	2	1	6	2					12
C – Poor location of your business	4	2	1			1		1		9
D – Poor quality of local housing		1			1	1	1		1	5
E - Local pay levels	4	3	4			2				13
F – Lack of rented property	1	1			2					4
G - Shortage of skilled labour	15	7	1	1		1	1	1		27
H – Type of business	5	3	5		1		1			15
I - Transport costs	2	4	4	2		1			1	14
J – Other							1			1
Total	39	25	18	13	7	6	4	2	2	116

Key Workers in the Peak Sub-Region Employers Survey - March 2006

High Peak Borough, Derbyshire Dales District and the Peak Park National Park Authority wish to identify and find out more about the housing needs of key workers in the region. John Herington Associates, Housing and Planning Consultants, have been commissioned to undertake this work. This survey will help to provide evidence to Central Government which, it is hoped, will lead to the unlocking of funds to help organisations in the sub-region. It would be most helpful if you could complete this questionnaire **by April 14th** and return to John Herington Associates, 60 Melton Lane, Sutton Bonington, Loughborough, LE12 5RQ **in the stamped address envelope. All responses will be dealt with in the strictest of confidence.**

Name of Employer:	
Address:	
Contact name:	
Job title:	
Tel No:	
Email address:	
Type of Business:	

Completing the Questionnaire

Please read all questions carefully. You may **NOT** need to answer **EVERY** question. Most questions ask you to choose **ONE** option only
Some questions ask you to choose **ALL** the options that are appropriate
Thank you for your responses.

PART 1: QUESTIONS ABOUT YOU AND YOUR HOME

Q 1. What is the total size of your workforce?

Please write how many people are within each category:

Senior Management staff	
Middle Management staff	
Clerical staff	
Skilled manual workers	
Total workforce	

Q 2. Please describe the "groups" or "categories" of your employees which are most critical to the operation of your organisation?

Such groups of employees are referred to as "Key Workers" for the duration of survey.

Q 3. Please indicate the percentage of Key Workers in each category

	Please show % under each category:
Senior Management staff	
Middle Management staff	
Clerical staff	
Skilled manual workers	
Total workforce	100%

Q 4. Do you currently have vacancies for Key Worker posts?
(Tick either **YES** or **NO**)

Yes How many vacancies?

No Go to Q 6

Q 5. What level of key worker(s) are you looking for?
(Please write in the numbers involved and the average salary?)

	Number needed	Average salary
Senior Management staff		
Middle Management staff		
Clerical staff		
Skilled manual workers		
Total workforce		

Q 6. Please describe how the requirement for key workers might change in the next 5 years?

Q 7. How do you advertise for key workers?
(Tick ALL boxes that apply)

Local Papers

National Papers

Word of Mouth

Head hunting

Other, please write in below

RECRUITMENT

Q 8. From what distance, on average, do you recruit key workers?
(Tick ONE box ONLY)

1 mile

5-10 miles

10+ miles

Q 9. Do you have problems in recruiting key workers?

Yes

No, go to Q 22

Q 10. Do you feel any of the following possibilities may account for your recruitment difficulties?
Please be as truthful as possible.

(Please rank your answers: 1 for most important, 2 second most important etc. Leave blank if it is not an issue)

Local House Prices too high	<input type="text"/>	Shortage of skilled labour	<input type="text"/>
Lack of availability of low cost housing	<input type="text"/>	Type of business	<input type="text"/>
Poor location of your business	<input type="text"/>	Transport costs	<input type="text"/>
Poor quality of local housing	<input type="text"/>	Other, please write in below	<input type="text"/>
Local pay levels	<input type="text"/>		
Lack of rented property	<input type="text"/>		

Q 11. Do you feel that housing problems are the most significant factors? Yes
 No, go to Q 22

Q 12. Do you know of any job applicants who rejected a job offer specifically on the basis that they could not find suitable accommodation in the area? Yes
 No, go to Q 22

Q 13. Please estimate the number applicants who rejected offers because they could not find suitable accommodation

Q 14. Do you think that key worker staff could have been more easily recruited if they were offered greater housing assistance? Yes
 No, go to Q 16

Q 15. Do you feel any of the following types of housing assistance might have helped? (Tick ALL boxes that apply)

Subsidised rents paid by employer or Local Authority	<input type="checkbox"/>	Salary enhancements	<input type="checkbox"/>
Rental Deposit paid by employer or Local Authority	<input type="checkbox"/>	Preferential loan from employer	<input type="checkbox"/>
Direct housing provision by the employer	<input type="checkbox"/>	Other, please write in below	<input type="checkbox"/>
Provision by housing association on employer's behalf	<input type="checkbox"/>		

Q 16. Do you currently offer any housing assistance to your employees? Yes
 No, go to Q 18

Q 17. What type(s) of housing assistance do you offer employees? (Tick ALL boxes that apply)

Subsidised rents paid by employer or Local Authority	<input type="checkbox"/>	Salary enhancements	<input type="checkbox"/>
Rental Deposit paid by employer or Local Authority	<input type="checkbox"/>	Preferential loan from employer	<input type="checkbox"/>
Direct housing provision by the employer	<input type="checkbox"/>	Other, please write in below	<input type="checkbox"/>
Provision by housing association on employer's behalf	<input type="checkbox"/>		

Q 18. Do you keep a list of employees requiring housing assistance?
 (Tick either YES or NO)

Yes How many employees are currently on your waiting list?

