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Greater Norwich Sub-Region

Evidence Base for a Housing Market Assessment: A Study of Housing Need and Stock Condition

Norwich City Council, Broadland District Council and South Norfolk District Council

working in partnership with

Opinion Research Services *and* professional partnership services group ops plc

June 2006

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Report of Findings
June 2006

Opinion Research Services
Spin-out company of the University of Wales Swansea

working in association with

pps Group

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Greater Norwich Sub-Region

Evidence Base for a Housing Market Assessment: A Study of Housing Need and Stock Condition

Report of Findings for the

Local Authorities of Broadland, Norwich and South Norfolk

June 2006

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University of Wales Swansea

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1. Introduction

Project Overview

1.1 Opinion Research Services (ORS) in partnership with Professional Partnership Services (**pps**) were jointly commissioned by Broadland District Council, Norwich City Council and South Norfolk District Council to undertake a comprehensive and integrated evidence base for a housing market assessment – including a study of current and future housing requirements (including housing need) and an analysis of the current condition of dwellings across the area. The study was undertaken to inform local policies, in particular relating to the housing strategy and investment programme and planning policies surrounding affordable housing provision.

1.2 The Greater Norwich study was primarily based on the analysis of 5,300 interviews conducted with households across the sub-region and physical surveys of 3,000 private sector dwellings. Information from the household survey primarily underwrote the housing needs and requirement modelling whilst information from the physical surveys was the main base for the stock condition analysis, though the two surveys were used to some extent by both elements of the study. Secondary data from the Housing Corporation, Land Registry and a range of other information also informed the analysis, along with outputs from the Building Research Establishment (BRE) Stock Modelling System.

1.3 The housing requirements assessment was undertaken using the ORS Housing Market Model – which was also the basis of the Greater London Housing Requirements Study completed by ORS, and which has been used by numerous local authorities across the UK. The study exceeds the standards promoted in all relevant Government Good Practice publications and the model and its analysis has withstood detailed scrutiny at numerous local planning inquiries.

1.4 The study was comprehensive in considering the different components of housing requirements and supply. In addition to households identified as currently being in housing need, the study identified the future housing requirements of established and newly forming households across the area together with inward migrants from within the UK and abroad. These gross housing requirements were offset against the likely supply of housing from within the existing stock to yield a net requirement for additional housing.

1.5 The outputs considered household affordability in terms of the ability to afford appropriate market housing, the ability to afford more than social rented housing without being able to afford appropriate market housing, and the inability to afford any more than the appropriate social rent. Therefore the requirements for market housing, intermediate housing and social housing were comprehensively covered.

1.6 The stock condition analysis was undertaken using the Comprehensive Local Authority Stock Survey Information Collation (CLASSIC) software system (a **pps** package). This system follows the methodology originally set out in the 1993 DoE Local House Condition Survey Guidance Manual but also takes full account of the updated guidance issued in 2000 when the Housing Health and Safety Rating System was introduced. Energy efficiency information

provided throughout the report was created using UNO, a commercially available energy efficiency software product supplied by the Energy Audit Company.

1.7 This report summarises the key findings of the study, in particular where they relate to existing policies or have implications for future policy decisions. Information from the primary data analysis is statistically reliable at a sub-regional level and for the individual Local Authorities. Some reliable analysis is also provided for the functional housing market areas identified within the region, but reliable information cannot be provided for smaller sub-areas.

The Strategic Policy Context

1.8 In the last decade there has been a growing interest in local and sub-regional assessments of housing requirements (and in particular housing need) and stock condition, involving housing, planning and environmental health departments of local councils, as well as on occasion other departments (social services, economic development etc.) and various partner organisations including Registered Social Landlords (RSLs).

1.9 The objective of a decent home for all, irrespective of ability to pay, has long been a central tenet of housing policy in the UK, no matter which political party has been in power. The duty of local authorities (LAs) to consider housing conditions and any need for further housing was set out in legislation as long ago as the Housing Act 1936, with such duties now set out under the Housing Act 2004 (which came into effect in April 2006).

1.10 Nevertheless, the public resources available for investment in housing have declined considerably and greater emphasis has been placed on ensuring the most effective targeting of available resources. Local authorities remain anxious to make as powerful a case as is possible for the allocation of resources, for investment in the repair and improvement of the private housing stock and to secure the allocation of social housing grants to support the work of Registered Social Landlords (RSLs).

1.11 Since the introduction of Local Housing Strategies and Investment Programmes (HIPs), and particularly since they have been perceived by Central Government as genuinely strategic and based on sound housing assessments, the significance of local studies has grown. Guidance to LAs on the preparation of their housing strategies has stressed the importance of evidence based approaches that effectively address needs across all tenures.

1.12 Local authorities also have to establish robust evidence of local housing conditions (including stock condition) to underwrite their Private Sector Renewal Strategy. Apart from the requirement for mandatory Disabled Facility Grants, local authorities have their own frameworks for giving financial assistance to households to repair or improve private sector homes based on local circumstances, needs and resources.

1.13 Whilst local authorities have a long-standing duty to deal with unfit housing and to provide assistance with housing renewal, the Housing Act 2004 makes a number of important changes to the statutory framework for private sector housing as summarised below and detailed further in Figure 1 (overleaf):

- The existing fitness standard and the enforcement system have been replaced by the new Housing Health and Safety and Rating System (HHSRS);
- The compulsory licensing of higher risk houses in multiple occupation (three or more storeys, five or more tenants and two or more households); and

- New discretionary powers including the option for selective licensing of private landlords, empty dwelling management orders and tenancy deposit protection.

Housing Act 1985	Housing Act 2004 *effective from April 2006*
Unfit houses – to take the most satisfactory course of action being: renovation, closure/demolition or clearance	**Category 1 Hazards, Housing Health and Safety Rating System (HHSRS)** – to take the most satisfactory course of action being: improvement notices, prohibition orders, hazard awareness notices, emergency remedial action, emergency prohibition orders, demolition orders or slum clearance declarations
Houses in Multiple Occupation – to inspect certain HMOs, to keep a register of notices served, to require registration where a registration scheme is in force	**Houses in Multiple Occupation** – to license all HMOs of three or more storeys, with five or more residents and two or more households. Certain exceptions apply and are defined under sections 254 to 259 of the Housing Act 2004
Overcrowding – to inspect and report on overcrowding	**Overcrowding** – to inspect and report on overcrowding as defined under sections 139 to 144 of the Housing Act 2004

Figure 1: Summary of Local Authority Mandatory Duties based on the Housing Act 1985 and subsequently replaced by the Housing Act 2004

1.14 In addition to the mandatory duties outlined above there are a number of non-mandatory powers available to the Authority under the Housing Act 2004. These include: taking the most satisfactory course of action in relation to category 2 hazards under the HHSRS (hazard categories are defined in Chapter 4 of this report); additional licensing of HMOs that do not fall under the definition for mandatory licensing; and serving of overcrowding notices.

1.15 Whilst full guidance has yet to be published by ODPM on the licensing provisions for HMOs, interim guidance has already been issued describing the high risk HMOs that will require mandatory licensing and those that fall under additional, voluntary licensing. Operating Guidance for the HHSRS was published in November 2005 which describes the new system and the methods for measurement of hazards, as well as the division of Category 1 and 2 hazards, and this forms the basis for our analysis – and whilst our analysis has considered the existing Housing Fitness Standard, the report concentrates primarily on the HHSRS now implemented (following the recent introduction of this standard).

1.16 Of course, the Housing Act is not the only legislation relevant to local stock condition. Other issues relevant to the analysis include:

- The provision of adaptations and facilities to meet the needs of people with disabilities (Housing Grants, Construction and Regeneration Act 1996) – to approve applications for Disabled Facilities Grants for facilities and/or access; and

- Energy Conservation (Home Energy Conservation Act 1995) – to have in place a strategy for the promotion and adoption of energy efficiency measures and to work towards specified Government targets to reduce fossil fuel use.

1.17 Finally, alongside the importance of local housing assessments in housing policy terms has been the recognition of the potential for the land use planning system to help secure a proportion of "affordable" social housing within private housing development, provided that the case is supported by sound evidence of local housing needs. Planning Policy Guidance Note 3 (PPG3) and Circular 06/98 enable local authorities to negotiate with developers for

the provision of a proportion of social housing on sites for private housing, where there is evidence of need. Furthermore, PPG3 also provides details on the quality requirements relating to new housing provision, including issues surrounding supported housing needs and Houses in Multiple Occupation (HMOs).

1.18 Existing Local Plans and emerging Local Development Frameworks have to make reference to housing need to enable the local authority to negotiate mixed tenure development. Furthermore, realistic and robust estimates of future housing requirements at a local level which, taking account of migration and projected household formation as well as likely affordability, can feed in to strategic planning debates at the regional and sub regional levels.

1.19 This report will provide the robust evidence base required by PPG3, Circular 06/98 and the emerging PPS3 to determine appropriate affordable housing targets to assist in addressing identified local housing need through the planning process. It also provides much of the evidence base recommended by ODPM guidance 05/2003 to underwrite the private sector renewal strategy. In addition, information in the report is likely to prove useful as a source for a wide variety of housing issues, in particular in relation to the Housing Investment Programme, the sub-regional Housing Strategy and developing and delivering other housing related policies.

Housing Requirements: The Fundamental Questions

1.20 Local housing assessments must involve a consideration of housing requirements across the whole market and it is important to understand the different components. For any housing requirement study, the key or core issues are:

- How many additional units are required?
- How many additional units should be affordable homes?
- What is the appropriate mix for future housing provision?

1.21 Everyone has a housing requirement, but many people can satisfy their own requirements in the private housing market since they are able to afford to purchase a home of their own (usually with a loan or mortgage) or to pay a market rent. These households can be regarded as *housing demand* – in other words, housing demand takes account of preference (with the analysis being choice led) but is controlled by the ability to pay.

1.22 However, a proportion of households may be unable to attain housing of at least a minimum standard (defined in terms of size, type, condition and location) without some form of assistance, either through the provision of a home in the social rented sector or through subsidised access to the private sector (i.e. through housing benefit or by the provision of low cost home ownership opportunities). These households can be regarded as *housing need* – in other words, housing need takes account of those without adequate housing who are unable to resolve their situation without assistance.

1.23 It can be seen that housing *requirement* encompasses both housing *demand* and housing *need*, and is the quantity of housing necessary for all households to have access to suitable housing, irrespective of their ability to pay. In other words, it is the amount of housing necessary to accommodate the population at appropriate minimum standards.

1.24 Our study has sought to address a number of key issues which underlie these aspects of Greater Norwich's housing requirement. These include:

- Current and future assessments of housing needs and demand.
- The affordability of different tenure options for new and existing households, analysing the relationship between housing costs in the private sector and available financial resources. As we have already indicated, the issue of affordability is critical to the development of local planning policies.
- Issues around the condition of the existing housing stock (although it should be noted that this is based upon occupiers' perceptions and is not by any means a comprehensive picture of current housing conditions), which will help inform the Private Sector Housing Strategy.
- The housing and support needs of different sectors of the population, which have implications not only for housing and planning policies but also for wider health and social care planning.
- Estimates of the number of homes needed to meet current and future housing requirements. The housing shortfalls are broken down by size, tenure and price.

Stock Condition: The Factors Assessed

1.25 The factors assessed by the stock condition survey element of the study were determined in part by Government guidance on the conduct of such surveys and in part by the requirements placed upon local authorities, in subsequent legislation, in relation to private dwellings.

1.26 The 1993 DoE Local House Condition Survey Guidance Manual sets out a methodology that includes a detailed survey form in a modular format, and a step-by-step guide to survey implementation.

1.27 The 1993 Guidance was updated in 2000 and under the new guidance local authorities are encouraged to make full use of the data gathered from house condition surveys in conjunction with data from other sources. Also included is guidance on the Housing Health and Safety Rating System. The Greater Norwich study followed the 2000 guidance.

1.28 The Comprehensive Local Authority Stock Survey Information Collation (CLASSIC) software system (a **pps** package) was used to analyse the results of the survey and to produce the outputs required from the data to write this report. Energy efficiency information provided throughout the report was created using UNO, a commercially available energy efficiency software product supplied by the Energy Audit Company.

1.29 A detailed survey form was used to collect a wide variety of data on individual elements and aspects of the dwelling. Variables from these surveys can be combined to produce analysis in relation to a wide variety of measures and policy areas. Key factors to be considered in defining the condition of a dwelling are listed below:

- Decent homes
- Unfitness
- HHSRS Category 1 and 2 hazards
- Modern facilities
- Thermal comfort and energy efficiency

1.30 These factors are discussed in more detail in Chapter 4 under 'Measuring Housing Stock Conditions'. As well as measuring dwellings against these standards comparisons are also made to the national position in order to place the condition of dwellings within the Greater Norwich sub-region in context. Comparisons to the position for all England are drawn from the 2001 English House Condition Survey (EHCS), published by the ODPM and available as a download document from their website.

Data Sources

1.31 The analysis was based on primary data gathered by the Household Survey (2005-06), complemented by secondary data sources. The survey sample was based on a stratified random probability selection and identified non-response issues were addressed by a comprehensive statistical weighting process. The sample was designed to ensure that enough interviews were conducted in each area of the sub-region, and within Norwich City surveys were targeted at areas predicted by the BRE Stock Modelling System to have high levels of poor quality housing.

1.32 The Household Survey was conducted between August 2005 and January 2006 and a total of 5,279 households were successfully interviewed. Qualified surveyors revisited a total of 2,770 of these households to undertake physical surveys of their dwellings and a further 238 empty dwellings were also surveyed across the sub-region. The number of empty properties was disproportionately higher than would be expected from a simple random sample, for many of these properties were in those areas that had been over-sampled in Norwich city due to their predicted poor quality stock.

1.33 Information derived from the weighted data was consistent with reliable comparable data from a range of other secondary sources – including demographic details, data from the 2001 Census, and secondary housing statistics. When considering the entire dataset, primary data for the sub-region is accurate to within ±1.3% points at the 95% level of confidence based on a 50:50 split. Where there is a majority-minority split of 90:10, the data accuracy improves to ±0.8% points at the 95% level of confidence. Further details about the fieldwork, associated validation process and statistical accuracy of the data can be found in Appendix A.

1.34 All figures from the Household Survey and the Physical Survey presented in this report have been grossed-up to represent the overall population – therefore where the report discusses specific numbers of households or dwellings, it is not the number of respondents that is referred to but the number of households or dwellings across the sub-region that they represent.

1.35 All secondary data sources used sought to correspond with the date of the primary data collection, and a reference point of October 2005 (or the nearest available date to this point) is the basis for all sources. This is also the base date for the study projections.

1.36 The secondary data sources used included:

- Database of all property sales maintained by HM Land Registry;
- HSSA submissions from local authorities;
- Housing Corporation publications from Registered Social Landlord CORE logs (Continuous Recording) and other statistical returns; and
- Outputs from the Building Research Establishment (BRE) Stock Modelling Service.

1.37 This information was complemented by a study of letting agents across the Greater Norwich sub-region of all properties currently advertised to let.

Geographies of Analysis

1.38 Whilst this study was undertaken as a sub-regional study, the results have also been considered at appropriate geographic breakdowns. The appropriate level of geography at each stage is influenced by a range of criteria, dependent on the source of the information. Certain published data sources are not available at a fine level of detail – so results from these sources cannot be broken down to some of the smaller areas of interest. Similarly, whilst it would be possible to analyse the results of the household and physical surveys conducted for the study at very fine levels of disaggregation, the results would not prove statistically reliable.

1.39 The geographies considered by the study include:

- **Broadland**, **Norwich** and **South Norfolk** Local Authority administrative areas;
- **Greater Norwich** housing sub-region – the combined area covered by the three Local Authorities;
- **Norwich** functional housing market (referred to as Norwich HMA) – the area in which the substantial majority of people in Greater Norwich both live and work, and where those moving house without changing employment choose to stay;
- **Aylsham**, **Beccles/Bungay**, **The Broads**, **Diss**, **Harleston**, **Long Stratton**, **Reepham**, **Wroxham** and **Wymondham** functional local housing markets, as defined in chapter 2 of this report.

Summary of Key Points

- Local authorities have a duty to consider housing conditions and any need for further housing under the Housing Act 1996, and local Housing Strategies, Private Sector Renewal Strategies and Housing Investment Programmes must be based on robust local housing assessments;
- The study sought to estimate the number of existing dwellings that failed to meet the required standards for decent homes, unfitness, HHSRS Category 1 and 2 hazards, modern facilities, thermal comfort and energy efficiency; and the number and mix of new homes needed to meet current and future housing requirements;
- The study was based primarily on the analysis of 5,279 interviews conducted with households across the area between August 2005 and January 2006 and physical surveys of the dwellings occupied by 2,770 of these households. A further 238 empty dwellings were also surveyed across the sub-region;
- Additional data from the ODPM, BRE, Housing Corporation, Land Registry and a range of other information from the Council also informed the analysis;
- All data was based on a reference point of October 2005 to correspond with the fieldwork period for the interview sample, and this is the base date for the study projections;
- Information from the analysis is statistically reliable at a sub-regional, district wide and (for certain information) functional housing market level.

2. Identifying Local Housing Market Areas

Introduction

2.1 From the outset of this study, it was understood that whilst information for the entire housing sub-region and for the individual local authority administrative areas was necessary for certain analysis, the appropriate primary basis for the study outputs were local Housing Market Areas (HMAs).

2.2 HMAs are defined as being:

> *The geographical area in which a substantial majority of the employed population both live and work and where those moving house without changing employment choose to stay.*

2.3 Nevertheless, HMAs are not discrete and it is not possible for every dwelling to be correctly associated with one, and only one, HMA. It is arguable that HMAs exist as a hierarchy – with larger HMAs encompassing many smaller HMAs. For this reason, defining HMAs is somewhat more of an art than a science, and attempts to apply fixed rules often lead to inadequate conclusions.

2.4 At the highest level, the UK itself is a HMA – with the majority of the employed population both living and working within the UK and most movers choosing to stay within the UK. The Greater Norwich housing sub-region could also be described as a HMA – for of the 171,700 employees working in the sub-region, 82.6% also live in the sub-region; and of the 164,100 people in employment who live in the sub-region, 86.4% work in the area.

2.5 Nevertheless, when we consider the migration and travel to work patterns within the sub-region, it becomes apparent that there are a number of smaller, local HMAs operating within the sub-region. Of course, Norwich itself has a significant HMA and a large proportion of the dwellings within the sub-region clearly fall within its direct area of influence – but a further nine local HMAs, each with their own centre of population, are defined by the available data sources.

2.6 In Broadland District (to the north of the sub-region), the market towns of Aylsham, Reepham and Wroxham each have distinct migration and travel to work patterns. Similarly, in South Norfolk District (to the south of the sub-region), Diss, Harleston, Long Stratton and Wymondham each have distinct housing markets, and a joint housing market exists covering Beccles and Bungay. Finally, the Norfolk Broads (to the east of Norwich in both Broadland and South Norfolk districts) has been classified as the tenth local HMA – although it is likely that this in itself is a collection of even smaller village markets.

2.7 Whilst eight of the ten identified HMAs fall predominantly (if not exclusively) within the Greater Norwich housing sub-region, almost half of the dwellings in the Wroxham HMA are in North Norfolk District, and as much as 70% of the Beccles/Bungay HMA is in Waveney District (in North Suffolk) – both falling outside the study boundary. For this reason, results for these areas will sometimes be limited to secondary sources alone and any results from

primary data will always be incomplete as surveys were not conducted outside the administrative boundaries of the sub-region.

Using Migration Patterns to Determine Local HMAs

2.8 One of the primary determinants of a HMA is that the substantial majority of those moving house without changing employment will choose to stay within that geographic area. In defining local HMA boundaries, it is therefore necessary to consider the migration patterns apparent when people move address. A typical way to measure this is to define a HMA as an area where 70-75% of everyone who moves chooses to stay in the area – though this should be treated as a guide as opposed to being a strict rule.

2.9 A number of data sources exist to track migration patterns, including the NHS Central Patient Register and the Royal Mail National Change of Address Database – but the most detailed information (in terms of origin-destination geography) comes from the UK Census of Population. The 2001 Census provides details on all persons who did not live at the address that they occupied at the time of the Census one year prior to this date. For all persons identified, the Census reports:

- For those that have moved from a dwelling elsewhere in the UK, the Output Area of their previous address;
- For all others who had moved within the UK, the fact that they had no usual address one year earlier; and
- For those that moved from overseas, their country of origin.

2.10 Figure 2 (below) summarises the overall migration levels identified by the 2001 Census for the period April 2000 to April 2001.

Migrant Persons	Broadland	Norwich	South Norfolk	Total
Moves within the LA				
Total moves	**4,964**	**9,817**	**4,254**	**19,035**
Cross-boundary moves within the sub-region				
Inward moves to the LA	2,323	2,420	1,629	6,372
Outward moves from the LA	1,981	2,896	1,495	6,372
Net moves to the LA from within the sub-region	**342**	**(476)**	**134**	**-**
Moves from the rest of the UK				
Inward moves to the LA	3,381	6,046	3,888	13,315
Outward moves from the LA	3,075	4,856	3,622	11,553
Net moves to the LA from the rest of the UK	**306**	**1,190**	**266**	**1,762**
NET MOVES WITHIN THE UK	**648**	**714**	**400**	**1,762**
People with no usual address one year before Census	550	1,255	530	2,335
Inward moves from overseas	272	1,552	348	2,172

Figure 2: Migration for Greater Norwich Housing Sub-region in 2001
Source: UK Census of Population 2001
Note: Figures may not sum due to rounding

2.11 On the basis of this information, whilst none of the individual authorities are self contained – with only 46.5% of UK moves to Broadland originating within the area, 53.7% of UK moves to Norwich originating locally and 43.5% of UK moves to South Norfolk being internal – when the sub-region is considered as a whole, a total of 65.6% of all UK moves originate from one of the three constituent authorities. Furthermore, of those people vacating homes in the sub-region, as many as 68.7% stayed within the area boundary.

Travel to Work Patterns in Defining Local HMAs

2.12 The other factor to be considered when defining HMAs is the location of employment relative to housing – i.e. travel to work patterns. Once again, we can identify travel to work behaviour through analysis of the 2001 Census data.

2.13 The data identifies that 141,800 people both live and work in the Greater Norwich sub-region. This represents around 83% of all those living in the area who have a job, and 86% of all those who work in Greater Norwich. Unsurprisingly the vast majority of people who travel to work in and out of Greater Norwich do so to and from other parts of the Eastern region, with a net 9,200 arriving to work in Greater Norwich from the rest of the East of England. It is also worth noting that a net 1,000 people leave the sub-region to work in London (Figure 3).

UK Region	Travel to Work to Greater Norwich	Travel to Work from Greater Norwich	Net Travel to Work to Greater Norwich
Greater Norwich	141,822	141,822	-
Rest of the Eastern Region	27,829	18,660	9,169
North East	97	59	38
North West	166	117	49
Yorkshire and Humberside	196	153	43
East Midlands	315	287	28
West Midlands	375	283	92
London	317	1,345	(1,028)
South East	316	536	(220)
South West	110	146	(36)
Wales	135	33	102
Scotland	-	138	(138)
Northern Ireland	6	-	6
Overseas	-	525	(525)
Total	**171,684**	**164,104**	**7,580**

Figure 3: Travel to Work to and from Greater Norwich Housing Sub-region in 2001
Source: UK Census of Population 2001

2.14 In the context of the identified migration and travel to work patterns, it is reasonable to conclude that the housing sub-region satisfies the definition of a HMA – with the substantial majority of the employed population living and working in the area and where most people moving house choose to stay.

2.15 Nevertheless, when we consider the functional operation of the Norwich housing market, it is apparent that it does not impact on the whole of Broadland and South Norfolk districts.

2.16 Figure 4 (below) illustrates the origin and destination of all movers either to or from the Norwich HMA – with Norwich HMA being defined as the shaded area. On the map a coloured dot is placed at both the point of origin and destination for each migrant – and whilst it is apparent that a number of movers originate from or leave for areas outside the shaded zone, the vast majority of points fall within this area.

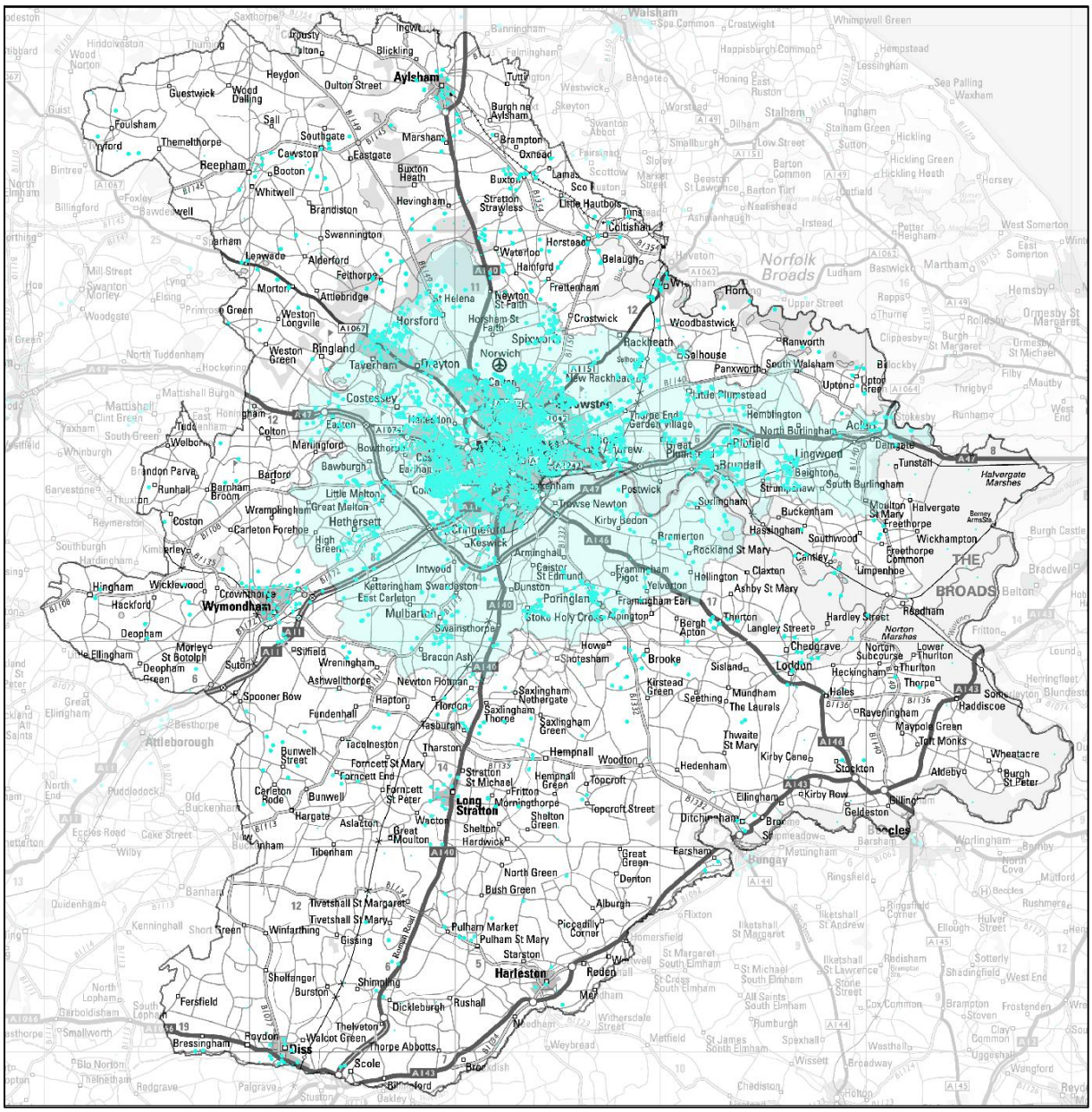

Figure 4: Identifying the Norwich functional Housing Market Area (Norwich HMA)
Source: UK Census of Population 2001

2.17 Within this shaded area, 57.5% of all people moving within the UK to homes in the identified area already lived within the area, and 66.6% of persons vacating homes stayed in that area. In relation to employment, 85.2% of those who live in the identified area also work in that area, and 74.7% of those working in the area also live there. On this basis, we would conclude that the functional HMA for Norwich is not the same as the Greater Norwich housing sub-region (i.e. the combined administrative areas of the three LAs) but is the smaller area identified in Figure 4.

2.18 Through replicating this process on an iterative basis, we can identify the other local HMAs that exist within the sub-region. Whilst each of these areas has a strong relationship with the Norwich housing market, each shows a large degree of self-containment in terms of both migration and travel to work patterns.

2.19 On the map below (Figure 5), the same principle is used as in the earlier illustration of the Norwich functional HMA (Figure 4) with a dot being placed at the origin and destination of all moves. The colour of the dot relates to the location of its pair on this basis – so the dot at the origin of the move will take the colour of the local HMA of the destination, and similarly the dot at the destination will take the colour of the local HMA of the origin.

2.20 As an example, if a household were to move from Diss (in the far South) to Norwich, the dot at the origin (in Diss) would be cyan (the colour of the Norwich HMA) and the dot at the destination (in Norwich) would be red (the colour of the Diss HMA). Where both the origin and destination fall within the same HMA, both origin and destination dots take the same colour – that of the HMA with which they are associated.

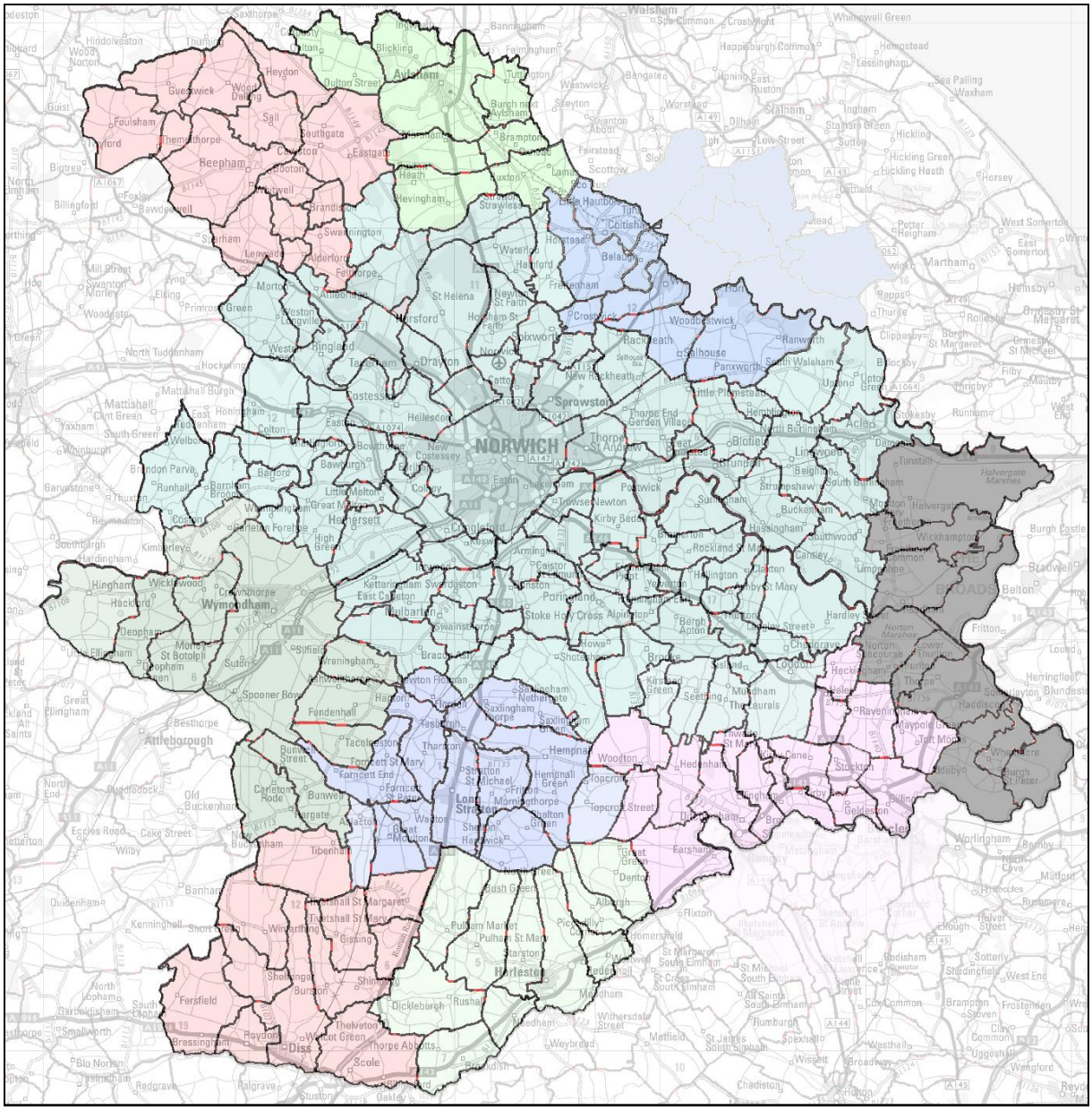

Figure 5: Identifying the Local functional Housing Market Areas
Source: UK Census of Population 2001

2.21 Whilst there are some dots that inevitably cross between HMAs, the significant majority of dots within each HMA are local to that area – i.e. both origin and destination of the moves were local. Details of the wards and parishes which are contained within each HMA can be found in Appendix E.

2.22 Figure 6 (below) provides the relevant figures underwriting the earlier maps, summarising the number of persons moving both to and from the identified HMAs as a matrix of internal moves and providing further details of the origin of those people moving to the sub-region from elsewhere.

Local Housing Market Area		Area of Current Home										
		Aylsham	Beccles / Bungay	The Broads	Diss	Harleston	Long Stratton	Norwich	Reepham	Wroxham	Wymondham	Elsewhere
Area of Previous Home	Aylsham	0.2	-	-	-	-	-	0.1	-	-	-	0.4
	Beccles/Bungay	-	0.9	-	-	-	-	0.2	-	-	-	0.8
	The Broads	-	-	0.1	-	-	-	0.1	-	-	-	0.1
	Diss	-	-	-	0.5	0.1	-	0.1	-	-	-	0.5
	Harleston	-	-	-	0.1	0.2	-	0.1	-	-	-	0.3
	Long Stratton	-	-	-	-	-	0.3	0.3	-	-	0.1	0.2
	Norwich	0.2	0.2	0.1	0.1	-	0.2	19.7	0.1	0.2	0.3	8.5
	Reepham	-	-	-	-	-	-	0.2	0.2	-	-	0.2
	Wroxham	-	-	-	-	-	-	0.2	-	0.1	-	0.2
	Wymondham	-	-	-	-	-	-	0.4	-	-	0.7	0.7
	North Norfolk	0.1	-	-	-	-	-	0.7	-	0.1	-	
	Great Yarmouth	-	-	-	-	-	-	0.5	-	-	-	
	Waveney	-	0.4	-	-	-	-	0.2	-	-	-	
	Mid Suffolk	-	-	-	0.2	0.1	-	0.1	-	-	-	
	Breckland	-	-	-	0.1	-	-	0.7	0.1	-	0.1	
	Elsewhere	0.3	0.8	0.1	0.5	0.3	0.3	10.7	0.2	0.2	0.7	
Total		**0.9**	**2.4**	**0.4**	**1.5**	**0.8**	**1.0**	**34.2**	**0.6**	**0.6**	**2.1**	**12.0**

Figure 6: Migration by Local Housing Market Areas: Number of Migrant Persons (Thousands)
Source: UK Census of Population 2001

2.23 In terms of travel to work patterns, Figure 7 (below) clearly shows the general independence of the local HMAs from each other, though each has strong links with Norwich itself. The figures within each location show the number of people who both live and work within the HMA, whereas the arrows show the number of people travelling between HMAs.

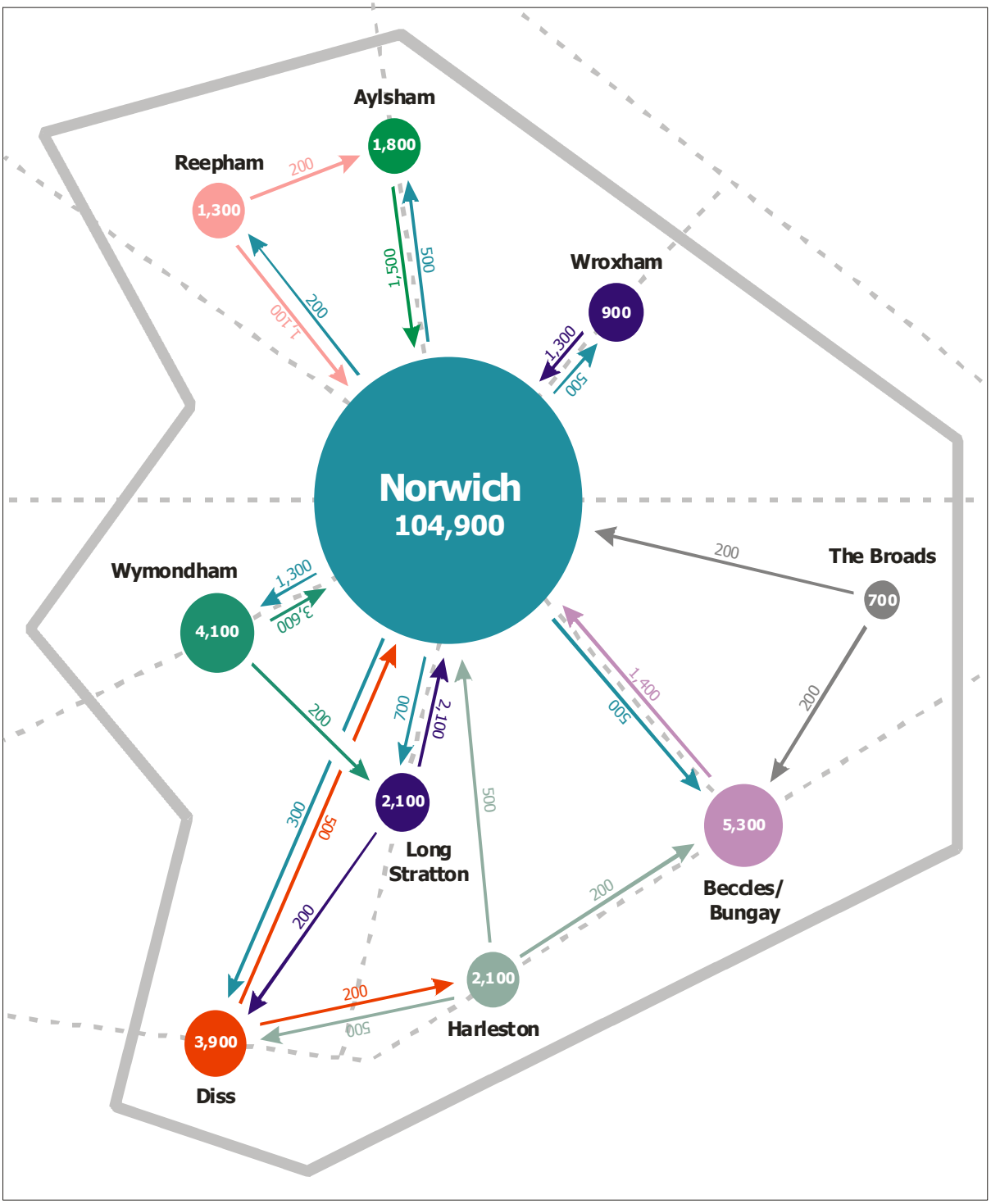

Figure 7: Travel to Work patterns between HMAs within the Norwich sub-region
Source: UK Census of Population 2001
Note: Figures rounded to nearest 100. Flows of 100 employees (rounded) or less are not shown

2.24 More detailed figures and associated proportions relating to HMA residents and HMA employees are shown in Figure 8 (overleaf).

Local Housing Market Area		Area of Work										
		Aylsham	Beccles / Bungay	The Broads	Diss	Harleston	Long Stratton	Norwich	Reepham	Wroxham	Wymondham	Elsewhere
NUMBER OF EMPLOYEES (THOUSANDS)												
Area of Home	Aylsham	1.8	-	-	-	-	-	1.5	0.1	-	-	0.9
	Beccles/Bungay	-	5.3	-	-	0.1	-	1.4	-	-	-	3.1
	The Broads	-	0.2	0.7	-	-	-	0.7	-	-	-	0.7
	Diss	-	-	-	3.9	0.2	0.1	0.5	-	-	-	2.0
	Harleston	-	0.2	-	0.5	2.1	0.1	0.5	-	-	-	1.3
	Long Stratton	-	-	-	0.2	0.1	2.1	2.1	-	-	0.1	0.8
	Norwich	0.5	0.5	0.1	0.3	0.1	0.7	104.9	1.0	0.5	1.3	13.2
	Reepham	0.2	-	-	-	-	-	1.1	1.3	-	-	0.6
	Wroxham	-	-	-	-	-	-	1.3	-	0.9	-	0.6
	Wymondham	-	-	-	0.1	-	0.2	3.6	-	-	4.1	1.8
	North Norfolk	0.7	-	-	-	-	-	5.7	0.5	0.3	-	
	Great Yarmouth	-	0.2	-	-	-	-	3.4	-	-	-	
	Waveney	-	1.9	-	-	0.1	-	2.0	-	-	-	
	Mid Suffolk	-	-	-	0.9	0.2	-	0.5	-	-	-	
	Breckland	-	-	-	0.5	-	0.2	7.0	0.6	-	0.9	
	Elsewhere	-	0.2	-	0.3	-	-	4.1	0.1	-	0.2	
	Total	**3.5**	**8.6**	**1.1**	**7.2**	**3.2**	**3.6**	**140.5**	**3.8**	**1.8**	**7.0**	**25.1**
PROPORTION OF EMPLOYEES WHO WORK IN EACH HMA (%)												
Area of Home	Aylsham	54%	-	1%	-	-	1%	1%	3%	4%	-	
	Beccles/Bungay	-	62%	5%	1%	5%	2%	1%	-	-	1%	
	The Broads	-	2%	64%	-	-	-	-	-	-	-	
	Diss	-	-	-	54%	7%	3%	-	-	-	1%	
	Harleston	-	2%	-	8%	67%	4%	-	-	-	-	
	Long Stratton	-	1%	-	3%	4%	56%	2%	-	-	2%	
	Norwich	14%	6%	12%	5%	3%	18%	75%	26%	27%	19%	
	Reepham	4%	-	1%	-	-	-	1%	34%	1%	-	
	Wroxham	1%	-	-	-	-	-	1%	-	47%	-	
	Wymondham	-	-	-	1%	-	5%	3%	1%	1%	58%	
	Elsewhere	26%	27%	16%	27%	14%	10%	16%	35%	19%	19%	
PROPORTION OF EMPLOYEES WHO LIVE IN EACH HMA (%)												
Area of Home	Aylsham	40%	-	-	-	-	1%	34%	2%	2%	-	21%
	Beccles/Bungay	-	52%	1%	1%	1%	1%	14%	-	-	-	30%
	The Broads	-	8%	30%	-	-	-	30%	-	-	1%	30%
	Diss	-	-	-	56%	3%	2%	8%	-	-	1%	30%
	Harleston	-	4%	-	11%	44%	3%	11%	-	-	-	27%
	Long Stratton	-	1%	-	4%	2%	37%	39%	-	-	3%	14%
	Norwich	-	-	-	-	-	1%	85%	1%	-	1%	11%
	Reepham	5%	-	-	-	-	-	34%	41%	-	-	19%
	Wroxham	1%	-	-	-	-	-	46%	-	32%	-	21%
	Wymondham	-	-	-	1%	-	2%	36%	-	-	41%	19%
	Elsewhere											

Figure 8: Travel to Work Patterns by Local Housing Market Areas
Source: UK Census of Population 2001
Note: Figures may not sum due to rounding

Summary of Key Points

- Local Housing Market Areas are defined as being the geographical area in which a substantial majority of the employed population both live and work and where those moving house without changing employment choose to stay;
- The Greater Norwich housing sub-region could be described as a Housing Market Area – for 86.4% of local residents in employment work in the sub-region and 68.7% of people changing address within the area stayed within the sub-region boundary. Nevertheless, further analysis of local movements identified a more appropriate boundary based on local movement patterns;
- The functional HMA for Norwich is not the same as the Greater Norwich housing sub-region – but insofar as 66.6% of people changing address within the identified area stayed within its boundary and 85.2% of its residents in employment worked locally, it clearly qualifies as a HMA;
- Whilst the Norwich HMA is by far the most dominant HMA in the area, detailed analysis of movement patterns clearly identify a further nine local HMAs, each with their own centre of population;
- In Broadland District (to the north of the sub-region), the market towns of Aylsham, Reepham and Wroxham each have distinct migration and travel to work patterns;
- In South Norfolk District (to the south of the sub-region), Diss, Harleston, Long Stratton and Wymondham each have distinct housing markets, and a joint housing market exists covering Beccles and Bungay;
- The Norfolk Broads (to the east of Norwich in both Broadland and South Norfolk districts) has been classified as the final local HMA – although it is likely that this in itself is a collection of even smaller village markets;
- Whilst eight of the ten identified HMAs fall predominantly (if not exclusively) within the Greater Norwich housing sub-region, almost half of the dwellings in the Wroxham HMA are in North Norfolk District, and as many as 70% of the Beccles/Bungay HMA is in Waveney District (in North Suffolk).

3. Socio-Economic Context

Introduction

3.1 This section of the report considers the local population across the sub-region, concentrating in particular on how local circumstances have changed over recent years and how they are projected to change in future. Further information is also provided on the characteristics of local households, and how local employment compares to that elsewhere.

Population

3.2 Greater Norwich is an area which has seen a steady growth in its population. The long term growth of Greater Norwich is illustrated in Figure 9 (below). Taking the 1981 population as a base, it shows that the population of Greater Norwich rose by 12.6% in the period up to 2004 from 319,400 to 359,400 people. This compares with a rise in population of over 7% for the whole of England and 13.1% for the Eastern region.

3.3 Figure 10 (overleaf) shows that this rise in population of Greater Norwich is expected to continue in the future. Based on population estimates from 2003, the Office of National Statistics estimate that the population of Greater Norwich will rise to 432,000 by 2028. This would represent a near 20% rise in the period 2003-2028.

3.4 The population projections also show that the population of Broadland and South Norfolk is expected to rise much more rapidly than that of Norwich.

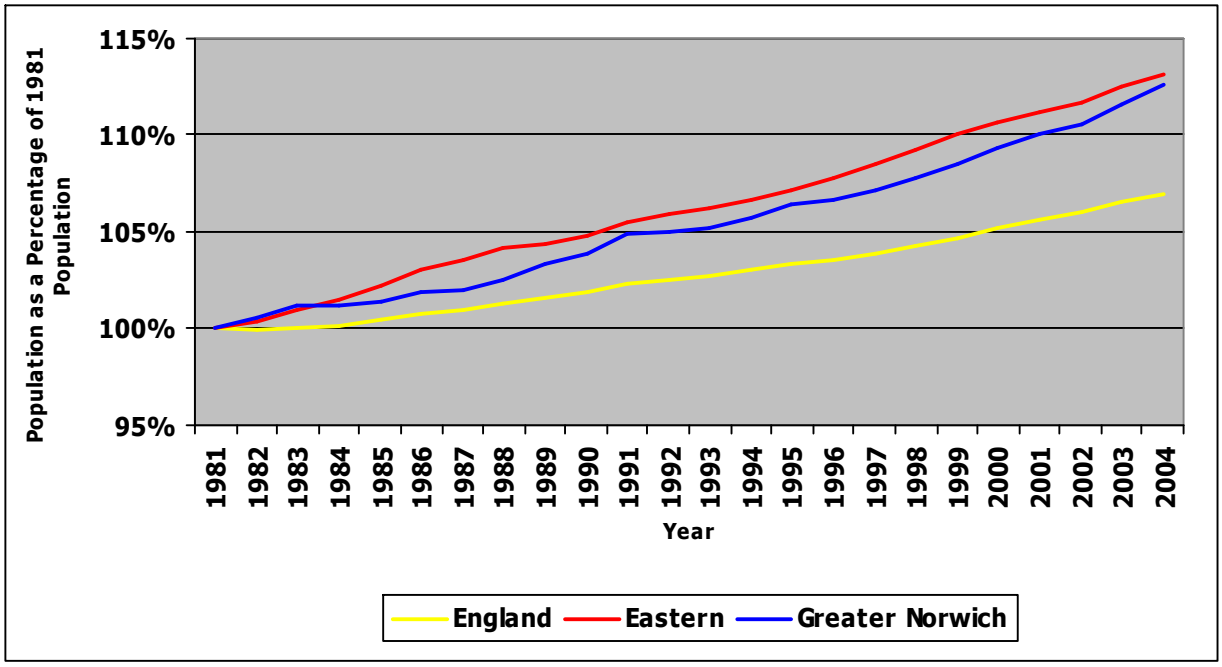

Figure 9: Population of Greater Norwich, Eastern Region and England: 1981-2004
Source: ONS Mid-Year Population Estimates

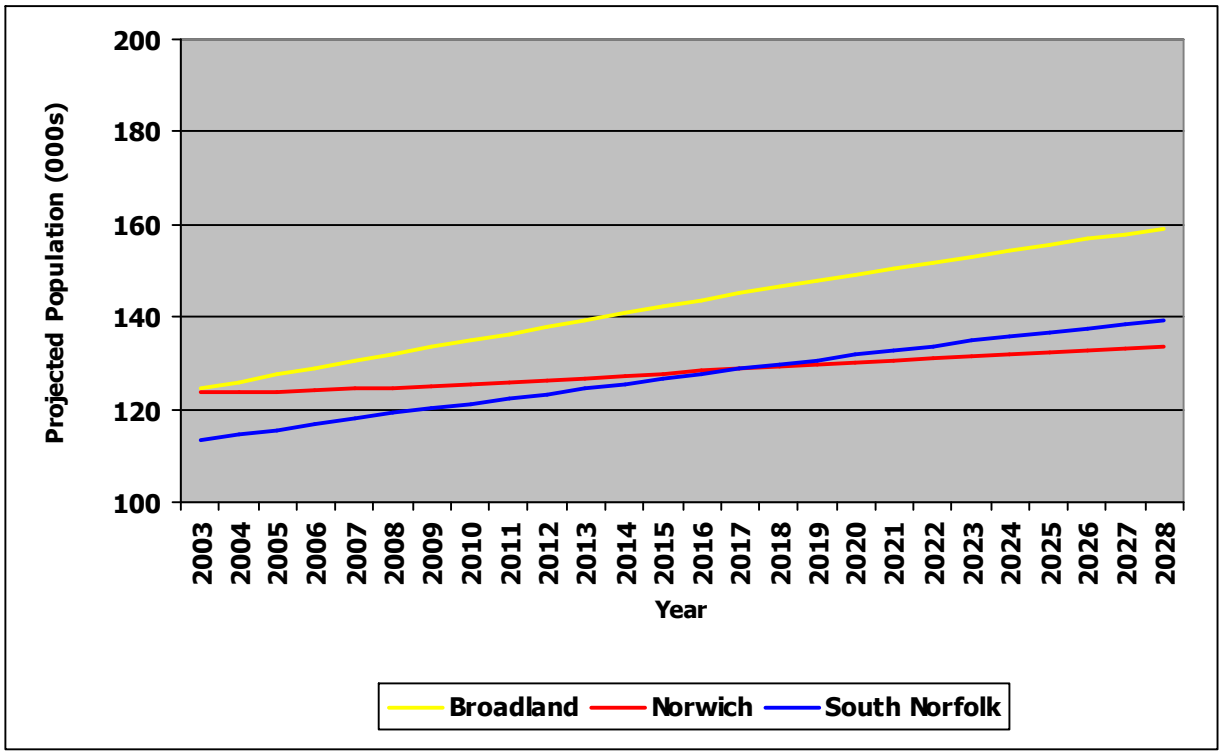

Figure 10: Population Projections for Broadland, Norwich and South Norfolk: 2003-2028
Source: ONS Sub-national Population Projections: 2003 based data

3.5 The age structure of the population of Greater Norwich (Figure 11 below) shows that there are far fewer young families in the area than in England as a whole. The 20-24 year olds are marginally above the national average – though this would be expected given that Norwich is a university city.

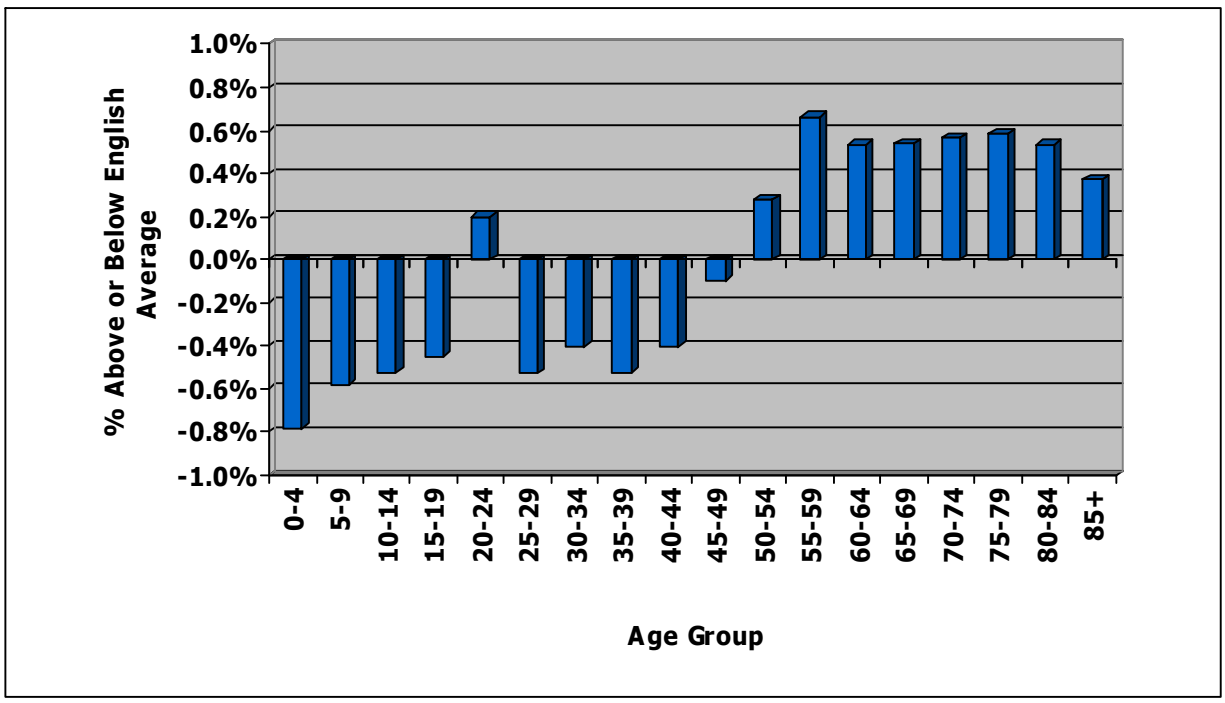

Figure 11: Age Profile for Greater Norwich Compared with England: 2004
Source: ONS Mid-Year Population Estimates

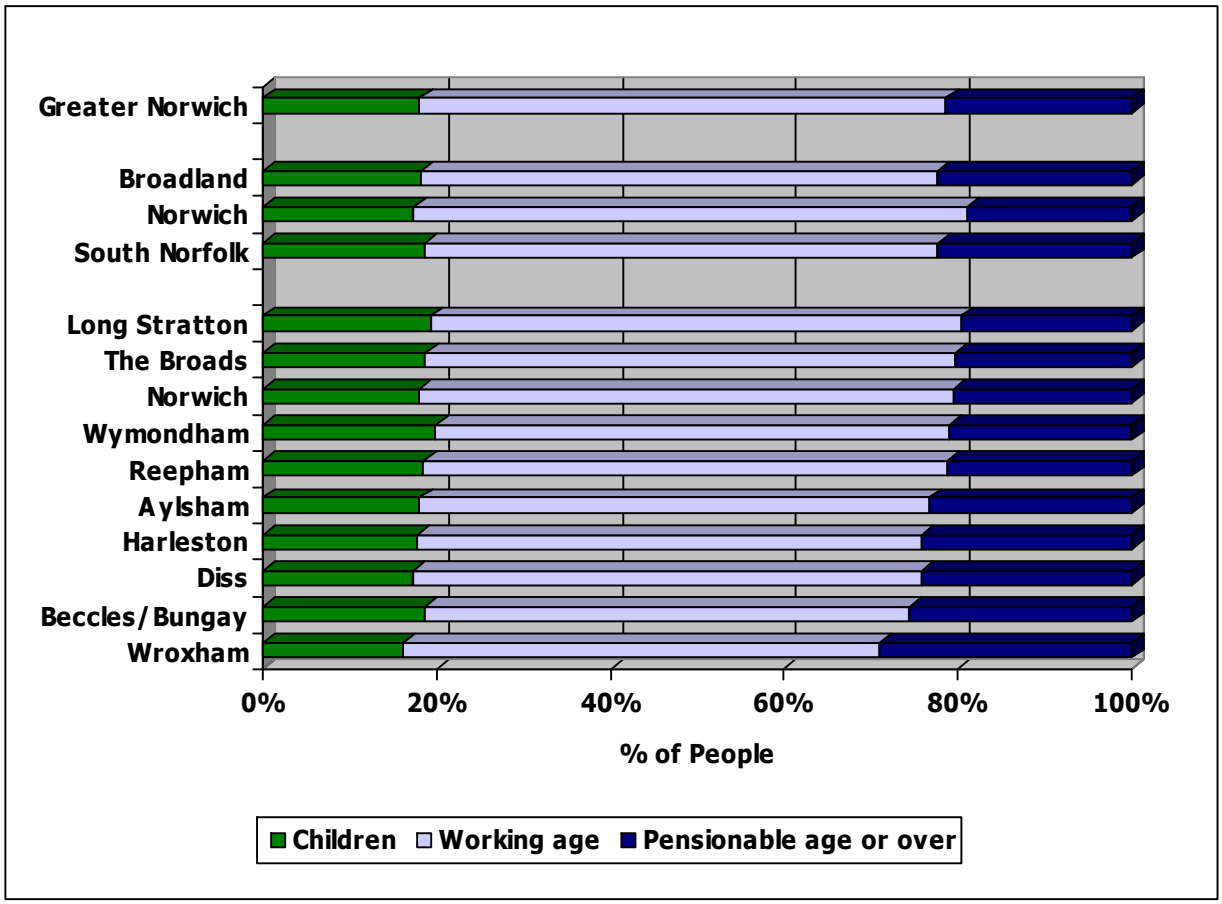

Figure 12: Age Profile by Area
Source: UK Census of Population 2001

Migration

3.6 The data used in this section comes from recording of NHS registration and de-registrations with GPs through the NHS Central Register (NHSCR). The data records individuals who move from one GP to another in a different area. The data represents the only annual measure of migration within England and Wales, and therefore it has the advantage of allowing the analysis of trends in migration patterns over time.

3.7 Among its disadvantage is that it records only movements between local authorities and not within them. Therefore, if someone moves home, but stays within the same local authority they will not be recorded as a migrant. A further disadvantage is that not everyone registers with a doctor so the data does not detect all migration.

3.8 Figure 13 and Figure 14, overleaf, show the net migration to Greater Norwich from every region of England and Wales in the past 6 years. Overall, migration accounted for a rise in the population of Greater Norwich of 13,470 people from 1999 to 2004. The major regions that migrants have moved to Greater Norwich from are the Eastern, South East, and London regions.

UK Region	Year						Total
	1999	2000	2001	2002	2003	2004	
NUMBER OF PERSONS							
North East	10	30	50	10	0	(70)	30
North West	30	30	100	(60)	10	10	120
Yorkshire and Humberside	0	(20)	(210)	(50)	(30)	(100)	(410)
East Midlands	(10)	30	150	(40)	40	60	230
West Midlands	0	70	70	(50)	(20)	80	150
Eastern	1,420	1,550	1,290	1,170	1,130	1,190	7,750
London	170	180	270	590	740	620	2,570
South East	440	520	490	540	630	390	3,010
South West	(100)	100	90	(70)	(110)	(10)	(100)
Wales	30	10	50	40	0	(10)	120
Total	**1,990**	**2,500**	**2,350**	**2,080**	**2,390**	**2,160**	**13,470**

Figure 13: Net Migration to Greater Norwich by England and Wales Region 1999-2004
Source: ONS Migration Statistics Unit: Movements between local authorities in England and Wales (based on patient register data and patient re-registration recorded in the NHSCR), 1999-2004
Note: Figures may not sum due to rounding

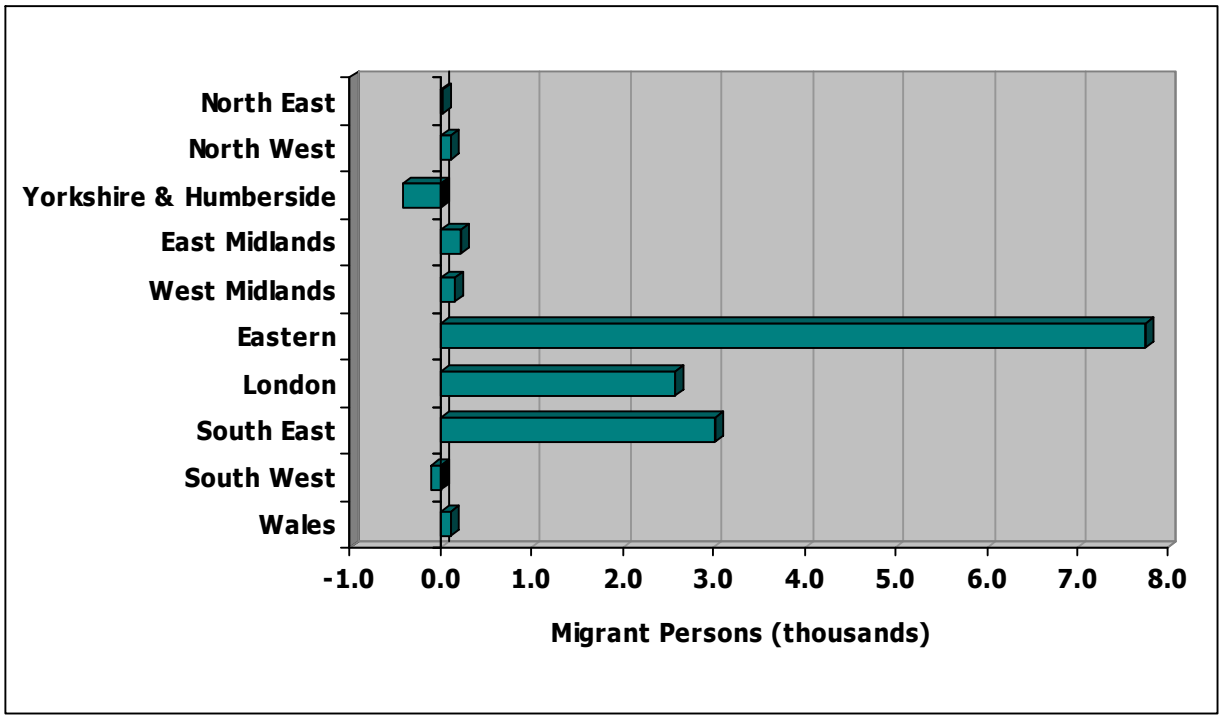

Figure 14: Net Migration to Greater Norwich by the Government Office Regions of England and Wales 1999-2004
Source: ONS Migration Statistics Unit: Movements between local authorities in England and Wales (based on patient register data and patient re-registration recorded in the NHSCR), 1999-2004

3.9 Figure 15 (below) shows the individual local authorities which have had the highest net migration to Greater Norwich. The three local authorities with the highest net migration to Greater Norwich are all also in Norfolk with the next two being in Suffolk. These results confirm the importance of the Eastern region, and in particular the rest of Norfolk and Suffolk as a source of migration to Greater Norwich.

3.10 Figure 16 (below) shows the local authorities to which Greater Norwich has experienced the greatest net out migration. The authority which receives the highest net migration from Greater Norwich is Breckland in Norfolk, but the list of authorities is much more diverse than those areas with the highest net migration to Greater Norwich.

Local Authority		Migration (persons)		
		To Greater Norwich	From Greater Norwich	Net
1.	Great Yarmouth, Norfolk	4,270	3,010	1,260
2.	North Norfolk, Norfolk	7,590	6,820	770
3.	Kings Lynn and West Norfolk, Norfolk	1,670	1,140	530
4.	Mid Suffolk, Suffolk	2,710	2,220	490
5.	Waveney, Suffolk	4,660	4,320	340
6.	Bromley, London	530	210	320
7.	Havering, London	450	140	310
8.	Southend-on-sea UA	480	190	290
9.	Basildon, Essex	440	160	280
10.	Enfield, London	480	200	280

Figure 15: Top 10 Local Authorities with the Highest Net Migration to Greater Norwich 1999-2004
Source: ONS Migration Statistics Unit: Movements between local authorities in England and Wales, 1999-2004

Local Authority		Migration (persons)		
		To Greater Norwich	From Greater Norwich	Net
1.	Breckland, Norfolk	7,910	8,180	(270)
2.	Bristol, City of UA	320	540	(220)
3.	Nottingham UA	500	700	(200)
4.	York UA	380	550	(170)
5.	Leeds, West Yorkshire	560	700	(140)
6.	Lambeth, London	270	390	(120)
7.	Camden, London	310	420	(110)
8.	Manchester, Greater Manchester	320	420	(100)
9.	East Riding of Yorkshire UA	280	380	(100)
10.	Tower Hamlets, London	230	330	(100)

Figure 16: Top 10 Local Authorities with the Highest Net Migration from Greater Norwich 1999-2004
Source: ONS Migration Statistics Unit: Movements between local authorities in England and Wales, 1999-2004

3.11 The population of Greater Norwich has been experiencing interesting migration patterns recently. Figure 17 (below) shows the net migration which occurred in each of the local authorities between 1999 and 2004. Therefore, as an example there was a net movement of 1,100 people from London to Broadland between 1999 and 2004.

3.12 Norwich lost large numbers of people to both the other local authorities in Greater Norwich, and also to the rest of the East Midlands and the South West region. It did however gain population from the South East and the rest of the Eastern region.

3.13 The other authorities gained population from London, the South East and Eastern regions. Therefore, there was a consistent movement of migrants to Greater Norwich from the South and East of England. The internal movements within Greater Norwich saw population leaving Norwich for the other authorities in the area.

From	To		
	Broadland	**Norwich**	**South Norfolk**
Greater Norwich Sub-region			
Broadland	-	(5,310)	270
Norwich	5,310	-	2,200
South Norfolk	(270)	(2,200)	-
Sub-total	**5,040**	**(7,510)**	**2,470**
Rest of England & Wales			
Elsewhere in the Eastern Region	1,490	4,150	2,110
North East	(30)	80	(20)
North West	(60)	110	70
Yorkshire & Humberside	(320)	20	(110)
East Midlands	(50)	450	(170)
West Midlands	30	90	30
London	1,100	(230)	1,700
South East	860	720	1,430
South West	30	(80)	(50)
Wales	(30)	120	30
Sub-total	**3,160**	**5,710**	**5,230**
TOTAL	**8,200**	**(1,800)**	**7,700**

Figure 17: Net Migration in to Greater Norwich Local Authorities 1999-2004
Source: ONS Migration Statistics Unit: Movements between local authorities in England and Wales (based on patient register data and patient re-registration recorded in the NHSCR), 1999-2004
Note: Figures may not sum due to rounding

3.14 The age structure of the net migrants to Greater Norwich is shown in Figure 18 (below) and Figure 19 (overleaf). Given the status of Norwich as a university city it is unsurprising that the area attracts many people in the 16-24 age range.

Age group	Year						Total
	1999	2000	2001	2002	2003	2004	
In Migrants							
0-15 years	2,330	2,230	2,350	2,260	2,080	2,110	13,360
16-24 years	3,830	3,840	4,210	4,180	4,440	4,230	24,730
25-44 years	5,210	5,140	5,120	5,200	5,090	5,120	30,880
45-64 years	1,980	2,070	1,900	2,020	2,030	2,080	12,080
65+ years	1,030	1,040	930	900	960	1,050	5,910
Total	**14,380**	**14,320**	**14,510**	**14,560**	**14,600**	**14,590**	**86,960**
Out Migrants							
0-15 years	1,860	1,730	1,850	1,790	1,710	1,660	10,600
16-24 years	3,630	3,510	3,660	3,610	3,670	3,780	21,860
25-44 years	4,590	4,430	4,530	4,630	4,520	4,600	27,300
45-64 years	1,370	1,410	1,390	1,570	1,450	1,660	8,850
65+ years	800	710	710	860	890	840	4,810
Total	**12,250**	**11,790**	**12,140**	**12,460**	**12,240**	**12,540**	**73,420**
Net Migrants							
0-15 years	470	500	500	470	430	450	2,820
16-24 years	200	330	550	570	680	450	2,780
25-44 years	620	710	590	570	570	520	3,580
45-64 years	610	660	510	450	580	420	3,230
65+ years	230	330	220	40	40	210	1,070
Total	**2,130**	**2,530**	**2,370**	**2,100**	**2,300**	**2,050**	**13,480**

Figure 18: Net Migration to Greater Norwich by Age Group 1999-2004
Source: ONS Migration Statistics Unit: Movements between local authorities in England and Wales (based on patient register data and patient re-registration recorded in the NHSCR), 1999-2004
Note: Figures may not sum due to rounding

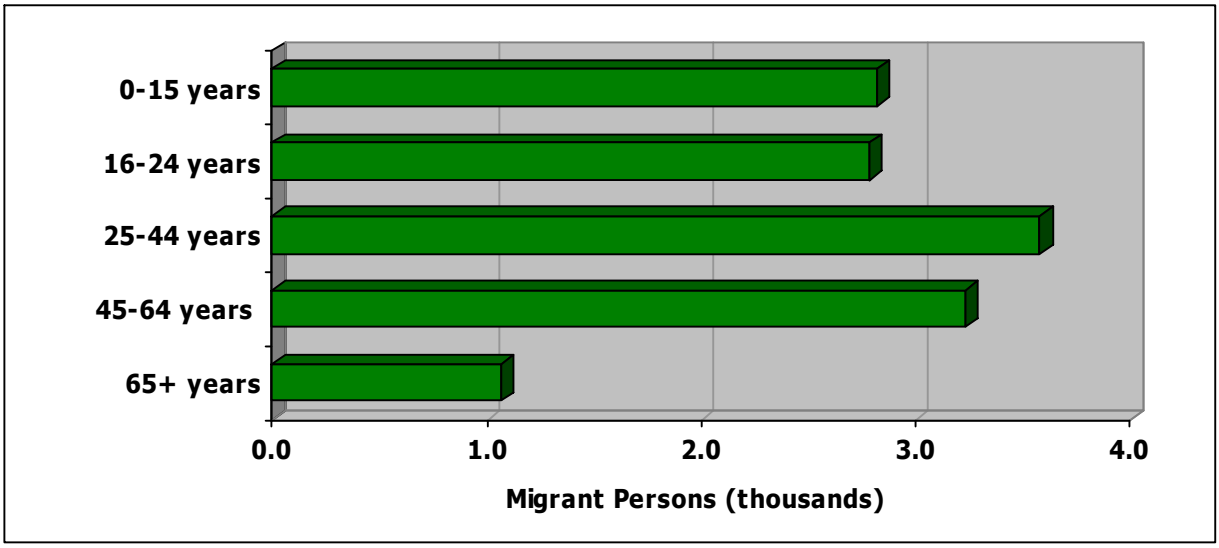

Figure 19: Net Migration to Greater Norwich by Age Group 1999-2004
Source: ONS Migration Statistics Unit: Movements between local authorities in England and Wales (based on patient register data and patient re-registration recorded in the NHSCR), 1999-2004

BME Population

3.15 The NHSCR statistics do not record any ethnic dimension to migration. However, the Census included a question on where someone had been living one year earlier, and this allows the analysis of the ethnicity of migrants between 2000 and 2001. The ethnic group of migrants to and from Greater Norwich is detailed in Figure 20 (overleaf).

3.16 Figure 20 shows that in the year before the 2001 Census there was a net migration to Greater Norwich from the rest of the UK of 1,582 people. Overall, there was a net out migration of Non-White people from Greater Norwich in the year before the Census. This represented a total of 56 Non-White people leaving the area. Figure 20 also records the inward migration from overseas to Greater Norwich. This is not balanced by any measure of migration overseas from Greater Norwich, and therefore we cannot say anything about net overseas migration.

3.17 The data shows that 616 Non-White individuals moved to Greater Norwich from overseas in the year before the Census. It must also be remembered that of the 1,555 White people listed, many may come from the White Irish and White Other ethnic groups. However, given that Greater Norwich is likely to attract students from overseas this movement in is likely to be balanced by a similar number of people moving in the opposite direction.

Ethnic Group	Migration from UK Households			Other Migration	
	In	Out	Net	No Usual Address	Overseas
White	12,595	10,957	1,638	2,189	1,555
Indian	109	120	(11)	26	106
Pakistani and South Asian	42	84	(42)	25	34
Chinese	77	73	4	29	104
Black	61	73	(12)	22	59
Mixed	149	144	5	32	73
Other	75	75	0	18	240
Total	**13,108**	**11,526**	**1,582**	**2,341**	**2,171**

Figure 20: Ethnicity of Migrants for Greater Norwich in 2001
Source: UK Census of Population 2001
Note: Figures exclude anyone moving within the sub-region

3.18 Norfolk has experienced a major increase in economic migration in recent years. It has been estimated that there are between 15,000 and 20,000 Portuguese nationals living in Norfolk, and the area also attracts many migrants from countries such as Poland, Estonia, Lithuania and Latvia to work in its agricultural sector. However, the majority of the Portuguese nationals reside outside the study area in the Kings Lynn and Thetford areas. The vast majority of the interviews for the Household Survey were also conducted during the off-peak periods for the agriculture sector in the winter months when seasonal workers would not be present.

3.19 These factors are reflected within the Household Survey where 126 household respondents identified their nationality as not being British, or Irish. The group of respondents who considered that their nationality was not British or Irish therefore represents 2.4% of the sample.

3.20 Figure 21 (overleaf) shows the nationalities of those household respondents who did not identify themselves as being British or Irish. Only 1 respondent to the survey was Portuguese. Of the 126 household respondents who identified themselves as not being British or Irish, 13 were students.

Nationality	Number of Respondents
Chinese	10
Indian	10
American	7
German	7
Filipino	6
French	6
Dutch	5
Polish	5
Spanish	5
Bangladeshi	4
Canadian	4
Greek	4
Lithuanian	4
Albanian	3
Italian	3
South African	3
Thai	3
Others	37
Total	**126**

Figure 21: Nationality of Non British or Irish Household Respondents
Source: Greater Norwich Household & Physical Survey 2005-06

3.21 The Black and Minority Ethnic (BME) population in Greater Norwich comprised 4.0% of the total population in the 2001 Census – including 2.2% of the population who were White, but not White British, and a further 1.8% who could be considered as a visible Non-White population. This result is replicated in the household survey with 4.1% of the population coming from BME groups and 2.1% of the population coming from visible Non-White groups. Therefore, the BME population in Greater Norwich does not appear to have grown significantly as a share of the total population in the last five years.

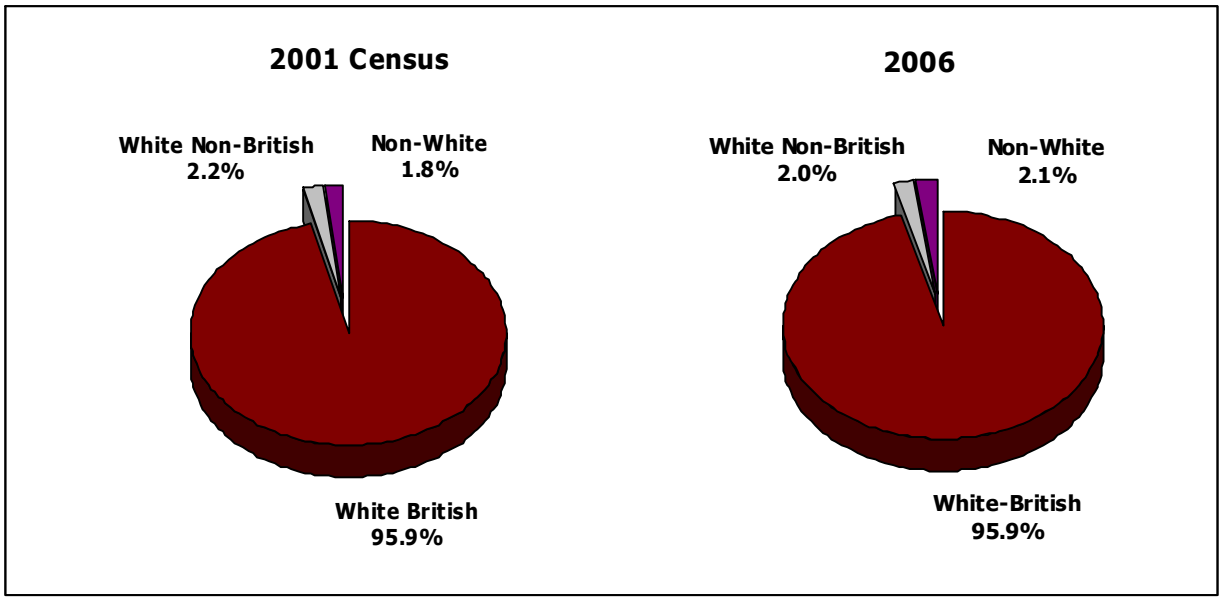

Figure 22: Population of Greater Norwich in 2001 and 2006 by Ethnic Group
Source: UK Census of Population 2001 and Greater Norwich Household & Physical Survey 2005-06

3.22 Between 1991 and 2001, Greater Norwich's Non-White population grew from 1.0% to 1.8% (Figure 23). Whilst a 0.8% point growth is not that large in simple numerical terms, proportionately it represents an 80% rise.

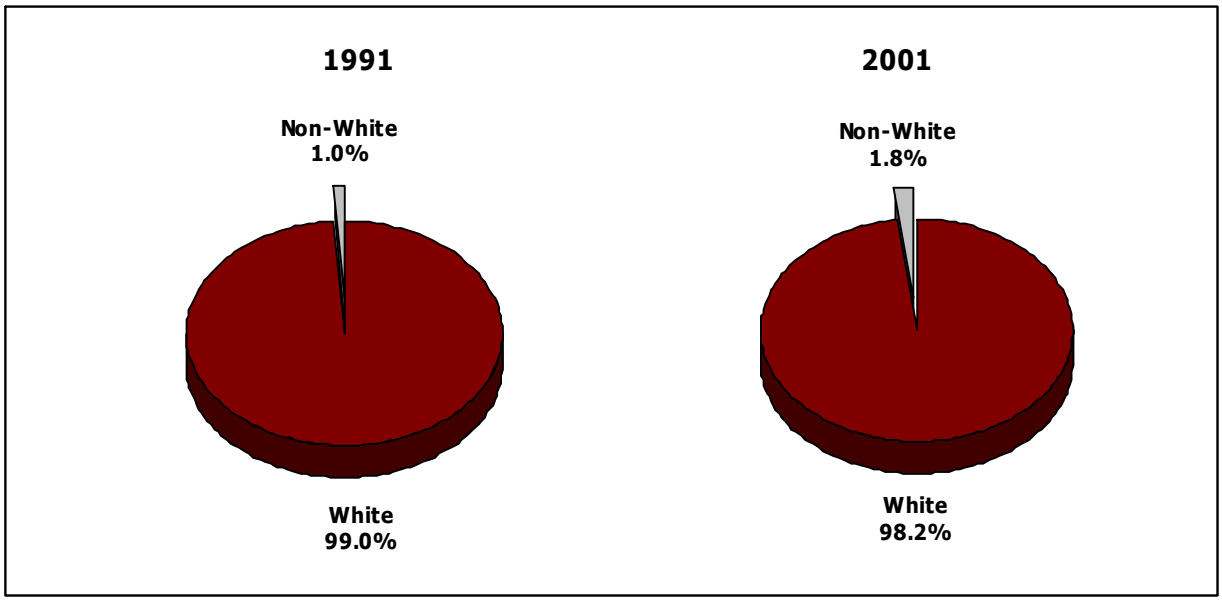

Figure 23: Non-White Population of Greater Norwich 1991 and 2001.
Source: UK Census of Population 1991 and 2001

3.23 Unfortunately, because of changes between the 1991 and 2001 Censuses, it is not possible to provide a similar comparison across all BME groups. The ethnicity question was refined in the 2001 Census to include additional categories relating to mixed ethnicity and the "Other White" group which were previously not included.

3.24 The Census classifies ethnic groups on the basis of sixteen categories which are standardised across all UK Government sources (Figure 24 below). This classification is also used by the Commission for Racial Equality and many other organisations interested in analysing information about BME communities. These sixteen categories can be grouped together into five aggregate groups – these being White, Mixed, Black, Asian and Other – and some information sources do not provide any details beyond these broad groupings (though White British and White Non British are sometimes reported independently).

3.25 Within this report, we have sought to provide information about the sixteen different groups wherever possible – but in some cases we have adopted the broader classification, and very occasionally, the White British group is compared with all the other ethnic groups together or the White population is compared with the Non White population. This is primarily due to the availability of published information.

3.26 Of course, there are important differences between each of the separate groups – and the study aims to disaggregate the data as far as possible without compromising the clarity of the information or the robustness of the analysis.

Broad Ethnic Group Classification	Detailed Ethnic Group Classification
White	White: British
	White: Irish
	White: White Other
Mixed	Mixed: White and Black Caribbean
	Mixed: White and Black African
	Mixed: White and Asian
	Mixed: Other Mixed
Asian	Asian or Asian British: Indian
	Asian or Asian British: Pakistani
	Asian or Asian British: Bangladeshi
	Asian or Asian British: Other Asian
Black	Black or Black British: Black Caribbean
	Black or Black British: Black African
	Black or Black British: Other Black
Other	Chinese or Other Ethnic Group: Chinese
	Chinese or Other Ethnic Group: Other Ethnic Group

Figure 24: Ethnic Group Classification
Source: UK Census of Population 2001

3.27 Information from the Census is based on individual responses – insofar as each person must decide themselves to which ethnic group they belong – and this inherently introduces some degree of inaccuracy into the data. For instance, when we consider those people that were born in the Middle East, there is a clear division between those classifying themselves as "Asian Other" and those choosing "Other Ethnic Group" despite their actual origins being the same.

3.28 The ethnic minority population of Greater Norwich compared with the Eastern region and England and Wales is shown in Figure 25 (below). As previously noted, the BME population (including White Non-British and Non-White residents) accounts for 4.0% of the total – compared with 8.6% for the Eastern region and 12.5% for England and Wales as a whole. The Non-White population in Greater Norwich (1.8%) compares to 4.9% in the Eastern region as a whole, and 8.7% in England and Wales.

3.29 Compared with England and Wales as a whole, and the rest of the Eastern region, Greater Norwich has a lower share of the population in each ethnic group. Greater Norwich's largest ethnic minority groups are the White Other (1.7%), White Irish (0.5%), Indian (0.25%), Chinese (0.25%) and Other Ethnic Group (0.25%).

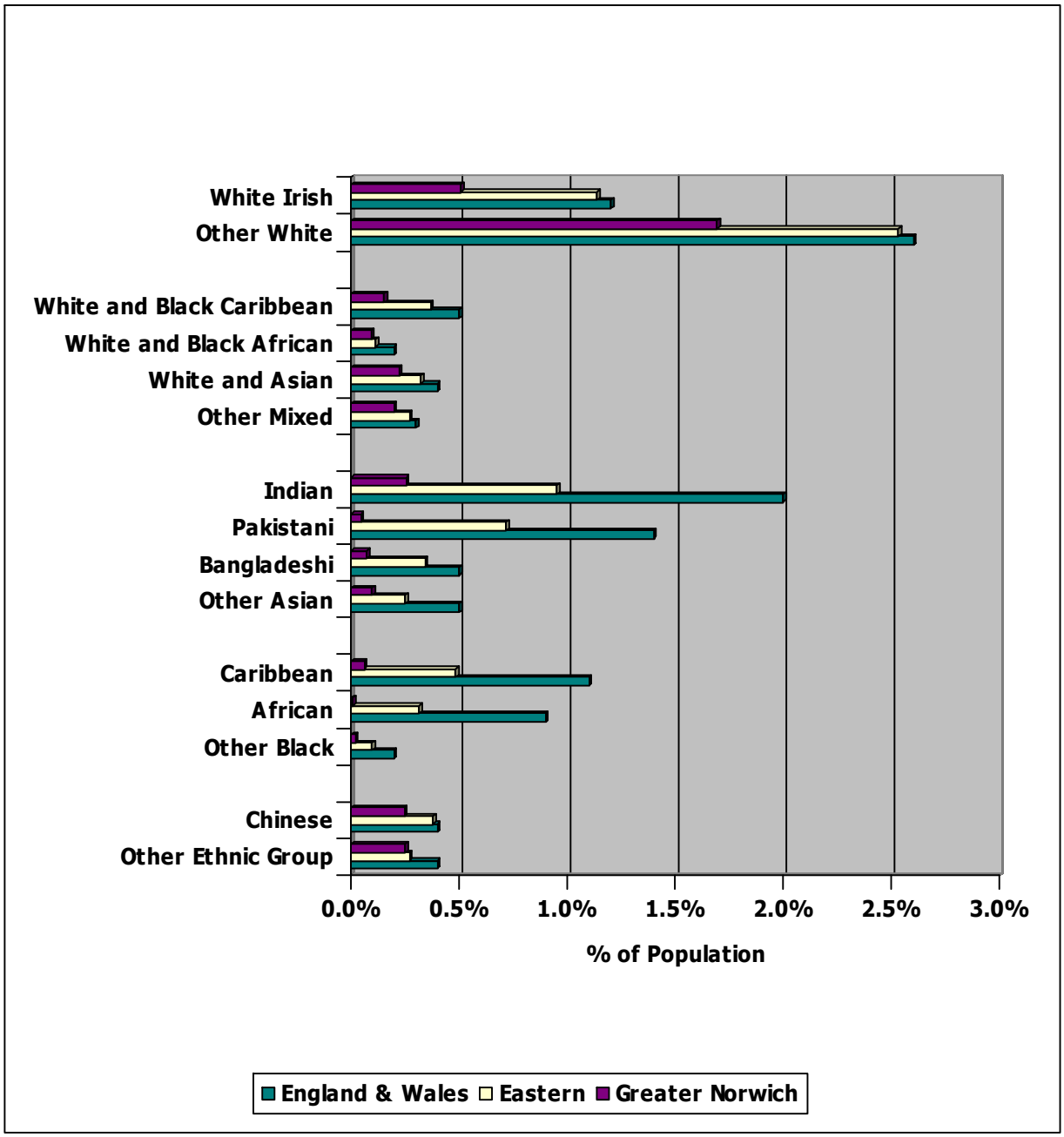

Figure 25: Black and Ethnic Minority Population by Ethnic Group in 2001
Source: UK Census of Population 2001

3.30 Figure 26 shows the most recent official estimates for the BME population of each of the local authorities in Greater Norwich. These show that there was little change in the BME population when compared with 2001, with the BME population of Broadland in 2003 being 3.5%, while in Norwich it was 7.9% and in South Norfolk it was 4.1%.

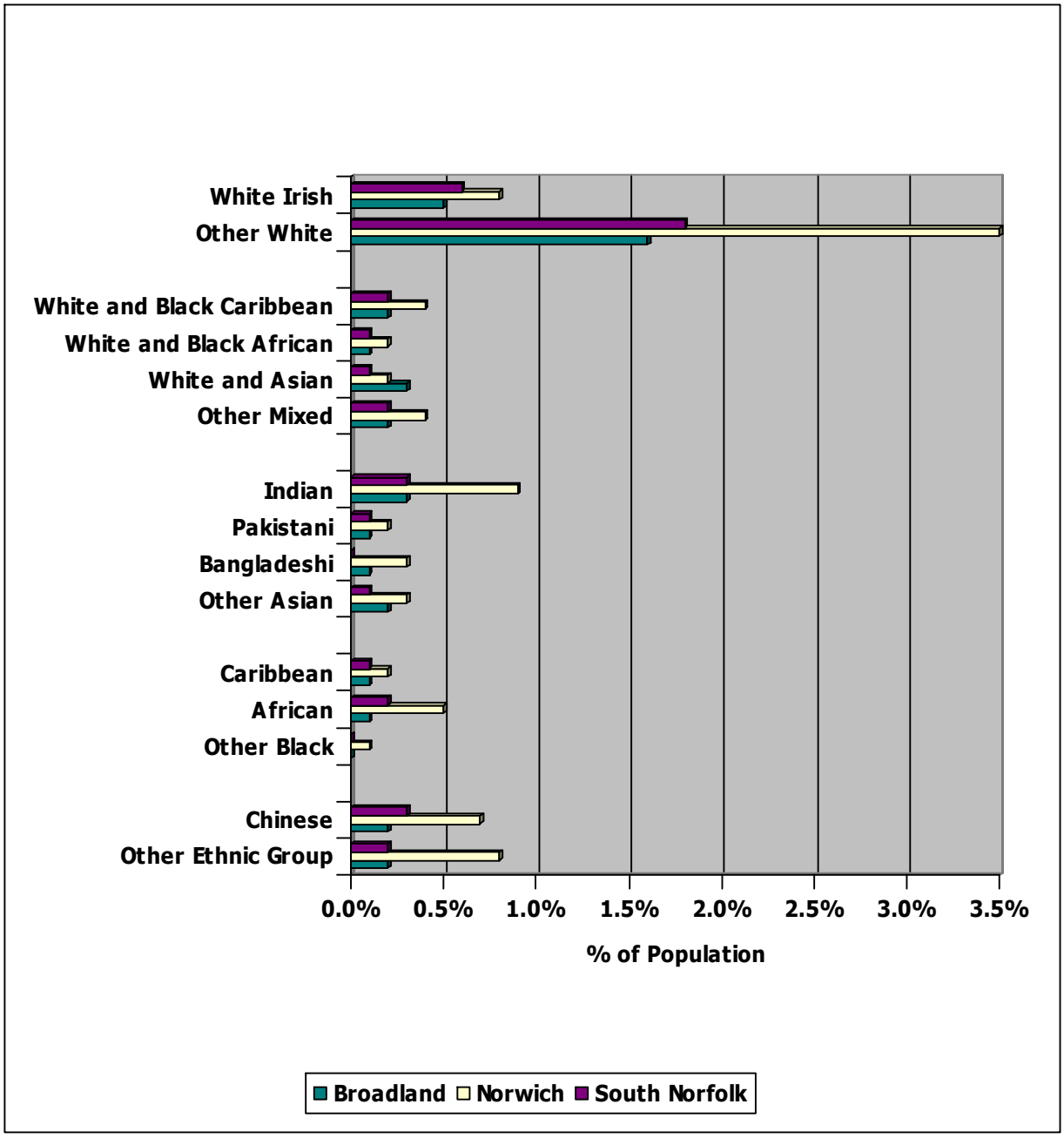

Figure 26: Black and Ethnic Minority Population in Broadland, Norwich and South Norfolk by Ethnic Group in 2003
Source: ONS Mid 2003 Population Estimates

3.31 When we consider the ethnic minority populations of each Local Authority (Figure 27 and Figure 28 overleaf), the area with the largest ethnic minority populations is Norwich, with over 6.5% of the population coming from BME groups – including significant Black and Asian populations. However, only around 3% of the population are Non-White. Less than 3% of the population of Broadland and South Norfolk come from BME groups and in both cases only just over 1% come from Non-White groups.