No Go to Q 21

Q 19. On average, how long will an employee have to wait to obtain local housing from any source? 3 months
 6 months
 Over 6 months but less than 1 year
 Over 1 year
 (Tick ONE box ONLY)

Q 20. In general, do employees have a preference for ownership or rented accommodation? (Circle ONE letter)

Ownership **A**
 Rental **B**
 No preference **C**

Q 21. Would you be prepared to subsidise affordable housing for key workers in any of the following ways? (Tick ALL boxes that apply)

Salary enhancements	<input type="checkbox"/>	Subsidy to provide residential accommodation	<input type="checkbox"/>
Provide land at nil value for building	<input type="checkbox"/>	Subsidy provision to housing associations to build rented or low cost housing	<input type="checkbox"/>
Staff accommodation	<input type="checkbox"/>	Other, please write in below	<input type="checkbox"/>
Rental Deposits	<input type="checkbox"/>		
Employer subsidy to buy	<input type="checkbox"/>		

RETENTION

Q 22. In your view, do you have retention problems with key workers? Yes
 No, go to Q 27

Q 23. What is the average annual turnover of key workers in each category? (Please WRITE how many people are within each category)	Senior management staff	
	Middle management staff	
	Clerical workers	
	Skilled manual workers	

Q 24. In your opinion, which factors relate to the key workers turnover rate within your firm? (Tick ALL boxes that apply)

Lack of Promotion <input type="checkbox"/>	Lack of affordable housing <input type="checkbox"/>
Wages/benefits <input type="checkbox"/>	Living cost <input type="checkbox"/>
Working conditions <input type="checkbox"/>	Distance from work <input type="checkbox"/>
Workload <input type="checkbox"/>	Cost of Transport <input type="checkbox"/>
Lack of choice of work in the area <input type="checkbox"/>	Other, please write in below <input type="checkbox"/>
Retirement <input type="checkbox"/>	

Q 25. Which do you think are the 3 most significant factors in key worker turnover in Q 24?
 (Please indicate the numbers of key worker staff lost and their position)

	Factor	No. Lost	Position
1			
2			
3			

Q 26. Have you any views on the nature of the problems of recruitment and retention and how they might be solved? (Please write in below)

Q 27. How far do you consider a key worker initiative by Local Government might help to solve the problem? (Please write in below)

Thank you very much for completing the Survey.

Please return it to John Herington Associates, 60 Melton Lane, Sutton Bonington, Loughborough LE12 5RQ, **by 14th April 2006** in the envelope provided.

Peak Sub-Region Housing Needs Survey- February/March 2006

<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="padding: 5px;">Name of Interviewer</td> </tr> <tr> <td style="height: 150px; vertical-align: middle; text-align: center; padding: 20px;">Address sticker</td> </tr> </table>	Name of Interviewer	Address sticker	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th style="padding: 5px;">Reason for Non-Completion</th> </tr> <tr> <td style="padding: 5px;"> <input type="checkbox"/> Refusal <input type="checkbox"/> Vacant/Void <input type="checkbox"/> Unable to find address <input type="checkbox"/> No reply after ____ calls <input type="checkbox"/> Other (please write in) </td> </tr> </table>	Reason for Non-Completion	<input type="checkbox"/> Refusal <input type="checkbox"/> Vacant/Void <input type="checkbox"/> Unable to find address <input type="checkbox"/> No reply after ____ calls <input type="checkbox"/> Other (please write in)
Name of Interviewer					
Address sticker					
Reason for Non-Completion					
<input type="checkbox"/> Refusal <input type="checkbox"/> Vacant/Void <input type="checkbox"/> Unable to find address <input type="checkbox"/> No reply after ____ calls <input type="checkbox"/> Other (please write in)					

PART 1: QUESTIONS ABOUT YOU AND YOUR HOME

Q 1. What type of property do you currently live in? (Circle ONE letter Only)

Bedsit/flatlet A	Mobile Home/Caravan H
Flat B	Accommodation with care/support I
Bungalow C	Tied accommodation J
Terraced House D	House share / lodgings K
Semi-detached House E	Residential/Nursing Home L
Detached House F	Other, please write in below M
Sheltered Accommodation G	

Q 2. How many bedrooms does your home have? (Tick ONE box Only)

Bedsit <input type="checkbox"/>	2 <input type="checkbox"/>	4 <input type="checkbox"/>
1 <input type="checkbox"/>	3 <input type="checkbox"/>	5+ <input type="checkbox"/>

Q 3. Is your present home ... (Circle ONE LETTER Only)

Owner-Occupied – paying mortgage A	Housing Association Rented F
Owner-Occupied – without mortgage B	Housing Association Shared Ownership G
Private Rented – Furnished C	Tied to your employment H
Private Rented – Unfurnished D	Other, please write in below I
Council Rented E	

Q 4. Do you have another home? (Circle ONE letter under YES or NO for each item)

	Yes	No
In the Peak sub-region (i.e. High Peak Borough, Derbyshire Dales District, National Park areas of High Peak Borough and Derbyshire Dales District)?	A	A
Elsewhere in the UK?	B	B

Q 5. Which of the following describes you/ your household? (Circle ONE letter Only)

Single person without children	A	Couple with children	D
Couple without children	B	Other, please write in below	E
Single person with children	C		

Q 6. Including yourself, how many people (include adults, children & babies) are there in your household/home? (Tick ONE box Only or WRITE a number)

1 person	<input type="checkbox"/>	3 people	<input type="checkbox"/>	5 people	<input type="checkbox"/>
2 people	<input type="checkbox"/>	4 people	<input type="checkbox"/>	Other, please write number	<input type="text"/>

Q 7. Including yourself, how many people are there in each age group in your household?
(Please write the NUMBER OF PEOPLE in each category in the table below)

	0-8	9-15	16-17	18-25	26-45	46-64	65-75	76+
Male								
Female								

Q 8. Which ethnic group best describes each person in your household?
(Please enter the NUMBER OF PEOPLE in each category in the table below)