Area	Ethnic Group						Total
	White British	White Other	Mixed	Asian	Black	Other	
Local Authority Area							
Broadland	115,421	1,722	536	352	122	360	118,513
Norwich	113,600	4,101	1321	1038	433	1057	121,550
South Norfolk	107,599	1,897	498	276	109	331	110,710
Housing Market Area							
Aylsham	9,500	140	60	10	10	20	9,800
Beccles/Bungay	22,700	370	120	30	10	50	23,300
The Broads	4,500	80	10	-	5	5	4,600
Diss	13,600	230	60	30	10	40	13,900
Harleston	9,600	150	30	20	5	20	9,800
Long Stratton	10,500	210	40	40	5	30	10,900
Norwich	249,900	6,230	2,040	1,570	590	1,530	261,900
Reepham	6,100	100	20	5	5	-	6,300
Wroxham	5,800	80	20	5	5	10	6,000
Wymondham	20,000	370	110	30	30	80	20,700
Greater Norwich Sub-region	**352,400**	**8,000**	**2,500**	**1,700**	**700**	**1,800**	**367,100**

Figure 27: Ethnic Group by Area
Source: UK Census of Population 2001
Note: Figures may not sum due to rounding

Area	Ethnic Group					
	White British	White Other	Mixed	Asian	Black	Other
Local Authority Area						
Broadland	97.4%	1.5%	0.5%	0.3%	0.1%	0.3%
Norwich	93.5%	3.4%	1.1%	0.9%	0.4%	0.9%
South Norfolk	97.2%	1.7%	0.4%	0.2%	0.1%	0.3%
Housing Market Area						
Aylsham	97.5%	1.4%	0.6%	0.1%	0.1%	0.2%
Beccles/Bungay	97.5%	1.6%	0.5%	0.1%	0.1%	0.2%
The Broads	97.8%	1.7%	0.3%	0.0%	0.1%	0.1%
Diss	97.4%	1.7%	0.4%	0.2%	0.1%	0.3%
Harleston	97.8%	1.5%	0.3%	0.2%	0.0%	0.2%
Long Stratton	97.1%	1.9%	0.3%	0.3%	0.1%	0.3%
Norwich	95.4%	2.4%	0.8%	0.6%	0.2%	0.6%
Reepham	98.1%	1.6%	0.2%	0.0%	0.0%	0.0%
Wroxham	97.9%	1.4%	0.4%	0.1%	0.1%	0.2%
Wymondham	97.0%	1.8%	0.5%	0.1%	0.2%	0.4%
Greater Norwich Sub-region	**96.0%**	**2.2%**	**0.7%**	**0.5%**	**0.2%**	**0.5%**

Figure 28: Proportion of Population by Ethnic Group and Area
Source: UK Census of Population 2001
Note: Figures may not sum due to rounding

Household Structure

3.32 It is important to consider the structure of households when assessing housing needs. An area with more single people requires more separate accommodation, while an area with large families will require larger houses to accommodate them.

3.33 The household structure of Greater Norwich follows from its slightly older population. There are more pensioner households and also adult couple households without children compared with England as a whole.

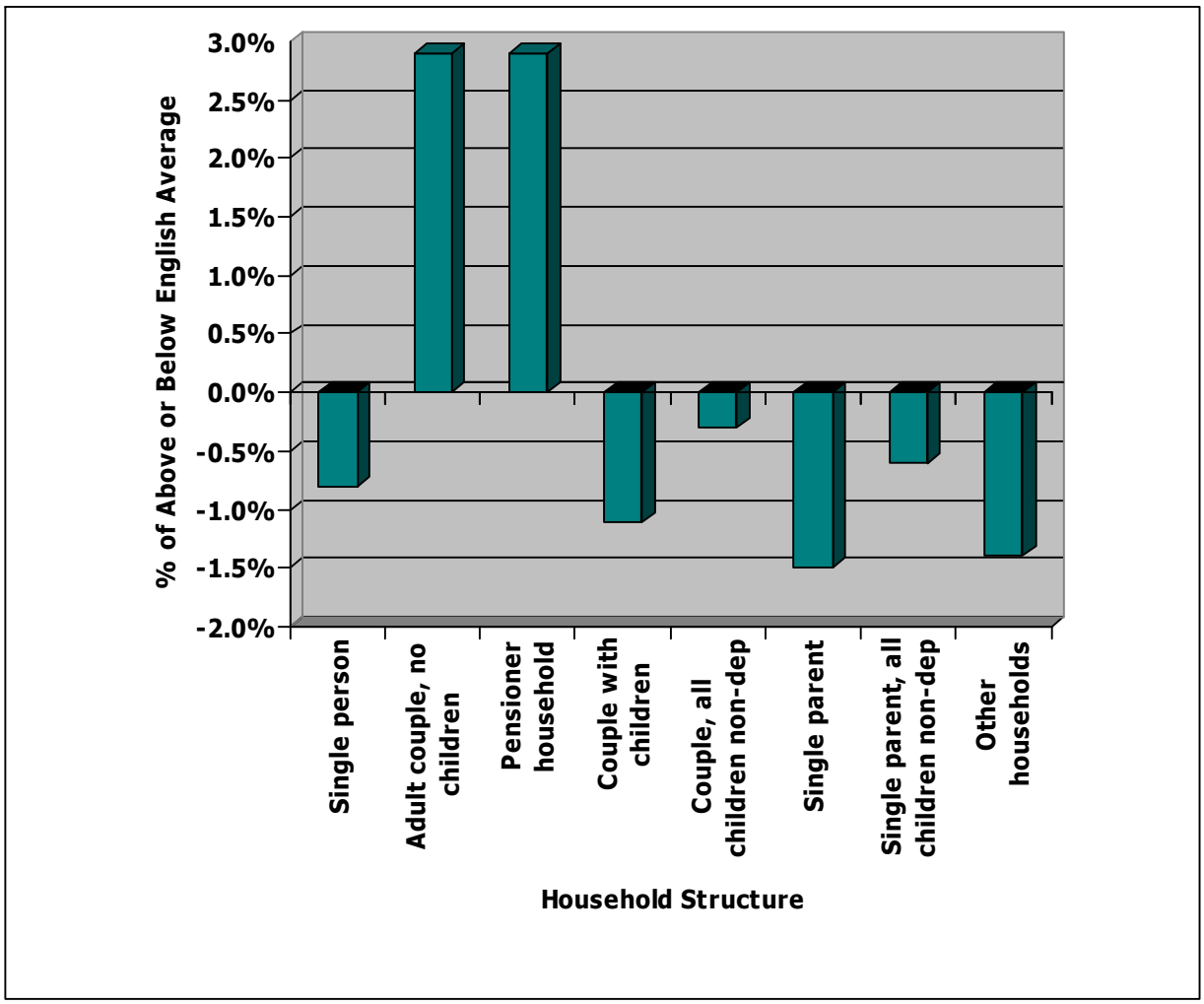

Figure 29: Household Structure for Greater Norwich and England
Source: UK Census of Population 2001

General Health

3.34 The health of the population of Greater Norwich appears to be marginally worse than the average for the Eastern region, but very similar to England as a whole. 32.5% of all households in Greater Norwich contain a member with a limiting long-term illness and 18% of all people suffer from limiting long-term illnesses.

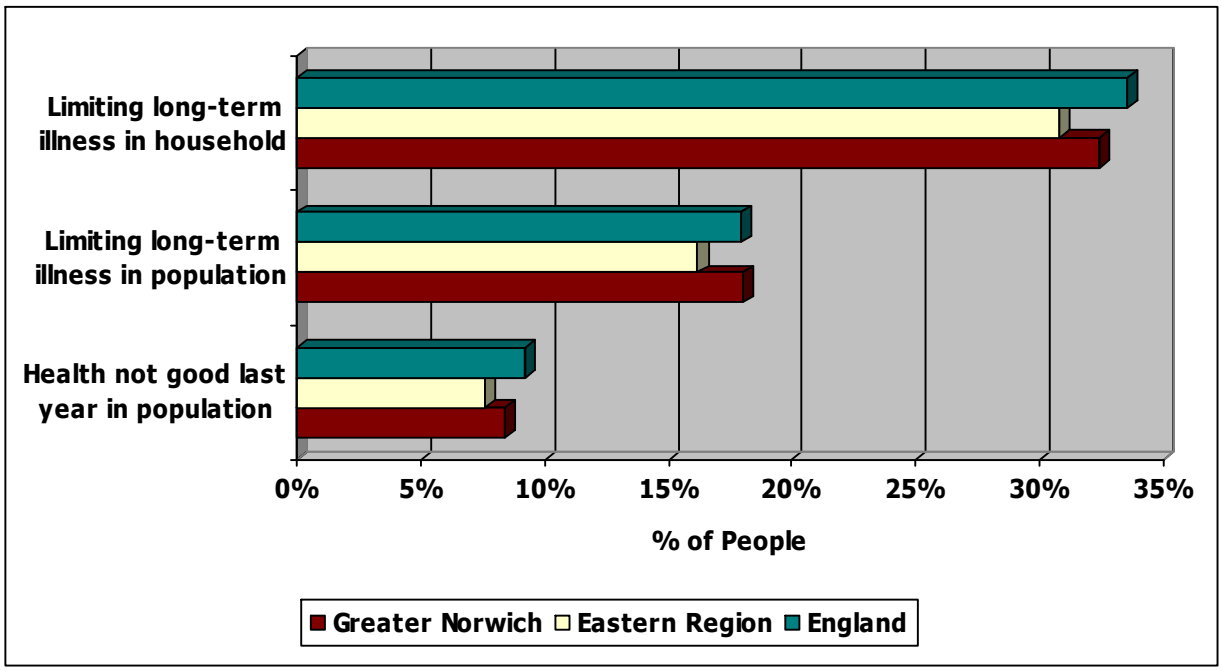

Figure 30: Long-term Disability and Poor Health by Greater Norwich, Eastern Region and England
Source: UK Census of Population 2001

3.35 Figure 11 (page 26) showed the population of Greater Norwich was on average older than that of England as a whole. An older population would typically have more members who suffer from poor health. Therefore, it is encouraging that limiting long-term illness rates in Greater Norwich are similar to those in England.

3.36 This is reflected in Figure 31 (overleaf) which compares limiting long-term illness across age groups. This shows that the number of people suffering from limiting long-term illness in Greater Norwich is very similar to that in the Eastern region and England as a whole for each of the age groups.

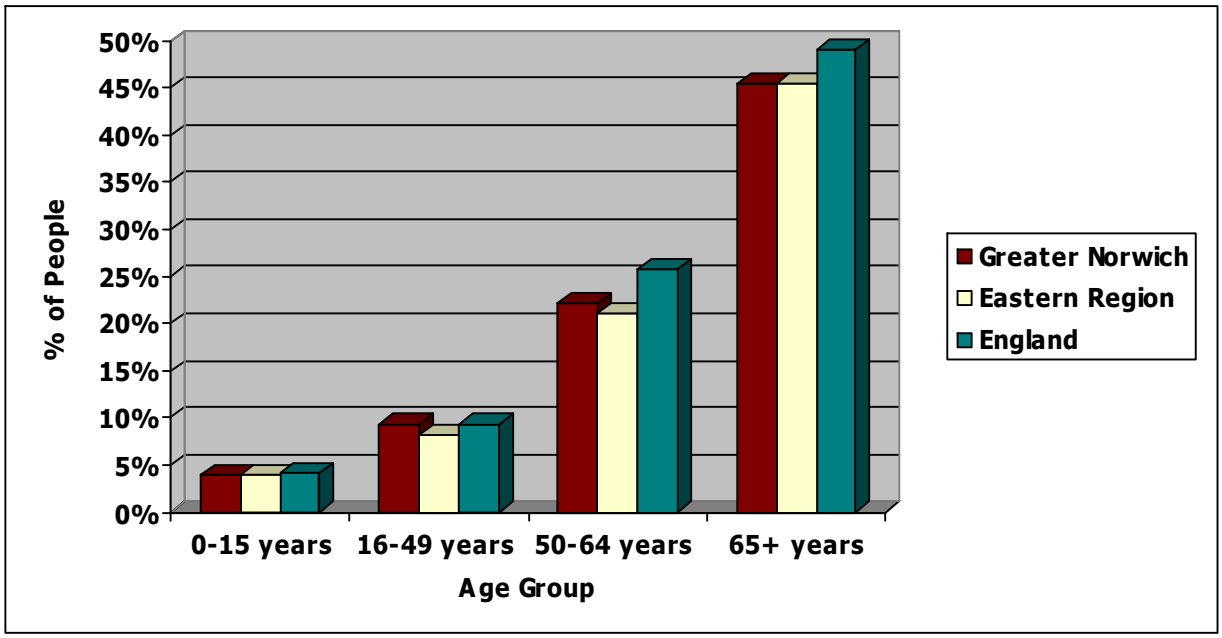

Figure 31: Limiting Long-term Illness by Age Group for Great Norwich, Eastern Region and England
Source: UK Census of Population 2001

Households with Health Problems

3.37 The respondents to the Household Survey were asked about health issues for their households. The questions were designed to discover if the household contained anyone who was suffering from long-term health problems and to assess the impact of any health problems on the housing and care needs of the household.

3.38 27% of households reported that their household contained someone who was suffering from a health problem. Figure 32 shows that of the households members with a health problem, 75% were able to care for themselves and the remaining 25% needed some form of care or support.

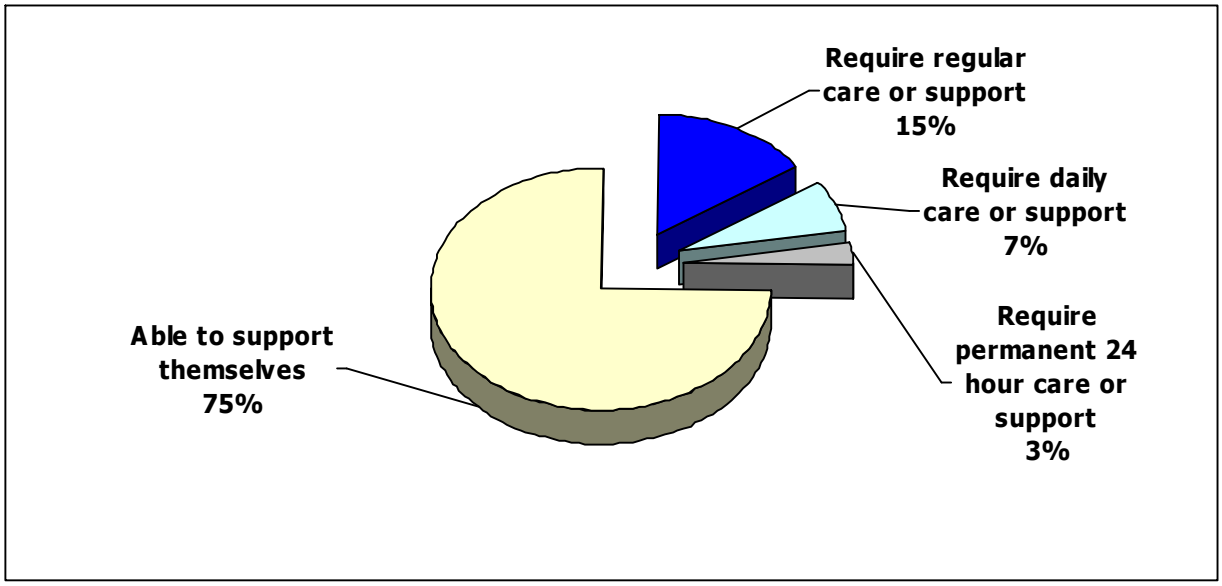

Figure 32: Care Needs of those Households with 1+ persons with Health Problems
Source: Greater Norwich Household & Physical Survey 2005-06

3.39 Figure 33 shows that of those persons with care or support needs, 88% already had them met. This still leaves 12% with some form of care or support need unmet.

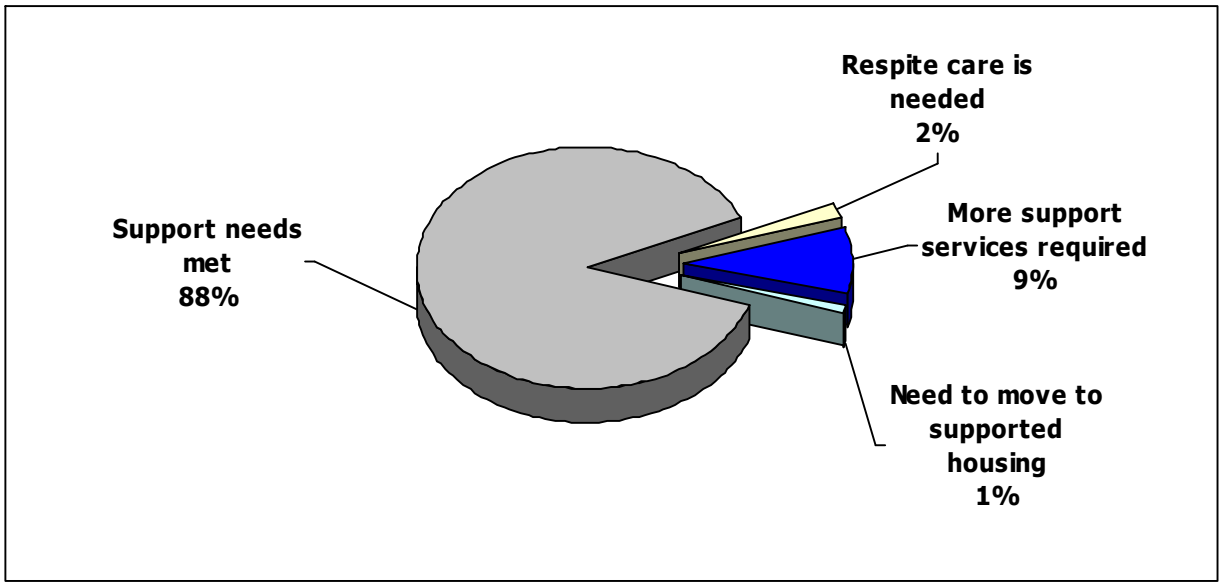

Figure 33: Support Needs of those Households with 1+ persons with Health Problems
Source: Greater Norwich Household & Physical Survey 2005-06

3.40 Of the 27% of households which contained someone who had a health problem, 24% felt that this affected their housing requirements.

3.41 Of those who do require special housing requirements, 71% felt that their requirements were already met by their current home, which implies that only 29% of households felt that their homes were not currently adequately adjusted to the health problems of household members. This represents around 1.9% of all households in Greater Norwich.

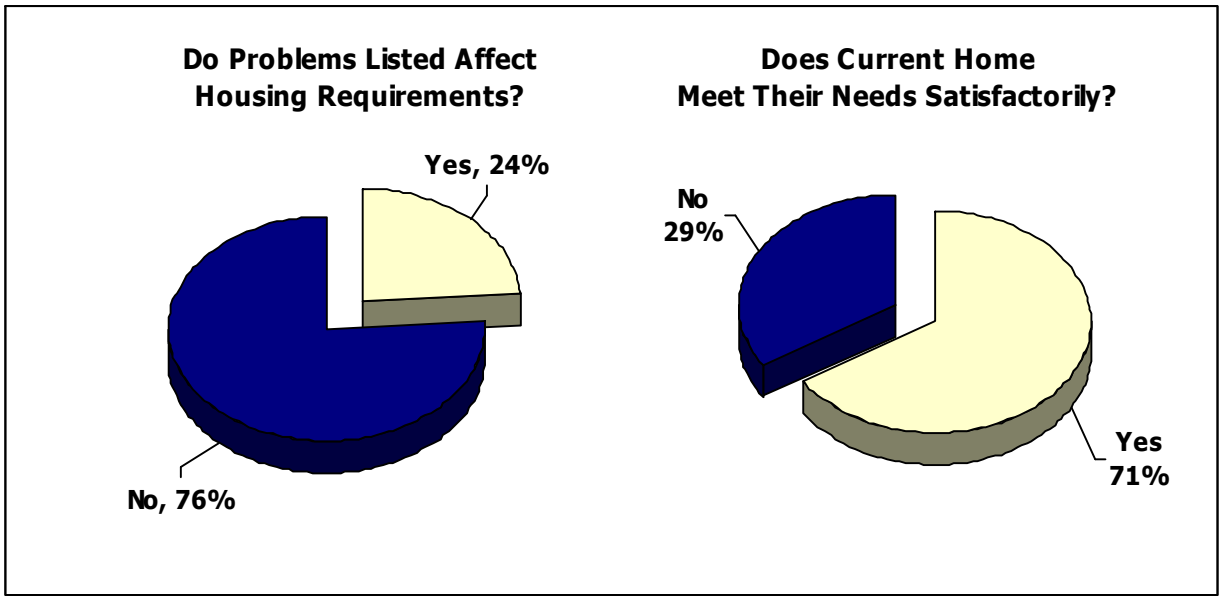

Figure 34: Special Housing Requirements Due to Ill-health of those Households with 1+ persons with Health Problems
Source: Greater Norwich Household & Physical Survey 2005-06

3.42 Figure 35 shows that of the 1.9% of households who felt that their house was not adequate to meet the needs generated by the health problem of persons, major problems identified were climbing stairs, general mobility and bathing and showering. All of these are natural consequences of the health problems being linked to mobility and old age.

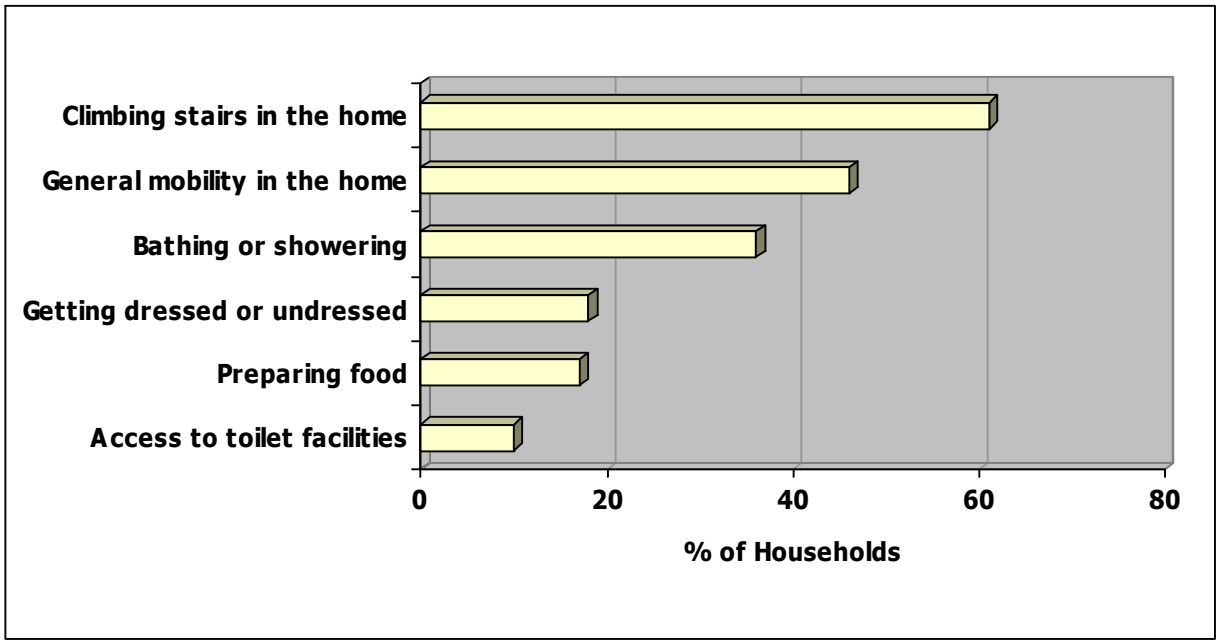

Figure 35: Activities that are Difficult for Household Members with Health Problems where the layout of their current home did not meet the health needs of its members
Source: Greater Norwich Household & Physical Survey 2005-06

3.43 Figure 209 shows that of the households who felt that their current home does not satisfactorily meet housing needs due to health problems, 49% felt that their current home could be adapted to meet their needs. 31% felt that they would need to move to another home which was more suitable for their needs. Therefore, only around 0.6% of all households required other accommodation to satisfactorily meet the health needs of members of the household.

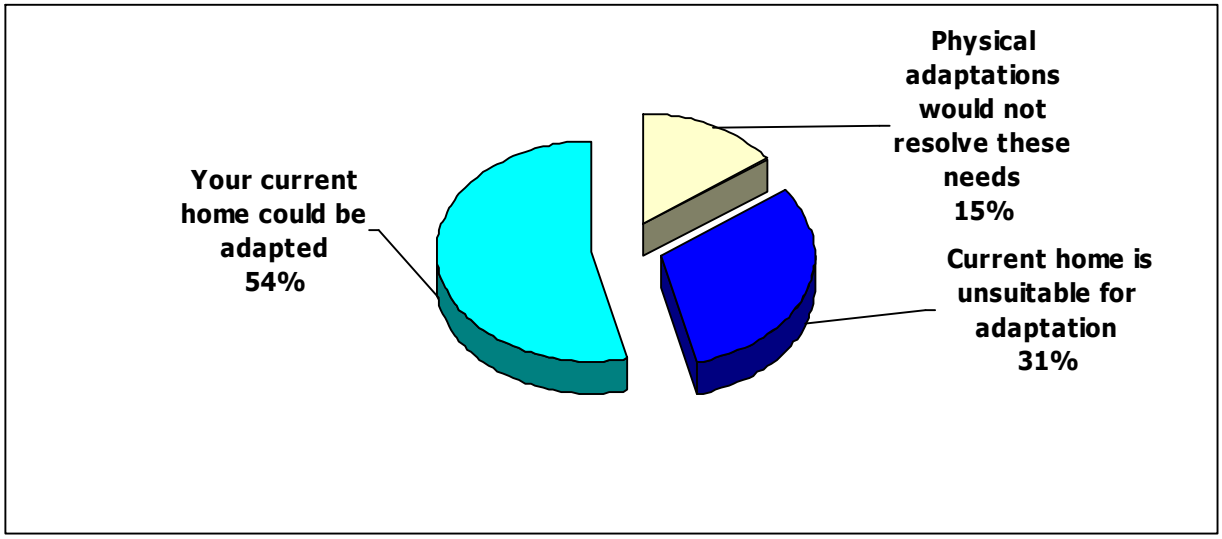

Figure 36: Options for Adaptations for households with 1+ persons with Health Problems and where the layout of their current home did not meet the health needs of its members
Source: Greater Norwich Household & Physical Survey 2005-06

3.44 Of the households who lived in homes where physical adaptations could be applied, the majority would like to see handrails and bathroom adaptations fitted.

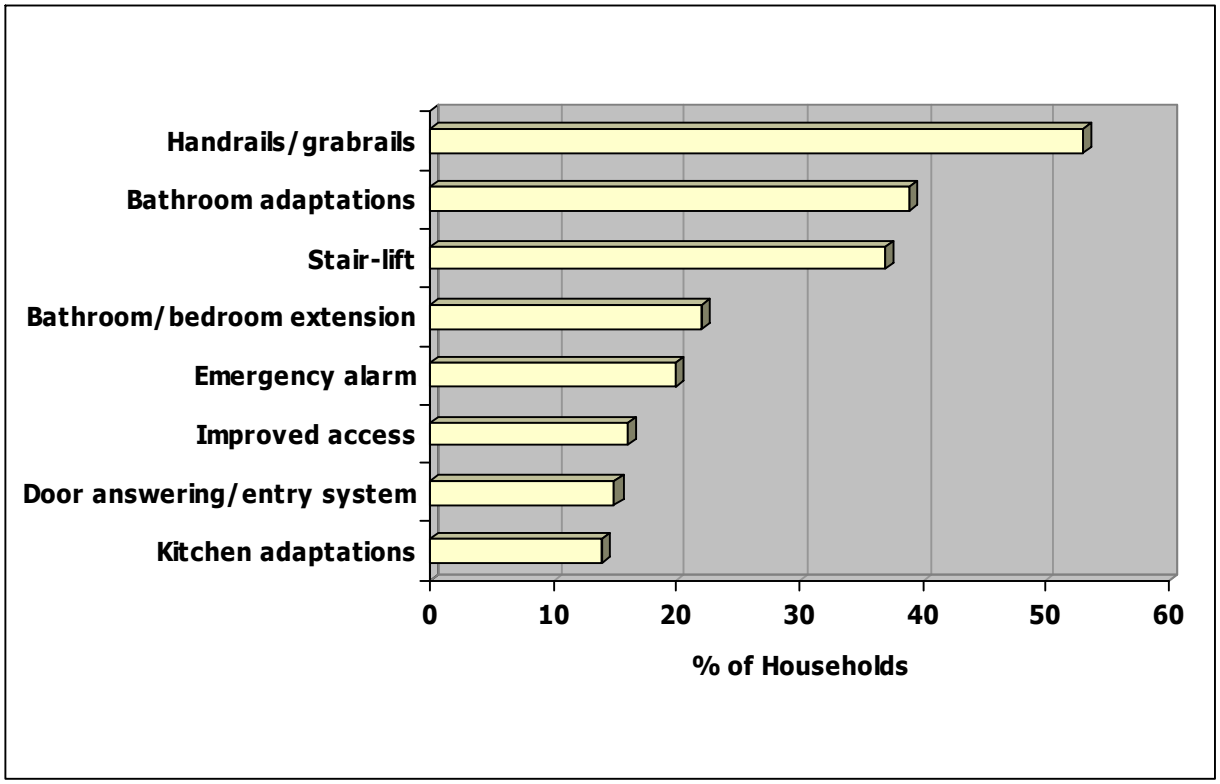

Figure 37: Nature of Adaptations required for households with 1+ persons with Health Problems and where their current home required at least one adaptation
Source: Greater Norwich Household & Physical Survey 2005-06

3.45 For those households who did require adaptations to their home a problem for some was the ability to afford them. Of those who required adaptations, 49% felt that they were responsible for them. This is around 0.3% of all households in Greater Norwich.

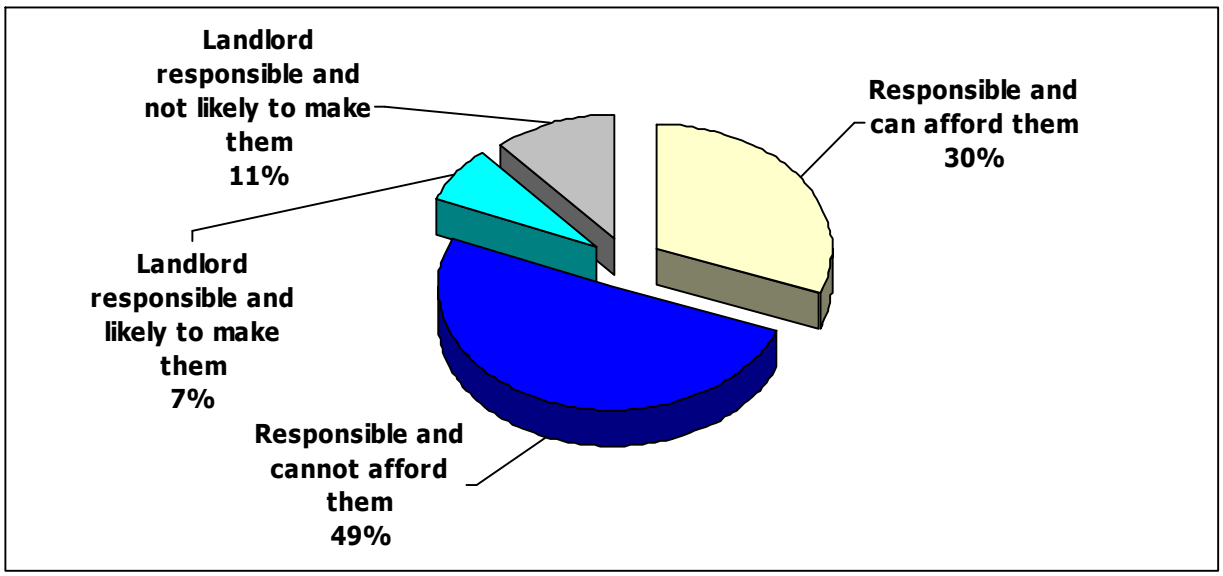

Figure 38: Responsibility for Adaptations required for households with 1+ persons with Health Problems and where their current home required at least one adaptation
Source: Greater Norwich Household & Physical Survey 2005-06

Employment and Economic Activity

3.46 Figure 39 shows that unemployment has been in long-term decline in both England and the Greater Norwich local authorities. Therefore, the majority of those who are economically active are in employment.

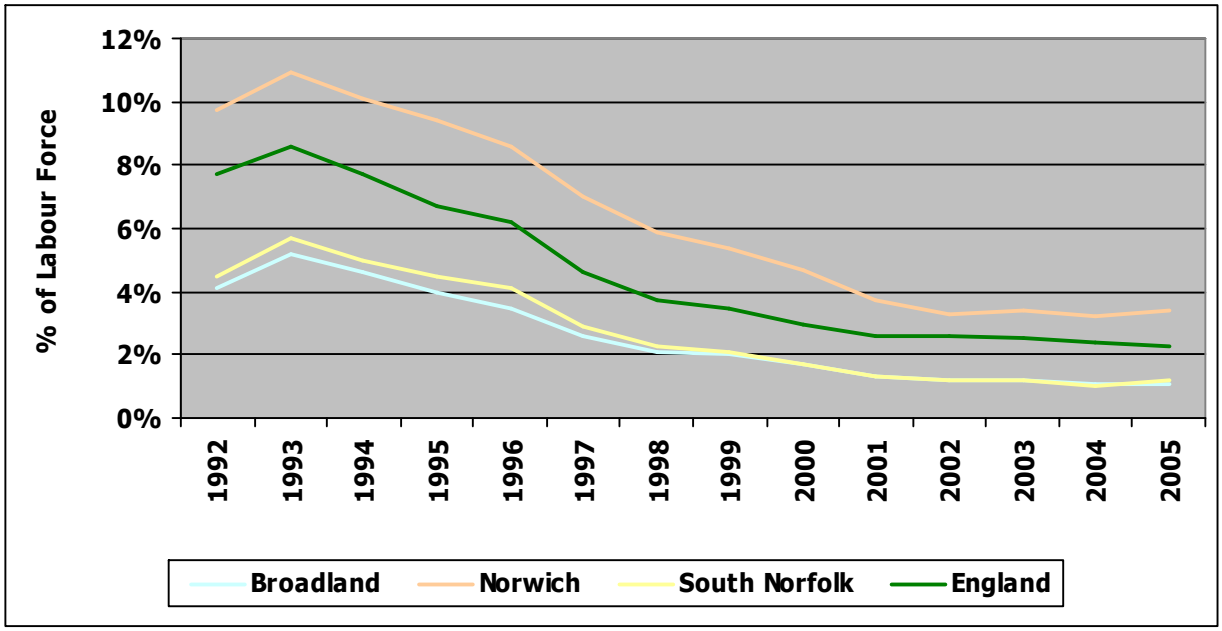

Figure 39: Unemployment Rate for Working Age Population for Broadland, Norwich, South Norfolk and England: 1992-2005
Source: Nomis and Claimant Count
Note: Data relates to April each year

3.47 There are two commonly used main measures of disability. These are either that:

- The person is suffering from a work limiting disability; or
- The person is disabled under the definition given in the Disability Discrimination Act (DDA).

3.48 It is possible for a person to fall into both of these categories, or just one.

3.49 Figure 40 (overleaf) shows that 12.4% are disabled under the definition offered by the DDA, and 10.2% suffer from work limiting disabilities. The number of people disabled under the definition offered by the DDA is lower than for the Eastern region and England as a whole, but the number suffering from work limiting disabilities is higher.

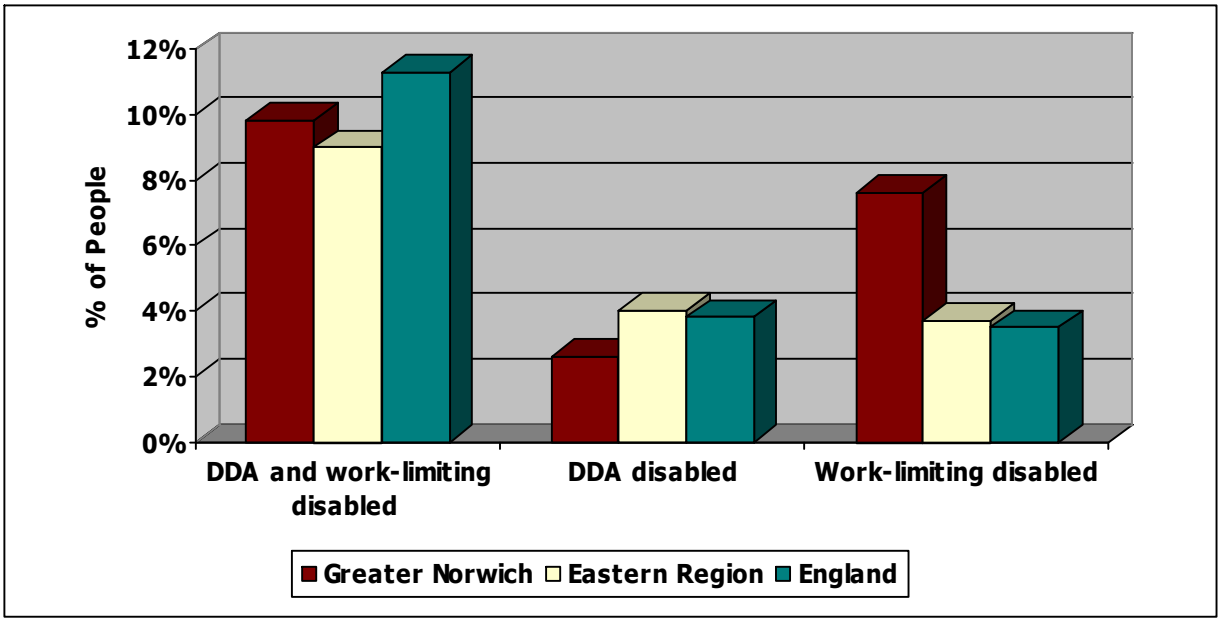

Figure 40: Disability Rates Amongst Working Age Population by Greater Norwich, Eastern Region and England 2003
Source: Labour Force Survey 2003

Education

3.50 Figure 42 shows the proportion of the population over 16 years who are educated to NVQ4 or higher level, and those with no formal qualifications. NVQ4 is considered to be the equivalent of a university degree. A definition of qualification levels is shown in Figure 41.

3.51 The population of Greater Norwich is over-represented in the no qualification category and under-represented in the degree and above category.

Qualification Level	Description
0	No qualifications: No academic; vocational or professional qualifications.
1	Level 1: 1+ 'O' levels/CSE/GCSE (any grade); NVQ level 1; Foundation GNVQ.
2	Level 2: 5+ 'O' levels; 5+ CSEs (grade 1); 5+ GCSEs (grade A - C); School Certificate; 1+ A levels/AS levels; NVQ level 2; Intermediate GNVQ or equivalents.
3	Level 3: 2+ 'A' levels; 4+ AS levels; Higher School Certificate; NVQ level 3; Advanced GNVQ or equivalents.
4 / 5	Level 4/5: First degree; Higher Degree; NVQ levels 4 - 5; HNC; HND; Qualified Teacher Status; Qualified Medical Doctor; Qualified Dentist; Qualified Nurse; Midwife; Health Visitor or equivalents.
Other / unknown	Other qualifications/level unknown: Other qualifications (e.g. City and Guilds; RSA/OCR; BTEC/Edexcel); Other Professional Qualifications.

Figure 41: Description of Highest Qualification Obtained
Source: UK Census of Population 2001

Level	Area		
	Greater Norwich	Eastern Region	England
Level 0	28.4%	27.9%	28.9%
Level 1	18.2%	18.2%	16.6%
Level 2	20.2%	20.5%	19.4%
Level 3	8.4%	7.9%	8.3%
Level 4 / 5	17.0%	18.1%	19.9%
Other / unknown	7.7%	7.2%	6.9%
TOTAL	**100.0%**	**100.0%**	**100.0%**

Figure 42: Qualifications by for Greater Norwich. Eastern Region and England
Source: UK Census of Population 2001

3.52 Figure 43 and Figure 44 show that nearly 50% of the population of Greater Norwich aged over 50 years possess no formal qualifications. The results for the young population are much more encouraging, with around a quarter of everyone aged 25-49 years having the equivalent to a degree or higher.

Level	Percentage of Age group			
	16-24	25-34	35-49	50+
Level 0	23.5%	10.7%	19.9%	49.2%
Level 1	18.7%	27.6%	24.2%	8.9%
Level 2	25.3%	25.1%	20.4%	11.4%
Level 3	12.7%	9.4%	6.8%	3.6%
Level 4 / 5	13.3%	24.3%	22.0%	14.6%
Other / unknown	6.5%	3.0%	6.7%	12.4%
TOTAL	**100.0%**	**100.0%**	**100.0%**	**100.0%**

Figure 43: Qualifications by Age Group for Greater Norwich
Source: UK Census of Population 2001

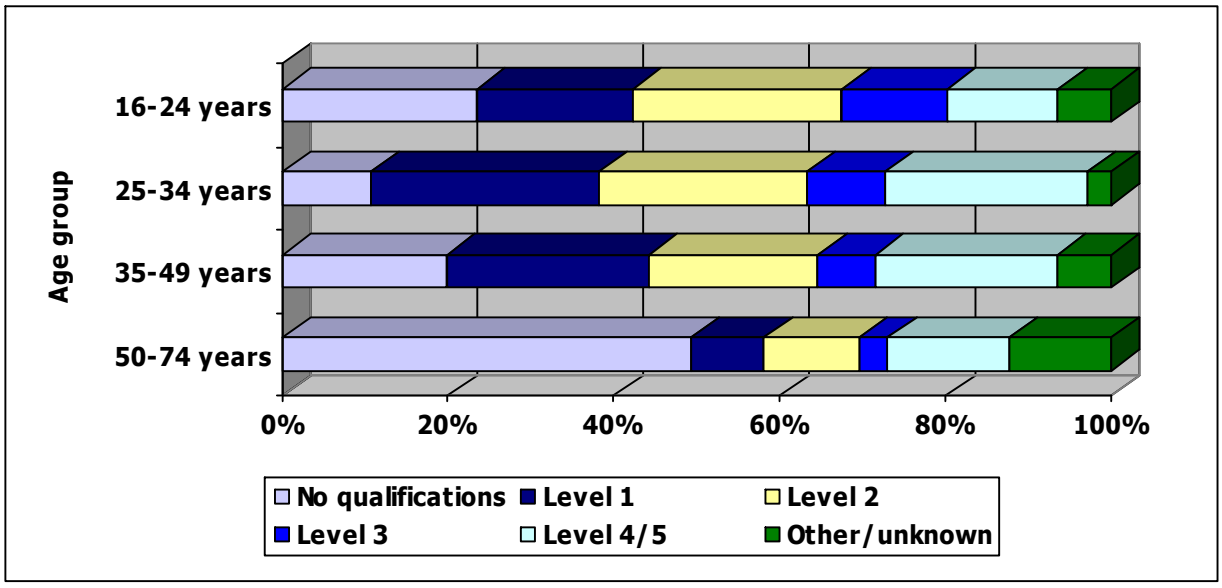

Figure 44: Qualifications by Age group for Greater Norwich
Source: UK Census of Population 2001

Occupation & Industry

3.53 Figure 46 and Figure 47 (overleaf) show the National Statistics Socio-economic Classifications (NS-SeC) for residents of Greater Norwich and how these results compare to the rest of England. NS-SeC is not an objective measure such as industry of employment or occupation, but it is a construct to reflect the socio-economic circumstances of the individual. Each person in a NS-SeC category has a similar socio-economic status. Figure 45 (below) offers an explanation for each of the categories.

NS-SeC Category	Description
Higher managerial and professional	Persons who employ others in enterprises employing 25 or more persons, and who delegate some part of their managerial and entrepreneurial functions on to salaried staff. Positions involving general planning and supervision of operations on behalf of the employer. Positions covering all types of higher professional work.
Lower managerial and professional	Positions in which those employed generally plan and supervise operations on behalf of the employer under the direction of senior managers. Positions which involve formal and immediate supervision of others engaged in intermediate occupations.
Intermediate	Positions not involving general planning or supervisory powers, in clerical, sales, service and intermediate technical occupations. Positions in this group are 'mixed' in terms of employment regulation, i.e. are intermediate with respect to the service relationship and the labour contract. This group normally have little authority and are bureaucratically regulated.
Small employers and own account workers	Persons (other than higher or lower professionals) who carry out all or most of the entrepreneurial and managerial functions of the enterprise but employ less than 25 employees. Self-employed positions in which the persons involved have no employees other than family workers.
Lower supervisory and technical	Positions having a modified form of 'labour contract' and involve formal and immediate supervision of others engaged in such occupations often including a job title such as foreman or supervisor.
Semi-routine occupations	Positions in which employees are engaged in semi-routine occupations which have a slightly modified labour contract and have at least some need for employee discretion.
Routine occupations	Positions where employees are engaged in routine occupations which have a basic labour contract and little need for employee discretion.
Never worked and long-term unemployed	Those who are over 16 years of age who have left full-time education, but have never been in paid employment, or have been unemployed for more than a year.
Not classified (including students)	Persons over 16 years of age engaged in full-time courses. Also includes those whose occupations are not clearly stated or who are not classifiable for other reasons.

Figure 45: Description of NS-SeC Categories
Source: Office of National Statistics

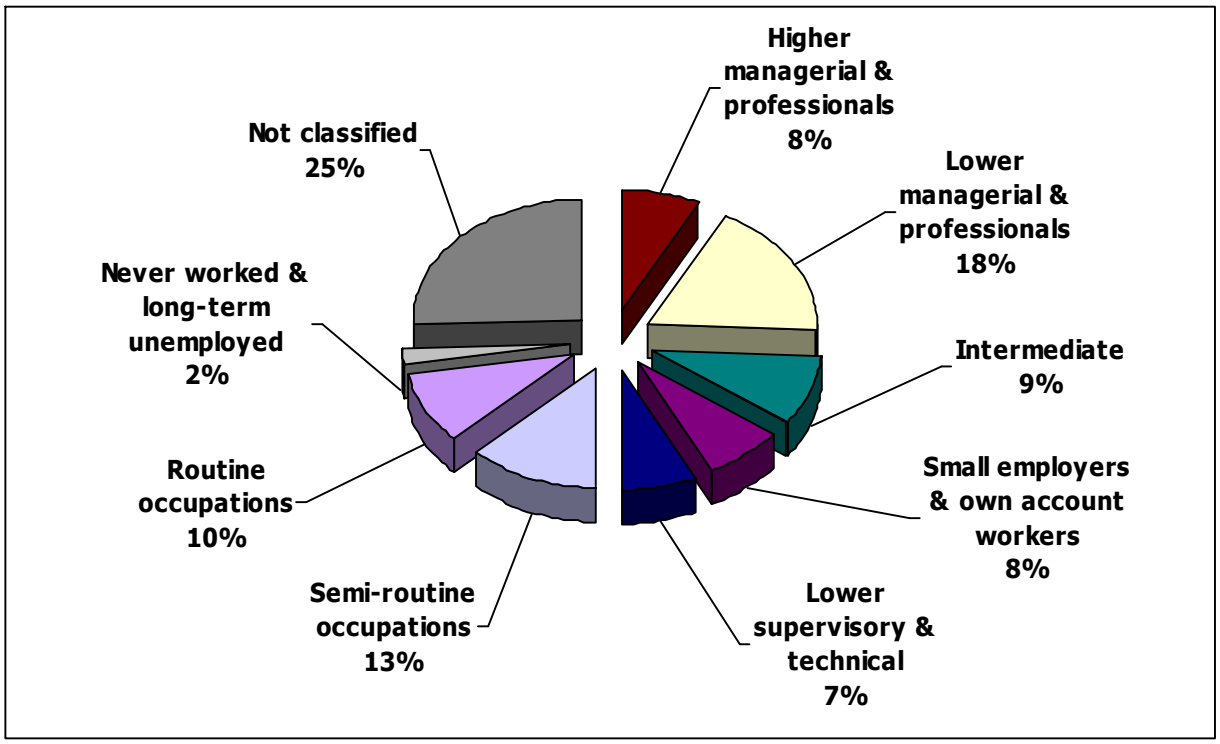

Figure 46: NS-SeC for Greater Norwich Residents
Source: UK Census of Population 2001

3.54 Figure 47 shows that the population of Greater Norwich contains proportionally fewer people who have never worked or who are long-term unemployed. It should be noted that never worked refers to people who are old enough to work and who have left full-time education. Therefore, this group is not composed of current students who would be included in the non classified category.

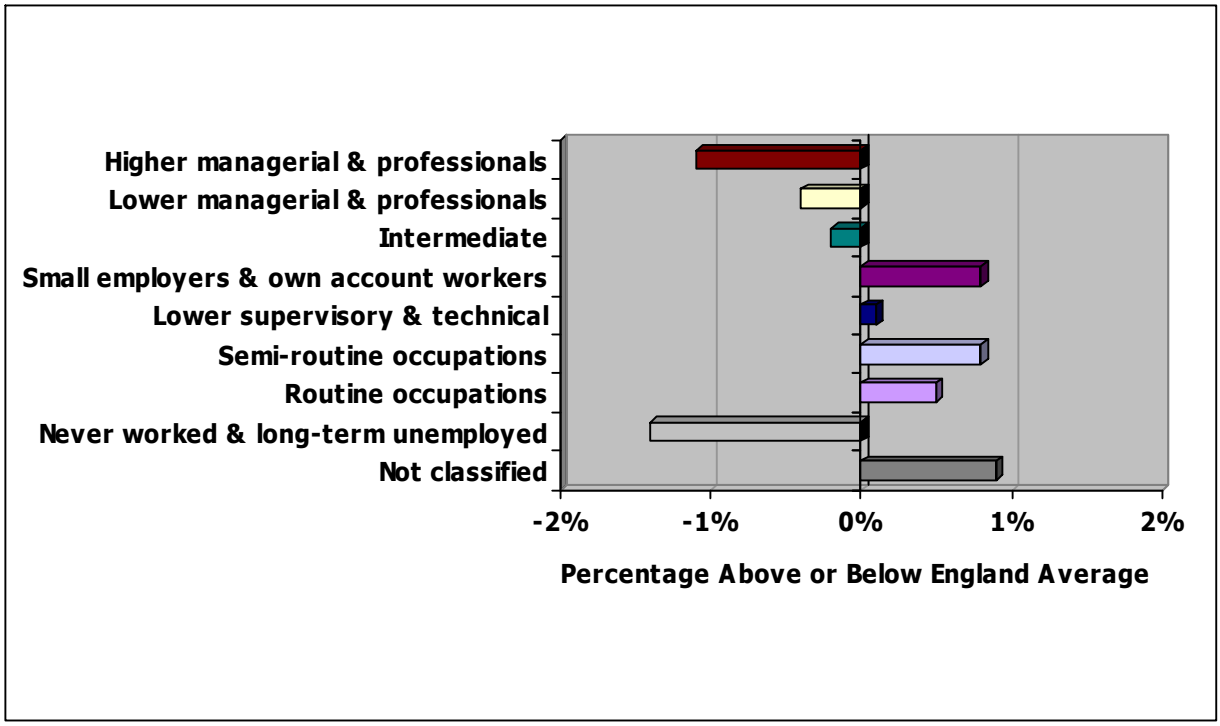

Figure 47: NS-SeC for Greater Norwich Residents Compared with England Average
Source: UK Census of Population 2001

3.55 Figure 48 and Figure 49 show the industry of employment of residents of Greater Norwich, and how this compares with the population of England. Figure 49 shows that financial intermediation is very important to the Greater Norwich economy. The presence of Norwich Union has a large bearing on this result.

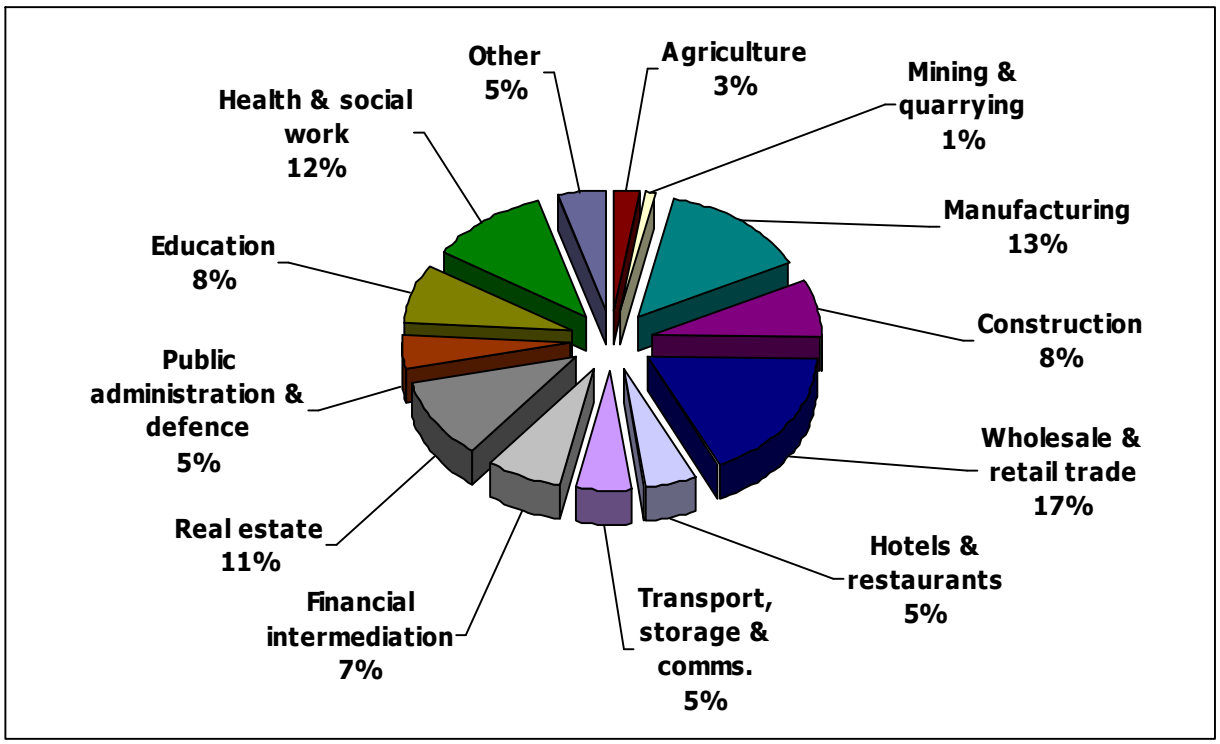

Figure 48: Industry of Employment for Greater Norwich Residents
Source: UK Census of Population 2001

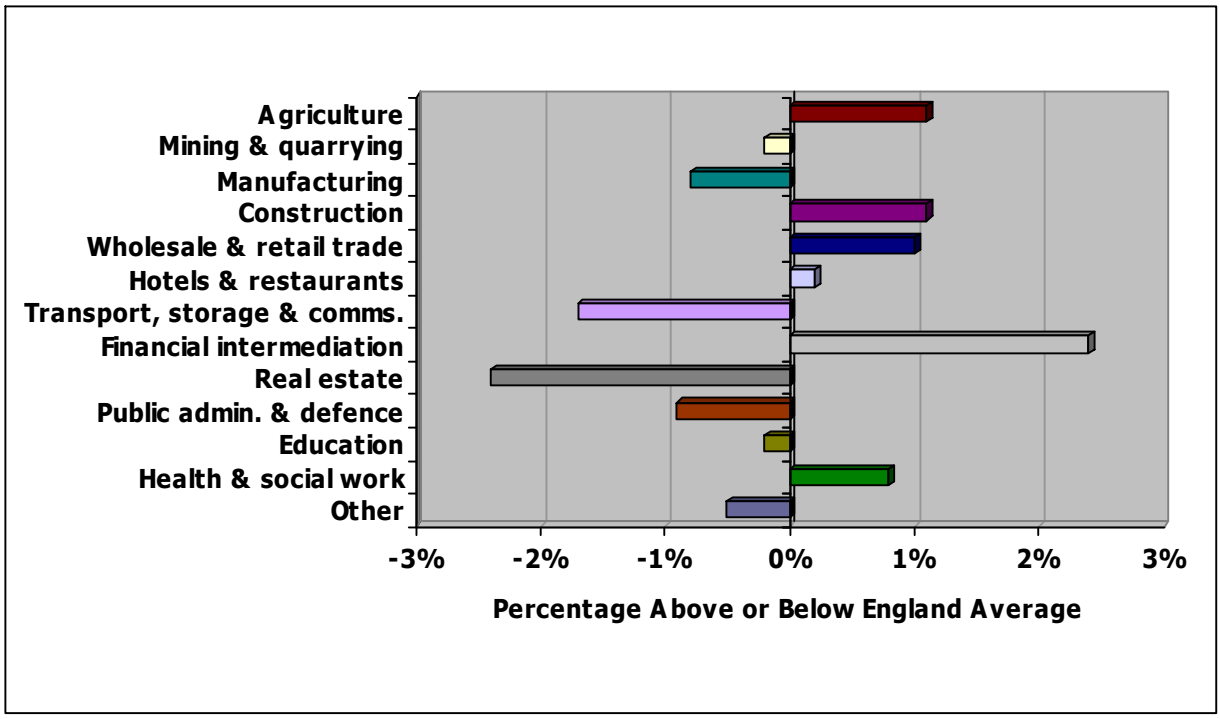

Figure 49: Industry of Employment for Greater Norwich Residents Compared with England Average
Source: UK Census of Population 2001

Travel to Work

3.56 Figure 3 (page 17) showed that 141,800 of the 164,000 residents of Greater Norwich that were in employment also worked in the sub-region. Of this group 15,550 work mainly at or from home, which represents 9.5% of all those residents of Greater Norwich who have jobs. This result was confirmed by the Greater Norwich Household Survey which found that 11% of all household respondents work from home.

3.57 Figure 50 shows more generally the travel to work times for Greater Norwich residents. This shows that a quarter of all residents of Greater Norwich spend less than 10 minutes travelling to work and over 80% spend less than 30 minutes.

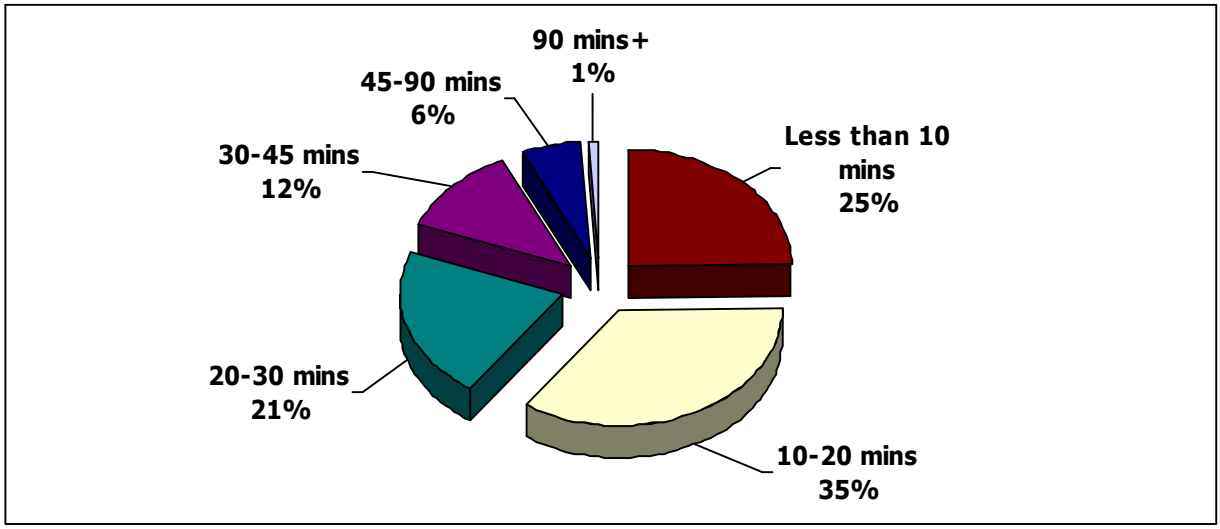

Figure 50: Travel to Work Times for Greater Norwich Residents
Source: Greater Norwich Household & Physical Survey 2005-06

New Business Start-up

3.58 A measure of innovation and entrepreneurship is the number of new VAT registered businesses in a year. A business must register for VAT if its turnover exceeds £58,000 per year. It can de-register if its turnover falls below £56,000. In practice most de-registration is likely to be due to the business being acquired, merged or liquidated. Figure 51 (below) shows that VAT registrations and de-registrations in Greater Norwich have tended to be below the England average since 1995.

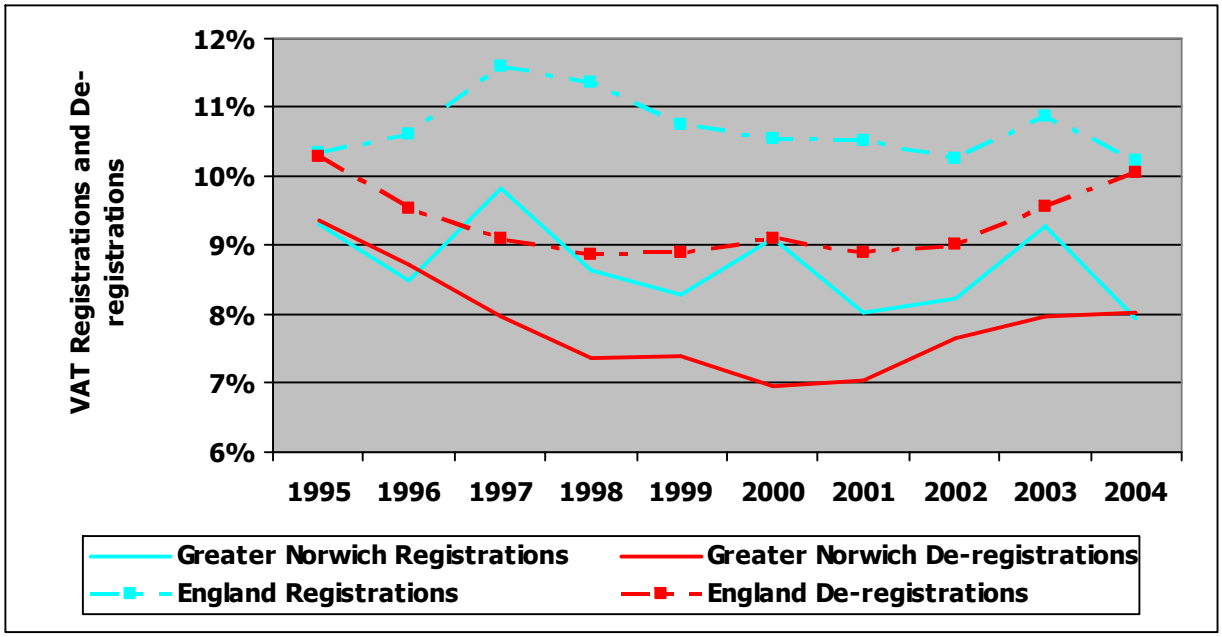

Figure 51: New VAT Registered and De-registered Businesses in Greater Norwich and England as a Percentage of the Previous Years Stock: 1995-2004
Source: VAT Registrations

3.59 It is typical that agricultural areas have very low turnover of businesses. Therefore, it would be expected that an area such as Greater Norwich which contains a significant agriculture sector in South Norfolk would have a relatively low rate of business turnover. However, registrations were above de-registrations in Greater Norwich between 1996 and 2004. This implies that the number of businesses in Greater Norwich has been growing.

Incomes and Earnings

3.60 Alongside economic activity the other key component of the economy of an area is the wages earned by workers. There are two separate ways to analyse average earnings in a local authority. One is to examine only those who are employed within the authority. The other is to examine the earnings of the residents of the authority. Since 2002 the New Earnings Survey (NES) and subsequently the Annual Survey of Hours and Earnings (ASHE) has recorded both measures for all local authorities.

3.61 Figure 52 (overleaf) shows the comparisons for each authority for average full-time hourly wages excluding overtime for 2005. This measure is normally taken as the most accurate reflection of earnings. The results show that residents in South Norfolk are the highest earners in Greater Norwich. Those employed in Broadland and Norwich typically earn more on average than those who are resident in these local authorities, while for South Norfolk residents typically earn more than those employed in the local authority.

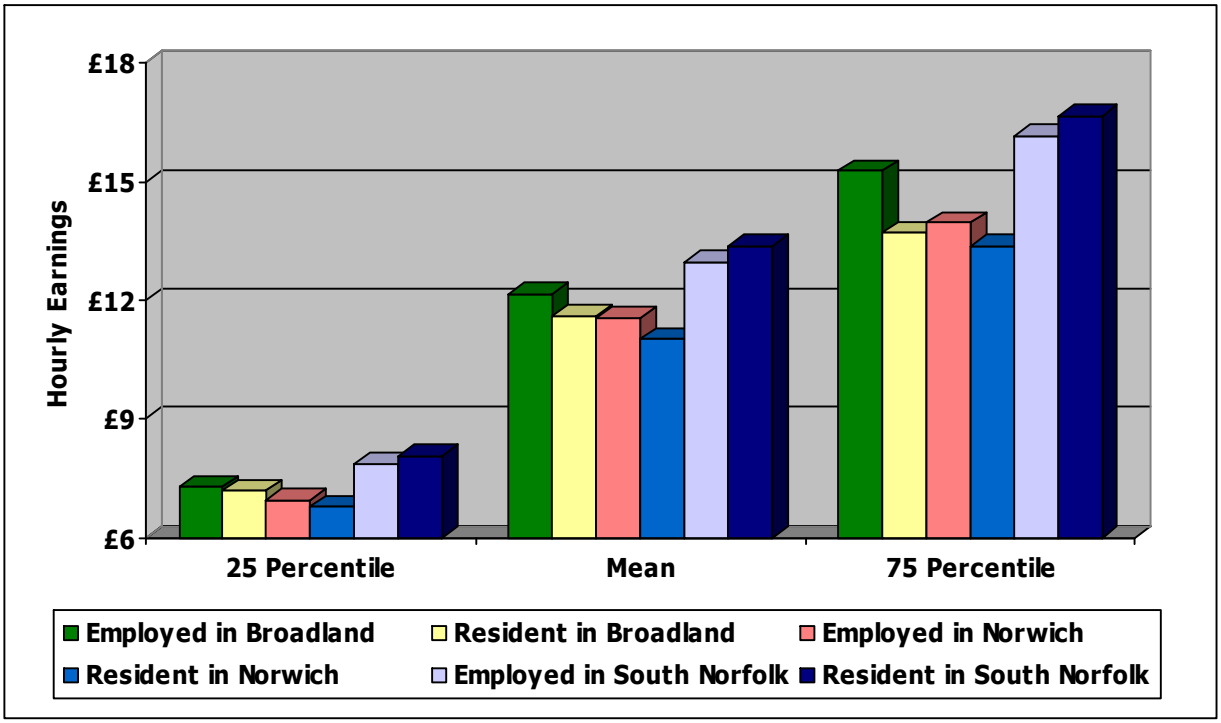

Figure 52: Average Hourly Earnings Excluding Overtime for Local Authorities in Greater Norwich in 2005 for Full-time Employees
Source: ASHE 2005

3.62 The evidence from Figure 53 (below), Figure 54 and Figure 55 (overleaf) shows that salaries have been rising in all the local authorities in Greater Norwich, but have been rising most rapid for those employed in South Norfolk.

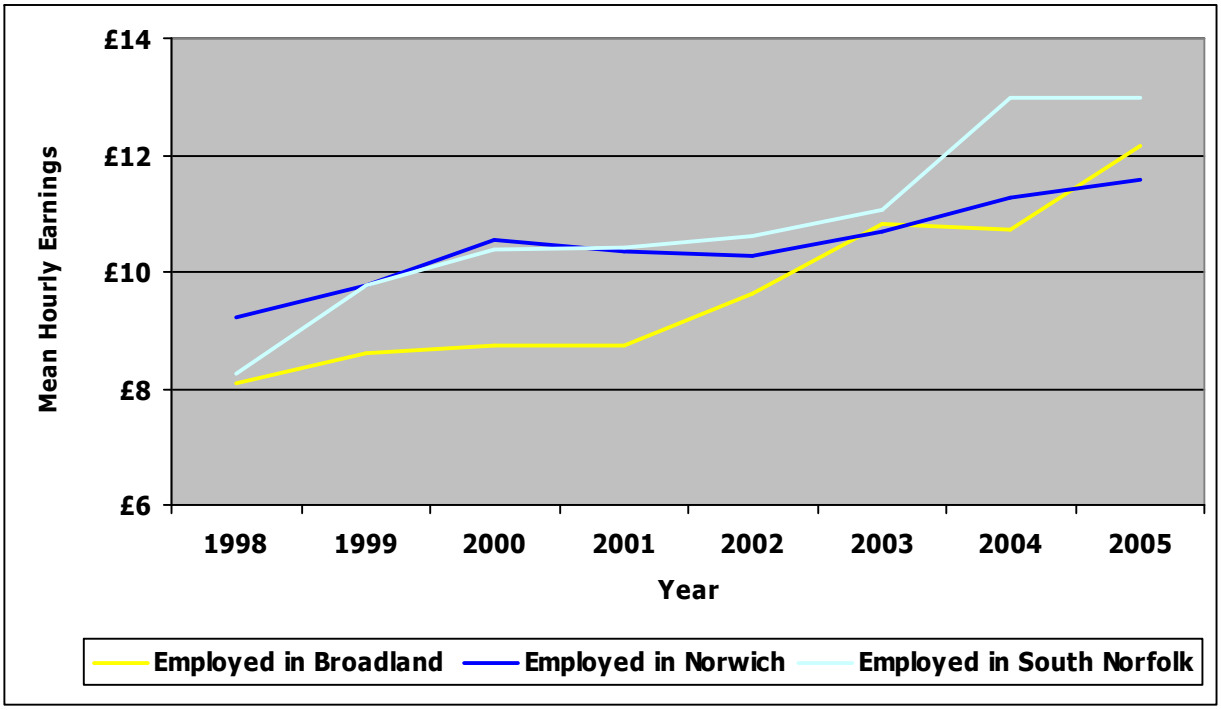

Figure 53: Mean Average Hourly Earnings Excluding Overtime for Local Authorities in Greater Norwich 1998-2005 for Full-time Employees
Source: ASHE 1998-2005

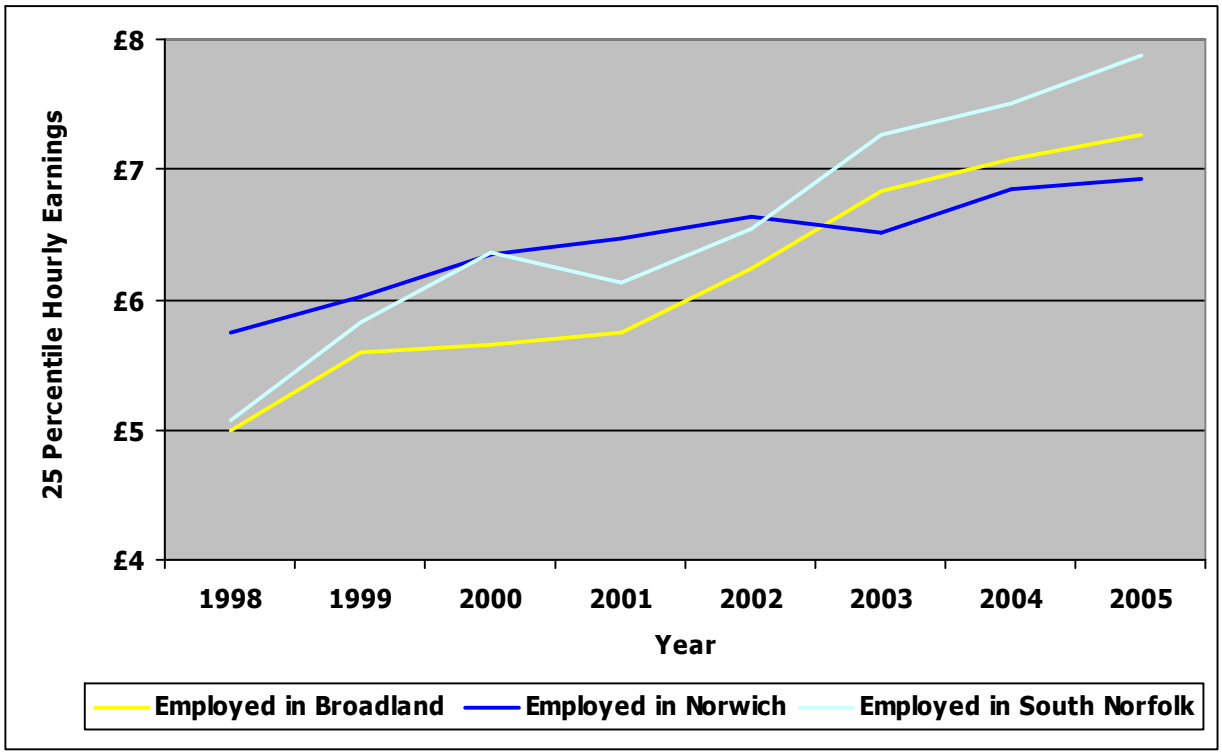

Figure 54: 25 Percentile Hourly Earnings Excluding Overtime for Local Authorities in Greater Norwich 1998-2005 for Full-time Employees
Source: ASHE 1998-2005

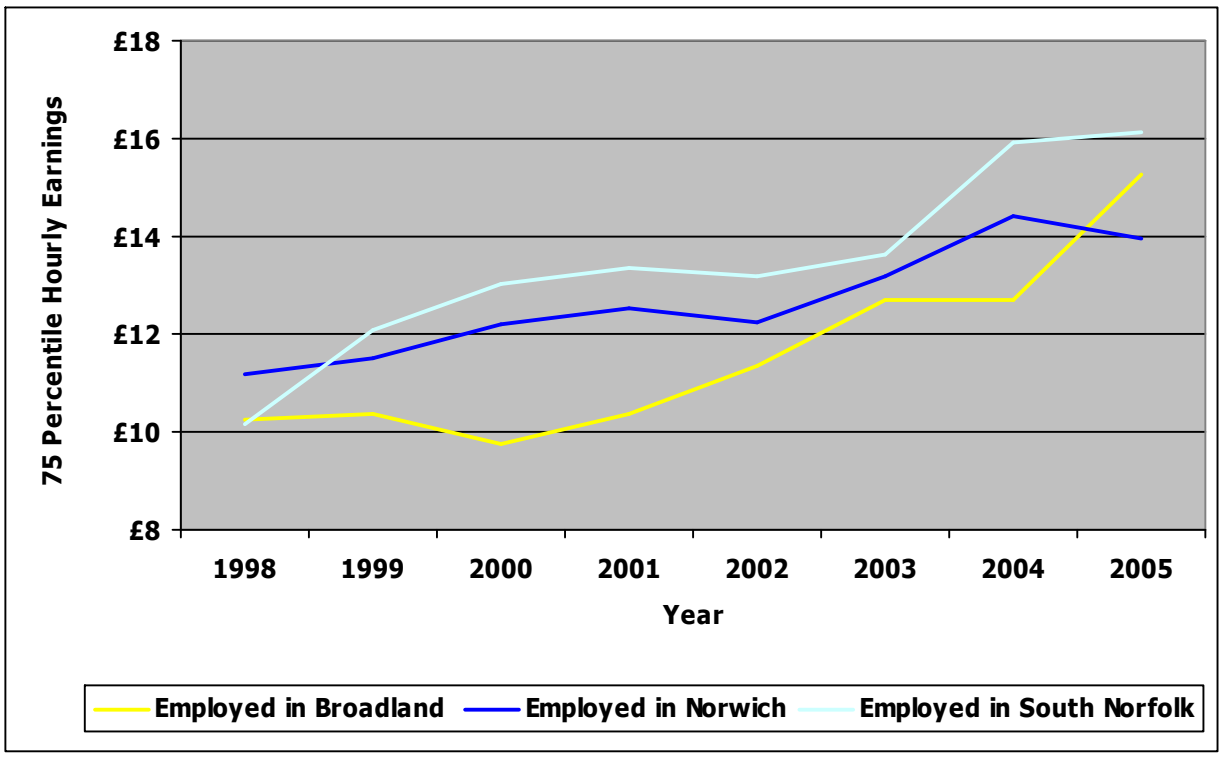

Figure 55: 75 Percentile Hourly Earnings Excluding Overtime for Local Authorities in Greater Norwich 1998-2005 for Full-time Employees
Source: ASHE 1998-2005

3.63 Figure 56 shows the comparisons for each authority for mean gross annual earnings for 2005. The results show that residents in South Norfolk are the highest earners in Greater Norwich. Those employed in Broadland and Norwich typically earn more on average than those who are resident in these Local Authorities, while for South Norfolk residents typically earn more than those employed in the Local Authority.

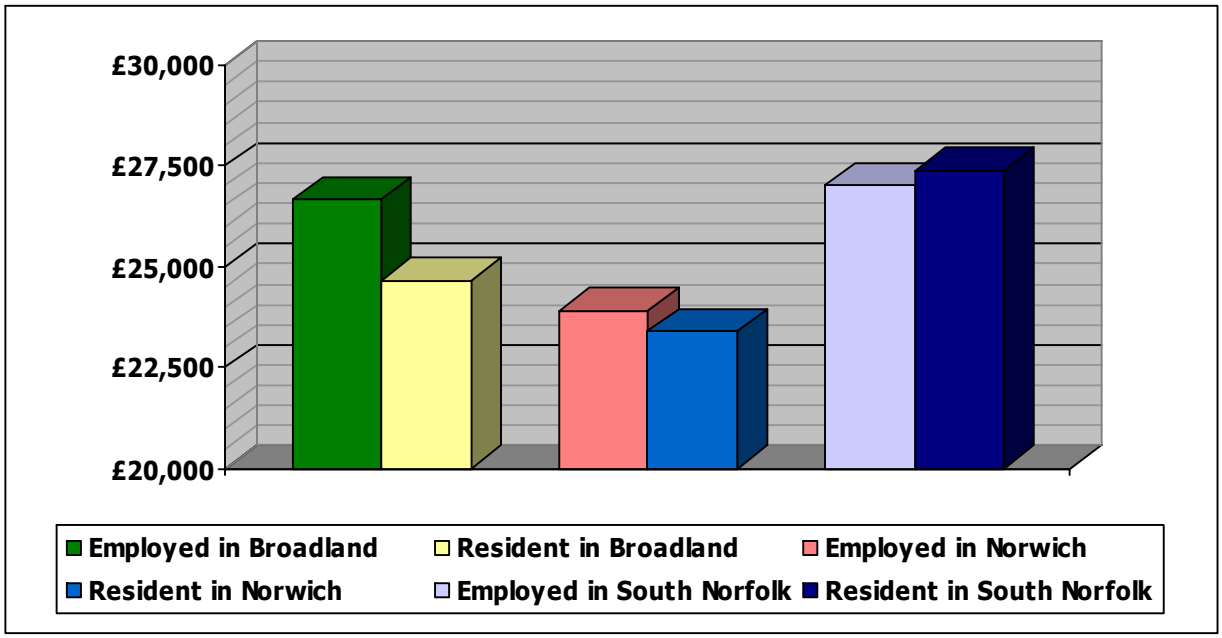

Figure 56: Mean Gross Annual Earnings for Local Authorities in Greater Norwich in 2005 for Full-time Employees
Source: ASHE 2005

3.64 Once again, the evidence from Figure 57, shows that salaries have been rising in all the local authorities in Greater Norwich, but have risen most rapidly for those employed in Broadland.

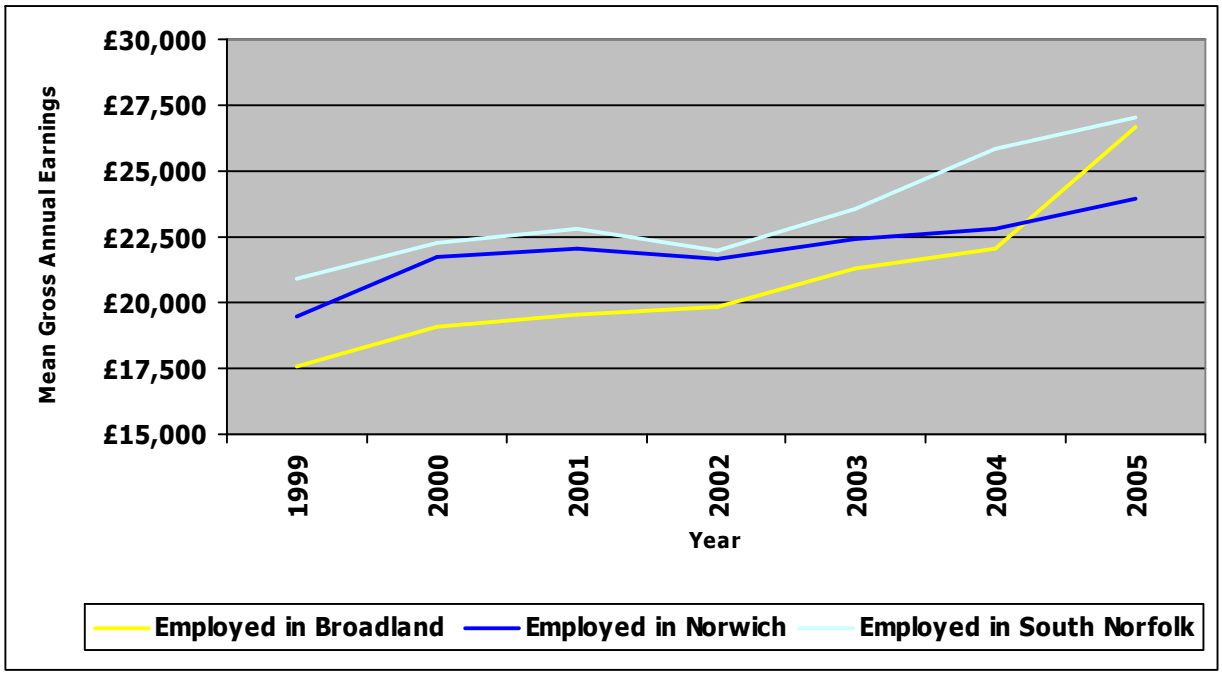

Figure 57: Mean Gross Annual Earnings for Local Authorities in Greater Norwich 1999-2005 for Full-time Employees
Source: ASHE 1999-2005

3.65 Figure 58 shows the gross household income levels found in Greater Norwich. This measure of income is more important than individual earnings for housing purposes because household income gives a greater guide as to how much a household can afford to spend on housing. Figure 58 shows that while 40% of households have a household income of less than £15,000; one-in-three have household incomes of £30,000 or more.

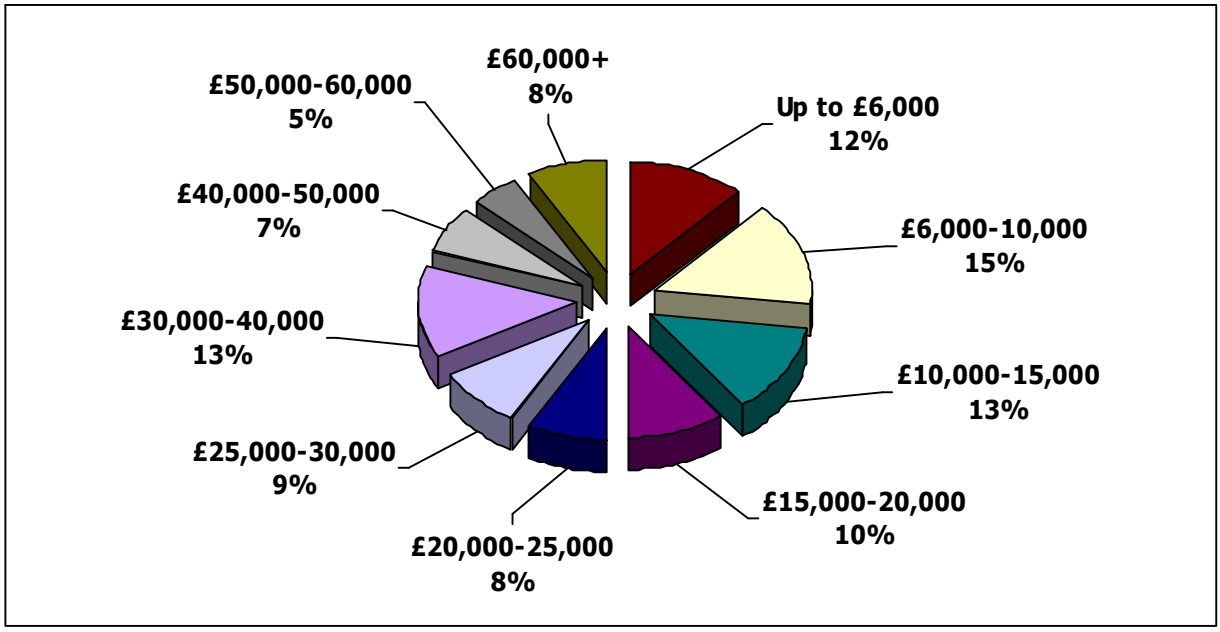

Figure 58: Gross Household Annual Income for Greater Norwich
Source: Greater Norwich Household & Physical Survey 2005-06

3.66 Figure 59 shows that household incomes do vary across the HMAs in Greater Norwich with nearly 30% of households in Aylsham and Long Stratton having incomes of over £40,000 while less than 20% do so in Norwich and Diss.

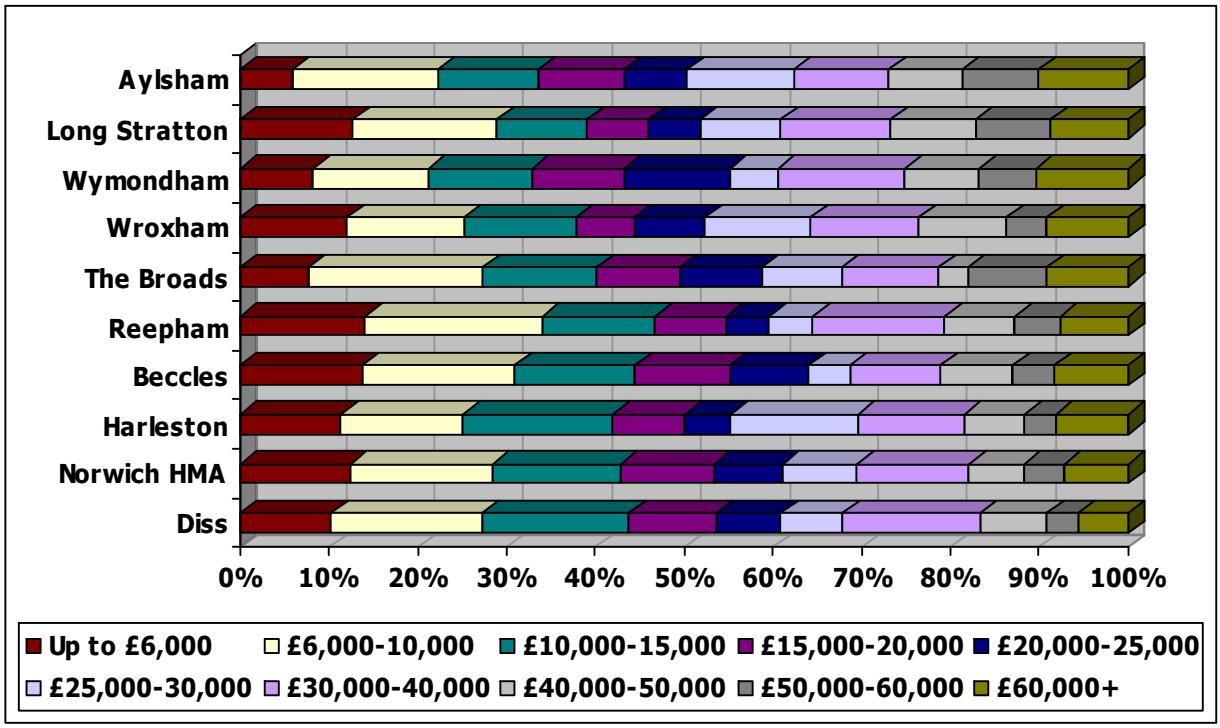

Figure 59: Gross Household Income by HMA
Source: Greater Norwich Household & Physical Survey 2005-06

Housing Benefit

3.67 Figure 60 shows the percentage of all households in each of the Local Authorities in Greater Norwich who are in receipt of housing benefit. The results from the Household Survey are confirmed by those published by the Department of Work and Pensions.

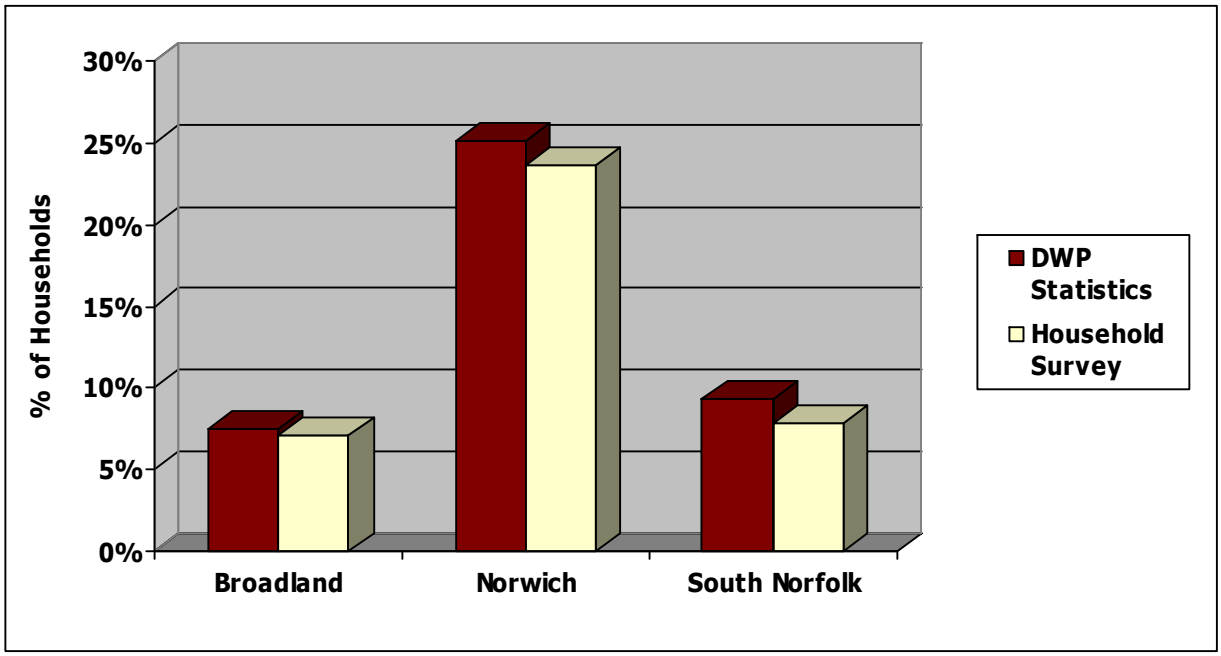

Figure 60: Housing Benefit Receipt for Broadland, Norwich and South Norfolk.
Source: Department of Work and Pensions Housing Benefit and Council Tax Benefit Quarterly Summary Statistics and Greater Norwich Household & Physical Survey 2005-06

3.68 Figure 61 shows that the receipt of housing benefit varies considerably across the HMAs in Greater Norwich.

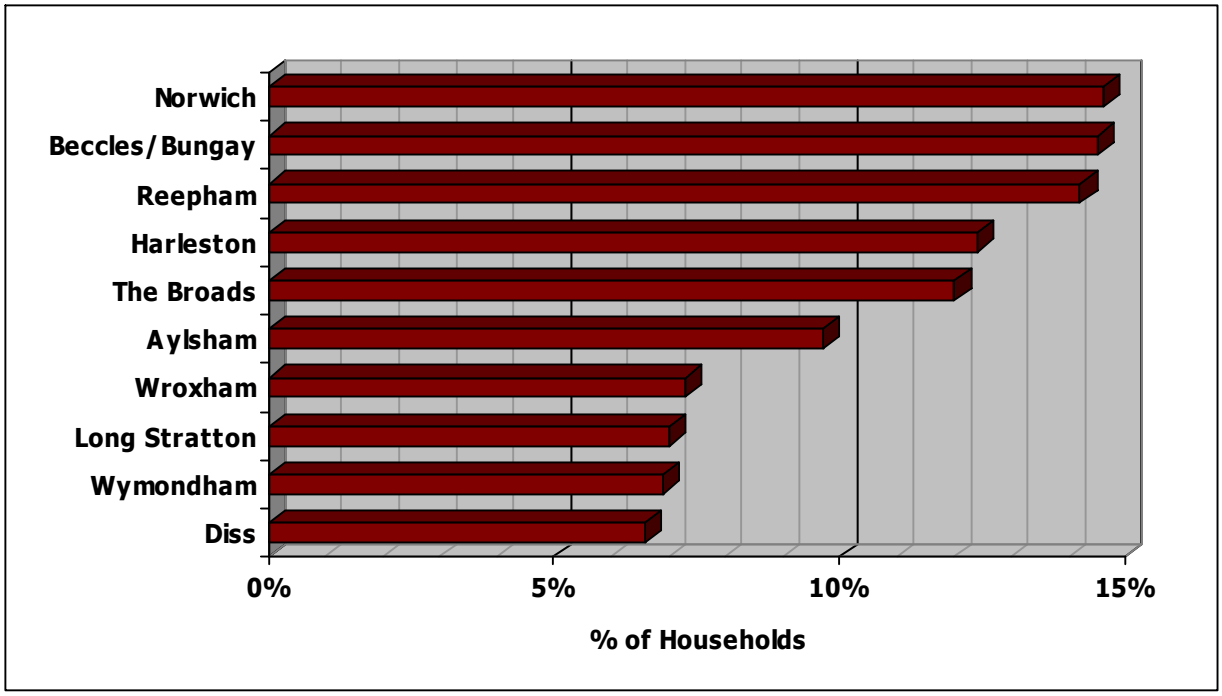

Figure 61: Housing Benefit Receipt by HMA
Source: Greater Norwich Household & Physical Survey 2005-06

3.69 Figure 62 shows that only 13% of all households in Greater Norwich who are in receipt of housing benefit live in the private rented sector. This represents 15% of all households in the private rented sector. The remaining 87% of households in receipt of housing benefit rent from their local council or from a housing association. Over 50% of all households in the social rented sector are in receipt of housing benefit.