White		Number	Asian or Asian British		Number
A - British			D - Indian		
B - Irish			E - Pakistani		
C - Other, please write in below			F - Bangladeshi		
			G - Other, please write in below		
Black or Black British		Number	Mixed		Number
J - Caribbean			M - White and Caribbean		
K - African			N - White and Black African		
L - Other, please write in below			O - White and Asian		
Chinese or other ethnic group		Number	P - Other, please write in below		
H - Chinese					
I - Other, please write in below					

Q 9. When did you move to your present home (Circle ONE LETTER Only)

Within the last year	A	3-5 years ago	C	11 to 20 years ago	E
1-2 years ago	B	6-10 years ago	D	21 years or more, go to Q 13	F

Q 10. Was your most recent previous home: (Circle ONE LETTER Only)

Owner-Occupied – paying mortgage	A	Housing Association Rented	F
Owner-Occupied – without mortgage	B	Shared Ownership	G
Shared with family or friends	C	Accommodation tied to your job	H
Private Rented	D	Other, please write in below	I
Council Rented	E		

Q 11. Where was your most recent previous home? (Circle ONE LETTER Only)

In the same town/village you now live in	A	Nottingham	F
In High Peak Borough	B	Chesterfield	G
In Derbyshire Dales District	C	Elsewhere in the East Midlands	H
Sheffield	D	In another region of England	I
Manchester	E	Abroad	J

Q 12. Have you lived in your present town/village or parish for 10 out of the last 20 years?	Yes <input type="checkbox"/>
	No <input type="checkbox"/>

Q 13. Do you have any relatives living in the same town/village or parish as you/your household?	Yes <input type="checkbox"/>
	No <input type="checkbox"/>

Q 14. Do you have any other relatives who have lived in the same town/village or parish for a period of 10 years who are looking to return?	Yes <input type="checkbox"/>
	No <input type="checkbox"/>

Q 15. Do you need to care for a relative with a long-standing connection with the place you now live in?	Yes <input type="checkbox"/>
	No <input type="checkbox"/>

Q 16. Do you need to be cared for by a relative with a long-standing connection with the place you now live in?	Yes <input type="checkbox"/>
	No <input type="checkbox"/>

Q 17. Is it essential for you to live near your place of work?	Yes <input type="checkbox"/>
	No, go to Q 20 <input type="checkbox"/>

Q 18. What is your occupation? Please write in CAPITALS	
---	--

Q 19. Where do you work? Please write in CAPITALS	Town	
	Postcode	

Q 20. Has anyone from your household moved to an address outside of the Peak Sub-Region (High Peak, Derbyshire Dales, National Park) in the last 5 years because they could not find affordable accommodation locally?	Yes <input type="checkbox"/>
	No, go to Q 23 <input type="checkbox"/>

Q 21. Where have they moved to? Please write in CAPITALS the Town and Postcode or tick Not Known	Town	
	Postcode	

Q 22. If they have moved away, would they move back to this locality if housing that they could afford was available?	Yes <input type="checkbox"/>
	No <input type="checkbox"/>
	Don't know <input type="checkbox"/>

Q 23. Do you think there is a need for more affordable housing for local people in your parish/locality?	Yes <input type="checkbox"/>
	No <input type="checkbox"/>
	Don't know <input type="checkbox"/>

Q 24. Do you have any elderly relatives who might need to move into the Peak Sub-Region in the next five years?	Yes <input type="checkbox"/>
	No, go to Q 26 <input type="checkbox"/>
	Don't know, go to Q 26 <input type="checkbox"/>

Q 25. What accommodation do you anticipate they would require? (Circle ONE LETTER Only)	Likely to live in your home A
	Private sheltered accommodation B
	Council/Housing Association sheltered housing C
	Other, please write in D

Q 26. Are you or is anyone in your household wanting to move?	(Tick ONE BOX Only)		
Not wanting to move <input type="checkbox"/>	Yes, move within the next year <input type="checkbox"/>	Yes, in 3-5 years <input type="checkbox"/>	
	Yes, in 1 - 2 years time <input type="checkbox"/>	Yes, in 5+ years <input type="checkbox"/>	

Q 27. What is the employment position of each person in the household aged 16 or more?		(Circle ALL letters that apply for each person)				
Person →		1	2	3	4	5
	Employed – full-time	A	A	A	A	A
	Employed – part-time	B	B	B	B	B
	Employed – seasonal/temporary	C	C	C	C	C
	Unemployed and looking for work	D	D	D	D	D
	Looking after the home	E	E	E	E	E
	Caring for a child/adult at home	F	F	F	F	F
	In Full-time Education or training	G	G	G	G	G
	In Part-time Education or training	H	H	H	H	H
	Retired	I	I	I	I	I
	Limiting long term illness	J	J	J	J	J
	Disabled/permanently sick	K	K	K	K	K
	Carer for impaired / long term ill or frail elderly member of the household or family	L	L	L	L	L
	Other, please write in	M	M	M	M	M

Q 28. Is anyone in your household employed as any of the following key worker categories (as defined by the government)		(Circle ALL that apply or Tick “No”)	
No, please go to Q 30	<input type="checkbox"/>	Police Officer	A
		Firefighter	B
		Teacher	C
		Nurse	D
		Occupational Therapist	E
		Social Worker	F
		NHS Care Assistant	G
		Other NHS healthcare worker, please write below	H

Q 29. If someone is employed in one of these occupations, please indicate the approximate annual gross income OF THAT PERSON/S (i.e. before tax etc, but including all non-means tested benefits (eg child benefit), income from savings & investments etc) so that a test can be applied on whether they can afford local housing or not.

Please write in their occupation.