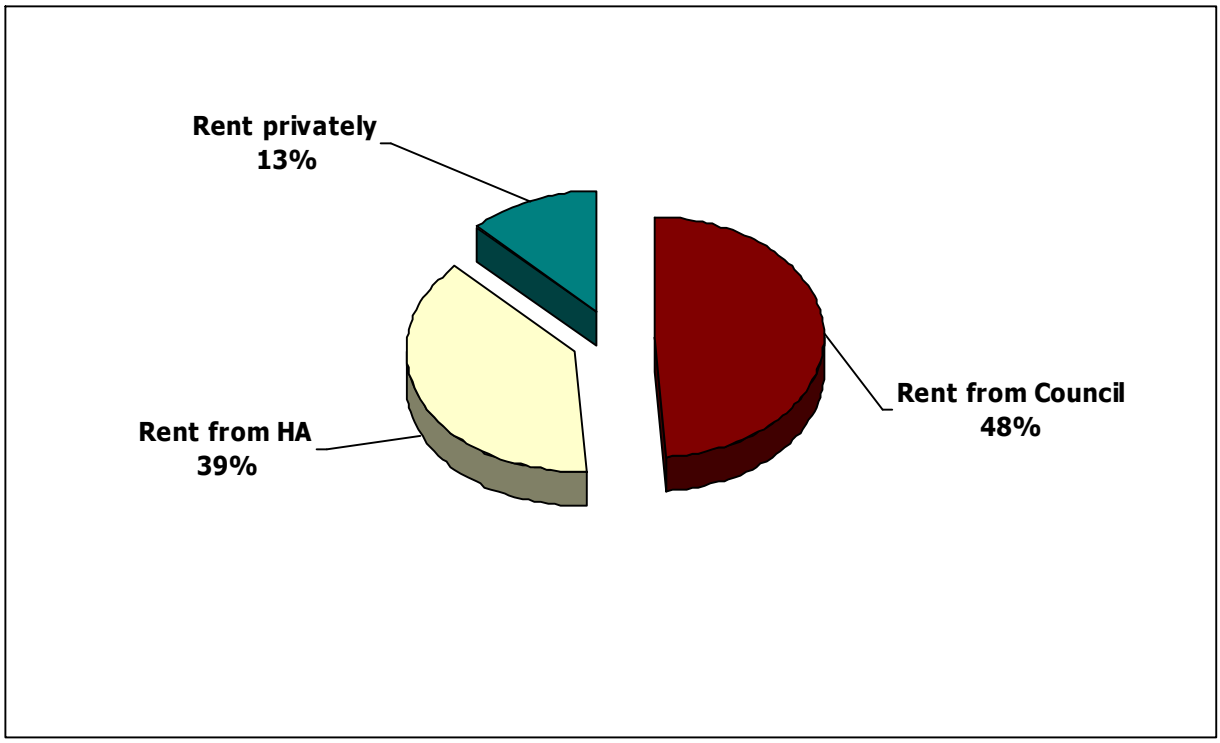

Figure 62: Housing Benefit Receipt by Tenure
Source: Greater Norwich Household & Physical Survey 2005-06

Summary of Key Points

- Greater Norwich has seen a steady population growth of 12.6% in the period 1981-2004, compared to 7% for England and 13.1% for the Eastern region over the same period;
- The population is expected to continue to grow, estimates that the population will reach 432,000 by 2028 – a growth of nearly 20% over 25-years. Projections show that the population of Broadland and South Norfolk is expected to rise much more rapidly than that of Norwich;
- Most migrants to the sub-region currently originate from elsewhere in the Eastern region, though the sub-region gained more than five thousand people from London and the South East in the period 1999-2004;
- The Black and Minority Ethnic (BME) population in Greater Norwich does not appear to have grown significantly as a share of the total population over the last five years. BME groups currently comprise 4.1% of the total population, including 2.1% from Non-White groups and 2.0% from White groups other than White British;
- The age structure of the population of Greater Norwich shows that there are far fewer young families in the area than in England as a whole, with a disproportionately high number of older persons living in the area. The household structure follows from its slightly older population, with more pensioner households and adult couples without children when compared with England as a whole;
- The health of the population of Greater Norwich appears to be marginally worse than the average for the Eastern region, but very similar to England as a whole. 32.5% of all households in Greater Norwich contain a member with a limiting long-term illness and 18% of all people suffer from limiting long-term illnesses;
- Unemployment has been in long-term decline, with virtually all of those who are economically active now in employment. The proportion of people disabled under the definition of the Disability Discrimination Act is lower than for the Eastern region and England as a whole, but the number suffering from work limiting disabilities is higher;
- The population of Greater Norwich is over-represented in the no qualification category and under-represented in the degree and above category. Nearly half of those aged over 50 years have no formal qualifications, though around a quarter of everyone aged 25-49 years have the equivalent to a degree or higher;
- The occupations of Greater Norwich residents do no differ widely from those of the overall population of England, but there are fewer people employed in professional occupations and more in skilled, services and elementary ones. Financial intermediation is very important to the Greater Norwich economy, with the presence of Norwich Union having a large bearing on this result;
- Salaries have been rising in all the local authority areas in Greater Norwich, but have been rising most rapidly for those employed in South Norfolk. Furthermore, those employed in Broadland and Norwich typically earn more on average than those who are resident in these local authorities, while for South Norfolk, residents typically earn more than those employed in the local authority area.

4. Existing Housing Stock

Introduction

4.1 The general character of a dwelling stock is important in understanding the type of housing available to residents of an area and the relationship that dwelling type, age and location has on dwelling condition. The mix of property type available will have a bearing on home-owners choices in terms of accommodation and the type of investment properties available to landlords. The age of a dwelling will also have an effect, for example older, pre 1919, terraced houses tend to be large by comparison to a typical modern detached house. The age of a dwelling will also tend to determine its internal layout, the provision of amenities, its level of energy efficiency and its condition. Dwelling location is also important, findings from the EHCS from 1996, 2001 and 2003 all indicate that rural dwellings are more prone to poor physical condition and problems with energy efficiency.

4.2 The following analysis examines a number of general physical characteristics of the stock before exploring the relationship between dwelling characteristics and the condition of housing across the sub-region and within local authority and housing market areas.

Property Type

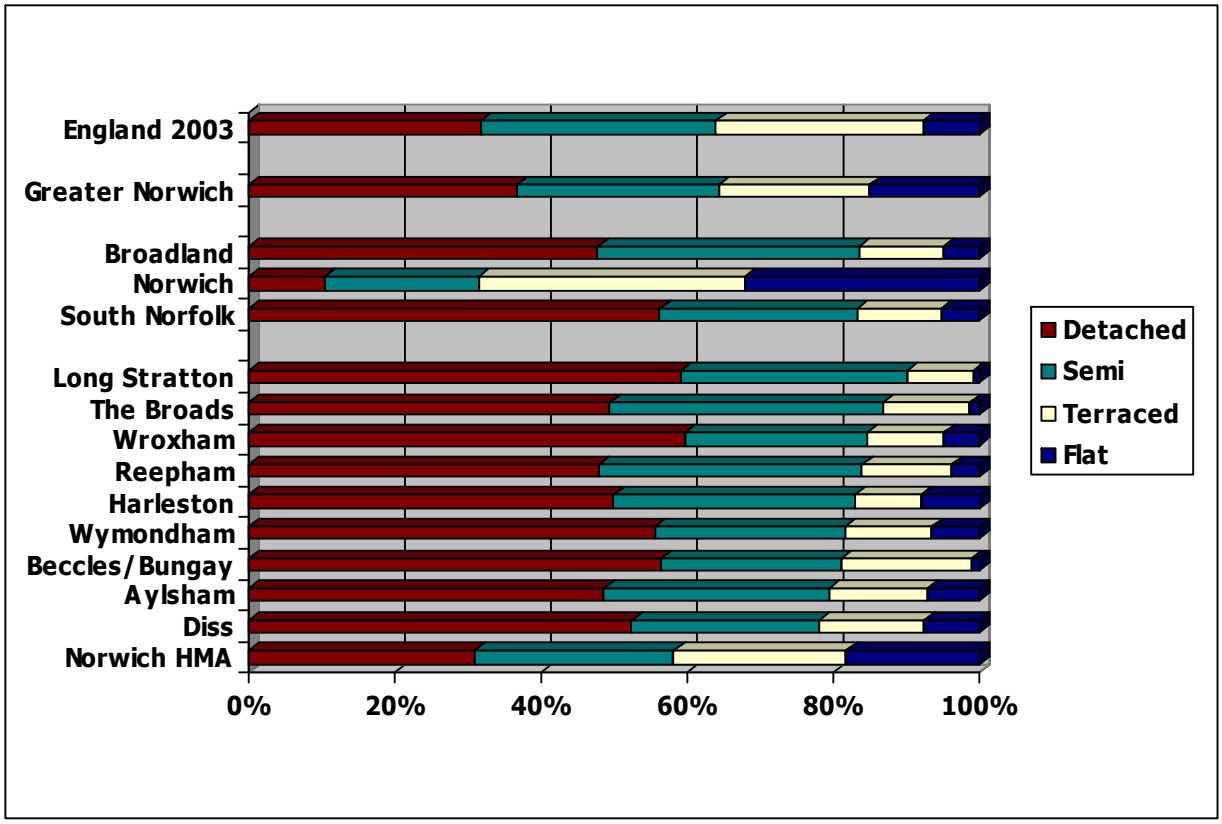

Figure 63: Property Type by Area
Source 1: Greater Norwich Household & Physical Survey 2005-06
Source 2 (England 2003): English House Condition Survey

4.3 The position of the sub-region as a whole is similar to the position found for England as a whole (based on the 2003 EHCS), but with a slightly higher proportion of detached houses and flats. When looking at the local authority level it is clear that the very high proportion of flats is the most influential factor in the above average proportion of flats found within the sub-region. Conversely, the higher proportions of detached houses in Broadland and South Norfolk are the cause of the above average proportion of detached houses across the sub region.

4.4 Whilst there are differences in dwelling type between HMAs, these are not substantial with the exception of the Norwich HMA, which has much lower proportions of detached houses and higher proportions of flats than any other housing market areas. This finding is clearly as a result of the influence of the property types found in the centre of Norwich on the overall profile for the Norwich HMA.

4.5 The distribution of properties by dwelling type tends to suggest that with the exception of the Norwich HMA, the availability of a particular dwelling type in a given HMA is less likely to be an influence on accommodation decisions by occupiers, as the areas are similar in dwelling type.

4.6 The following table presents the dwelling totals, for each dwelling type, within each local authority and within each HMA. The table appears to indicate that the Beccles/Bungay, Broads and Long Stratton HMAs have no flats, but in practice there may well be a handful in each of these areas, but that there are too few to register as statistically significant.

Area	Property Type				Total
	Detached	Semi	Terraced	Flat	
Local Authority Area					
Broadland	25,000	18,700	6,100	2,500	52,400
Norwich	6,100	12,500	21,600	18,900	59,100
South Norfolk	27,900	13,300	5,800	2,500	49,500
Housing Market Area					
Aylsham	2,100	1,300	600	300	4,400
Beccles/Bungay [1]	1,700	800	500	-	3,000
The Broads	1,000	800	200	-	2,100
Diss	3,400	1,600	900	500	6,500
Harleston	2,200	1,500	400	400	4,500
Long Stratton	2,900	1,500	400	-	4,900
Norwich HMA	37,400	32,900	28,500	22,000	120,800
Reepham	1,400	1,000	300	100	2,800
Wroxham [1]	1,600	700	300	100	2,600
Wymondham	5,200	2,400	1,100	600	9,300
Greater Norwich Sub-region	**59,000**	**44,600**	**33,400**	**24,000**	**161,000**

Figure 64: Property Type by Area

Source: Greater Norwich Household & Physical Survey 2005-06
Note 1: Figures do note include dwellings within these HMAs that are outside the Greater Norwich sub-region
Note 2: Figures may not sum due to rounding

Area	Occupied Properties			Vacant	Total
	Main Home	Second Home [1]	Overall		
Local Authority Area					
Broadland	99.4%	0.6%	51,000	1,400	52,400
Norwich	99.3%	0.7%	57,000	2,200	59,100
South Norfolk	99.3%	0.7%	48,600	900	49,500
Housing Market Area					
Aylsham	98.9%	1.1%	4,100	230	4,400
Beccles/Bungay [2]	100.0%	0.0%	3,000	40	3,000
The Broads	99.1%	0.9%	2,000	70	2,100
Diss	99.5%	0.5%	6,300	120	6,500
Harleston	99.6%	0.4%	4,400	100	4,500
Long Stratton	99.4%	0.6%	4,800	120	4,900
Norwich	99.6%	0.4%	117,400	3,500	120,800
Reepham	99.2%	0.8%	2,800	80	2,800
Wroxham [2]	97.7%	2.3%	2,500	130	2,600
Wymondham	98.3%	1.7%	9,200	110	9,300
Greater Norwich Sub-region	**99.3%**	**0.7%**	**156,500**	**4,500**	**161,000**

Figure 65: Type of Occupant for Properties by Area

Source: Greater Norwich Household & Physical Survey 2005-06
Note 1: Second home figures should be treated with caution as households in their main home may have been more likely to participate in the survey which could introduce a bias in the results. Second home figures also exclude properties with temporary residents, such as holiday lets.
Note 2: Figures do note include dwellings within these HMAs that are outside the Greater Norwich sub-region
Note 3: Figures may not sum due to rounding

4.7 Figure 66 and Figure 67 (overleaf) show the housing stock of each area by tenure. The dominant form of tenure in most housing markets is owner occupation, with just over 68% of all properties across the Greater Norwich sub-region being owned outright or owned with a mortgage.

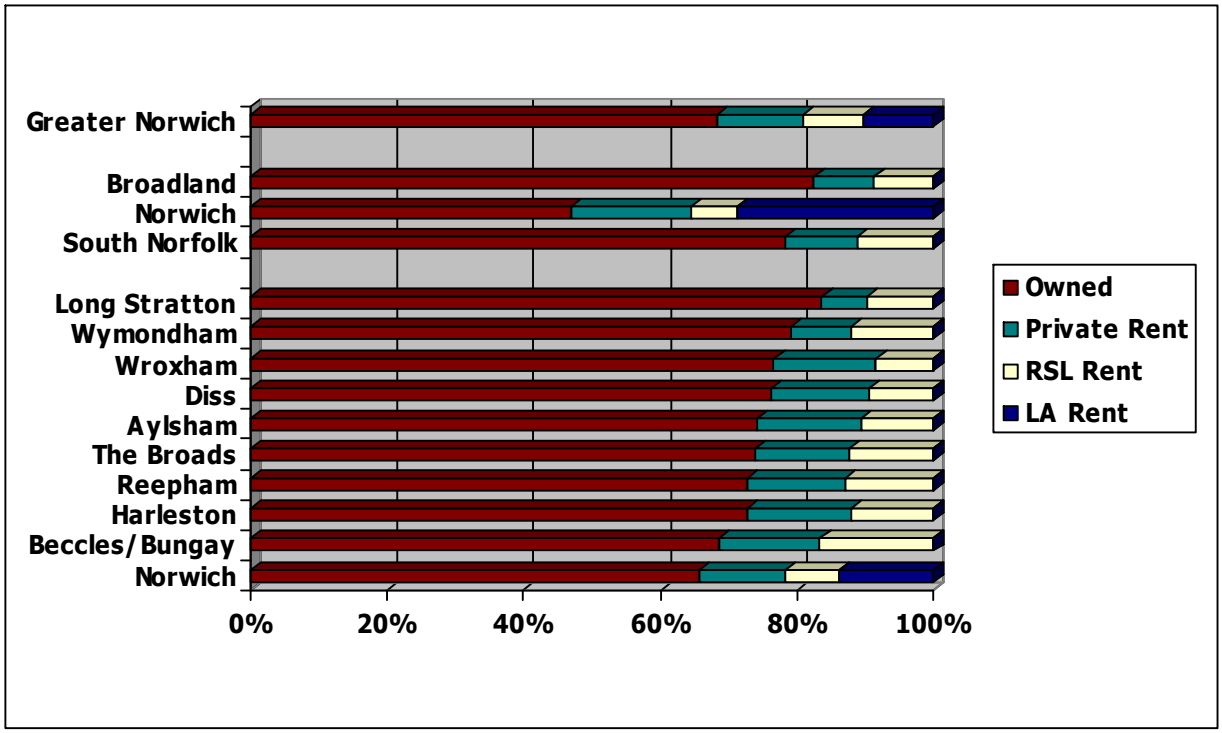

Figure 66: Tenure by Area
Source: UK Census of Population 2001

Area	Tenure [1]				Total [2]
	Owned	Private Rent	RSL	LA	
Local Authority Area					
Broadland	42,100	4,500	4,500	-	51,000
Norwich	26,800	10,000	3,900	16,300	57,000
South Norfolk	38,000	5,100	5,500	-	48,600
Housing Market Area					
Aylsham	3,100	600	400	-	4,100
Beccles/Bungay [3]	2,100	400	500	-	3,000
The Broads	1,500	300	300	-	2,000
Diss	4,800	900	600	-	6,300
Harleston	3,200	700	500	-	4,400
Long Stratton	4,000	300	500	-	4,800
Norwich	77,000	14,700	9,300	16,300	117,400
Reepham	2,000	400	400	-	2,800
Wroxham [3]	1,900	400	200	-	2,500
Wymondham	7,300	800	1,100	-	9,200
Greater Norwich Sub-region	**106,800**	**19,500**	**13,800**	**16,300**	**156,500**

Figure 67: Tenure by Area
Source: Greater Norwich Household & Physical Survey 2005-06
Note 1: Owned figures include shared ownership properties. Private rent figures include rent free housing, tied housing and other properties rented from employer. RSL figures include other social rent
Note 2: Figures do not include empty dwellings
Note 3: Figures do not include dwellings within these HMAs that are outside the Greater Norwich sub-region
Note 4: Figures may not sum due to rounding

4.8 Figure 68 (overleaf) shows the proportion of dwellings in each of the local authorities in the East of England that were classified as social housing in 2005. It is apparent that the overall proportion of social housing in Greater Norwich exceeds both the English and Eastern Region averages – but this masks key differences between the three authorities.

4.9 Whilst Norwich City has the highest proportion of social housing in the East of England (at 37.5% of all dwellings), Broadland and South Norfolk Districts have amongst the lowest proportions (8.4% and 10.9% respectively).

4.10 Figure 66, Figure 67 (on the previous page) and Figure 68 (overleaf) illustrate the position for all tenures including the local authority stock in Norwich, the transferred stock in Broadland and South Norfolk and other RSL stock in all three authorities. These tenures are shown in addition to private dwellings (owner-occupied and privately rented) to allow comparisons between authorities, the region and with national figures.

4.11 In terms of dwelling condition, discussed in much of this chapter, there is a clear distinction between private and public sector stock. There tends to be fairly clear distinctions in the character of social housing compared to private, but more importantly there are very different requirements on local authorities with respects to these two different housing sectors. As a result, the stock condition survey element of the project did not examine the physical condition of stock owned by Norwich City Council.

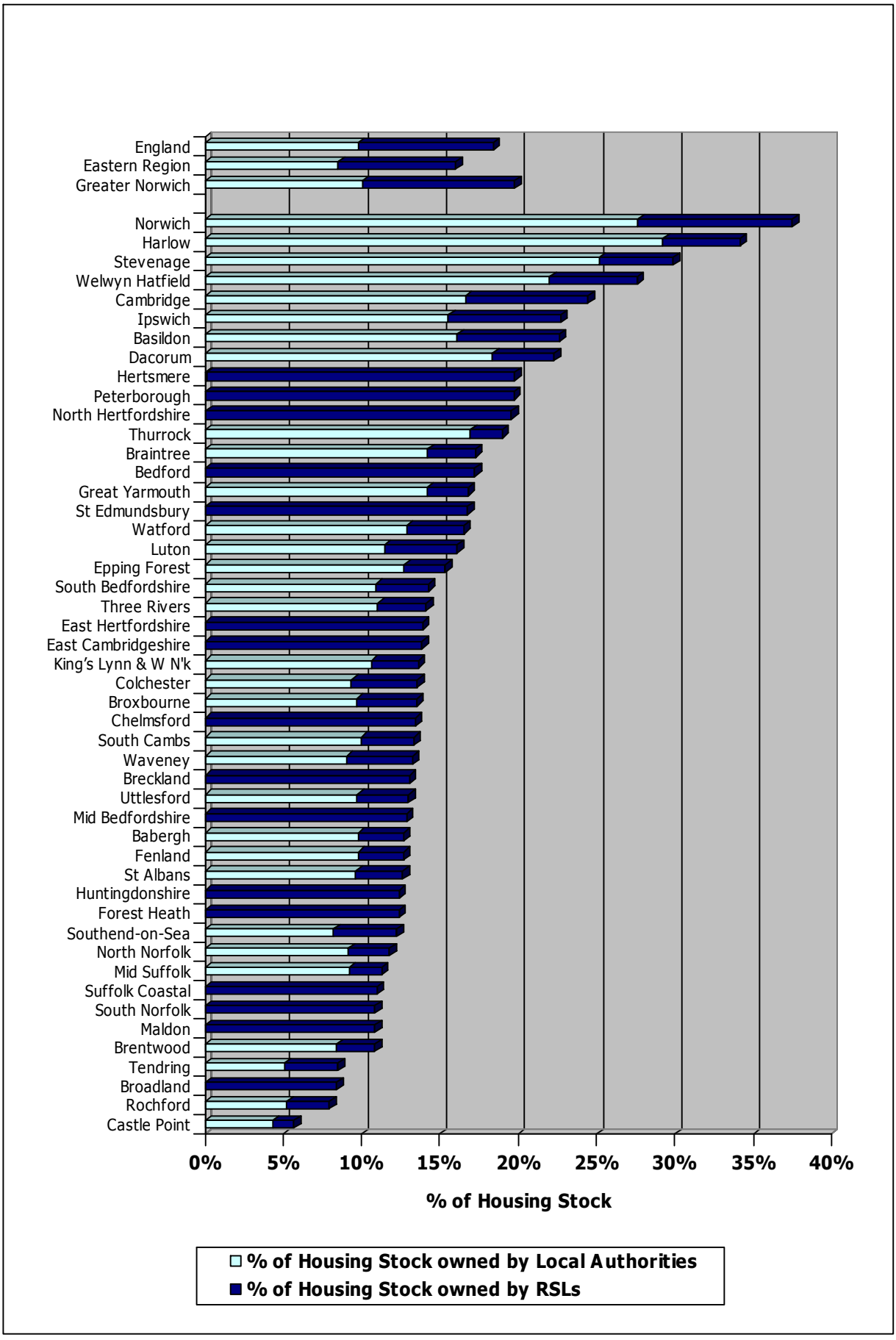

Figure 68: Socially Rented Houses by Local Authorities in the East of England: 2005
Source: Housing Strategy Statistical Appendix, ODPM

Housing Stock Valuation

4.12 Figure 69 (below) details the number of properties in each Council Tax band for each of the local HMAs – with the cheapest properties being in Band A and the most expensive in Band H. Figure 70 (below) illustrates the proportionate distribution between bands.

Area	Council Tax Bands							
	A	B	C	D	E	F	G	H
Housing Market Area								
Aylsham	500	1430	1,230	650	400	180	90	10
Beccles/Bungay	200	1050	780	520	290	140	120	10
The Broads	180	650	560	330	260	110	40	-
Diss	1,000	2,210	1,270	1,130	540	250	110	-
Harleston	670	1380	1,150	640	390	220	90	-
Long Stratton	480	1430	1,170	800	610	250	150	10
Norwich HMA	30,310	36,140	29,000	13,880	7,380	2,980	1,700	170
Reepham	390	990	650	400	270	140	80	20
Wroxham	260	630	550	400	390	260	160	30
Wymondham	1,030	2,920	2,480	1,500	1,000	350	120	10
Greater Norwich Sub-region	**35,000**	**48,800**	**38,800**	**20,200**	**11,500**	**4,900**	**2,600**	**300**

Figure 69: Council Tax Bands by Area
Source: Valuation Office Agency
Note: Figures may not sum due to rounding

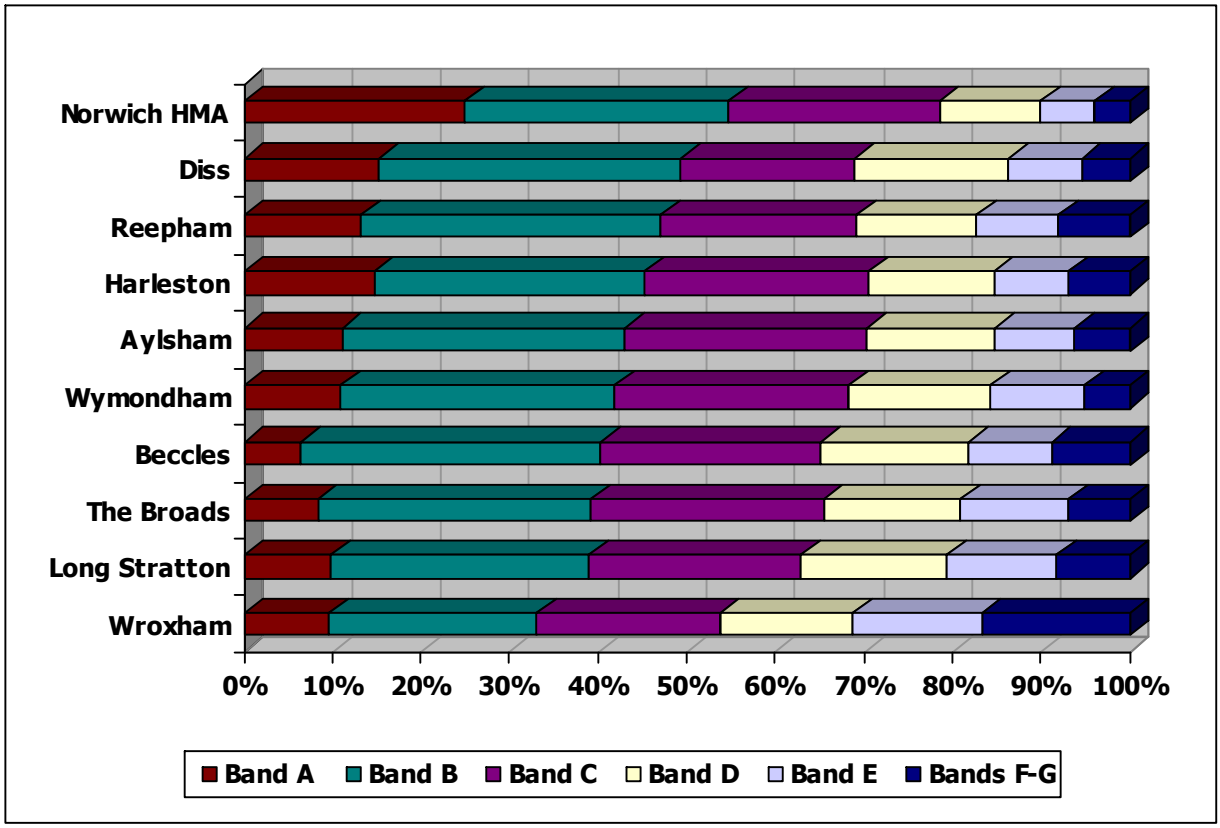

Figure 70: Council Tax Bands by HMA
Source: Valuation Office Agency

Measuring Stock Condition

4.13 Within this section of the report the condition of dwellings across the Greater Norwich sub-region will be considered. In order to do this it must first be decided what measures are appropriate for assessing the condition of the housing stock. The guidance on conducting HMAs does not specify any particular set of variables for quantifying stock conditions. There has, however, been much guidance and legislation within the past five years that indicates the areas of key concern at the national level and these will be adopted in this report for the purposes of quantifying condition.

4.14 The key measures to consider are:

- The Decent Homes Standard
- Unfit Dwellings and Dwellings with Housing Health & Safety Hazards
- Vacant Dwellings
- The privately rented stock and Houses in Multiple Occupation (HMOs)
- Fuel Poverty and Hard to Heat Homes

4.15 Measures against these standards are presented below from both the findings of the Housing Stock Condition Survey element of the study but also from modelled information derived from the Building Research Establishment's (BRE) Housing Stock Modelling Service (HSMS). This service provides estimates of non decency and its sub-categories at the census output area level (approximately 100 – 200 dwellings), and several maps derived from this data are presented later in this chapter. A description of how this system works is given in Appendix D to this report.

4.16 Findings are presented at the level of the sub-region, at local authority level and at the level of the housing markets defined within this study. Results from the HSMS are also presented at ward level. The results presented here are those best suited to integration with a HMA study and are geared toward analysis in relation to the whole housing market sub-region. More detailed information for each of the three local authorities within the sub-region is given in separate reports. These reports are aimed specifically at the presentation of the house condition survey findings and are designed to provide more detail toward objectives required by the individual local authorities in terms of private sector housing.

The Decent Homes Standard

4.17 In examining stock condition in the private sector, of key importance is consideration of the Decent Homes Standard. It is Government policy that everyone should have the opportunity of living in a "decent home". The Decent Homes Standard contains four broad criteria that a property should:

A. Be above the legal minimum standard for housing;

B. Be in a reasonable state of repair;

C. Have reasonably modern facilities (e.g. kitchens and bathrooms) and services; and

D. Provide a reasonable degree of thermal comfort (i.e. effective insulation and efficient heating).

4.18 If a dwelling fails any one of these criteria it is considered to be "non decent". Detailed definitions of the criteria and their sub-categories are described in the ODPM guidance: "A Decent Home – The definition and guidance for implementation", February 2004. The revised guidance does not substantially change the criteria for the decent homes standard laid out in 2002 with the exception of thermal comfort. This has changed from a calculated, energy efficiency based approach to a simpler, but more practical system which takes into account the heating systems, fuel and insulation in a dwelling to determine if it provides adequate thermal comfort.

4.19 Until recently, obligations under the Decent Homes Standard were directed solely at the social housing sector. Under "The Decent Homes Target Implementation Plan", June 2003 (as modified April 2004) the ODPM outlined its commitments under Public Service Agreement (PSA) 7. These state that PSA 7 will have been met if:

- There is a year on year increase in the proportion of vulnerable private sector households in decent homes;
- The proportion of vulnerable private sector households in decent homes is above 65% by 2006/07;
- The proportion of vulnerable private sector households in decent homes is above 70% by 2010/11; and
- The proportion of vulnerable private sector households in decent homes is above 75% by 2020/21.

4.20 The English House Condition Survey (EHCS) now focuses on the Decent Homes Standard and it seems likely that the standard will become the primary measure of housing conditions for all tenures in future. For this reason the Greater Norwich survey collected data adequate and appropriate to allow judgement of dwellings across all tenures against the Decent Homes Standard.

Change of Emphasis and the Housing Act 2004

4.21 Whilst the changes under the revised definition and guidance for the Decent Homes Standard apply, there was a change in Criterion A of the Standard as of October 2005. Whilst Criterion A was previously based on the Housing Fitness Standard as the measure of whether a dwelling meets the minimum legal standard, since April 2006 the new Housing Health and Safety Rating System (HHSRS) under Part 1 of the Housing Act 2004 has replaced the existing statutory fitness standard.

4.22 The new system assesses "hazards" within dwellings and categorises them into Category 1 and Category 2 hazards. Local authorities will have a duty to take action to deal with Category 1 Hazards. HHSRS also applies to the Decent Homes Standard – if there is a Category 1 Hazard at the property it will fail Criterion A of the Standard.

4.23 As the new HHSRS regime will come into effect in April 2006, this report will present findings relating to Decent Homes primarily using Category 1 Hazards. Where appropriate, findings using the Housing Fitness Standard will be given for comparison. Unless the criterion is specifically referred to, it can be assumed that figures given in this section are based on the HHSRS. Detailed definitions of both the Rating System and Housing Fitness Standard are given in the following chapter (Parts 5.3 & 5.4).

Non Decent Dwellings and General Characteristics

4.24 Based on the House Condition Survey data and the HHSRS, 42,900 dwellings (29.7%) can be classified non decent, which is slightly below the proportion in England (30.1%) as a whole. The all England figure is taken as the proportion of non-decent private sector and RSL dwellings from the 2003 EHCS. The number of non-decent dwellings within each local authority is as follows:

Local Authority	Non-decent Dwellings	
	N	%
Broadland	14,470	27.6%
Norwich	13,000	30.5%
South Norfolk	15,450	31.2%
Greater Norwich Sub-region	**42,500**	**29.7%**

Figure 71: Non Decent Dwellings by Local Authority
Source: Greater Norwich Household & Physical Survey 2005-06

4.25 The chart below shows the proportions of non-decent dwellings by tenure and by local authority. The distribution by tenure is typical of the national picture in that privately rented dwellings have the highest rate of non-decency in all three authorities. (This is true regardless of whether the figures are based on housing fitness or health and safety hazards). Usually housing association properties tend to show the lowest rates of non-decency, this is generally the case across the Greater Norwich sub-region, but with levels close to those found in owner occupied dwellings.

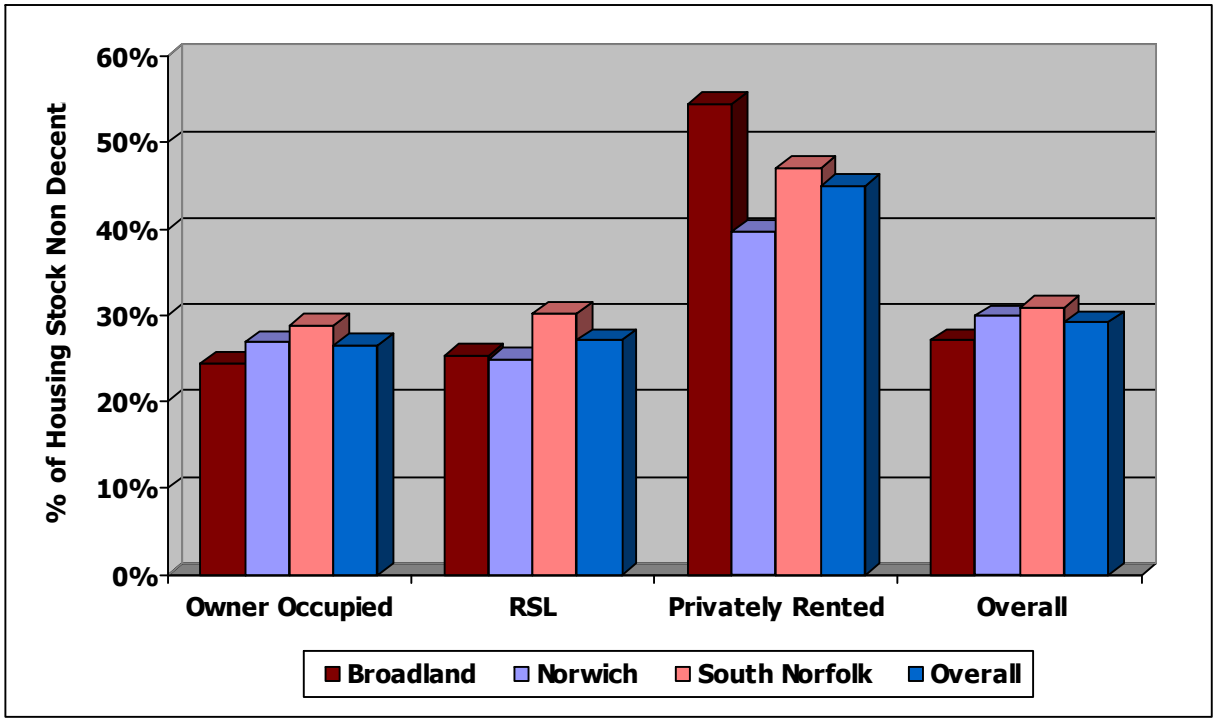

Figure 72: Non Decent Dwellings by Tenure and Area
Source: Greater Norwich Household & Physical Survey 2005-06

4.26 Converted flats are the building type with the highest proportion of non-decent dwellings at 65.7%. Failures for this type are strongly associated with unfitness and repair issues, particularly in relation to the privately rented sector. Terraced houses are third highest with a rate of 28.7% for similar reasons. Second highest, however, are purpose built flats at

37.6%. The reasons for failure here are quite different, being mainly failures under thermal comfort (If storage heaters are the primary heating type in order to meet the Standard, insulation has to be provided to a very high level).

4.27 The highest rate of non decent dwellings is for the pre-1919 age band at 48.6% with little significant difference between rates of non-decency for all construction date bands after 1919 (ranging from 23.4% to 25.8%). Pre 1919 dwellings typically have the highest level of non decency, which relates to higher levels of disrepair and more difficulty in complying with the thermal comfort criteria.

4.28 The distribution across the housing market areas is shown in Figure 73 (below). The highest level of non decency is found in the Reepham HMA, followed by Harleston, Long Stratton and Beccles/Bungay. Areas that have significant amounts of rural stock often have higher levels of non decency than average due to the age of the stock and problems associated with energy efficiency, mains gas supply, damp and cold exposure etc. The lowest levels are for Diss and Norwich, with the figures for Norwich being heavily influenced by the large proportion of more modern suburban stock outside the city centre.

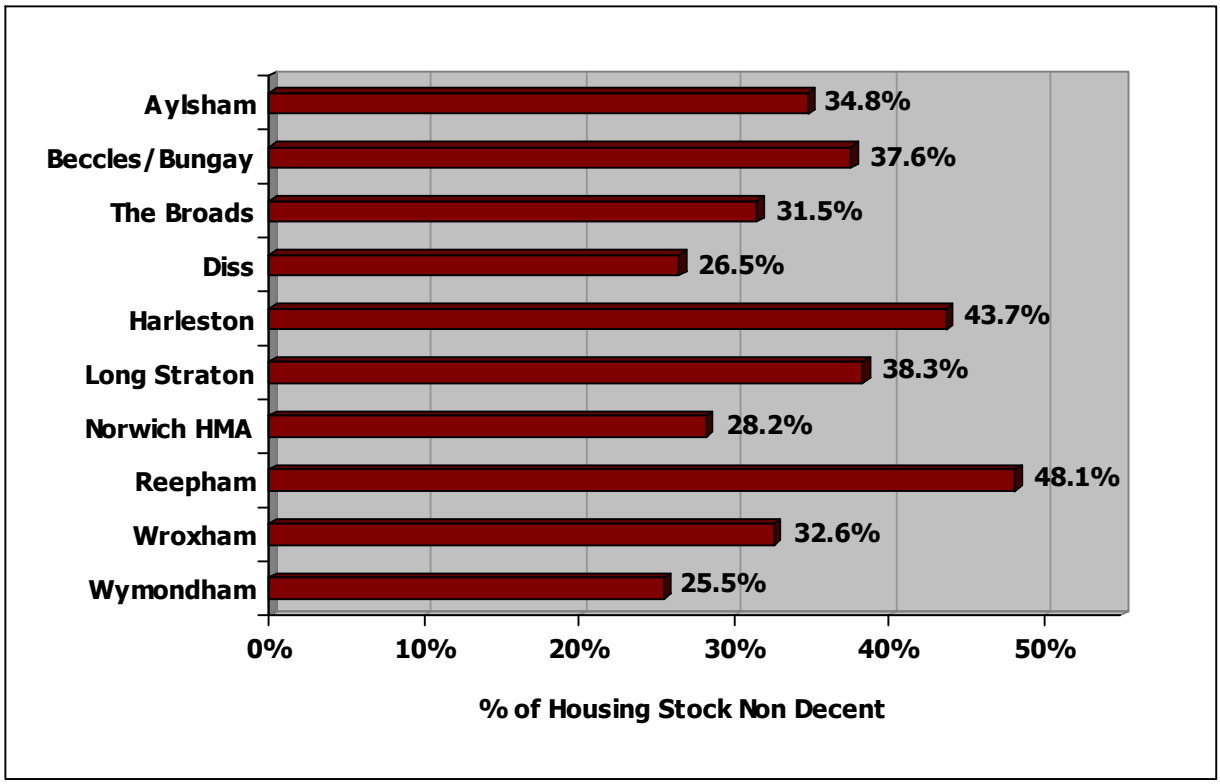

Figure 73: Non Decent Dwellings by HMA
Source: Greater Norwich Household & Physical Survey 2005-06

4.29 The distribution of non-decency in the previous figure is based upon the findings of the Stock Condition Survey element of this study. The following map, however, is based on the results of the BRE's HSMS described earlier, which means its results are modelled from Census and EHCS data.

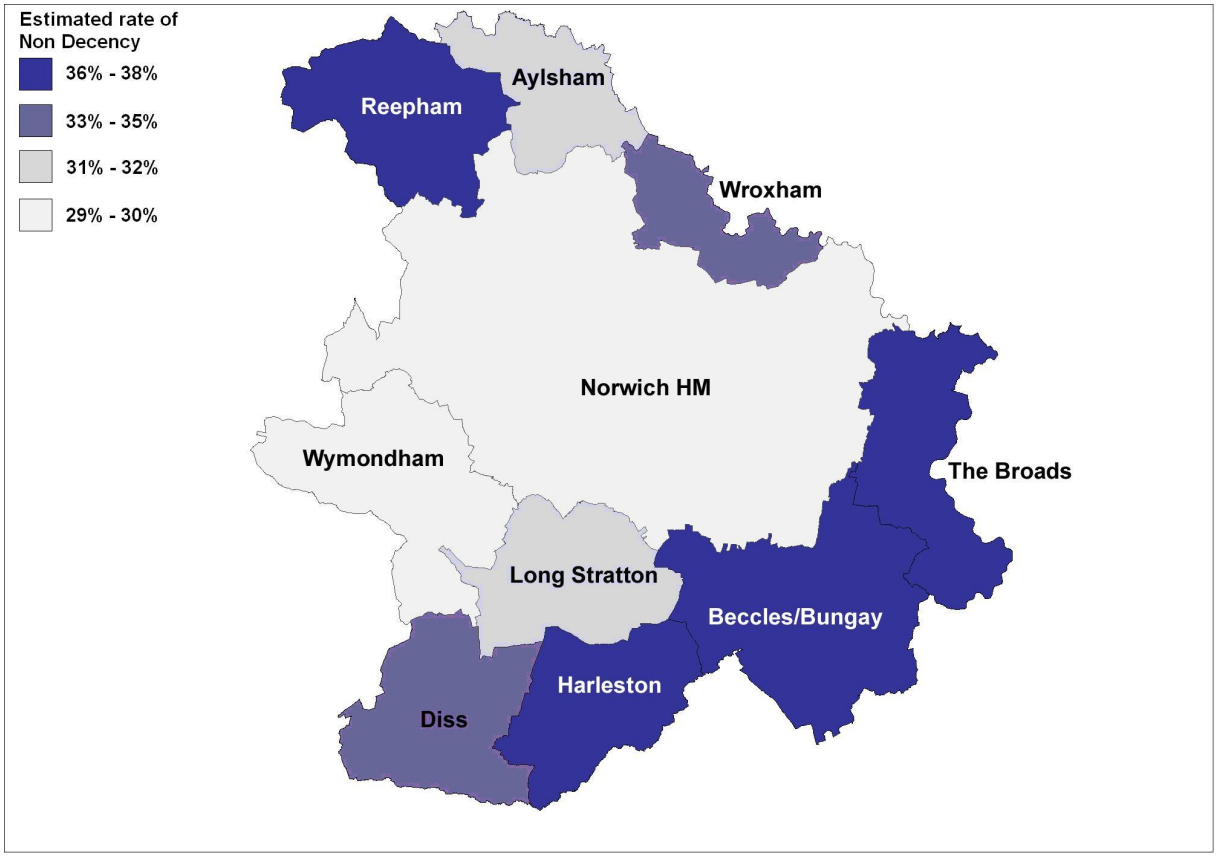

Figure 74: Non Decent Dwellings by Housing Market Area
Source: BRE Stock Modelling System

4.30 Since Figure 74 (above) shows a map that is based on estimates derived from a model, the percentages are given in rough bands. It is also the case that the information on which the model is based dates from 2001 and thus changes in the housing stock must be considered when viewing this map. The BRE recommends that maps derived from HSMS data should be regarded as indicative and that they should be used to identify trends and relative positions rather than absolute figures.

4.31 The highest two levels of non-decency found from the Stock Condition Survey were for the Harleston and Reepham HMAs. These are two of the four areas within the highest band of non-decency from the HSMS, with Beccles/Bungay being the fourth highest level of non-decency from the Survey, and also in the top group from the HSMS. Only the Broads HMA differs between the model and the Survey in terms of non-decency with Long Stratton having the third highest rate of non-decency from the Survey, rather than the Broads. Wymondham and Norwich are in the lowest ranked three HMAs both from the Survey and from the HSMS, but within Diss in the lowest ranked three HMAs from the Survey and in the second highest band from the HSMS.

4.32 These results indicated that the trend presented by the HSMS has largely been reflected by the findings of the Stock Condition Survey. Whilst there is not an exact match there is a strong correlation, which is useful in terms of adding strength to the validity of the survey findings and the effectiveness of stock models.

4.33 The following map is also derived from the HSMS data and shows the distribution of estimated rates of non decency, by ward, across the Greater Norwich sub-region.