Occupation	Income £	Occupation	Income
Person 1 -	£	Person 3 -	£
Person 2 -	£	Person 4 -	£

Q 30. Is your household currently in receipt of Housing Benefit to help with your housing costs?	Yes <input type="checkbox"/>
	No <input type="checkbox"/>

Q 31. Do you or anyone else in the household receive any of these benefits?		(Circle ONE letter for each item)	
	Yes	No	
Jobseekers Allowance	A	A	Attendance Allowance
Income Support	B	B	Working Tax Credit
Council Tax Benefit	C	C	Child Tax Credit
State Retirement Pensions	D	D	Child Maintenance/Support
Incapacity Benefit	E	E	Child Benefit
Severe Disablement Allowance	F	F	Financial Support From Family
Invalid Care Allowance	G	G	Other, please write in below
Disability Living Allowance	H	H	O

Q 32. Indicate the TOTAL cost of your MORTGAGE (including any endowment policy) or your RENT (before any Housing Benefit reduction)

(Circle ONE letter Only – either for RENT or for MORTGAGE)

Weekly Cost of RENT	Letter	Monthly Cost of MORTGAGE	Letter
Under £50	A	Nil	A
£51-£60	B	Under £250	B
£61-£70	C	£251-£300	C
£71-£80	D	£301-£400	D
£81-£90	E	£401-£500	E
£91-£100	F	£501-£600	F
£101-£120	G	£601-£750	G
Above £120	H	Above £750	H
Don't know/don't wish to answer	I	Don't know/don't wish to answer	I

Q 33. What is the total gross income of the whole household?

(i.e. before tax etc, but including all non-means tested benefits (eg child benefit), income from savings & investments etc)

(Please take account of the total incomes of **EVERYONE** who is responsible for the mortgage/rent and the **CONTRIBUTION(S)** anyone else makes to the household budget)

(Circle ONE letter Only in the row that corresponds to the Weekly/Monthly/Annual Income)

Amount Per Week	Amount Per Month	Annual Income	Letter
Nothing	Nothing	Nothing	A
Less than £100	Less than £420	Less than £5,000	B
£101 - £200	£421 - £850	£5,001 - £10,000	C
£201 - £250	£851 - £1,000	£10,001 - £12,500	D
£251 - £300	£1,001 - £1,250	£12,501 - £15,000	E
£301 - £350	£1,251 - £1,500	£15,001 - £17,500	F
£351 - £400	£1,501 - £1,600	£17,501 - £20,000	G
£401 - £500	£1,601 - £2,000	£20,001 - £25,000	H
£501 - £600	£2,001 - £2,500	£25,001 - £30,000	I
£601 - £700	£2,501 - £3,000	£30,001 - £35,000	J
£701 - £800	£3,001 - £3,500	£35,001 - £40,000	K
Over £800	Over £3,500	Over £40,000	L
Don't know/don't wish to answer	Don't know/don't wish to answer	Don't know/don't wish to answer	M

Q 34. How many people in your household, are generally not in good health, suffer from a limiting long-term illness/impairment or are frail elderly?

(Tick ONE box or write number)

No people, go to Q 39 <input type="checkbox"/>	1 person <input type="checkbox"/>
	2 people <input type="checkbox"/>
	3 people <input type="checkbox"/>
	Other, please write in <input style="width: 50px;" type="text"/>

Q 35. What category of ill-health, disability or impairment do these people fall into?		(Circle ALL letters that apply for each person)				
Person →	1	2	3	4	5	
Visual impairment	A	A	A	A	A	
Hearing impairment	B	B	B	B	B	
Wheelchair user	C	C	C	C	C	
Walking difficulty (not wheelchair user)	D	D	D	D	D	
Learning difficulty	E	E	E	E	E	
Mental ill health problems	F	F	F	F	F	
Hygiene facilities (dialysis user)	G	G	G	G	G	
Alzheimer's	H	H	H	H	H	
Other impairments	I	I	I	I	I	

Q 36. Has your home been specially adapted for you/members of your household for their particular illness/impairment? Yes
 No
 Partially adapted
 (Tick ONE box only)

Q 37. Does your home NEED to be adapted in any of the following ways?
 (Circle ALL letters that apply OR tick the box "No Need for ANY adaptations")

NONE carried out AND no Need for ANY adaptations

	Done	Needs to	No Need
Improved access/ramps/doorways - inside	A	A	A
Improved access/ramps/doorways - outside	B	B	B
Kitchen	C	C	C
Stair lifts/through floor lifts	D	D	D
Hoists	E	E	E
Handrails	F	F	F
Accessible or special shower	G	G	G
Accessible or special bath	H	H	H
Accessible or special toilets	I	I	I
Special lights and colour control	J	J	J
Hygiene facilities (dialysis users)	K	K	K
Safe play areas	L	L	L
Modifications to doorbells or telephones	M	M	M
Modifications to windows	N	N	N
Spare treatment/exercise room	O	O	O
Special storage room	P	P	P
Extension to meet mobility/wheelchair needs	Q	Q	Q
Parking/battery recharge facilities for motorised scooter	R	R	R
Additional bedroom for carer	S	S	S
Other, please write in below	T	T	T

Q 38. Do you or anyone in your household receive/need any of the following Community Care services?
 (Circle ONE letter for each item OR tick **NONE** if you do not require Community Care services)

None <input type="checkbox"/>	Receive	Need	Receive	Need	
Domiciliary / Personal Care	A	A	Special care (nursing)	F	F
Care from relatives/ friends	B	B	Community Alarm Service	G	G
Occupational therapy	C	C	Other, please write in below	H	H
Meals on Wheels	D	D			
Day Care	E	E			

PART 2: SUITABILITY OF YOUR HOME AND ITS LOCATION

Q 39. Do you have any of these problems with your present home which may make it unsuitable for anyone living there? (Circle the letter under YES or NO for each item)

	Yes	No
Too small for your needs	A	A
Too large for your needs	B	B
Needing major structural repairs to walls or roof	C	C
Inadequate heating, lighting or plumbing etc	D	D
Seriously damp	E	E
Too costly to heat	F	F
Too expensive – ie rent too high or mortgage too high	G	G
Unable to maintain property	H	H
Difficult for someone who is frail elderly or who has impairments? e.g. difficult stairways/corridors	I	I
Difficult for someone with serious ill health	J	J
Too far from the support of a friend or relative	K	K
Too far from work/public transport/shops/health services	L	L
An insecure tenancy which will not be renewed	M	M
Tied accommodation – but you are losing employment	N	N
Unsuitable for another reason, please write in	O	O

Q 40. Does your home currently have any spare bedrooms which are not used on a regular basis?	Yes	No	If yes, how many
	<input type="checkbox"/>	<input type="checkbox"/>	<input style="width: 20px; height: 20px;" type="text"/>

Q 41. Are any of the following having to share a bedroom due to lack of space?			
	Yes	No	If yes, how many
Children over the age of 10 sharing with the opposite sex	<input type="checkbox"/>	<input type="checkbox"/>	<input style="width: 20px; height: 20px;" type="text"/>
Any adults over the age of 16 who have to share a bedroom	<input type="checkbox"/>	<input type="checkbox"/>	<input style="width: 20px; height: 20px;" type="text"/>

Q 42. Is there anyone currently living in your property, who needs to move to a SEPARATE home of their own NOW or within the next 1-2 years? (Tick NOBODY or WRITE NUMBER OF PEOPLE)	
Nobody, Go to Q 44	<input type="checkbox"/>
Yes, please write how many people:	<input style="width: 50px; height: 20px;" type="text"/>

Q 43. How long have they been in need of moving away? (Circle ONE LETTER Only)	
Less than 12 months A	3 – 5 years C
1 - 2 years B	More than 5 years D

Q 44. <u>Please read through all these statements carefully before answering.</u> Which of these situations is true for your household? (Circle ONE LETTER Only)	
Your present home is adequate and you do not want or need to move, go to Q 51	A
Your present home is adequate but one or more persons living with you need to move to separate accommodation, go to Q 50	B
Your present home is adequate but you would like to move anyway, go to Q 50	C
The problems with your present home will only be solved by moving to another home, go to Q 50	D
The problems with your present home will be solved by remaining in your home and making improvements, go to Q 45	E
The problems with your present home will be solved by remaining in your home and making improvements but some people living with you need to move to separate accommodation, go to Q 45	F

Q 45. What improvement work would you expect to be done to meet the needs of EVERYONE living there? (Circle ONE LETTER Only)

Improvements	Structural changes needed e.g. to walls or roof	A
	General improvements needed e.g. windows & doors	B
	Increase size of property e.g. conversion of existing space/build an extension	C
Adaptations	Modify to allow for people with disabilities	D

Type of adaptation, please write in

Q 46. How much do you estimate it would cost? (Circle ONE LETTER Only)

Over £10,000	A	£1,000 - £4,999	C	Not known	E
£5,000 - £9,999	B	Less than £1,000	D		

Q 47. Can you afford to carry out this work?

Yes	No	Not Owner
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Q 48. If you intend to carry out this work, how do you intend to pay for it? (Tick ONE box only)

Own savings	A
Loan	B
Family and friends	C
Other	D

Q 49. Would you consider a Council supported scheme that allowed you to release some equity from your home to pay for the works?

Yes	<input type="checkbox"/>
No	<input type="checkbox"/>

Q 50. Are you or is anyone in your household wanting/needing to move?

- If everyone in your household wants/needs to move to live **TOGETHER** in a new home, please complete the **"WHOLE HOUSEHOLD"** form over the page
- If anyone in your household needs a **SEPARATE** home of their own within 1-2 years, please complete an **"INDIVIDUAL HOUSEHOLD"** form for each separate new home needed.
- If everyone in your household wants/needs to move but **NOT** to live **TOGETHER**, please complete separate **"INDIVIDUAL HOUSEHOLD"** forms: one form for each new home needed.

Q 51. If your present home meets your needs and nobody in your home wants or needs to move, you have completed the questionnaire form.

Thank you for your time in completing the survey.

If you would like to make any comments about this questionnaire, or local Housing Needs issues please write them here. All information received will be treated confidentially and anonymity will be retained.

PART 3: FOR PEOPLE WANTING/NEEDING TO MOVE

Whole Household Form – everyone moving to live together in a new home

Add Ref or Address:

Q 52. When do you want/need to move to other accommodation? (Circle ONE letter Only)

- | | | | |
|---------------------------|----------|---------------------|----------|
| Within the next 12 months | A | 3 - 5 years | C |
| 1 - 2 years | B | Longer than 5 years | D |

Q 62. What sort of accommodation are you looking for? (Circle ONE letter Only)

- | | | | |
|-------------------------|----------|---------------------------------|----------|
| Bedsit/flatlet | A | Mobile Home/Caravan | H |
| Flat | B | Accommodation with care/support | I |
| Bungalow | C | Tied accommodation | J |
| Terraced House | D | House share / lodgings | K |
| Semi-detached House | E | Residential/Nursing Home | L |
| Detached House | F | Other, please write in below | M |
| Sheltered Accommodation | G | | |

Q 63. How many bedrooms do you expect to NEED? (Circle ONE letter Only)

- | | | | |
|--------------|----------|-----------------|----------|
| Bedsit | A | Three bedrooms | D |
| One bedroom | B | Four bedrooms | E |
| Two bedrooms | C | Five + bedrooms | F |

Q 64. Do you need one or more spare bedrooms?