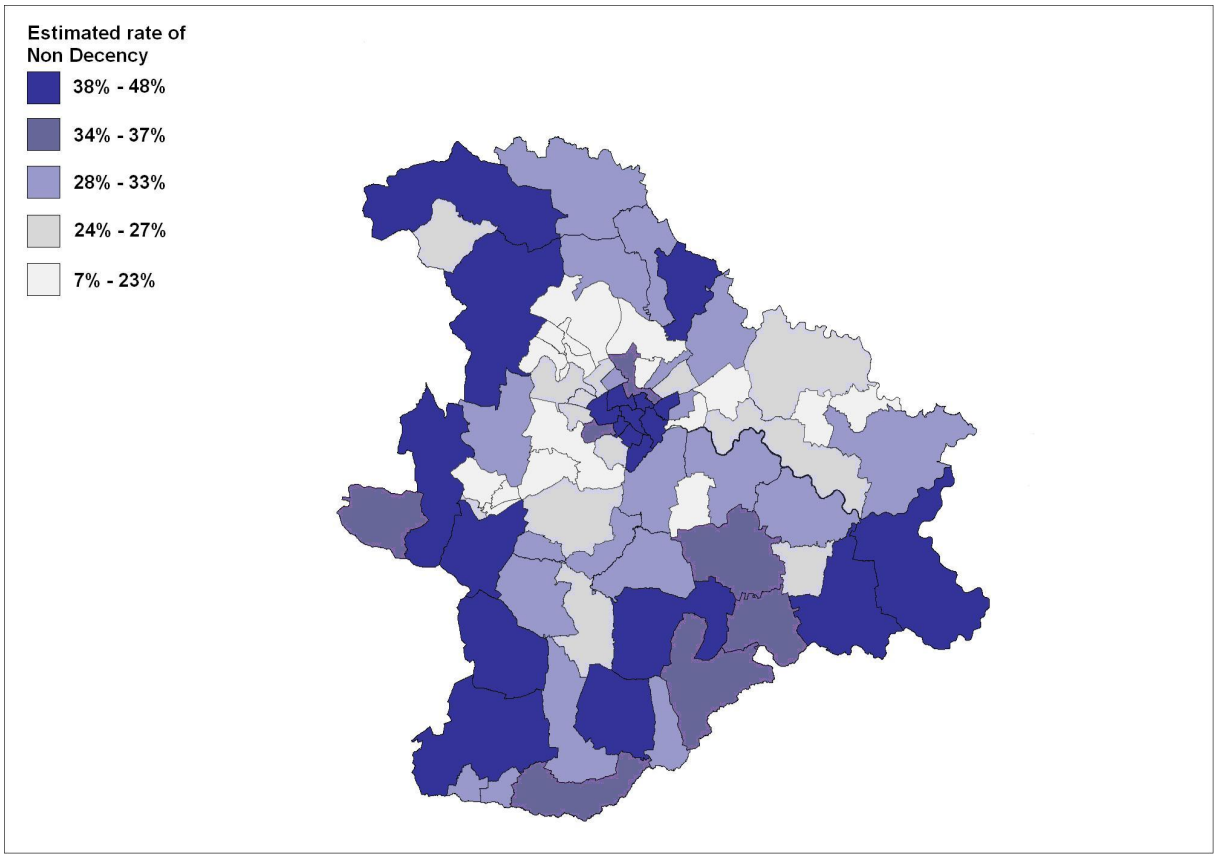

Figure 75: Non Decent Dwellings by Ward
Source: BRE Stock Modelling System

4.34 The map of the distribution of non decency by ward pin-points those wards that are most likely to be causing above average levels of non decency within HMAs. In general it is the rural areas surrounding the market towns in certain HMAs that are the cause of higher levels of non decency. This finding is commensurate with the fact that failure due to inadequate thermal comfort is the largest single reason for failure of the Decent Homes Standard. A lower provision of mains gas and older properties in rural areas leads to this form of failure.

4.35 It is interesting to note that there is a polar split with regard to non-decency in the Norwich HMA. Norwich itself has a concentration of wards where non-decency is at the highest rates found anywhere in the Greater Norwich sub-region. Those wards surrounding the centre of Norwich, however, have some of the lowest rates of non-decency. It may well be that the degree of modern stock within the Norwich 'commuter belt' area contributes toward significantly better housing conditions in the remainder of the Norwich HMA.

Reasons for Non Decency

4.36 Since the Decent Homes Standard is divided into 4 criteria, it is possible to give a breakdown of the reasons why dwellings fail the standard. The table below gives such a breakdown, but lists both unfit dwellings and dwellings with a Category 1 Hazard as the two alternatives for criterion A:

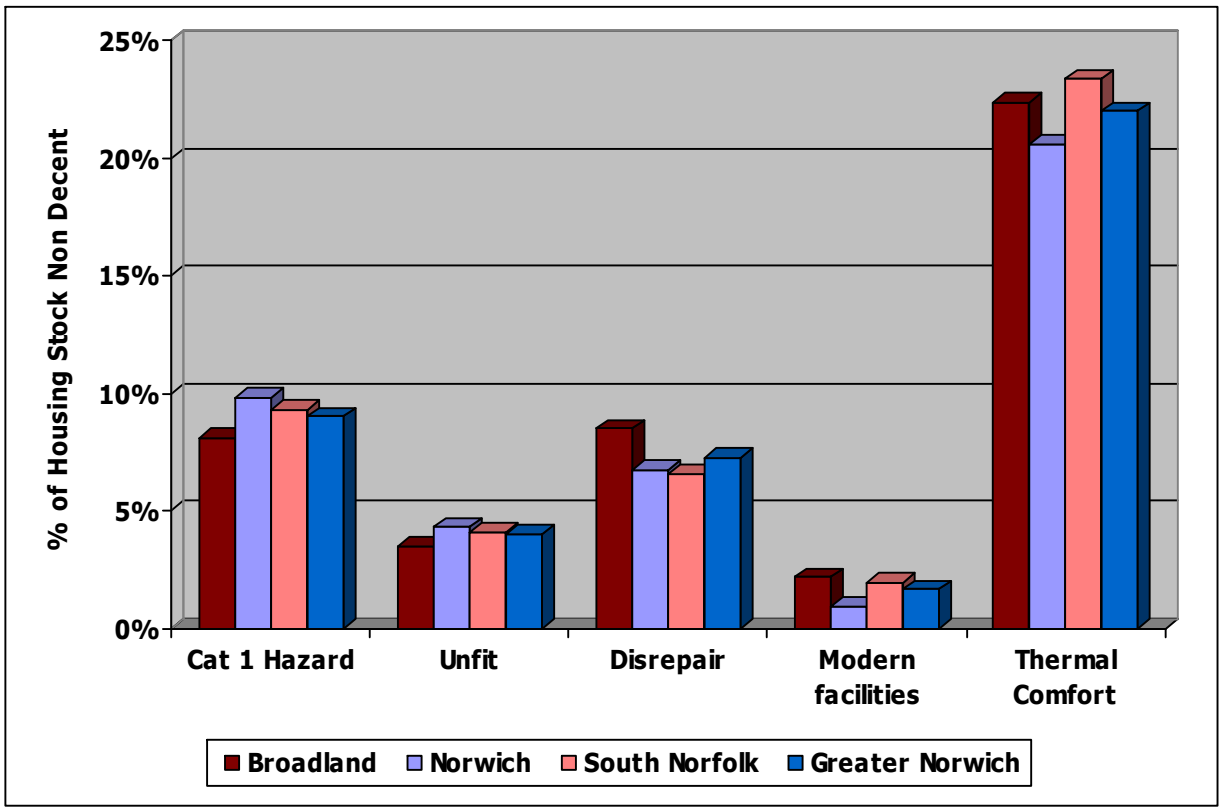

Figure 76: Reasons for Non Decency as a Proportion of Entire Stock by Local Authority
Source: Greater Norwich Household & Physical Survey 2005-06

4.37 A poor degree of thermal comfort is the primary cause of failure of the decent homes standard in all three authorities, as it is in England as a whole. Failures due to lack of adequate modern facilities occur at a relatively low rate, which is reflected in the fact that the guidelines for this category are not stringent. For example, even if a kitchen or bathroom had an item older than the specified period it would not fail unless there were multiple items over the specified age.

Cost to Remedy Non Decency

4.38 Having determined the reasons for dwellings being classified as non-decent, it is possible to indicate what level of repairs/improvements would be needed to make all dwellings decent. The cost to remedy non decency has been determined by examining the specific failures of each non decent dwelling and determining the course of action necessary to make the dwelling decent. This can be done for each criterion of the Standard and the table below gives such a distribution for all non decent dwellings in the stock.

Category	Total Cost £ Million	Cost per Dwelling £
Broadland		
Category 1 Hazard	8.7	2,100
Repair	5.7	1,600
Amenities	4.2	9,900
Thermal comfort	11.0	1,000
Total	**£29.6 million**	**£2,100**
Norwich		
Category 1 Hazard	9.1	2,200
Repair	4.1	1,500
Amenities	7.6	10,400
Thermal comfort	14.0	1,400
Total	**£34.8 million**	**£2,800**
South Norfolk		
Category 1 Hazard	8.5	2,300
Repair	8.2	2,000
Amenities	12.3	13,300
Thermal comfort	12.3	1,100
Total	**£44.3 million**	**£2,900**
Greater Norwich Sub-region	**£108.7 million**	**£2,600**

Figure 77: Repair Cost by Non-Decency Reason (HHSRS)
Source: Greater Norwich Household & Physical Survey 2005-06

4.39 The costs are based on the assumption that only the items that cause dwellings to be non decent are tackled, rather than adopting a more comprehensive approach as was traditionally adopted under renovation grant schemes.

4.40 The cost to remedy Category 1 Hazards is generally lower than the cost to rectify unfitness. This is due to the fact that many of these hazards can be rectified at low cost as they do not involve the expensive work to the fabric of the dwelling often associated with some fitness failures.

4.41 Remedying the problems of thermally inefficient dwellings is more complex. Limited individual improvements to dwellings would move some into thermal comfort, whereas others would require multiple improvements.

Dwellings becoming non decent and the cost to remedy

4.42 The number of dwellings currently non decent is an estimate at the time of survey and as such is a 'snap shot' in time and does not take into account deterioration in the stock or improvement. In the section on vulnerability and non decency, later in this chapter, key target dates of 2010 and 2020 are laid out in terms of non decent dwellings and vulnerable occupiers. In the period between the time of this report and these two dates changes will occur in the dwelling stock. This section seeks to indicate how many more dwellings will become non decent during the period to 2010 and 2020, as well as the costs of preventing such decline.

4.43 The decent homes standard contains four criteria which differ markedly and will be subject to decline differently. There is unlikely to be any significant increase in failures due to thermal comfort since once insulation and heating systems have been installed they are seldom removed. There is no easy way to gauge how many dwellings might gain category one hazards, however it is likely to be very few since most hazards do not relate to a gradual decline in the fabric of a dwelling.

4.44 The disrepair and modern facilities criteria of the decent homes standard are dependent on age of element by contrast. It is possible to project the lifespan of elements forward to 2010 and 2020 and gain a picture of how many dwellings will have become non decent under these two criteria due to aging of the housing stock.

Local Authority	Non-decent Dwellings		
	Current	Increase to 2010	Increase to 2020
Broadland	14,470	+320	+1,190
Norwich	13,010	+440	+290
South Norfolk	15,450	+430	+820
Greater Norwich Sub-region	**42,930**	**+1,190**	**+2,300**

Figure 78: Increase in non decency over time
Source: Greater Norwich Household & Physical Survey 2005-06

4.45 The following table takes these figures and applies costs to each dwelling that will become non decent without intervention. It should be remembered that this is a relatively small sub-set of data from a sample survey and is therefore only indicative; the variations in totals and averages can come about due to one or two records requiring extensive work and thus altering the totals and averages.

Local Authority	Total cost to 2010 (£s)	Avg cost to 2010 (£s)	Total cost to 2020 (£s)	Avg cost to 2020 (£s)
Broadland	761,000	2,400	1,373,000	1,200
Norwich	684,000	1,600	1,184,000	4,100
South Norfolk	1,699,000	3,900	2,738,000	3,300
Greater Norwich Sub-region	**3,144,000**	**2,600**	**5,295,000**	**2,300**

Figure 79: Cost to prevent dwellings falling into non decency
Source: Greater Norwich Household & Physical Survey 2005-06

4.46 The following table takes these figures and applies costs to each dwelling that will become non decent without intervention. It should be remembered that this is a relatively small sub-set of data from a sample survey and is therefore only indicative; the variations in totals and

averages can come about due to one or two records requiring extensive work and thus altering the totals and averages.

4.47 In addition to dwellings becoming non decent, improvements in the housing market, assistance/intervention by the local authorities and national schemes such as the Warm Front energy efficiency program will have a positive effect. It is not possible within the scope of this study to carry out a detailed analysis of the balance between decline and aging of building elements against improvement and renovation. Evidence from other detailed studies, however, tends to suggest that the effect of positive changes almost always outweighs decline.

4.48 Due to the very small numbers of records analysed to produce these results above it is not possible to further break these down to determine what proportion relate to dwellings occupied by vulnerable people. Vulnerable occupiers are discussed later in this chapter and it should be considered that the above findings will have some impact on those figures, even if this cannot be quantified.

People living in non decent dwellings

4.49 In the following section an assessment is given of vulnerable occupiers living in non decent dwellings, where vulnerable is defined as being in receipt of certain benefits. This assessment is necessary for calculation in relation to government targets, also described, but does not look at other characteristics that have traditionally defined people as vulnerable, for example older occupiers, certain household types and residents with disabilities. This section will examine non decent dwellings in relation to these characteristics, before moving on to look at benefit recipients in the next section.

4.50 The age of occupiers living in non decent dwellings is a key factor, since thermal comfort failures and excess cold hazards present substantial risks to older occupiers for example. The following table gives the total and proportion for each age band of people living in non decent dwellings.

Age band	Non decent dwellings	Per cent non decent
Under 25	1,800	33.2%
25-39	10,300	29.4%
40-59	13,800	27.3%
60-74	9,000	29.2%
75 or over	5,800	32.1%
Total	**40,700**	**29.1%**

Figure 80: Non decent dwellings and age of head of household
Source: Greater Norwich Household & Physical Survey 2005-06
Note: figures only include occupied dwellings and are therefore lower than the figures for all dwellings

4.51 As is typically the case the youngest and oldest heads of household are most likely to be living in non decent dwellings. For the youngest heads of household affordability is an issue meaning that these occupiers are far more frequently found in privately rented dwellings, which it has already been demonstrated, are more prone to non decency. For the oldest heads of household, lower incomes and lack of capability to carry out repairs and improvements can result in increased levels of non decency.

4.52 The following table looks at the distribution of non decency by household type:

Household type	Non decent dwellings	Per cent non decent
Adult Couple	8,700	26.6%
Adult Couple with Dependent Child(ren)	8,400	27.4%
All Pensioners	11,400	30.9%
Group of Adults	4,700	29.4%
Group of Adults with Dependent Child(ren)	100	13.2%
Single Parent with Dependent Child(ren)	1,600	23.5%
Single Person	5,800	36.2%
Total	**40,700**	**29.1%**

Figure 81: Non decent dwellings and household type
Source: Greater Norwich Household & Physical Survey 2005-06
Note: figures only include occupied dwellings and are therefore lower than the figures for all dwellings

4.53 The majority of household types do not have levels of non decency that are statistically significantly different from the average, except for households comprising a group of adults with dependent children (traditional family) and single person households. Traditional family households are much more likely to live in decent homes, which is largely due to an association with more modern dwellings, the owner occupied sector and detached houses. By contrast, single person households are most commonly young single people or lone older householders, which have been shown, in Figure 83, to be associated with above average levels of non decency.

4.54 The final table in this section illustrates the position in relation to non decent dwellings where at least one resident with a disability lives.

Residents with a disability	Non decent dwellings	Per cent non decent
No people with a disability	29,000	27.9%
One or more people with a disability	12,100	32.6%
Total	**40,700**	**29.1%**

Figure 82: Non decent dwellings and residents with a disability
Source: Greater Norwich Household & Physical Survey 2005-06
Note: figures only include occupied dwellings and are therefore lower than the figures for all dwellings

4.55 There is a statistically significant difference between dwellings with a resident with a disability and those without in relation to the level of non decency of dwellings occupied by these groups. The findings indicate that dwellings where a resident with a disability live are more likely to be non decent, but only by a relatively small margin.

Private Sector Vulnerable Occupiers and Non Decency

4.56 At present the government target set for achieving decency standards in the private sector is that under PSA 7, where 65% of all dwellings occupied by vulnerable residents should be made decent by 2006/07. In practice, the most challenging target will be the 70% to be met by 2010/11. Vulnerable households are defined as those in receipt of certain means tested benefits listed below:

- Income support
- Housing benefit
- Council Tax benefit
- Income based job seekers allowance
- Attendance allowance
- Disabled living allowance
- Industrial injuries disablement benefit
- War disablement pension
- Pension credit
- Working tax credit (with a disability element) [total income < £15,500]
- Child tax credit [total income < £15,500]

4.57 In the greater Norwich sub-region, at present, there are 30,570 private sector dwellings (owner occupied and privately rented) occupied by residents in receipt of one of the means-tested benefits listed above. Of these an estimated 12,540 are classified non-decent using the HHSRS, which represents 34.4% of dwellings occupied by a vulnerable resident. Conversely this means that 65.6% are decent.

4.58 On this basis the Greater Norwich sub-region currently exceeds the minimum standard required by 2006/07 for decent homes occupied by vulnerable people in the private sector (65%). This means that the Greater Norwich sub-region currently exceeds the minimum standard by approximately 170 dwellings.

4.59 In order to raise the proportion of private sector dwellings, occupied by vulnerable people, above the 70% threshold for decency will require 1,360 dwellings to be made decent by 2010. As both of these figures are based on a sample survey they will be subject to statistical variance and may therefore actually be higher or lower, but regardless work will need to be done to ensure that each Council meets the targets set by Central Government.

4.60 The proportion of non-decent dwellings by area has already been considered above. The table below gives the numbers of non-decent dwellings within each area and the rate of non decency, but the table also lists the level of shortfall, for each Local Authority and each HMA, in terms of meeting the 70% target for vulnerable occupiers in the private sector.

Sub Area	Vulnerable households	Percentage decent with vulnerable households	Shortfall for vulnerable occupiers [1]
Local Authority Area			
Broadland	9,780	73.2	(300)
Norwich	12,380	58.4	1,430
South Norfolk	8,410	67.4	230
Housing Market Area			
Aylsham	630	67.8	20
Beccles/Bungay [2]	650	61.6	60
The Broads	1,300	61.0	30
Diss	1,210	63.9	80
Harleston	1,180	63.1	70
Long Stratton	690	67.7	20
Norwich	22,210	65.8	970
Reepham	540	60.6	50
Wroxham [2]	410	64.4	30
Wymondham	1,750	68.0	30
Greater Norwich Sub-region	**30,570**	**65.6**	**1,360**

Figure 83: Non Decent Dwellings with Vulnerable Households by Sub-area
Source: Greater Norwich Household & Physical Survey 2005-06
Note 1: Where number is negative, this represents a surplus
Note 2: Figures do note include dwellings within these HMAs that are outside the Greater Norwich sub-region
Note 3: Figures may not sum due to rounding

4.61 Obligations under PSA 7 are based on the overall stock for England and then at the level of each local authority. No requirement is made on individual wards or HMAs individually, but it is useful to consider concentrations by area in order to target resources to try and achieve the targets under PSA 7.

4.62 The table indicates that Norwich currently falls short of both the 65% and 70% targets for having dwellings occupied by a vulnerable resident, that are decent, in the private sector. South Norfolk currently meets the 65% target, but falls short of the 70% target and Broadland meets both the 65% and 70% targets. The following maps (Figure 84 and Figure 85 overleaf) illustrate the predicted level of vulnerable occupiers in non decent dwellings by HMA and ward.

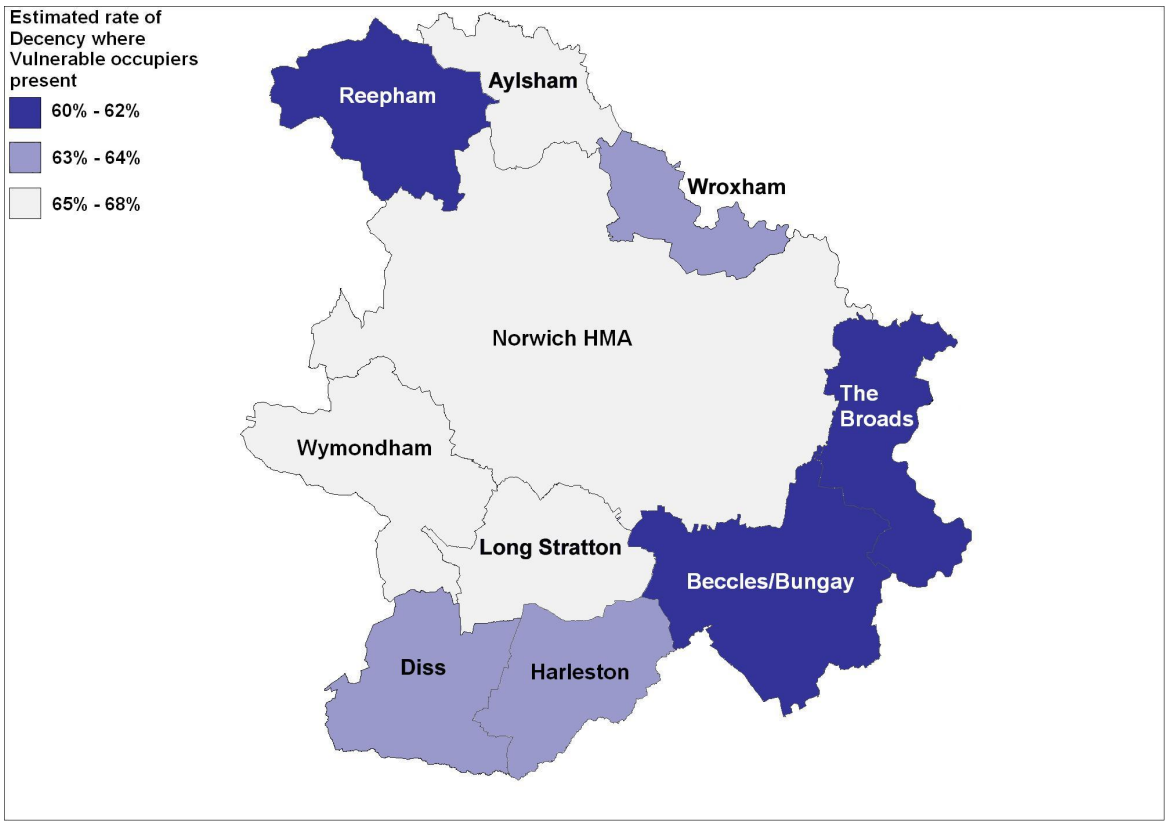

Figure 84: Vulnerable Occupiers in Non-Decent Dwellings by Housing Market Area
Source: BRE Stock Modelling System

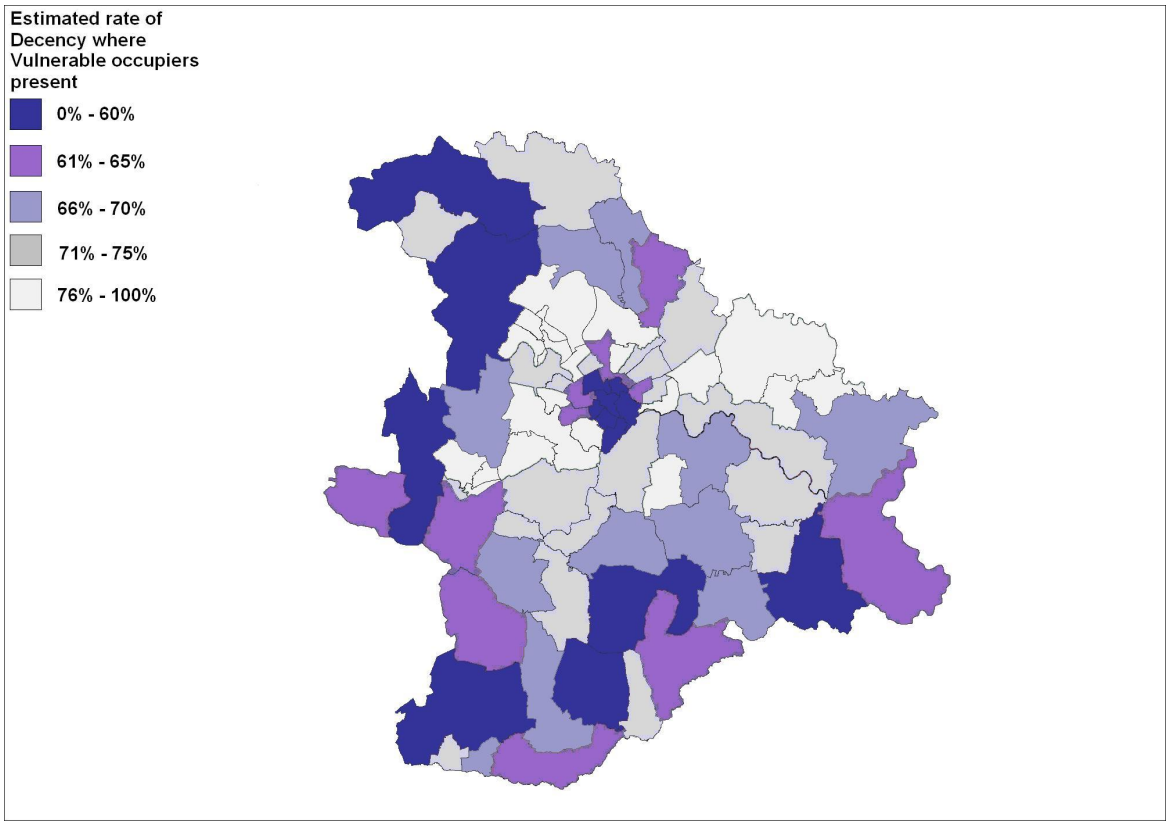

Figure 85: Vulnerable Occupiers in Non-Decent Dwellings by Ward
Source: BRE Stock Modelling System

Fitness Standard and the Housing Health & Safety Rating System (HHSRS)

Requirement to remedy poor housing

4.63 At present, under Part XI of the Housing Act 1985, local authorities had a statutory duty to take 'the most satisfactory course of action' with regard to unfit dwellings, and the Act was supported by relevant statutory guidance. A range of enforcement measures were available including service of statutory notices to make properties fit. Closure or demolition was seldom appropriate in all but the most extreme cases.

4.64 With owner occupied dwellings in particular, many local authorities look to offer financial assistance, especially where owners are on low incomes. In the private rented sector enforcement action was much more likely in respect of unfit homes.

4.65 From April 2006, Part XI Housing Act 1985 was replaced by Part 1 of the Housing Act 2004. The new Act repeals the existing Housing Fitness Standard, and through statutory instruments and statutory guidance replaces it with the Housing Health and Safety Rating System.

4.66 The Act differentiates between Category 1 and Category 2 hazards. Local authorities have a duty to take 'the most appropriate course of action' in respect of any hazard scored under the HHSRS as Category 1, and in effect this duty replaces the existing Fitness Standard. Authorities have discretionary power to take action with Category 2 hazards (which do not score past the threshold for Category 1). Further information on the Fitness Standard and on the HHSRS is given in the appendices and below.

Reporting on the two standards

4.67 The previous section lists the overall proportion of dwellings that are unfit and the proportion that contain Category 1 Hazards as a part of the Decent Homes Standard. This chapter will take these two measures of condition further by examining the relationship between the two, and other dwelling and social characteristics. However, given the April 2006 introduction of the HHSRS, the chapter will focus to a greater degree on the new system.

4.68 In addition we will examine the cost implications for remedying these condition issues, as well as considering affordability for the residents, in terms of carrying out repair and/or improvement work.

Definition of unfit dwellings

4.69 A dwelling was deemed to be unfit for human habitation if it did not comply with the Housing Fitness Standard, as defined in the Housing Act 1985. The standard was a 'whole house' standard. A surveyor noted defects, as the dwelling was inspected, and then made a judgment regarding the fitness of the dwelling, based upon this accumulated information.

4.70 A dwelling was unfit if it failed to meet one or more of eleven different requirements and by reason of the failure was not reasonably suitable for occupation. The 11 criteria were as follows:

- Structural Stability
- Disrepair
- Dampness
- Ventilation
- Heating
- Lighting
- Water Supply
- Food Preparation
- WC
- Bath/Shower/Wash Hand Basin
- Drainage

Definition of Hazards under the HHSRS and Category level

4.71 The HHSRS is a replacement for the Fitness Standard and is a prescribed method of assessing individual hazards, rather than a conventional standard to give a judgment of fit or unfit. The HHSRS is evidence based – national statistics on the health impacts of hazards encountered in the home are used as a basis for assessing individual hazards.

4.72 After the trial, the system for collecting hazard information was subsequently reviewed, along with the underlying statistics, and a new, second version produced. Guidance on Version 2 of the HHSRS was subsequently published in November 2004 and it is Version 2 that has been in force since April 2006 by statutory instruments made under the Housing Act 2004. The results from this survey will give an indication of likely future problems and will provide a useful comparative tool.

4.73 The new system deals with a much broader range of issues than the previous Fitness Standard. It covers a total of 29 hazards in four main groups:

- *Physiological Requirements* (e.g. damp & mould growth, excess cold, asbestos, carbon monoxide, radon, etc.);
- *Psychological Requirements* (crowding and space, entry by intruders, lighting, noise);
- *Protection Against Infection* (domestic hygiene, food safety, personal hygiene, water supply); and
- *Protection Against Accidents* (e.g. falls on the level, on stairs and steps and between levels, electrical hazards, fire, collision, etc).

4.74 The HHSRS scoring system combines the probability that deficiency (i.e. a fault in a dwelling, whether due to disrepair or a design fault) will lead to a harmful occurrence (e.g. an accident or illness), with the spread of likely outcomes. If an accident is very likely to occur and the outcome is likely to be extreme or severe (e.g. death or a major or fatal injury) then the score will be very high.

4.75 The approach adopted for this survey mirrors the EHCS 2001 methodology whereby the most common 7 hazards are examined. These are:

- Falls associated with stairs and steps
- Falls on the level
- Falls between levels
- Fire
- Hot surfaces & materials
- Damp & mould growth
- Excessive cold

4.76 The surveyor records the first five of these hazards during the inspection. The remaining two hazards (damp & mould growth and excessive cold) are modelled, based on the energy data, damp and condensation information collected. In practice, the great majority of hazards found are one of these seven types.

4.77 All dwellings contain certain aspects that can be perceived as potential hazardous, such as staircases and steps, heating appliances, electrical installation, glass, combustible materials, etc. It is when disrepair or inherent defective design makes an element of a dwelling significant more likely to cause a harmful occurrence that it is scored under the HHSRS.

4.78 The exact scores generated under the HHSRS can be banded into one of ten bands from A to J, with bands A to C being further defined as Category 1 Hazards and those in bands D to J as Category 2. The threshold score for a Category 1 Hazard is 1,000. As stated earlier, a local authority has a duty to deal with any Category 1 Hazards found, and a discretionary power to deal with Category 2 Hazards. This survey focuses particularly on Category 1 Hazards, but describes all hazards, including Category 2, for comparative purposes.

Unfit dwellings and Category 1 & 2 hazards

4.79 The overall unfitness rate for the Greater Norwich sub-region is 4.0%, which is below the rate for dwellings in England of 4.2% (2001 EHCS). This means that there are currently 5,740 unfit dwellings across the sub-region. The overall proportion of dwellings with a Category 1 Hazard is 9.0%, representing 13,000 dwellings across the sub-region. There are no comparisons available from the 2001 EHCS, but preliminary figures from the 2003 EHCS suggest a rate of 7.8% for dwellings with a Category 1 Hazard. It should be noted, however, that recent work by the BRE indicates that the provisional figure of 7.8% for England is a considerable under-estimate.

4.80 The following figure illustrates the position for unfitness and Category 1 Hazards across the three local authority areas.

Sub Area	Unfit Dwellings		Category 1 Hazards	
	N	%	N	%
Local Authority Area				
Broadland	1,840	3.5	4,200	8.1
Norwich	1,850	4.3	4,200	9.8
South Norfolk	2,050	4.1	4,600	9.3
Greater Norwich Sub-region	**5,740**	**4.0**	**13,000**	**9.0**

Figure 86: Unfitness and Category 1 Hazards by Local Authority
Source: Greater Norwich Household & Physical Survey 2005-06

Changes in unfitness and the regional context

4.81 There has generally been a steady reduction in unfitness across England, which has recently levelled off. In 1996 the overall unfitness rate across England was 7.5% this reduced to 4.2% by 2001 and has remained largely unchanged since. The following table draws on a number of sources to examine trends in unfitness for each of the authorities and across the sub-region.

Sub Area	Unfit Dwellings		
	1999-2001 [1]	2006 HCS [2]	BRE Stock Model [3]
Local Authority Area			
Broadland	5.8	3.5	2.3
Norwich	5.7	4.3	5.0
South Norfolk	7.3	4.1	2.3
Greater Norwich Sub-region	**6.3**	**4.0**	**3.1**
Norfolk [4]	**5.8**	**5.4**	**-**
East of England region [4]	**4.9**	**3.8**	**-**
England [5]	**7.0**	**4.2**	**-**

Figure 87: Unfitness rate comparisons
Source 1: Previous Surveys between 1999 and 2001
Source 2: Greater Norwich Household & Physical Survey 2005-06
Source 3: BRE Housing Stock Modelling Services
Source 4: Housing Statistical Appendix – Housing Investment Programme (HIP)
Source 5: Housing Statistical Appendix for 2001 figures, EHCS for 2006 figures

4.82 The overall rate of unfitness across the Greater Norwich sub-region was slightly below the national average between 1999 and 2000, and remains so in 2006. There are individual variations in the figures for each authority, but it should be considered that rates of unfitness for the previous survey and for this survey are subject to statistical variance. As a consequence, any given figure from this survey will be subject to at least + or – 1% either way. As an example, the overall rate in 1999-2001 may have been as low as 5.3% or as high as 7.3% and the 2006 figure may be as low as 3.0% or as high as 5.0%. Whilst results are subject to variance the figures given represent the most likely mid-point of a range and are therefore a good assessment of the true position.

4.83 Figures for the East of England appear to largely follow the national trend of decreasing unfitness in recent years. The rates for Norfolk also decrease over this period, but less significantly so. However, these are themselves heavily influenced by the three authorities in the sub-region, which represent three of the seven authorities in the county.

4.84 It is interesting to note that the BRE Stock Model gives predictions of the rate of unfitness in private sector dwellings below that found by the survey. The results from the BRE Stock Model are based on EHCS data and therefore give a reasonable approximation of sub-regional EHCS results. Caution is advised, however, as the EHCS does not cover sufficient dwellings at the Greater Norwich sub-regional level to give solid findings.

4.85 Overall the comparisons given in Figure 87 (on the previous page) give strong evidence for an improvement in the housing stock across the Greater Norwich sub-region. The findings also compared creditably with the position for England and the East of England region also.

Reasons for Unfitness and Category 1 Hazards

4.86 The fitness standard describes eleven different criteria on which a dwelling can fail to be fit.

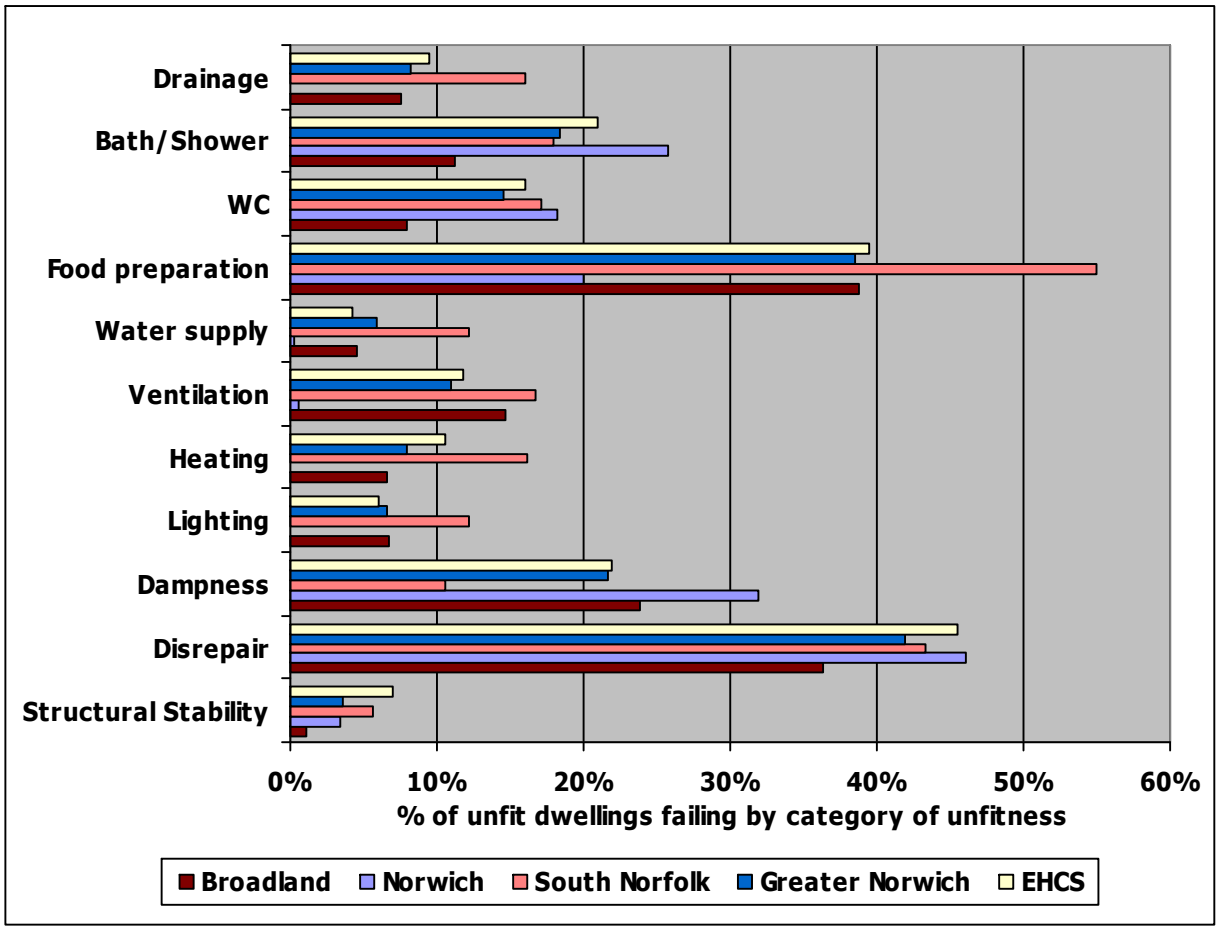

Figure 88: Unfitness Reasons by Local Authority
Source: Greater Norwich Household & Physical Survey 2005-06

4.87 The most common reasons for unfitness in the Greater Norwich sub-region are failures associated with the following fitness categories: disrepair with 2,400 unfit (41.9%), food preparation with 2,210 unfit (38.5%) and bath/shower/WHB with 1,250 unfit (21.7%). These rates are as a percentage of all unfit dwellings, in other words dwellings with disrepair fitness failures occur in nearly half of all unfit dwellings. Across England the highest causes

of unfitness are disrepair, food preparation and dampness followed by bath/shower/WHB, and thus the findings of this survey are similar to national trends.

4.88 The Housing Health and Safety Rating System describes 29 different hazards that may occur in a dwelling, however seven of these account for over 95% of all Category 1 Hazards.

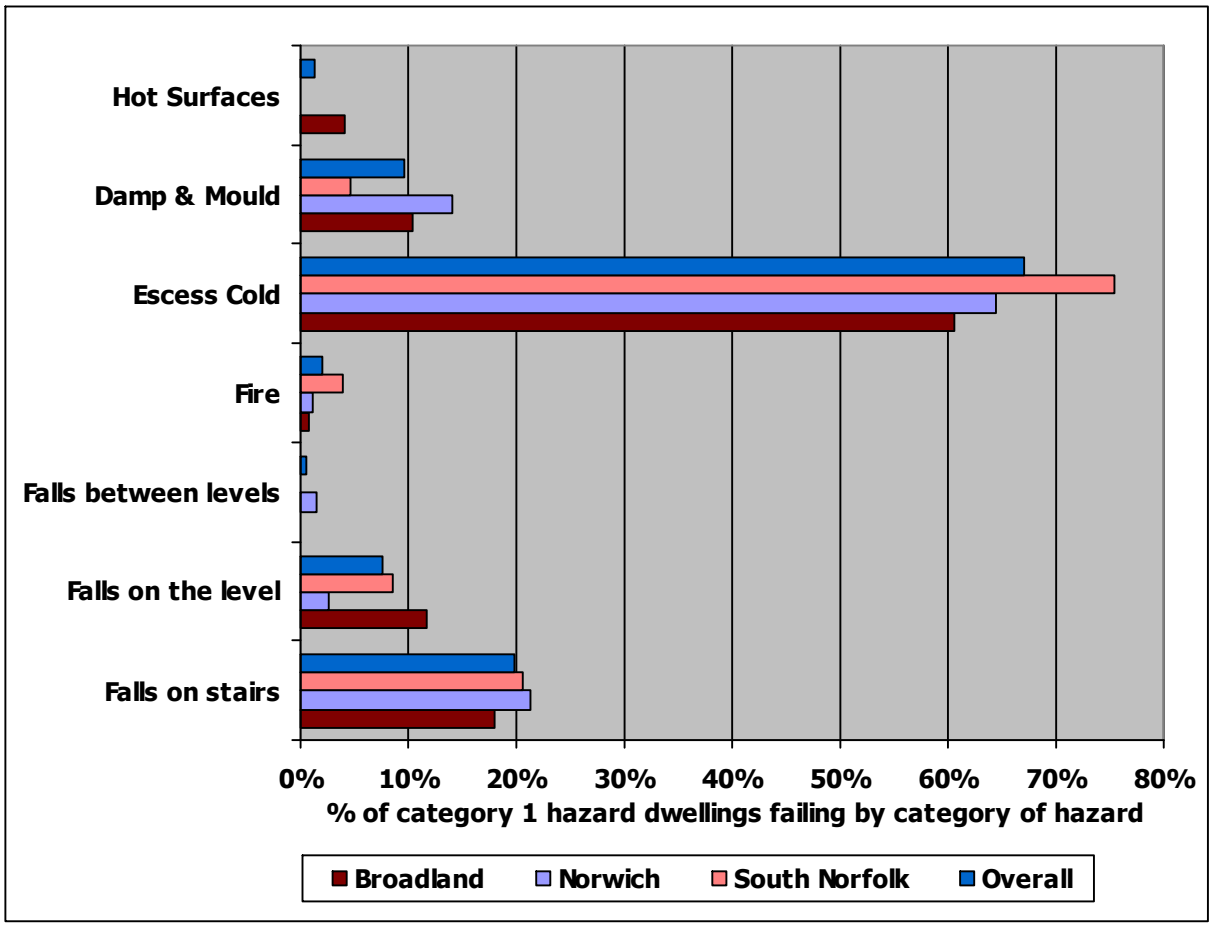

Figure 89: Category 1 Hazards Reasons by Local Authority
Source: Greater Norwich Household & Physical Survey 2005-06

4.89 In the Greater Norwich sub-region the largest number of Category 1 Hazards is for the following criteria: excessive cold failures 8,710 (67.0%) and falls on the stairs failures 2,570 (19.9%). Whilst there are no comparable figures from the EHCS, early trials of the HHSRS tended to indicate that excessive cold would constitute by far the greatest health hazard to occupiers, and recent work by the BRE tends to suggest that this will be the case.

4.90 Excessive cold hazards were modelled from stock condition information following the same methodology used by the BRE. This involved creating bands for each dwelling on the basis of their Standard Assessment Procedure (SAP) energy rating. SAP is based on a scale of 1 to 100 and the BRE scale gives any dwelling with a SAP rating below 35 a Category 1 Hazard and gives lower scores up to a SAP of 65, this being the minimum SAP considered unacceptable. Modelling is carried out in this way as assessment of excessive cold under the HHSRS is extremely difficult at the individual dwelling level, whereas SAP gives an accurate energy rating based on energy cost.

4.91 The ODPM has produced operating guidance on the HHSRS and training programmes have been run in its application. The system is, however, based on compiled statistics on home accidents and health statistics, with a scoring matrix based on the averages from these

statistics. In most instances this allows relatively accurate scores to be produced. One area where the guidance is confusing is in relation to excessive cold, hence the preference for using SAP as a substitute.

4.92 The Excessive Cold Hazard is based on statistics for excess winter deaths that occur due to people living in dwellings that have very poor energy efficiency and cannot, therefore, easily be heated. The problem with the standard scoring grid for this hazard is that the average score for a pre-1919 dwelling results in a Category 1 Hazard, thus implying that the majority of pre-1919 dwellings should have a Category 1 Hazard. What is not made clear is that the scoring grid is based on a mean average. This is a particular issue with Excessive Cold as the mean average consists of two sets of figures: the majority of cases, where there is low likelihood and low outcome for a hazard, and a few cases where the likelihood is high and the outcome severe.

4.93 The HHSRS can allow a score far higher than 1,000 (minimum for a Category 1 Hazard). Taking Excess Cold as an example, if one dwelling had a score of 9,100 and nine other dwellings had scores of 100, then the average would be 1,000. This is exactly the reason that the pre-1919 category for Excess Cold comes out as Category 1. In actuality, when an inspection is being carried out, the individual circumstances must be taken into account. A pre-1919 dwelling with gas central heating is very unlikely to have a Category 1 Hazard. The same dwelling without central heating or insulation is certain to have a high scoring Category 1 Hazard, thus the average becomes Category 1, despite the fact that the majority will not be.

4.94 These issues highlight the fact that it is likely to take a number of years before all the issues in relation to the adoption of the HHSRS are ironed out.

Overlap Between Category 1 Hazards and Unfitness

4.95 Whilst the new HHSRS deals with a number of similar issues as the existing Fitness Standard, it is important to appreciate that the new system is significantly different in approach.

- It is a prescribed method of assessment, which refers to a national evidence base on the health impacts of deficiencies in dwellings, as opposed to a standard which focuses on building condition (i.e. it is more concerned with the effect on health of a fault in a building rather than the fact that a fault exists).
- The new system is concerned with deficiencies in dwellings which can include inherent poor design as well as simply disrepair.
- "Health" in the new Act is defined to include "physical, mental and social wellbeing" (i.e. it includes stress and issues such as social exclusion).
- The range of hazards covered is broad and includes many matters not covered by the Fitness Standard, for example the presence of lead and radon, excess heat, noise, falls, fire, and hot surfaces.

4.96 Comparing "adequate provision of heating" under the Fitness Standard and "excess cold" under the HHSRS illustrates the differences. 8.0% of unfit dwellings fail due to inadequate heating, whereas Category 1 Hazards on excessive cold represent 67.0% of failures under the HHSRS. The Fitness Standard on heating has been criticised – it is met even if a dwelling does not have a fixed heating appliance, provided there is provision for one in the

main living room (e.g. dedicated gas point or dedicated 13 amp socket outlet) and socket outlets/gas fires in other habitable rooms.