- Yes
- No, go to Q 66

Q 65. Why do you need a spare room/spare rooms? (Circle ALL letters that apply)

- | | | | |
|---|----------|--|----------|
| Work from home and need an office | A | Access by children from previous relationships | D |
| Carer stays frequently | B | Other reason, please write below | E |
| Family stays frequently to give support | C | | |

Q 66. Would you expect to rent or own? (Circle ONE letter Only)

- | | | | |
|--|----------|------------------------------|----------|
| Owner-Occupied - paying mortgage | A | Housing Association Rented | F |
| Owner-Occupied – no mortgage, go to Q 68 | B | Council Rented | G |
| Private Rented - Furnished | C | Tied to your employment | H |
| Private Rented - Unfurnished | D | Other, please write in below | I |
| Shared Ownership* | E | | |

* Shared Ownership allows you to buy a house without paying full mortgage costs - you pay a share towards the mortgage (eg 50%) and the remainder as rent

Q 67. How much could you afford to pay each week or month in MORTGAGE (including all insurance policies) or RENT, including any Housing Benefit you may receive?

(Circle ONE letter only - either Weekly RENT or Monthly MORTGAGE)

Weekly Cost of RENT				Monthly Cost of MORTGAGE			
Under £50	A	£81-£90	E	Nil	A	£401-£500	E
£51-£60	B	£91-£100	F	Under £250	B	£501-£600	F
£61-£70	C	£101-£120	G	£251-£300	C	£601-£750	G
£71-£80	D	Above £120	H	£301-£400	D	Above £750	H

Q 68. Will you / your household have any available funds to put toward the costs of purchasing a new home and moving?
 (Include savings, monies from sale of existing/previous house and contributions from family members) (Circle ONE letter Only)

Nothing	A	£3,000 -£4,999	D	£20,000 – £34,999	G
Up to £1,000	B	£5,000 - £9,999	E	£35,000 – £50,000	H
£1,000 - £2,999	C	£10,000 - £19,999	F	More than £50,000	I

Q 69. In addition to any funds you currently have, do you expect to be in receipt of monies for a deposit from a maturing insurance policy or any other likely source (eg inheritance) within the next 5 years? If so how much would you expect it to be?
 (Circle ONE letter and write in the amount or Tick “No”)

Yes, NOW or within 1-2 years	A	The amount expected is £.....
Yes, within 2-3 years	B	
Yes, within 3-5 years	C	NO monies are expected <input type="checkbox"/>

Q 70. Approximately how much debt does your household have?
 (Include overdrafts, outstanding credit card balances, higher purchase remainders etc) (Circle ONE letter Only)

Nothing	A	£3,000 -£4,999	D	£20,000 – £34,999	G
Up to £1,000	B	£5,000 - £9,999	E	£35,000 – £50,000	H
£1,000 - £2,999	C	£10,000 - £19,999	F	More than £50,000	I

Q 72. Is your household currently in receipt of Housing Benefit to help with your housing costs? Yes
 No

Q 74. Where do you want/need to move to? (Circle ONE letter Only in each column)

	1 st choice	2 nd choice
Move within same town/village/parish, go to Q 77	A	A
Move into Glossop	B	B
Move into Buxton	C	C
Move into Matlock	D	D
Move into Wirksworth	E	E
Move into Ashbourne	F	F
Elsewhere in Derbyshire Dales	G	G
Elsewhere in High Peak Borough	H	H
Elsewhere in the East Midlands	J	J
Elsewhere in the UK/abroad	K	K

Q 75. Why are you moving out of your village/town or parish? (Circle ALL letters that apply)

Relocation due to employment	A	Unable to find suitable accommodation	E
Moving to be nearer family or friends out of choice	B	Unable to find affordable accommodation	F
Moving to be nearer support from family or friends	C	Other, please write in below	G
Want a change of region	D		

Q 76. If you are moving away because you cannot find affordable accommodation, would you prefer to stay if there was affordable housing available? Yes
 No

Q 77. Is your household already registered on the Local Authority or a Housing Association Waiting List? Yes
 No, go to Q 79

Q 78. Which housing list/s and/or register/s? (Circle ALL letters that apply)

A Housing Association Register	A	Another organisation, please write in:	C
A Council Register	B		

Q 79. If you are not on the Housing Register, what is the reason?	(Circle ALL letters that apply)	
Want to buy	A	Not interested in shared ownership
Want to rent in private sector	B	Want tied accommodation
No rented accommodation of the right size	C	Other, please write in below
Do not want Housing Association or Council renting	D	E
		F
		G

Q 80. Within the last year, have you or any member of your household applied to Derbyshire Dales DC or High Peak Borough as homeless?	Yes	<input type="checkbox"/>
	No	<input type="checkbox"/>

Q 81. If you already own a property, would you be prepared to sell your home at a discount to a family with a strong and proven local connection to your village or town, provided the Council allowed you to move into a new rented purpose built flat or bungalow? Your contribution would be protected so that it continued to benefit other local families.	Yes	<input type="checkbox"/>
	No	<input type="checkbox"/>

Q 82. In other areas of the country where house prices are high, individuals have decided to buy a house together. This might allow four people to buy a £200k 4-bed house with each person 'owning' a 25% share. Bills and running costs are shared. As the value of the house rises or falls so does the value of each share. People can sell their share to other people in the house or find a new purchaser when they want to leave. Would you consider taking part in this type of scheme if the Council approached local Building Societies?	Yes	<input type="checkbox"/>
	No	<input type="checkbox"/>

Q 83. If not, why not?	Sounds too complicated	A
(Circle ALL letters that apply)	Couldn't find people to buy with	B
	Would not trust other purchasers	C
	Not applicable in my situation	D
	Other reason, please write below	E

Thank you for taking the time to complete this questionnaire.