4.97 In contrast, the hazard of excess cold refers to the national evidence base which shows that a minimum of 20,000 excess winter deaths occur because of cold conditions (National Accident Statistics for England and Wales – HHSRS Operating Guidance, ODPM 2006). Scoring the hazard takes into account both the effectiveness of the heating system (if any) and the thermal insulation of the dwelling. It is likely that a Category 1 Hazard would exist at a dwelling with full gas central heating but no loft insulation.

4.98 The example of heating and excessive cold illustrates the shift of emphasis from unfitness to the HHSRS. Heating failures did not consider the overall efficiency of the dwelling at all. Failures due to excessive cold are designed to look at the potential health impact of having a dwelling that cannot be heated properly. The latter has a direct bearing on excess winter deaths and secondary problems with potential mould growth and respiratory problems.

4.99 Due to the significant differences in approach with the new system, it is common that there is no direct overlap between dwellings which fail the Fitness Standard and those where there is a Category 1 Hazard. The following diagram graphically illustrates the relatively small extent of this overlap:

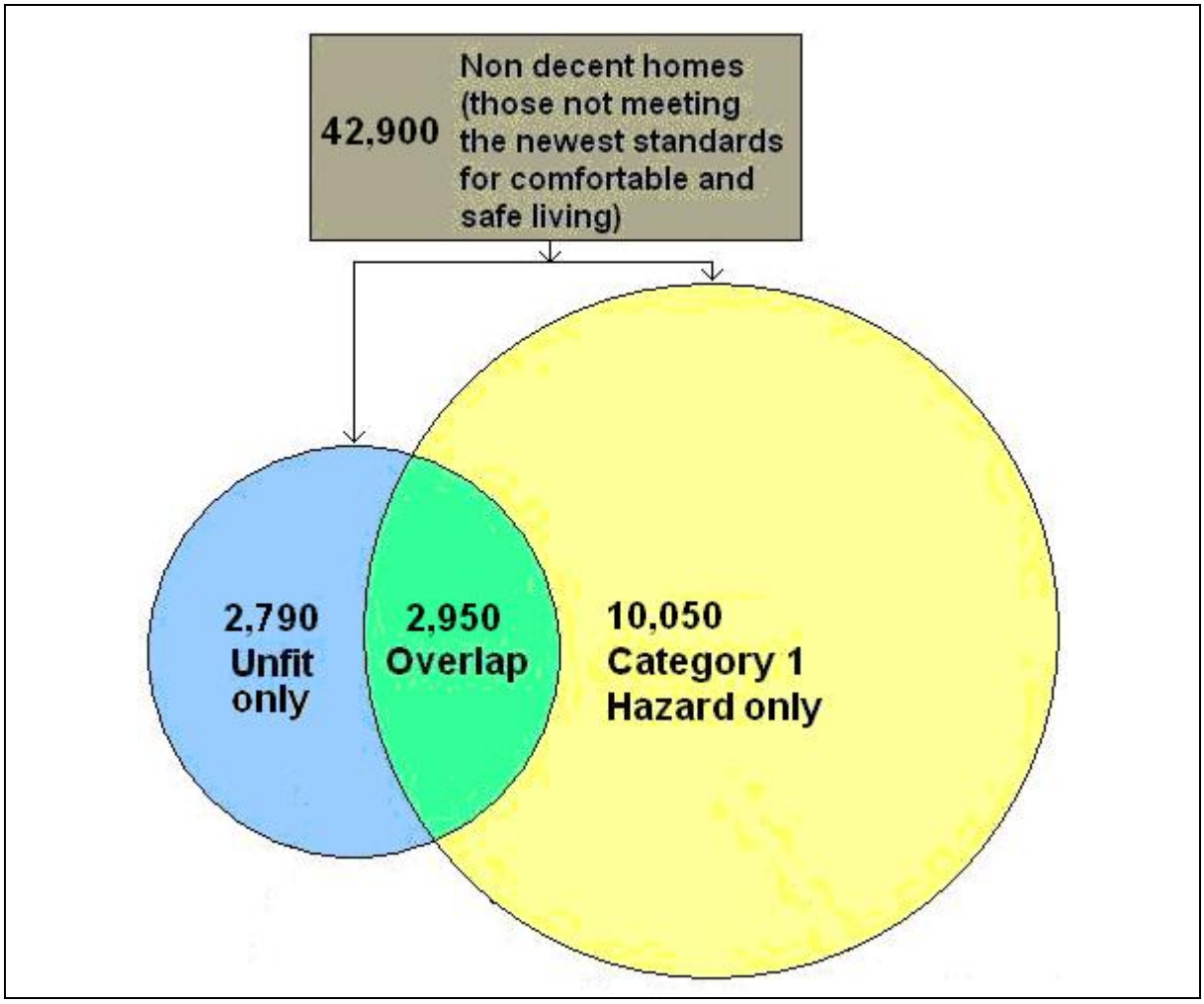

Figure 90: Overlap Between Unfitness and Category 1 Hazards
Source: Greater Norwich Household & Physical Survey 2005-06

4.100 The lack of overlap does present an important issue for the local authorities in the Greater Norwich sub-region, given that 77.3% of dwellings with a Category 1 Hazard are not unfit (10,050 properties), they will present a whole new set of dwellings which require action since adoption of the hazard rating system. This reinforces the message that the HHSRS is an evidence based system drawing upon national figures which show the health impact of deficiencies in dwellings, whereas the Fitness Standard is based on the failure of the dwelling to meet standards on the condition of building elements or provision of elements. Only if unfitness items cause a potential hazard will they score under the HHSRS.

Unfitness and Category 1 Hazards by General Characteristics

4.101 This section examines the relationship between those general stock characteristics set out earlier in the report, with the level of unfitness and Category 1 Hazards. Unfitness is usually strongly associated with age because of the deterioration of building elements. This trend presents itself in the Greater Norwich sub-region with a steady and even reduction in unfitness as dwellings become more modern. This pattern also exists for dwellings with Category 1 Hazards, though the trend is not as smooth with a large 'spike' for the pre-1919 stock with dwellings built after 1919 showing a fairly flat trend in terms of Category 1 Hazards.

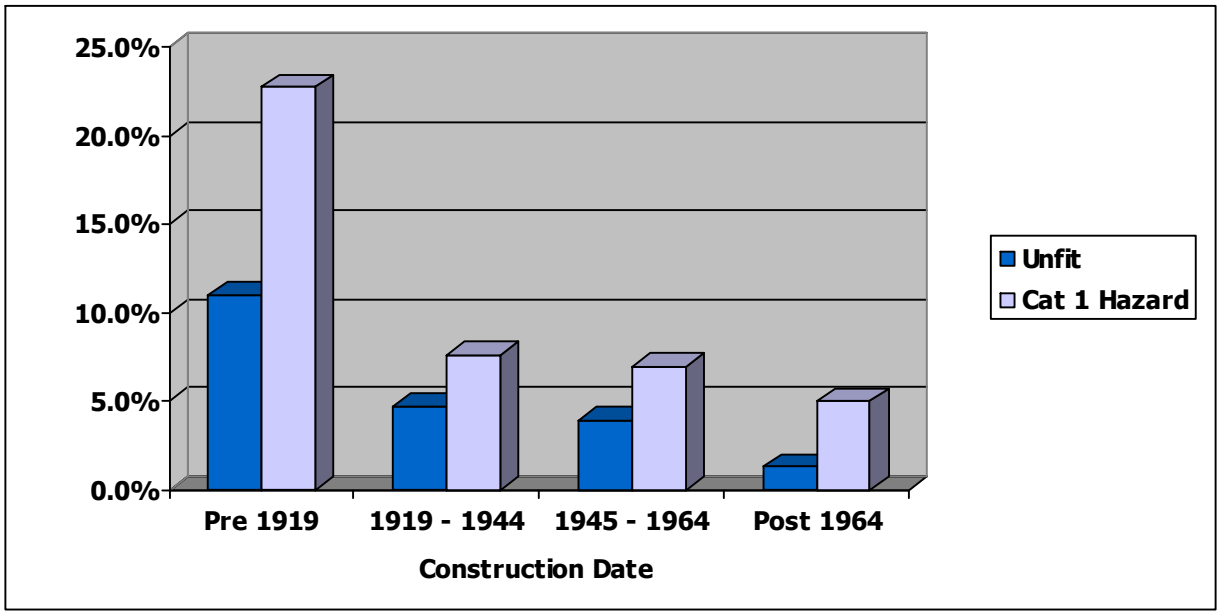

Figure 91: Rates of Unfitness and Category 1 Hazards by Construction Date
Source: Greater Norwich Household & Physical Survey 2005-06

4.102 The next graph (Figure 92 overleaf) presents the levels of unfitness and Category 1 Hazards by the building type of dwellings across the Greater Norwich sub-region.

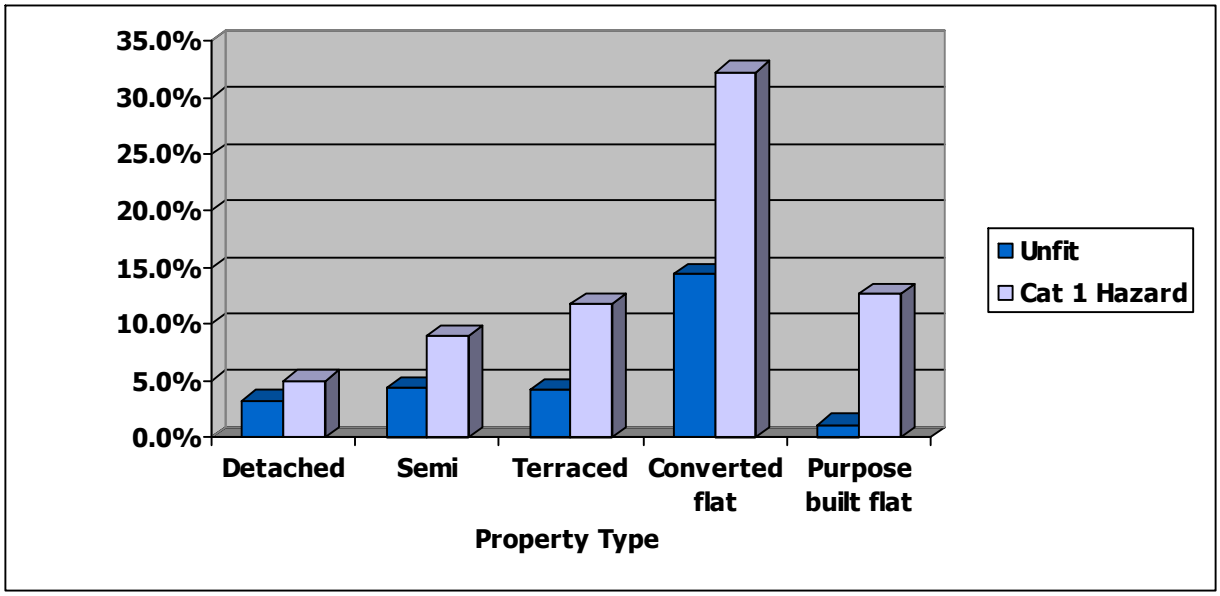

Figure 92: Rates of Unfitness and Category 1 Hazards by Building Type
Source: Greater Norwich Household & Physical Survey 2005-06

4.103 As nationally, the highest rate of unfitness by building type is found in converted flats, which tend to be older buildings and which are often privately rented. This follows the trend for decency described earlier. With houses, the highest rate is found in semi-detached properties, though this is very similar to the level for terraced houses.

4.104 For dwellings with a Category 1 Hazard, again the highest level, by a significant margin, is recorded in converted flats at nearly 30%. This is followed by purpose built flats, which may at first seem unusual, but it should be considered that this is a measure of potential hazards not just condition. As a consequence, purpose built flats often exhibit higher proportions of Category 1 Hazards due to falls between levels, fire and excessive cold hazards.

4.105 Traditionally there has always been a strong association between rate of unfitness and tenure, with the privately rented sector having the highest rates of unfitness (EHCS 2001). The following figures examine the relationship between tenure and unfitness, but also compare this to the relationship between Category 1 Hazards and tenure.

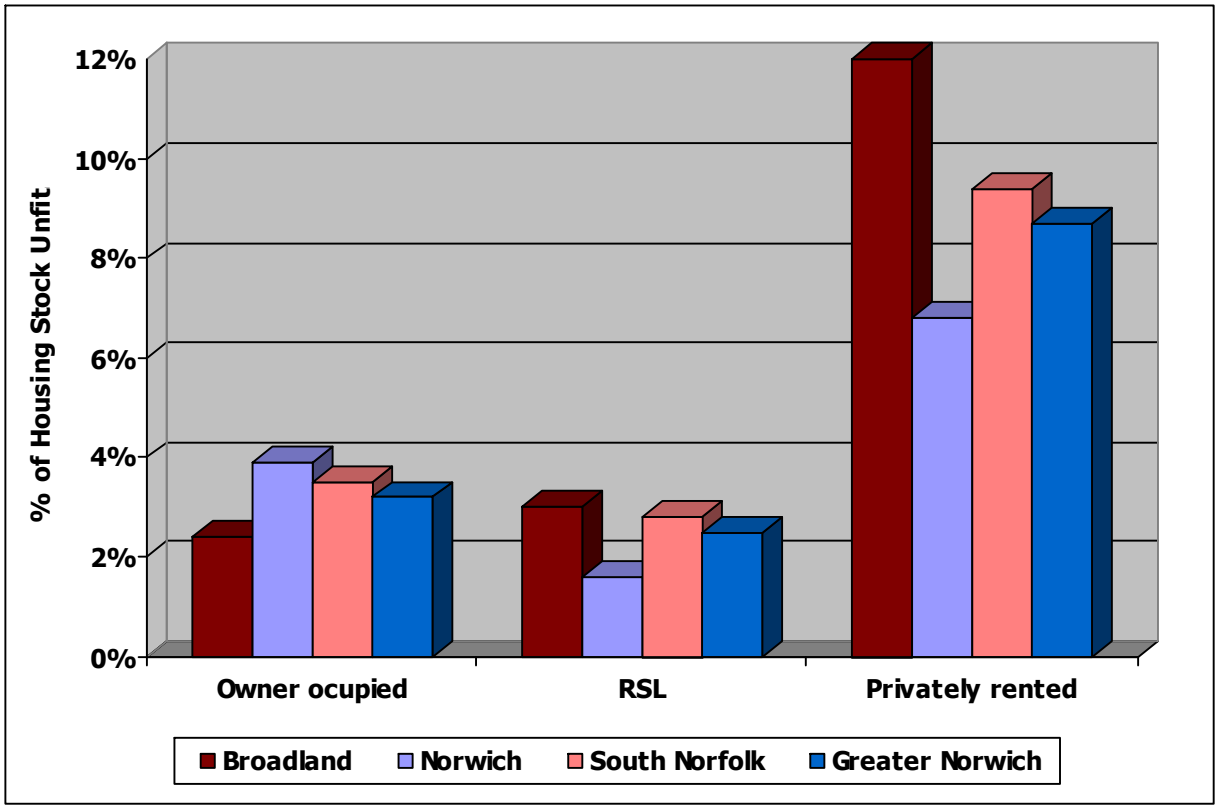

Figure 93: Unfitness Rates by Tenure and Local Authority
Source: Greater Norwich Household & Physical Survey 2005-06

4.106 Rates of unfitness by tenure follow the usual pattern with privately rented dwellings having by far the highest rate of unfitness and RSL dwellings generally the lowest. Norwich has the lowest unfitness rate for RSL dwellings, but it must be considered that for the other two local authorities, RSL dwellings include the transferred council housing stock. Nationally, unfit local authority dwellings tend to occur at a similar rate to owner occupied ones. It is also interesting to note that Norwich has the lowest unfitness rate in privately rented dwellings, but it should be considered that the relatively small proportions of privately rented dwellings in the other two authorities will make their figures subject to wider statistical variance.

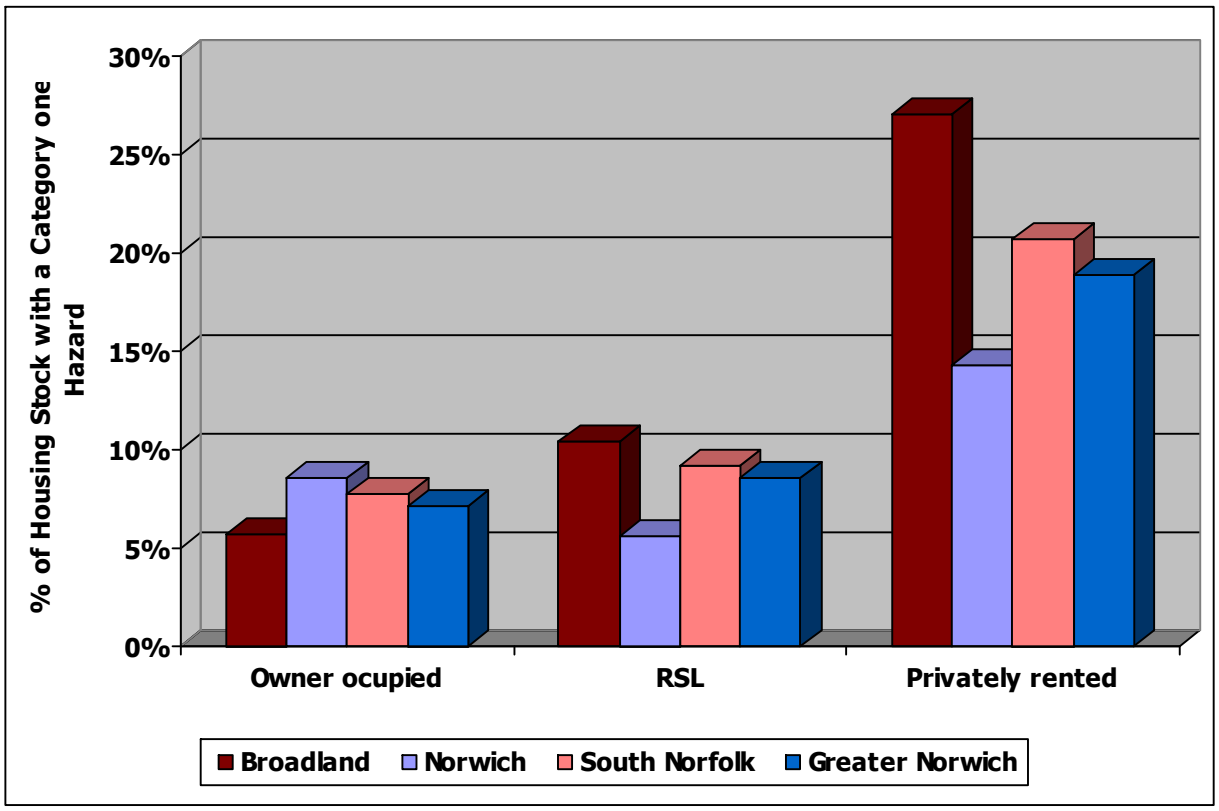

Figure 94: Category 1 Hazard Rates by Tenure and Local Authority
Source: Greater Norwich Household & Physical Survey 2005-06

4.107 The pattern of Category 1 Hazards by tenure is similar to that found for unfit dwellings, in that privately rented dwellings are far more likely than any other tenure to have Category 1 Hazards. The relationships for Category 1 Hazards, however, are not as strong at those for unfitness, with Category 1 Hazards being more common in RSL dwellings than in owner occupied dwellings, except in Norwich. These findings reflect the shift in emphasis represented by the move to health and safety hazards. More modern dwellings can have trip and fall hazards, particularly in multi-storey flats, which tend to be associated with the RSL sector. Hazards in relation to hot surfaces and materials as well as fire can also just as easily be associated with RSL dwellings.

Unfitness and Category 1 hazards by HMA

4.108 Based on the division of the sample by sub-areas, it is possible to produce figures for each of the sub-areas. The table below illustrates the rates of unfitness and substantial disrepair for each of the ten HMAs:

Housing Market Area	Unfit Dwellings		Category 1 Hazards	
	N	%	N	%
Aylsham	540	12.3%	460	10.6%
Beccles/Bungay [1]	180	6.0%	370	12.1%
The Broads	40	1.7%	270	13.0%
Diss	190	3.2%	400	6.7%
Harleston	340	6.9%	830	16.7%
Long Stratton	110	2.3%	420	9.1%
Norwich	3,710	3.6%	8,480	8.1%
Reepham	240	8.3%	540	19.2%
Wroxham [1]	130	4.9%	270	10.2%
Wymondham	260	2.8%	950	10.0%

Figure 95: Poor Condition Dwellings by HMA
Source: Greater Norwich Household & Physical Survey 2005-06
Note 1: Figures do note include dwellings within these HMAs that are outside the Greater Norwich sub-region

4.109 Whilst the Aylsham HMA has the highest rate of unfitness it has an average rate of Category 1 Hazards, illustrating the fundamental difference that is sometimes possible between the two systems. The Broads also presents this dichotomy, having the lowest rate of unfitness, but a well above average rate of Category 1 Hazards. The Reepham HMA presents significant housing condition issues having a rate of unfitness and a rate of Category 1 Hazards both well above the averages for the Greater Norwich sub-region and the averages for England as a whole. The Harleston HMA also exhibits this pattern with both measures showing above average poor conditions.

4.110 As with the comparisons that were able to be drawn between the survey and the HSMS for non-decent dwellings, the same comparisons can be drawn in relation to unfit dwellings.

4.111 As with non decent dwellings there are discrepancies. The Beccles/Bungay HMA and the Reepham HMA are among the highest levels of unfitness from the HCS and are the two areas with the highest levels of unfitness predicted by the HSMS. Only Aylsham differs markedly, having the highest level of unfitness according to the survey, though the HSMS does still predict a level of unfitness above average. The lowest levels are predicted for Norwich HMA and Wymondham by the HSMS and both these HMAs have below average levels of unfitness according the HCS. Only The Broads and Long Stratton have surprisingly low levels of unfitness from the survey when compared to the HSMS. In such circumstances the BRE recommend looking for mitigating factors that might explain such a difference.

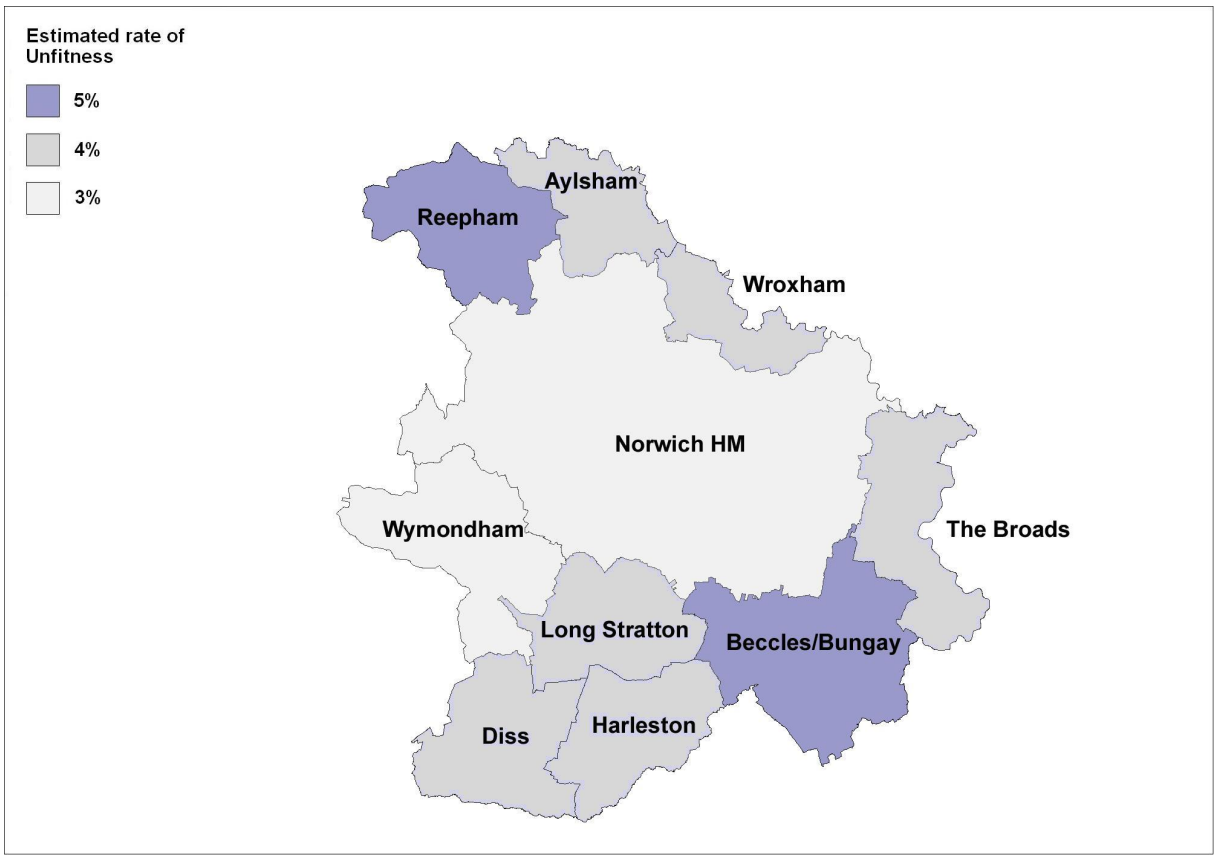

Figure 96: Unfit Dwellings by Housing Market Area
Source: BRE Stock Modelling System

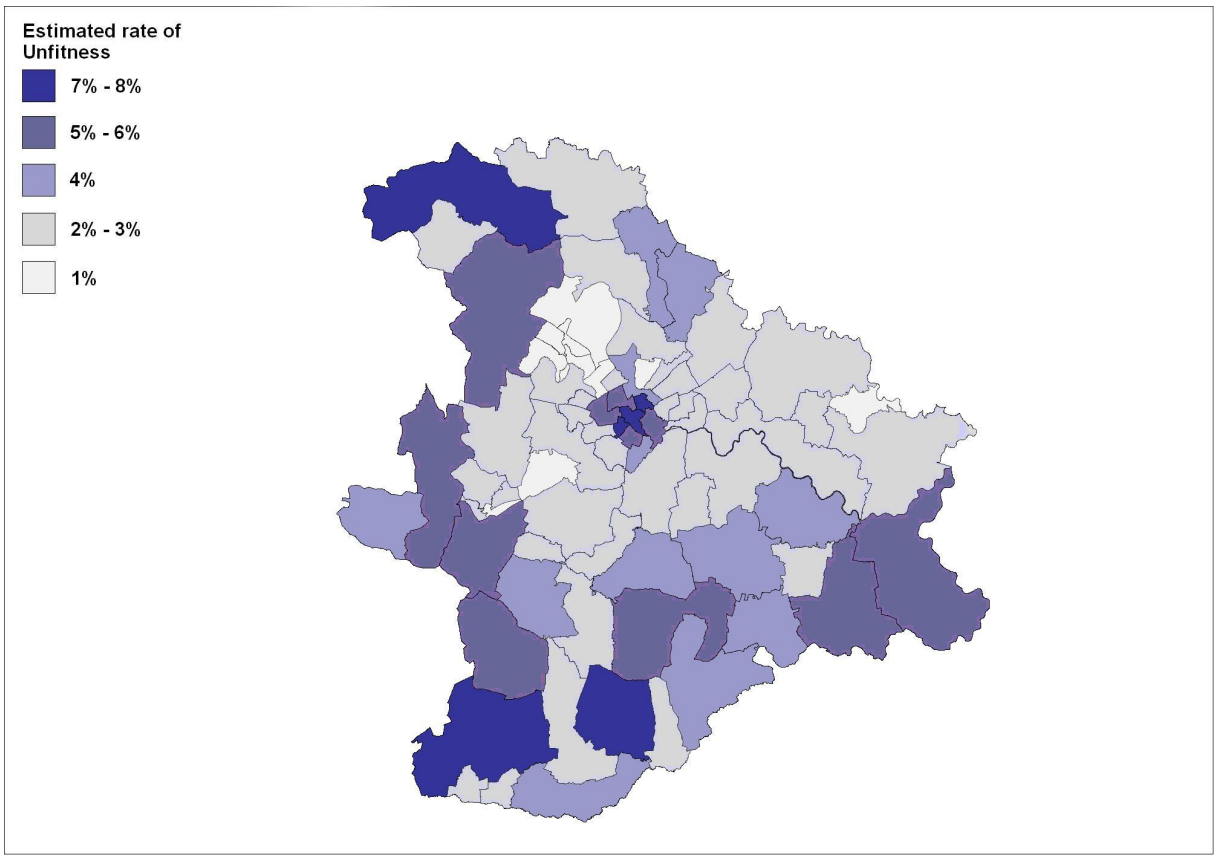

Figure 97: Unfit Dwellings by Ward
Source: BRE Stock Modelling System

4.112 When examining the modelled results from the HSMS it is again possible to see how smaller ward-level areas can affect the HMA in which they are located. It is again certain the more rural wards are showing above average levels of unfitness, and this is moreover typical of the national position. It is also worth noting that, as with non-decency, the centre of Norwich shows a marked difference in unfitness to the rest of the Norwich HMA, being in much poorer condition than the surrounding wards.

Category 2 hazards

4.113 The focus in relation to condition has thus far considered the change from unfit dwellings to dwellings with a category 1 hazard in relation to the minimum housing standard. Whilst local authorities have an obligation to take action where a dwelling has a category 1 hazard, they now have far more powers in relation to lesser (category 2 hazards) than was the case for substantial disrepair dwellings under the fitness standard. Local authorities are able to use all the powers available to them to deal with category 1 hazards, on category 2 hazards as well; the primary difference being that these are discretionary in the case of category 2 hazards rather than mandatory.

4.114 Category 1 hazards can be further grouped into bands A to C, dependent on the severity and consequent score, but category 2 hazards may also be banded, occupying bands D to J, representing scores between 1 and 999. The analysis below will concentrate on bands D, E and F when referring to category 2 hazards; the primary reason for this being that almost all dwellings will have some category 2 hazards, but in bands below F, since there are so many potential hazards in a dwelling. Where a dwelling has a hazard in a band below F it is extremely unlikely that any authority would wish to take any action.

4.115 Across the Greater Norwich HMA it is estimated that 88,100 dwellings (61%) have a category 2 hazard. The following table Figure 98 illustrates the proportion of category 2 hazards by band, for each HMA, local authority and overall.

Housing Market Area	Band D		Band E		Band F	
	N	%	N	%	N	%
Aylsham	380	9%	1,840	42%	1,330	30%
Beccles/Bungay [1]	740	24%	490	16%	850	28%
The Broads	260	12%	370	18%	500	24%
Diss	430	7%	1,590	27%	1,690	28%
Harleston	570	11%	1,400	28%	820	16%
Long Stratton	590	13%	1,480	32%	930	20%
Norwich	10,140	10%	33,820	32%	29,800	29%
Reepham	470	17%	1,380	49%	880	31%
Wroxham [1]	270	10%	680	26%	810	31%
Wymondham	1,410	15%	2,000	21%	2,540	27%
Local Authority Area						
Broadland	5,900	17%	15,100	43%	13,800	40%
Norwich	5,300	15%	15,900	46%	13,100	38%
South Norfolk	4,000	13%	14,000	45%	13,200	42%
Greater Norwich Sub-region	**15,200**	**11%**	**45,000**	**31%**	**40,100**	**28%**

Figure 98: Category 2 hazards (bands D to F) by HMA, Authority and overall
Source: Greater Norwich Household & Physical Survey 2005-06
Note 1: Figures do note include dwellings within these HMAs that are outside the Greater Norwich sub-region

4.116 The total for the three bands adds up to more than the 61% quoted for category 2 hazards as some dwellings will have more than one category 2 hazard and these are often in different bands (for example a band D excess cold hazard in a dwelling with a band E damp & mould hazard).

4.117 In addition to there being overlaps between category 2 hazards there are also overlaps between category 1 and category 2 hazards. Across the sub-region as a whole 7,100 dwellings that have a category 1 hazard also have a category 2 hazard, which means that just under 55% of all dwellings with a category 1 hazard also have a category 2 hazard. This still leaves 81,000 dwellings, however, that have only one or more category 2 hazards and no category 1 hazards and these represent 56% of all private dwellings across the Greater Norwich HMA region.

4.118 The following Figure 99 gives a breakdown of category 2 hazards by hazard type. The most notable difference is that whilst excessive cold is still the predominant hazard, there is a much wider spread among the other hazards, in particular falls between levels, fire and damp & mould growth.

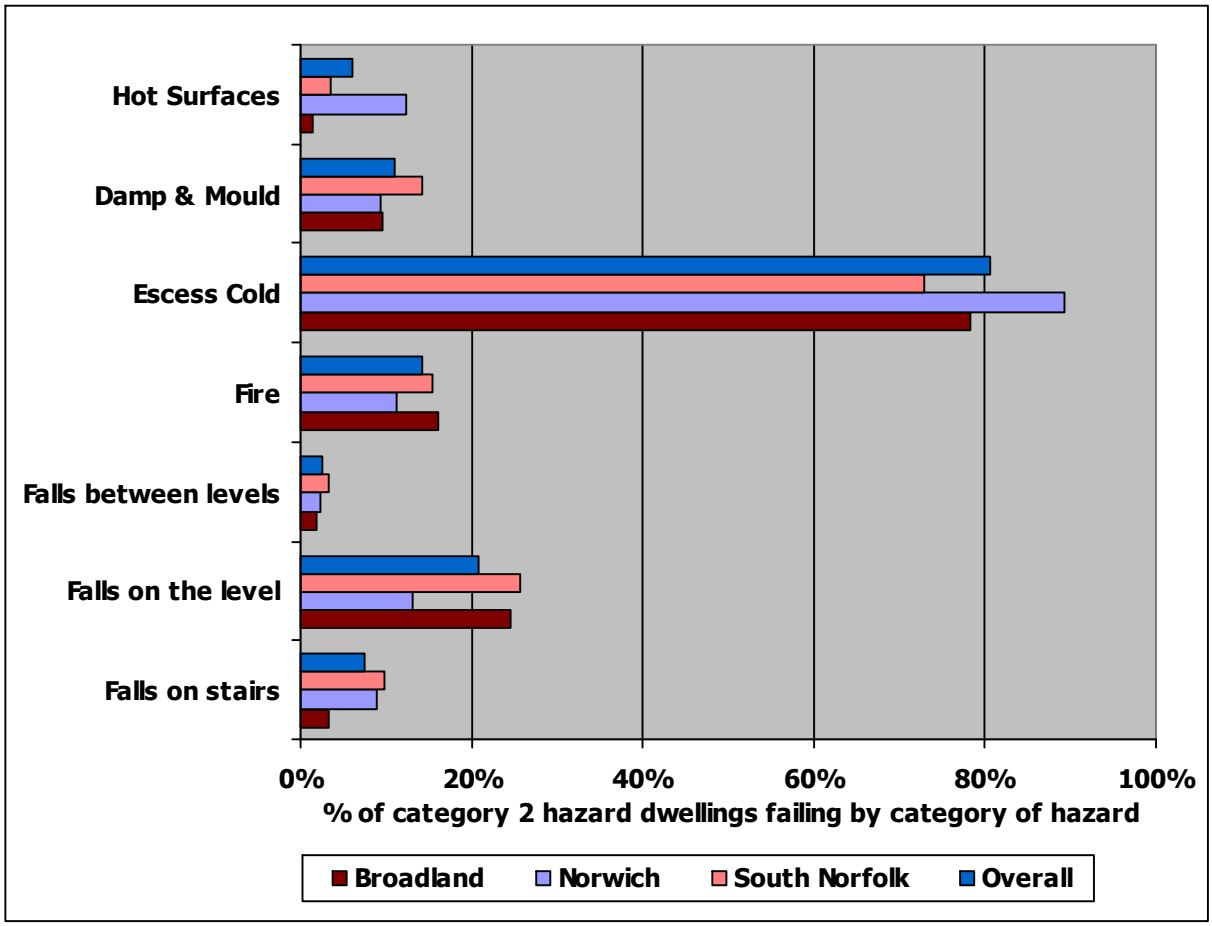

Figure 99: Category 2 Hazards Reasons by Local Authority
Source: Greater Norwich Household & Physical Survey 2005-06

4.119 As with category 1 hazards it is possible to examine the distribution of category 2 hazards by various stock characteristics such as tenure, construction date and building type. The following analysis looks at these variables but also distributes the findings by each of the three local authority areas.

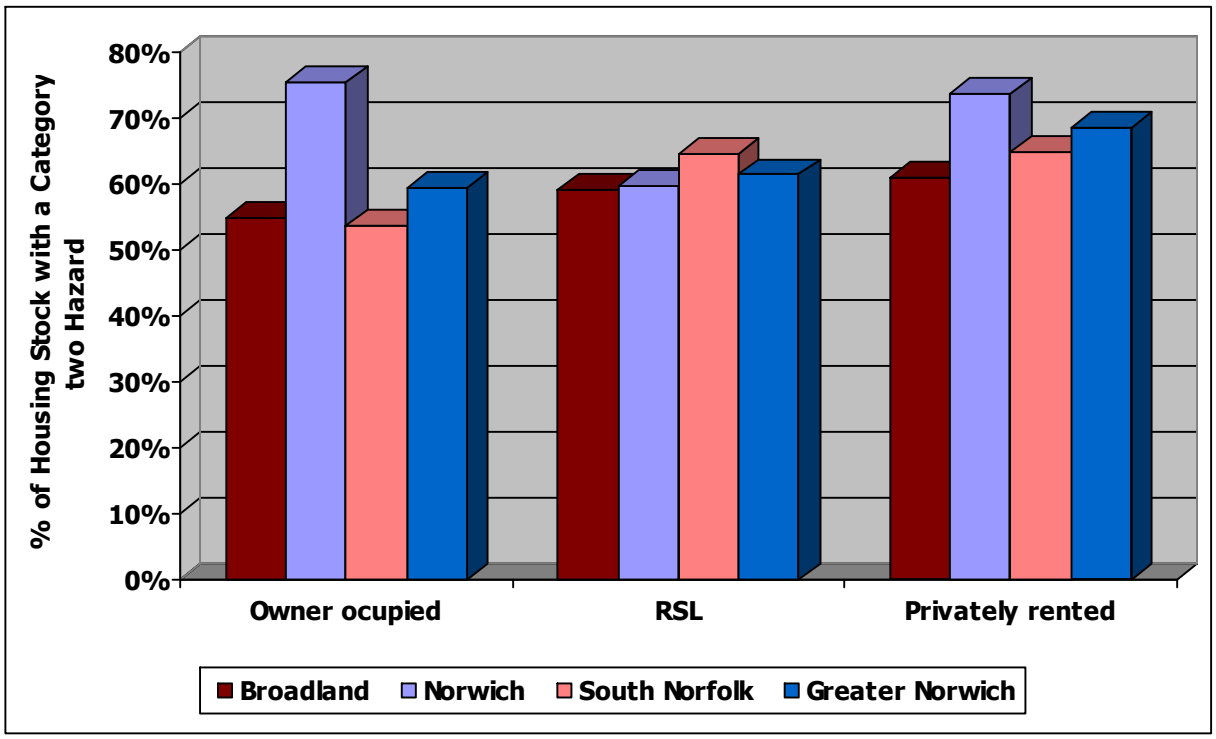

Figure 100: Category 2 Hazard Rates by Tenure and Local Authority
Source: Greater Norwich Household & Physical Survey 2005-06

4.120 The rate of category 1 hazards for privately rented dwellings was substantially higher than for other tenures, but this is not reflected in category 2 hazards. Whilst the highest rates are mainly in the privately rented sector they are only marginally higher than other tenures. In general, the large proportion of dwellings with category 2 hazards makes the distinction between tenures much less clear.

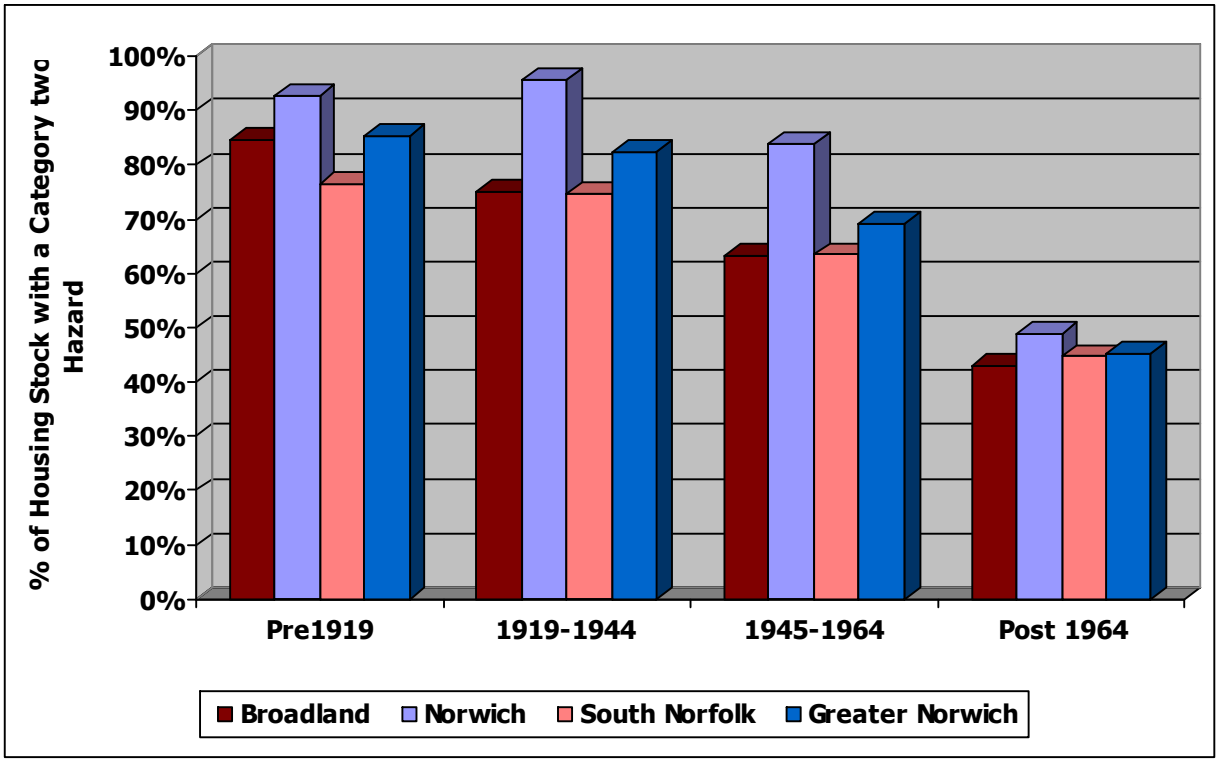

Figure 101: Category 2 Hazard Rates by Construction date and Local Authority
Source: Greater Norwich Household & Physical Survey 2005-06

4.121 Construction date by category 2 hazards returns to the usual trend found for unfitness and category 1 hazards, with increasing levels of category 2 hazards as dwellings become older. For pre 1919 dwellings over 85% have category 2 hazards with ranges between 76% and 93% for the different local authorities. Construction date has a strong association with HHSRS hazards since for pre 1919 dwellings the likelihood of a hazard occurring is generally automatically increased.

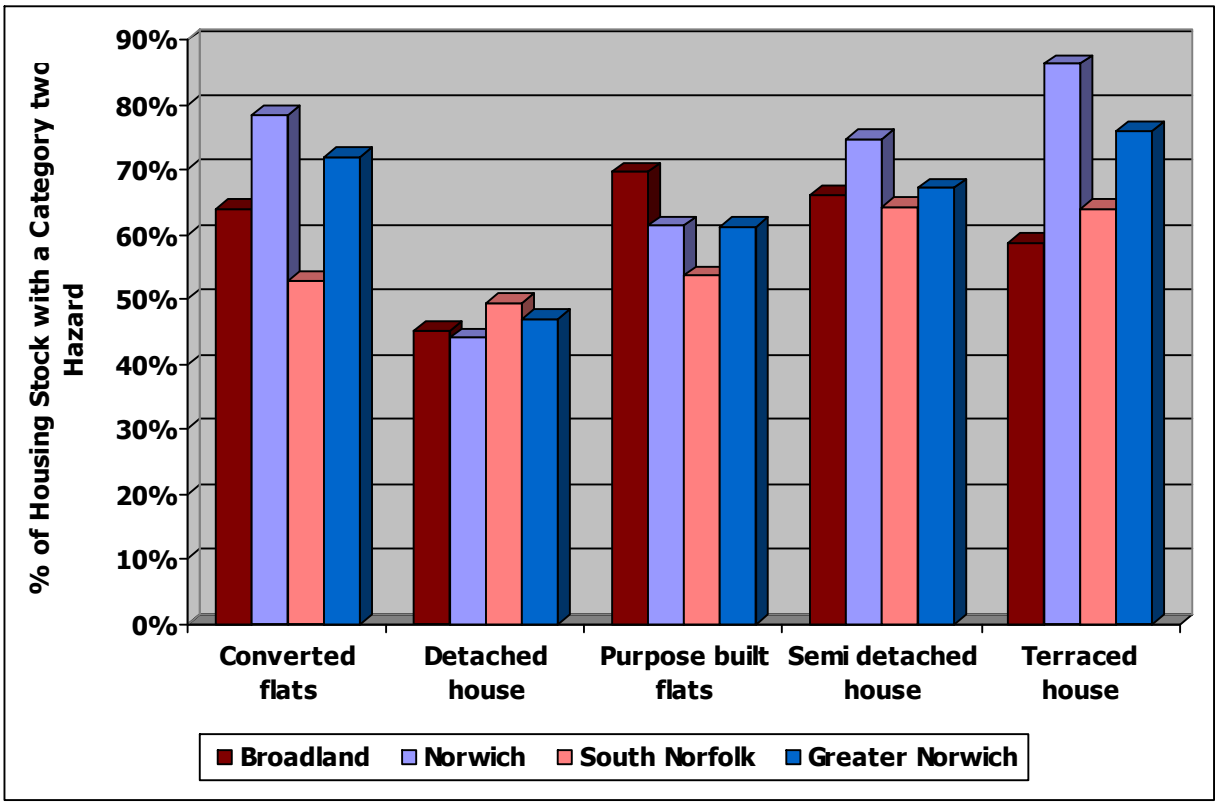

Figure 102: Category 2 Hazard Rates by Building type and Local Authority
Source: Greater Norwich Household & Physical Survey 2005-06

4.122 Overall converted flats and terraced houses have the highest proportions of dwellings with a category 2 hazard, though there are some significant variations between local authorities.