INDIVIDUAL HOUSEHOLD FORM: Single person or several people moving out to live together

Add Ref or Address:

Q 52. When do you want/need to move to other accommodation? (Circle ONE letter Only)

- | | |
|------------------------------------|------------------------------|
| Within the next 12 months A | 3 - 5 years C |
| 1 - 2 years B | Longer than 5 years D |

Q 53. When you move, will anyone currently living elsewhere within the Peak Sub-Region (High Peak, Derbyshire Dales, National Park) move in to live with you? Yes
No, go to Q 55

Q 54. Have they completed a survey form where they are currently living? Yes
No
Don't know

Q 55. Which of the following describes you/ your household? (Circle ONE letter Only)

- | | |
|-------------------------------------|-------------------------------------|
| Single person, no children A | Single adult with children C |
| Couple with children B | Couple, no children D |

Other, please write in

Q 56. How many people looking to move will there be in each age category?

Enter the NUMBER of people in each category

	0-8	9-15	16-17	18-25	26-45	46-64	65-75	76+
Male								
Female								

Q 57. Which ethnic group best describes each person in your household?

(Please enter the NUMBER OF PEOPLE in each category in the table below)

	Number		Number
White		Asian or Asian British	
A - British		D - Indian	
B - Irish		E - Pakistani	
C - Other, please write in below		F - Bangladeshi	
		G - Other, please write in below	
Black or Black British			
J - Caribbean		Mixed	
K - African		M - White and Caribbean	
L - Other, please write in below		N - White and Black African	
		O - White and Asian	
Chinese or other ethnic group		P - Other, please write in below	
H - Chinese			
I - Other, please write in below			

Q 58. Is anyone in your new household employed as the following? (Circle ALL that apply or Tick "No")

- | | |
|-----------------------------|--|
| No <input type="checkbox"/> | Occupational Therapist E |
| Police Officer A | Social Worker F |
| Firefighter B | NHS Care Assistant G |
| Teacher C | Other NHS healthcare worker, please write below H |
| Nurse D | |

Q 59. Why are you moving out to form a SEPARATE household? (Circle ALL letters that apply)

To live with a partner	A	Relationship breakdown	F
Wish to start a family	B	Job/employment	G
Need own accommodation for existing family	C	Residential care/nursing home	H
Insufficient room at present	D	Other, please write in below	I
Wish to become independent	E		

Q 60. Are you, or any people moving, suffering from serious ill health, long-term disability or are frail elderly? Yes How many? No, go to Q 62

Q 61. Do you or any people moving have any of the following impairments? (Circle ALL letters that apply)

Visual impairment	A	Mental ill health	F
Hearing impairment	B	Hygiene facilities (dialysis user)	G
Wheelchair user	C	Alzheimer's	H
Walking difficulty (not wheelchair user)	D	Other impairments, please write in below	I
Learning difficulty	E		

Q 62. What sort of accommodation are you looking for? (Circle ONE letter Only)

Bedsit/flatlet	A	Mobile Home/Caravan	H
Flat	B	Accommodation with care/support	I
Bungalow	C	Tied accommodation	J
Terraced House	D	House share / lodgings	K
Semi-detached House	E	Residential/Nursing Home	L
Detached House	F	Other, please write in below	M
Sheltered Accommodation	G		

Q 63. How many bedrooms do you expect to NEED? (Circle ONE letter Only)

Bedsit	A	Three bedrooms	D
One bedroom	B	Four bedrooms	E
Two bedrooms	C	Five + bedrooms	F

Q 64. Do you need one or more spare bedrooms? Yes No, go to Q 66

Q 65. Why do you need a spare room/spare rooms? (Circle ALL letters that apply)

Work from home and need an office	A
Carer stays frequently	B
Family stays frequently to give support	C
Access by children from previous relationships	D
Other reason, please write in below	E

Q 66. Would you expect to rent or own? (Circle ONE letter Only)

Owner-Occupied - paying mortgage	A	Housing Association Rented	F
Owner-Occupied - no mortgage, go to Q 68	B	Council Rented	G
Private Rented - Furnished	C	Tied to your employment	H
Private Rented - Unfurnished	D	Other, please write in below	I
Shared Ownership*	E		

* Shared Ownership allows you to buy a house without paying full mortgage costs - you pay a share towards the mortgage (eg 50%) and the remainder as rent

Q 67. How much could you afford to pay each week or month in MORTGAGE (including all insurance policies) or RENT, including any Housing Benefit you may receive?

(Circle ONE letter only - either Weekly RENT or Monthly MORTGAGE)

Weekly Cost of RENT				Monthly Cost of MORTGAGE			
Under £50	A	£81-£90	E	Nil	A	£401-£500	E
£51-£60	B	£91-£100	F	Under £250	B	£501-£600	F
£61-£70	C	£101-£120	G	£251-£300	C	£601-£750	G
£71-£80	D	Above £120	H	£301-£400	D	Above £750	H

Q 68. Will you / your household have any available funds to put toward the costs of purchasing a new home and moving?

(Include savings, monies from sale of existing/previous house and contributions from family members) (Circle ONE letter Only)

Nothing	A	£3,000 -£4,999	D	£20,000 – £34,999	G
Up to £1,000	B	£5,000 - £9,999	E	£35,000 – £50,000	H
£1,000 - £2,999	C	£10,000 - £19,999	F	More than £50,000	I

Q 69. In addition to any funds you currently have, do you expect to be in receipt of monies for a deposit from a maturing insurance policy or any other likely source (eg inheritance) within the next 5 years? If so how much would you expect it to be?

(Circle ONE letter and write in the amount or Tick "No")

Yes, NOW or within 1-2 years	A	The amount expected is £.....
Yes, within 2-3 years	B	
Yes, within 3-5 years	C	NO monies are expected <input type="checkbox"/>

Q 70. Approximately how much debt does your household have?

(Include overdrafts, outstanding credit card balances, higher purchase remainders etc)
(Circle ONE letter Only)

Nothing	A	£3,000 -£4,999	D	£20,000 - £34,999	G
Up to £1,000	B	£5,000 - £9,999	E	£35,000 - £50,000	H
£1,000 - £2,999	C	£10,000 - £19,999	F	More than £50,000	I

Q 71. What is the total gross income of the whole household?

(i.e. before tax etc, but including but including all non-means tested benefits (eg child benefit), income from savings & investments etc)

(Please take account of the total incomes of **EVERYONE** who is responsible for the mortgage/rent and the **CONTRIBUTION(S)** anyone else makes to the household budget)

(Circle ONE letter Only in the row that corresponds to the Weekly/Monthly/Annual Income)

Amount Per Week	Amount Per Month	Annual Income	Letter
Nothing	Nothing	Nothing	A
Less than £100	Less than £420	Less than £5,000	B
£101 - £200	£421 - £850	£5,001 - £10,000	C
£201 - £250	£851 - £1,000	£10,001 - £12,500	D
£251 - £300	£1,001 - £1,250	£12,501 - £15,000	E
£301 - £350	£1,251 - £1,500	£15,001 - £17,500	F
£351 - £400	£1,501 - £1,600	£17,501 - £20,000	G
£401 - £500	£1,601 - £2,000	£20,001 - £25,000	H
£501 - £600	£2,001 - £2,500	£25,001 - £30,000	I
£601 - £700	£2,501 - £3,000	£30,001 - £35,000	J
£701 - £800	£3,001 - £3,500	£35,001 - £40,000	K
Over £800	Over £3,500	Over £40,000	L
Don't know/don't wish to answer	Don't know/don't wish to answer	Don't know/don't wish to answer	M

Q 72. Is your new household currently in receipt of Housing Benefit to help with your housing costs? Yes
No

Q 73. Do you or anyone else in the household receive any of these benefits? (Circle ONE letter for each item)

	Yes	No		Yes	No
Jobseekers Allowance	A	A	Attendance Allowance	I	I
Income Support	B	B	Working Tax Credit	J	J
Council Tax Benefit	C	C	Child Tax Credit	K	K
State Retirement Pensions	D	D	Child Maintenance/Support	L	L
Incapacity Benefit	E	E	Child Benefit	M	M
Severe Disablement Allowance	F	F	Financial Support From Family	N	N
Invalid Care Allowance	G	G	Other, please write in below	O	O
Disability Living Allowance	H	H			

Q 74. Where do you want/need to move to? (Circle ONE letter Only in each column)

	1 st choice	2 nd choice
Move within same town/village/parish, go to Q 77	A	A
Move into Glossop	B	B
Move into Buxton	C	C
Move into Matlock	D	D
Move into Wirksworth	E	E
Move into Ashbourne	F	F
Elsewhere in Derbyshire Dales	G	G
Elsewhere in High Peak Borough	H	H
Elsewhere in the East Midlands	I	I
Elsewhere in the UK/abroad	J	J

Q 75. Why are you moving out of your village/town or parish? (Circle ALL letters that apply)

Relocation due to employment	A	Unable to find suitable accommodation	E
Moving to be nearer family or friends out of choice	B	Unable to find affordable accommodation	F
Moving to be nearer support from family or friends	C	Other, please write in below	G
Want a change of region	D		

Q 76. If you are moving away because you cannot find affordable accommodation, would you prefer to stay if there was affordable housing available? Yes
No

Q 77. Have you put your name on the Local Authority or a Housing Association Waiting List? Yes
No, go to Q 79

Q 78. Which housing list/s and/or register/s? (Circle ALL letters that apply)

A Housing Association Register	A	Another organisation, please write in below	C
A Council Register	B		

Q 79. If you are not on the Housing Register, what is the reason? (Circle ALL letters that apply)

Want to buy	A	Not interested in shared ownership	E
Want to rent in private sector	B	Want tied accommodation	F
No rented accommodation of the right size	C	Other, please write in below	G
Do not want Housing Association or Council renting	D		

Q 80. Within the last year, have you or any member of your household applied to Derbyshire Dales DC or High Peak Borough as homeless? Yes
No

Q 81. Would you be prepared to sell your home at a discount to a family with a strong and proven local connection to your village or town, provided the Council allowed you to move into a new rented purpose built flat or bungalow? Your contribution would be protected so that it continued to benefit other local families. Yes
No

Q 82. In other areas of the country where house prices are high, individuals have decided to buy a house together. This might allow four people to buy a £200k 4-bed house with each person 'owning' a 25% share. Bills and running costs are shared. As the value of the house rises or falls so does the value of each share. People can sell their share to other people in the house or find a new purchaser when they want to leave. Would you consider taking part in this type of scheme if the Council approached local Building Societies? Yes
No

Q 83. If not, why not? (Circle ALL letters that apply)

Sounds too complicated	A
Couldn't find people to buy with	B
Would not trust other purchasers	C
Not applicable in my situation	D
Other reason, please write below	E

Thank you for taking the time to complete this questionnaire.
If anyone else in your household is also moving out, please complete further **"INDIVIDUAL HOUSEHOLD"** Forms. If you need further forms please contact John Herington Associates on 01509 672918.
If not, please return all forms together in the pre-paid envelope provided.