Vacant Dwellings

4.123 Vacant dwellings can be difficult to identify and there are frequently problems in gaining access. By using a combination of sources, including the survey, it has been possible to estimate that there are 4,300 dwellings, 3.0% of the housing stock, within the Greater Norwich sub-region, that are considered vacant, roughly the same as the national average. This figure excludes the estimated 200 vacant dwellings within Norwich City's own council stock at the time of the survey. Taking only private dwellings, owner occupied and privately rented, it is estimated that 3,600 dwellings are vacant.

4.124 Vacant council owned dwellings are excluded from the above figures as the onus placed on local authorities, by the Housing Act 2004, is to bring vacant private sector dwellings back into use.

4.125 From the Stock Condition Survey surveyors were asked to note the reason for and period of vacancy. From this information it has been possible to determine that 1.2% (1,570) of the vacant dwellings within the Greater Norwich sub-region are long-term vacant, defined as any dwelling vacant for six months or more, or subject to unlicensed occupation. Vacant private

sector dwellings are of particular importance as local authorities have an obligation to try to ensure that as many of these dwellings as possible are brought back into use.

Private Sector only vacant dwellings				
Sub Area	Long term vacant		Other vacant	
	N	%	N	%
Local Authority Area				
Broadland	410	0.9%	717	1.5%
Norwich	720	2.0%	950	2.6%
South Norfolk	444	1.0%	358	0.8%
Housing Market Area				
Aylsham	107	2.9%	89	2.4%
Beccles/Bungay [1]	22	0.9%	16	0.6%
The Broads	37	2.1%	27	1.5%
Diss	61	1.2%	46	0.9%
Harleston	0	0.0%	71	1.6%
Long Stratton	89	2.2%	27	0.6%
Norwich	1,139	1.2%	1,607	1.8%
Reepham	17	0.7%	44	1.8%
Wroxham [1]	17	0.7%	83	3.6%
Wymondham	85	1.0%	16	0.2%
Greater Norwich Sub-region	**1,574**	**1.2%**	**2,026**	**1.6%**

Figure 103: Vacant Private Properties by HMA
Source: Greater Norwich Household & Physical Survey 2005-06
Note 1: Figures do not include dwellings within these HMAs that are outside the Greater Norwich sub-region

4.126 The figures suggest that, whilst the overall number of vacant properties is high, in relative terms there is not a substantial problem with properties remaining long-term vacant, although the estimated 1,570 long-term vacant properties are clearly a wasted resource.

The Privately Rented Stock and Houses in Multiple Occupation (HMOs)

4.127 Dwellings may be one of several different building types but these types may have different uses, for example a semi-detached house may have been converted into flats or be occupied as an HMO.

4.128 Under the Housing Act 2004 the definition of a HMO has changed. Previously HMOs tended to be classified under the Chartered Institute of Environmental Health (CIEH) classification, which excluded converted flats and looked solely at bedsits, shared houses, hostels etc. The new definition now includes converted flats to some degree, with particular emphasis on flats in buildings that have shared facilities and are predominantly privately rented. As a result of this change, the HMO figures given here are not comparable with previous HMO figures.

4.129 The majority of dwellings (87.2%) are houses and are occupied as built (are not HMOs and have not been converted). Of the remaining 12.8% it is estimated that 10.8% comprise converted flats and purpose built flats. Within the overall properties is the sub-group of HMOs and these 2,860 dwellings comprise the remaining 2% of the stock.

4.130 The definition of House in Multiple Occupation is that used in the Housing Act 2004, of which only a small proportion will be subject to mandatory licensing. Some converted flats are now within the new HMO definition as this specifically includes converted flats where the work does not meet specified standards (generally the Building Regulations 1991) and where less than two thirds are owner occupied.

4.131 HMOs form a significant part of the Greater Norwich sub-region housing stock and the Councils will need to consider carefully, action appropriate to these dwellings. There are an estimated 70 HMOs (approximately 0.06% of the stock) which are three or more storey HMOs with shared amenities and five or more residents. These 70 HMOs will be the subject of mandatory licensing from April 2006.

Sub Area	All HMOs		Licensable HMOs	
	N	%	N	%
Local Authority Area				
Broadland	366	0.7%	0	0%
Norwich	1,903	4.5%	70	0.12%
South Norfolk	589	1.2%	0	0%
Greater Norwich Sub-region	**2,858**	**2.0%**	**53**	**0.04%**

Figure 104: Houses in Multiple Occupation
Source: Greater Norwich Household & Physical Survey 2005-06

4.132 As mentioned in the introduction, figures from the survey are estimates and are therefore subject to variation. The proportion of licensable dwellings is based on a number of variables and should only be considered as a guide. It will be the responsibility of the local authorities to confirm the numbers and location of HMOs that will be subject to mandatory licensing.

Fuel Poverty

4.133 The final measure of dwelling condition to be considered here is the energy efficiency of the dwelling and the relationship of energy efficiency to occupiers and dwelling condition. Energy efficiency issues cut across a wide range of areas relating to private sector housing, including: affordable warmth; excessive cold (under the HHSRS); heating (under the Fitness Standard); thermal comfort (under the Decent Homes Standard) and local authorities' obligations under the Home Energy Conservation Act (HECA).

4.134 A key issue in reducing energy consumption is tackling fuel poverty. The occupiers of a dwelling are considered to be in fuel poverty if more than 10% of their net household income would need to be spent on heating and hot water to give an adequate provision of warmth and hot water. Not only do dwellings where households are in fuel poverty represent dwellings with poor energy efficiency, they are, by definition, occupied by residents with low incomes least likely to be able to afford improvements.

4.135 There are an estimated 13,840 (10.1%) dwellings with households in fuel poverty in the Greater Norwich sub-region compared to approximately 11.0% in England based on 2001 EHCS data, although the figure for England is likely to have reduced since 2001.

4.136 The 13,840 dwellings represent a significant number of households that are in fuel poverty and will present issues in terms of both energy efficiency and occupier health. The highest rate of fuel poverty is found in the Housing Association sector where 28.7% of households are in fuel poverty, compared to the lowest rate of 7.0% in the owner-occupied stock.

4.137 By the very nature of fuel poverty, it is almost always associated with those residents on the lowest incomes. Virtually no households were found to be in fuel poverty where incomes were above £10,000 per annum, only 380 (2.7%) dwellings, and the remaining 13,460 (97.3%) were found where household incomes are below £10,000 per annum. This means the rate of fuel poverty is 48.4% amongst those households on the lowest incomes.

4.138 Fuel poverty is usually associated with dwellings where one or more residents are in receipt of a means tested benefit as such benefits are indicative of low income. This is true in Greater Norwich sub-region where fuel poverty is found in 8,750 households (20.2%) where a benefit is received, compared to 5.5% of households where occupiers do not receive benefit.

4.139 In addition to measuring fuel poverty based on household income and fuel costs, occupiers were asked about their ability to heat their homes and were given a series of choices to which they could answer. The results of this question have been combined with the results of the analysis of fuel poverty in order to produce the following figure. This graph illustrates how difficult residents find the cost of heating their home compared to whether or not the dwelling is in fuel poverty.

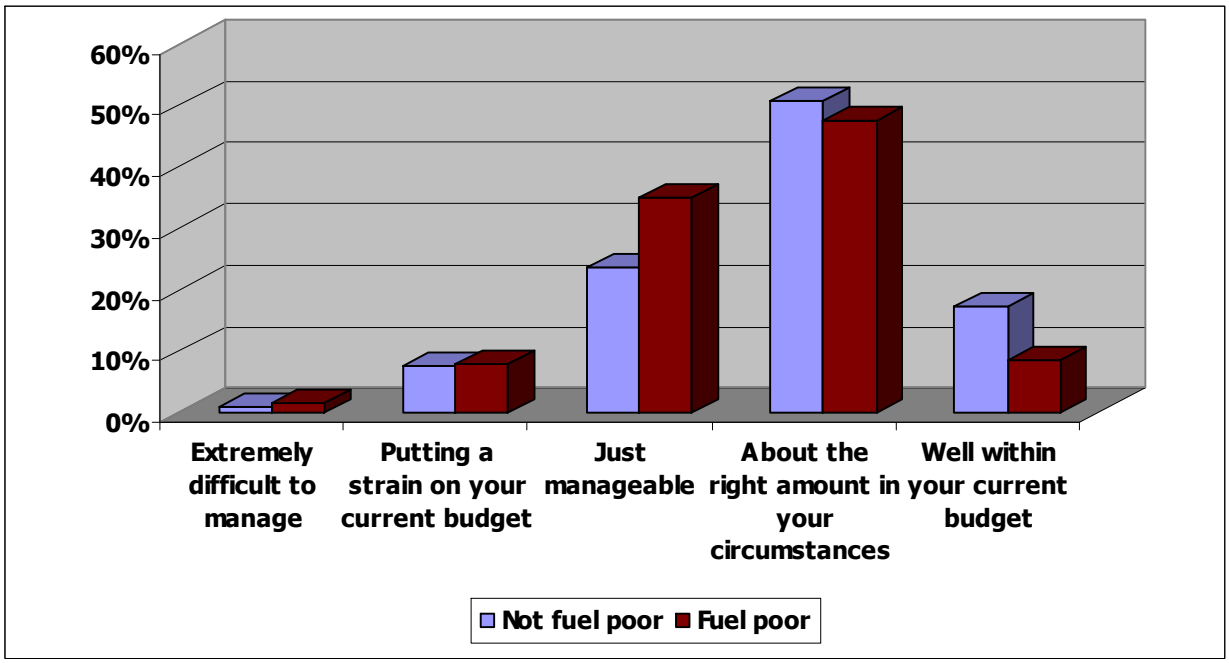

Figure 105: Occupiers ability to afford to heat their home compared against fuel poverty
Source: Greater Norwich Household & Physical Survey 2005-06

4.140 Figure 105 shows that where a dwelling is in fuel poverty occupiers are more likely to state that they finding the cost of heating difficult to manage. IT is interesting to note, however, that there are some households where the occupiers felt the cost of heating was well within their budget, despite being in fuel poverty. These figures tend to reflect the national position in that there are dwellings where, rather than expending over 10% of income on heating, households are instead under-heating the dwelling. This phenomenon in part contributes to the level of excess winter deaths that occur across England each year.

4.141 For owner-occupiers, assistance in the form of advice can be given, as well as grants and other partnership schemes with energy efficiency companies and other organisations. The total cost of energy efficiency improvements to dwellings where the household is in fuel poverty, in the owner-occupied sector, is just over £14.1 million. This expenditure requirement is distributed between the 7,190 owner-occupied dwellings, with households in fuel poverty, where works are possible.

4.142 Tackling dwellings where fuel poverty households exist helps those least able to afford either to heat their homes properly or to afford the improvement works necessary, and this group is a good starting point on which the authorities can focus.

4.143 Beyond fuel poverty, however, authorities have a duty under the Home Energy Conservation Act (1995) to help reduce energy consumption in dwellings within their districts.

Thermal Comfort failure and Hard to Heat Homes

4.144 Households that suffer from fuel poverty are a key target for reducing issues such as excess winter deaths (described in 4.77 above) and reducing unnecessary energy consumption, which leads also leads to reducing carbon emissions. Fuel poverty is necessarily related to dwellings that fail the thermal comfort criterion of the Decent Homes Standard and homes that are hard to heat. Where a household has a low income and lives in a dwelling that falls under either of these criteria, they are likely to be in fuel poverty.

4.145 As a consequence, if thermal comfort failures and hard to heat homes are remedied, this will result in the elimination of fuel poverty and any future potential for fuel poverty. The following table gives the total number of dwellings failing the thermal comfort standard, within each local authority area, for each of the three failure reasons. The total and average costs associated with each reason for failure is also given.

Area		Where Room Heaters primary heating source	Where Central Heating and inadequate insulation	Where Storage Heating and inadequate insulation
Broadland	Dwellings	750	5,860	4,160
	Total (£s)	2.5 million	6.2 million	2.2 million
	Average (£s)	3,400	1,060	530
Norwich	Dwellings	2,140	5,100	2,720
	Total (£s)	7.2 million	5.4 million	1.4 million
	Average (£s)	3,400	1,060	530
South Norfolk	Dwellings	1,480	4,190	5,390
	Total (£s)	5.0 million	4.5 million	2.9 million
	Average (£s)	3,400	1,060	530
Greater Norwich sub-region	**Dwellings**	**4,370**	**15,150**	**12,270**
	Total (£s)	**14.7 million**	**16.1 million**	**6.5 million**
	Average (£s)	**3,400**	**1,060**	**530**

Figure 106: Thermal comfort failures and cost to remedy
Source: Greater Norwich Household & Physical Survey 2005-06

4.146 Where a dwelling fails due to having room heaters as the primary heating system type, it has been assumed that the remedy will involve the installation of a full central heating system and sufficient insulation where necessary. Where a dwelling fails, but has central heating or storage heating, the installation of adequate insulation only has been considered. Whilst the installation of central heating has the highest average cost, the prevalence of fuel poverty in such dwellings is at its highest level.

Improving Energy Efficiency

4.147 Local authorities need to consider fuel poverty, thermal comfort and hard to heat homes as these issues affect some of the most vulnerable occupiers in society and are directly related to health and social well-being. Beyond these issues, however, is the wider consideration of improving energy efficiency for environmental reasons. Making a dwelling more energy efficient will reduce the amount of fuel required to heat it and correspondingly reduce the amount of CO2 released into the atmosphere.

4.148 The energy efficiency of a dwelling can be described in terms of its SAP rating, as described in paragraph 4.90. An individual SAP rating has been calculated for each dwelling surveyed as part of this study and these can be used to give an average SAP rating for each HMA and local authority and the results of this analysis are presented below:

Sub Area	Mean SAP
Local Authority Area	
Broadland	54
Norwich	47
South Norfolk	53
Housing Market Area	
Aylsham	52
Beccles/Bungay [1]	47
The Broads	51
Diss	54
Harleston	50
Long Stratton	53
Norwich	52
Reepham	45
Wroxham [1]	52
Wymondham	55
Greater Norwich Sub-region	**52**

Figure 107:Energy Efficiency (Mean SAP ratings) by HMA

Source: Greater Norwich Household & Physical Survey 2005-06

Note 1: Figures do not include dwellings within these HMAs that are outside the Greater Norwich sub-region

4.149 The Mean SAP rating for private sector dwellings across England, based on EHCS results, is just under 51. This means that the Greater Norwich sub-region as a whole has an overall SAP rating that is above average, but that the rating for Norwich itself is below average.

4.150 SAP ratings are derived from a calculation that looks at the amount of fuel it would require to heat a dwelling to standardised temperatures (21 degrees Celsius in living rooms and 18 degrees in other rooms) based on standard occupancy. For different types of fuel this will generate different fuel costs, produce different levels of CO_2 and represent different levels of energy expenditure. For example, use of on-peak electric fires is very expensive relative to the amount of energy consumed and ultimately produces more CO_2 due to the inefficiency of generating energy at one point (the power station) and transferring it to another (the dwelling).

4.151 The following analysis looks at the overall and average energy consumption for each HMA as well as the average and total CO_2 produced for each area. Figures are presented in Giga Joules, which is a measure of energy consumption, and tonnes of CO_2 produced.

Sub Area	Giga Joules Total	Giga Joules Average	Tonnes CO_2 Total	Tonnes CO_2 Average
Local Authority Area				
Broadland	980,200	18.7	271,800	5.2
Norwich	694,000	16.3	246,400	5.8
South Norfolk	894,500	18.1	253,200	5.1
Housing Market Area				
Aylsham	82,700	19.0	23,900	5.5
Beccles/Bungay [1]	53,000	17.4	16,200	5.3
The Broads	35,300	16.8	10,600	5.0
Diss	99,400	16.7	30,300	5.1
Harleston	85,300	17.1	25,600	5.1
Long Stratton	84,200	18.2	22,500	4.9
Norwich	1,853,100	17.7	564,600	5.4
Reepham	50,300	17.8	15,400	5.4
Wroxham [1]	51,700	19.6	14,600	5.5
Wymondham	173,700	18.3	47,700	5.0
Greater Norwich Sub-region	**2,568,700**	**17.8**	**771,400**	**5.3**

Figure 108: Energy Consumption and CO_2 Production by HMA
Source: Greater Norwich Household & Physical Survey 2005-06
Note 1: Figures do not include dwellings within these HMAs that are outside the Greater Norwich sub-region

4.152 Whilst the above figures are useful for examining the levels of energy consumed at the time of the survey, local authorities have a responsibility to reduce such energy consumption. Because of this responsibility, the following analysis will examine the effects of applying different measures to dwellings across the sub region. The following list of measures have been modelled for this analysis:

- **Gas boilers:** where the boiler is not a gas condensing boiler (the current requirement), replace the boiler with a modern gas condensing one.
- **Gas Central Heating:** where the dwelling is on mains gas supply, but currently uses room heaters or electric storage heating, replace this with a gas condensing boiler and central heating system.
- **Loft insulation:** where the dwelling has a loft and has less than 250mm of loft insulation, replace or increase the insulation to 270mm (the current standard).
- **Wall insulation:** where the dwelling has cavity walls and these are not filled, retro fit injection cavity wall fill.
- **Draft proofing:** where the dwelling does not have adequately installed draft proofing, draft proof all doors and windows.

4.153 The following table indicates the numbers of dwellings where the above measures are possible, the total cost of carrying out such measures and the average cost per dwelling of such measures:

Improvement Measure	Total dwellings	Total Cost £s	Average Cost £s
Gas Boilers	117,530	115.2 million	980
Gas Central Heating	6,260	21.3 million	3,400
Loft Insulation	92,680	49.3 million	532
Cavity Wall Insulation	54,120	46.2 million	853
Draft Proofing	36,940	6.6 million	180
All measures	**138,530**	**238.6 million**	**1,722**

Figure 109:Energy Efficiency measures
Source: Greater Norwich Household & Physical Survey 2005-06

4.154 The total measures described in Figure 109 represent the majority of the housing stock across the sub-region. The sum of all measures is greater than the figure for all measures since many dwellings could have more than one improvement made.

4.155 Carrying out all of these measures will clearly have an impact on improving the energy efficiency of dwellings within the sub region considerably, as well as reducing energy consumption and CO_2 production. The following paragraphs examine the effects of carrying out each of the sets of measures already described and the overall effect of carrying out all these measures.

Improvement Measure	Giga Joules Total	Tonnes CO_2 Total	Mean SAP
Baseline Position	**9,322,500**	**771,400**	**52**
Gas Boilers (Reduction)	1,994,600	116,500	
Amount of reduction	21.4%	15.0%	**+9**
New figures after measures	7,327,900	654,900	**61**
Central Heating (Reduction)	144,600	7,800	
Amount of reduction	1.6%	1.0%	**+1**
New figures after measures	9,177,900	763,600	**53**
Loft Insulation (Reduction)	748,900	44,000	
Amount of reduction	8.0%	5.7%	**+3**
New figures after measures	8,573,600	726,800	**55**
Wall Insulation (Reduction)	794,800	47,000	
Amount of reduction	8.5%	6.1%	**+3**
New figures after measures	8,527,800	723,800	**55**
Draft Proofing (Reduction)	37,600	2,200	
Amount of reduction	0.4%	0.3%	**+0**
New figures after measures	9,284,900	768,600	**53**
All Measures (Reduction)	3,720,500	217,500	
Amount of reduction	39.9%	28.2%	**+16**
New figures after measures	5,602,000	553,300	**68**

Figure 110:Energy Efficiency improvement levels by measure
Source: Greater Norwich Household & Physical Survey 2005-06

4.156 If all the measures listed in Figure 110 were carried out, the mean SAP across the sub region would rise to 68 and there would be almost a 40% reduction in energy consumption. In order to meet a target SAP of 65, therefore, a combination of measures less than those specified would be required. The installation of central heating where none is currently

present is a relatively expensive option due to the large amount of work that must be conducted on each dwelling. A combination of maximising loft and wall insulation and replacing the oldest (over 10 years old) boilers is likely to result in an improvement in SAP overall to a mean SAP of 65. Even these measures, however, will require some work to more than 75% of dwellings and cost in the region of £200 million.

Local authority area	Reduction Giga Joules Total	Reduction Tonnes CO_2 Total	New Mean SAP
Broadland	1,365,500 (42.0%)	78,800 (29.0%)	72
Norwich	1,239,400 (40.5%)	73,100 (29.7%)	65
South Norfolk	1,115,700 (37.1%)	64,500 (25.5%)	69

Figure 111:Energy Efficiency improvement level by local authority
Source: Greater Norwich Household & Physical Survey 2005-06

4.157 With its more modern stock Broadland would be able to achieve the highest mean SAP if all measures were carried out. By contrast Norwich is only just able to achieve an average SAP of 65 if all the measures listed are carried out wherever possible. South Norfolk would also be able to exceed a mean SAP of 65, but of the three shows the smallest improvement both in terms of an increase in SAP and reduction in energy consumption. In the case of South Norfolk, having the most rural stock and lowest proportion of dwellings on mains gas supply slightly restricts possible improvements.

Shared Housing & Communal Establishments

4.158 When looking at housing needs it must be remembered that not all people live in standard households. Figure 112 shows that over 2% of the population of Greater Norwich live in communal residences. This is over 3% of the population of Norwich due to the large number of people living in halls of residence and also those who are housed in Norwich Prison.

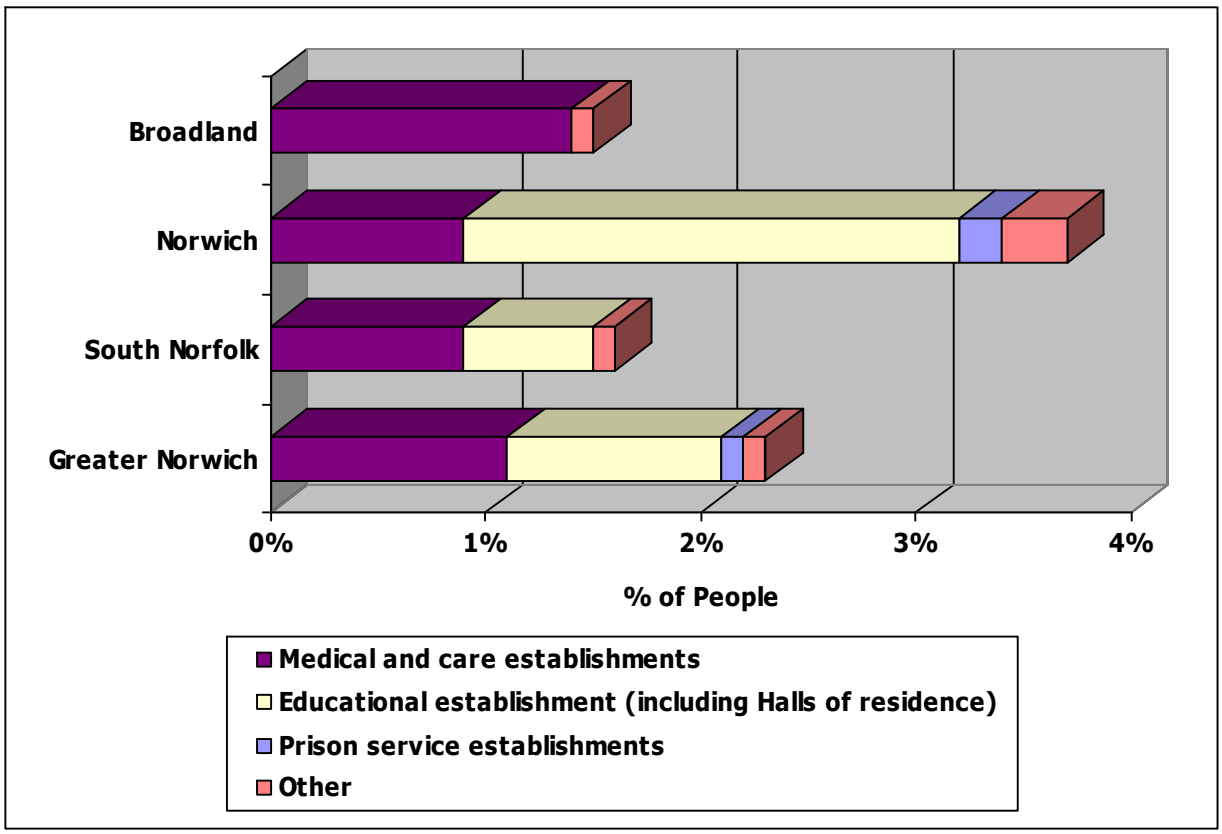

Figure 112: Proportion of People in Communal Housing by Type of Establishment in Greater Norwich

Source: UK Census of Population 2001

Summary of Key Points

- Across the sub-region the dwelling profile is similar to that for all England. There are more flats in Norwich, but more detached houses in South Norfolk and Broadland. There are more owner occupied dwellings in Broadland and South Norfolk than average. The housing stock is generally more modern than average, except Norwich where it is similar to the national position;

- The Decent Homes Standard is a broad ranging measure that covers health and safety, disrepair, provision of amenities and heating/insulation. Lack of adequate provision in any one of these areas results in a dwelling being non decent. The overall rate of non decent dwellings, across the sub-region, is similar to the national position at 29.7% compared to 30.1% for England;

- Local Authorities have an obligation to try and increase the proportion of decent homes occupied by vulnerable people under Public Service Agreement 7 (PSA7). The overall PSA 7 target shortfall, from the 2010 target of 70%, is 1,360 dwellings. This is concentrated in Norwich, with some in South Norfolk, but no shortfall in Broadland;

- The total cost of works to make all dwellings decent is £108.7 million, an average of £2,600 per non decent dwelling;

- A shift of emphasis occurred with the introduction of the Housing Act 2004. Local authorities now have a **mandatory duty** to take action, wherever a Category 1 Hazard is identified, under the Housing Health & Safety Rating System (HHSRS). This replaces the previous mandatory duty to address dwellings that were identified as unfit under the Housing Fitness Standard.

- Category 1 Hazards at a rate of 9.0% (13,000 dwellings) across the Greater Norwich sub-region, compared to an unfitness rate of 4.0% (5,740 dwellings). Thus the change in systems has resulted in a substantial increase in the number of dwellings that may be identified under the new system and a consequent increased need for resources;

- There are an estimated 4,300 dwellings, 3.0% of the housing stock, within the Greater Norwich sub-region, that are considered vacant, roughly the same as the national average. It has been possible to determine that 1.2% (1,570) of the vacant dwellings within the Greater Norwich sub-region are long-term vacant. Local authorities have an obligation to monitor the numbers of long-term vacant, private sector dwellings, and bring these back into use, to prevent a wasted resource.

- There are an estimated 2,860 Houses in Multiple Occupation (HMOs) across the sub-region comprising 2% of the private sector housing stock. Local authorities now have a **mandatory duty** to license certain 'high risk' HMOs and landlords have a legal obligation to acquire such a license. It is estimated that between 50 and 100 such HMOs exist among the 2,860 HMOs in total.

- A key priority for local authorities is to ensure that private residents are able to heat their homes affordably, particularly where an older resident lives. Fuel poverty describes any household who have to spend more than 10% of their annual income on energy, a level that is considered impractically high. Fuel Poverty affects 13,840 households across the sub-region (10.1% of dwellings) and is at a rate similar to national levels.

5. The Active Housing Market

Relative House Prices and Rents

5.1 The following table details existing weekly rents, noting the current average rent for properties rented from Registered Social Landlords (RSLs) as well as the target rent set by the Housing Corporation for the social rented sector. Also included is information about the lowest quartile and average weekly rents in the private rented sector.

Property Size	Social Rent [1]			Private Rent [2]	
	Current Average		Target	Lowest Quartile	Average
	LA	RSL			
Bedsit / 1 bedroom	38.00	46.50	50.00	69.20	85.05
2 bedrooms	42.30	52.60	57.70	111.90	126.46
3 bedrooms	47.90	59.40	61.70	126.90	142.53
4+ bedrooms	51.10	66.90	66.90	173.10	197.21

Figure 113: Weekly Rent by Property Size and Tenure
Source 1: Housing Corporation Data Source 72 (March 2004)
Source 2: Survey of Letting Agents

5.2 Existing rents in the RSL sector tend to be around the target rent set by the Housing Corporation, with local authority rents generally at around three-quarters of this amount – though it is important to bear in mind that all of these properties are in Norwich City. Nevertheless, even the cheapest properties in the private sector typically cost double this amount as illustrated below.

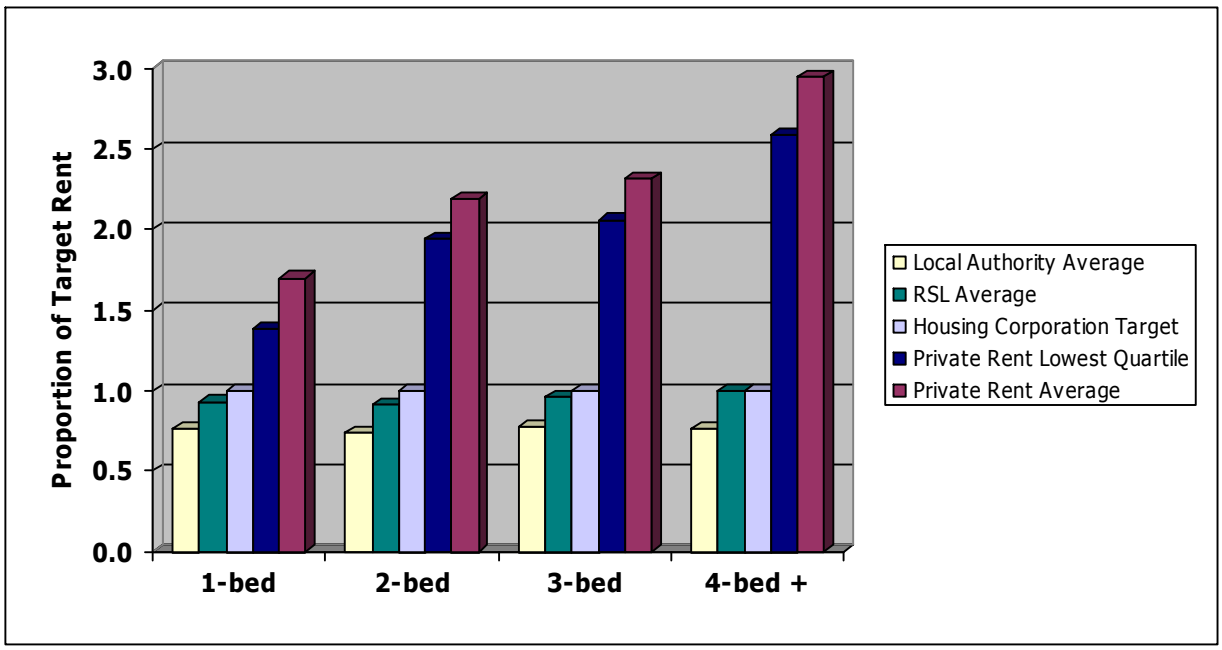

Figure 114: Rents Relative to Target Rent by Property Size

Owner Occupied Housing Market

5.3 Figure 115 (below) shows the average property prices in Greater Norwich for each quarter from the beginning of 1999 until the end of 2005. It should also be noted that discounted local authority properties bought under 'right-to-buy' are not included in the statistics.

5.4 During this seven year time period the average property price in Broadland rose by 160%, in Norwich by 141% and in South Norfolk by 180%. Much of the increase in property prices occurred between 2002 and 2004, with average prices in 2005 falling in Broadland and Norwich and only rising marginally in South Norfolk.

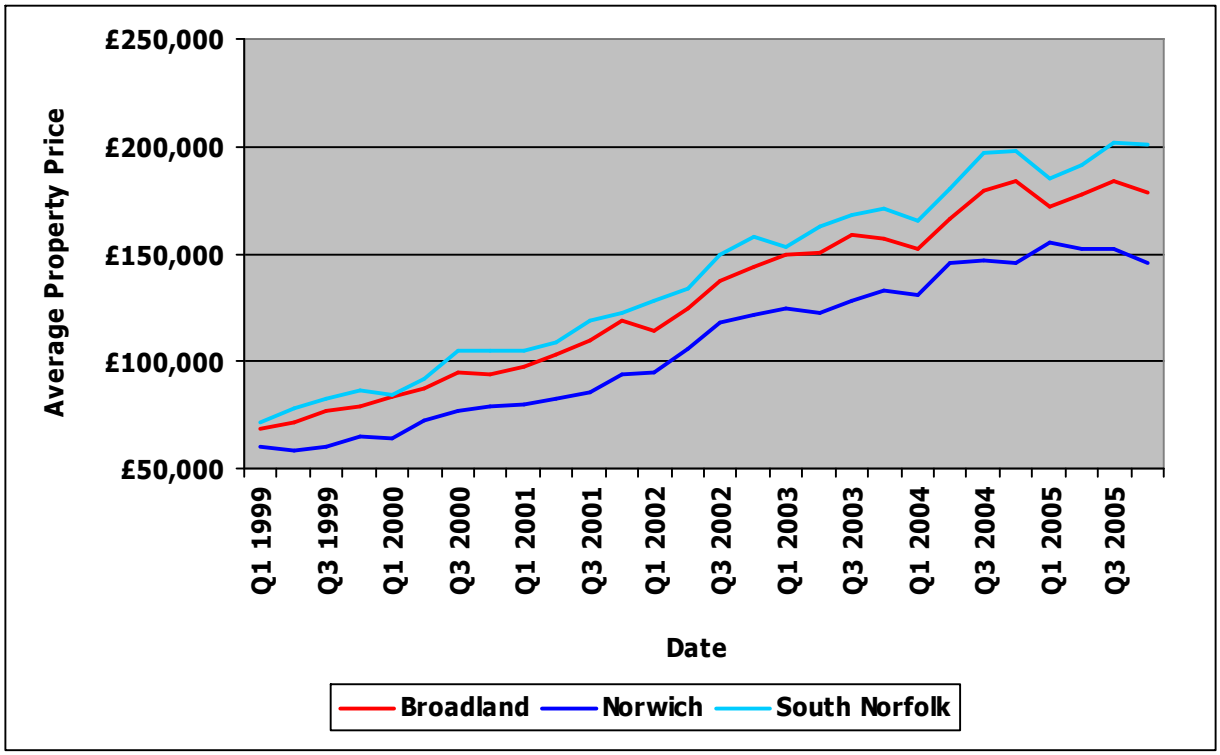

Figure 115: Average Price of Properties Sold in Greater Norwich: Q1 1999 to Q4 2005
Source: HM Land Registry

5.5 The average property prices for an area suggest only a limited amount of information about the conditions in a local housing market. The overall picture of the housing market is much more dependent upon the spread of property prices which are to be found in it, and how these relate to incomes in the area.

5.6 Figure 116 (overleaf) shows how relative property prices in Greater Norwich compare to average incomes earned in the area. In 1999, the price of an average property in Greater Norwich was just over 4.5 times the average earnings of someone working in the authority. By 2003 this had risen to over 8 times the average earnings.

5.7 Whilst such a comparison is relatively simplistic (for there will often be more than one earner in each household, and the household's capacity to borrow is only one of the elements that determine affordability), the relationship between local purchase prices and local incomes is clearly important. Furthermore, the relationship is particularly relevant for single person households without existing equity – for they often are relying exclusively on their capacity to borrow (though even they may not earn the average income or need to purchase an average size and price home).

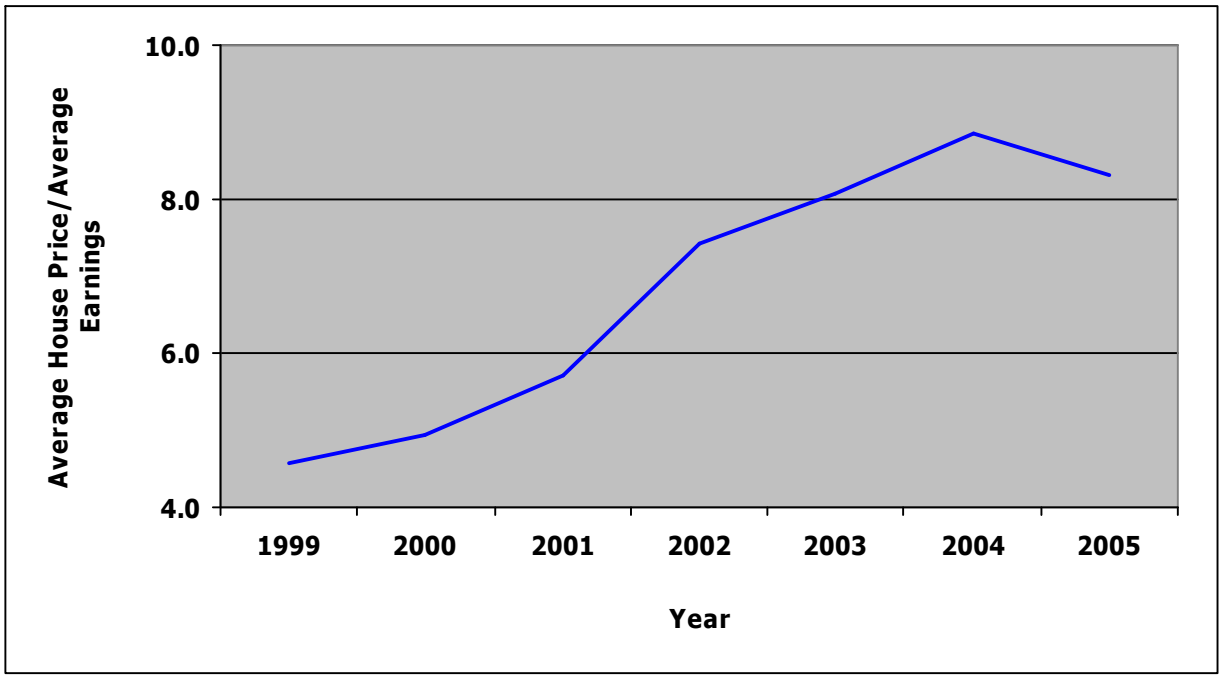

Figure 116: Greater Norwich Average House Price Relative to Average Gross Annual Earnings: 1999-2005
Source: HM Land Registry, New Earnings Survey and ASHE

5.8 Figure 117 (below) shows how relative property prices in Greater Norwich have evolved over the last seven years. This figure compares the prices of properties in Greater Norwich with those in East Anglia. The Land Registry places the local authorities of Greater Norwich in East Anglia, which refers to the whole of Cambridgeshire, Norfolk and Suffolk, instead of the standard Eastern region used for other Government statistical sources.

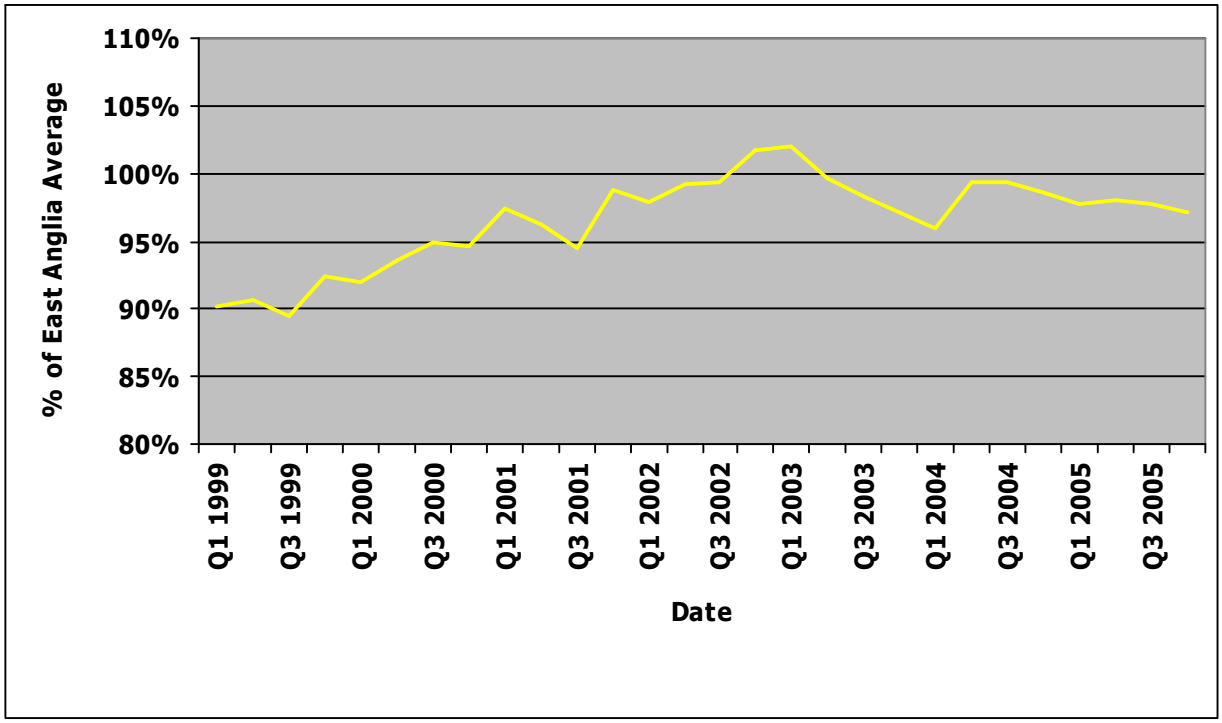

Figure 117: House Prices in Greater Norwich as a Percentage of East Anglia Average: Q1 1999-Q4 2005
Source: HM Land Registry

5.9 In the first quarter of 1999, the average house price in Greater Norwich was 90.2% of the East Anglia average – so housing in the sub-region was marginally cheaper than the regional average. By the first quarter of 2003 this had risen to 102.0% and fell back to 97.2% by the end of 2005 – implying that average property prices in Greater Norwich have become more expensive relative to the rest of East Anglia.

5.10 Figure 118 (below) illustrates how property prices have changed in Greater Norwich. In the second quarter of 2000, over 60% of all completed property sales were priced at less than £80,000. This figure was below 5% of all sales in 2005.

5.11 £80,000 is a key price band because it is around the maximum mortgage which is likely to be available to single first-time buyers from key worker groups such as teachers, nurses and police officers. Therefore, affordability for this group of workers has declined sharply. Conversely, the number of houses selling for over £150,000 has risen from less than 10% of all completions to around 50% of the total. The surge in property prices in Greater Norwich in 2002-2004 is clearly shown in the falling proportion of properties that sell for less than any of the given categories.

5.12 The stabilising of house prices in 2005 is reflected in the number of properties selling for under any particular price band also remaining stable. However, the level at which prices have stabilised has left the vast majority of properties in Greater Norwich beyond the reach of many first time buyers.

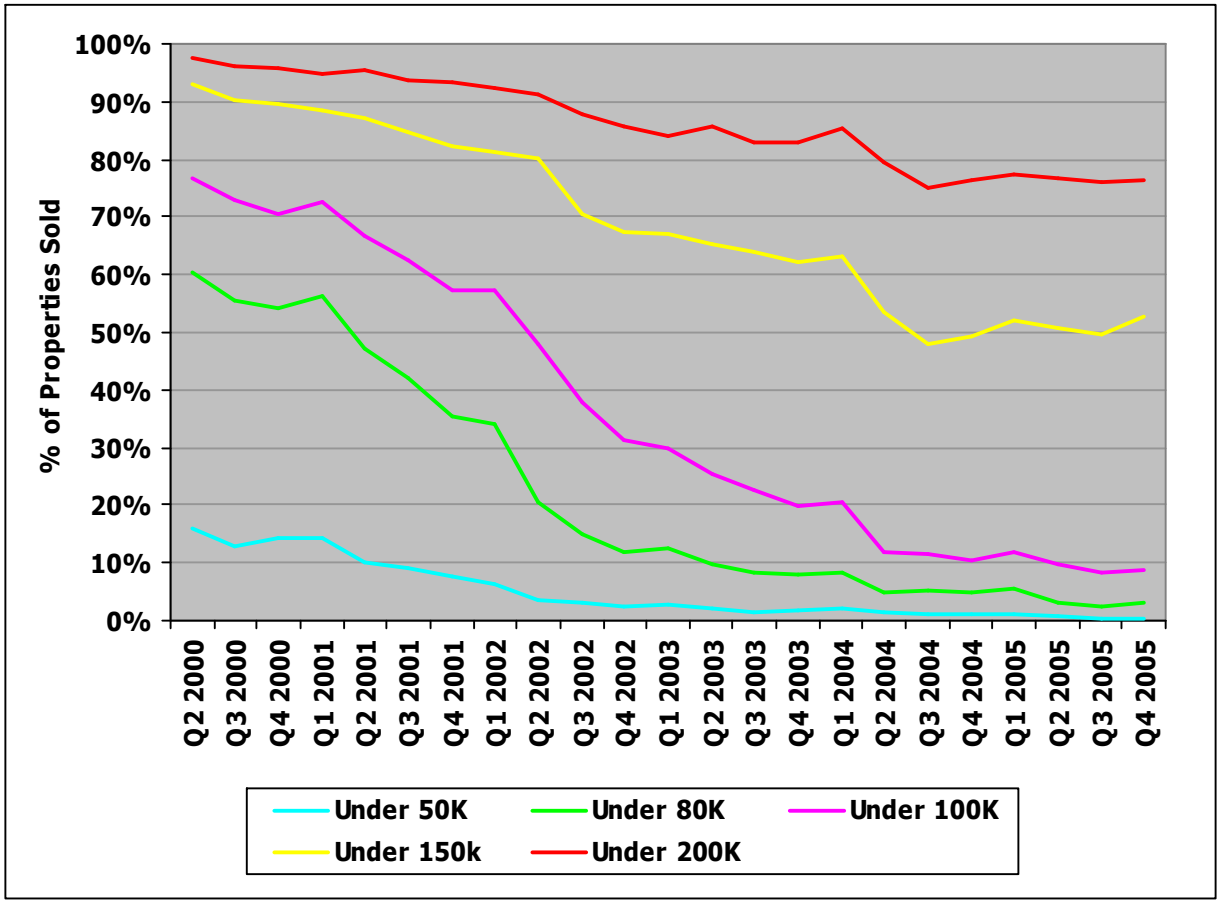

Figure 118: Percentage of Houses Sold for Less Than Key Price Bands in Greater Norwich: Q2 2000 to Q4 2005
Source: HM Land Registry

5.13 Beyond looking at the obvious measure of a housing market – i.e. the prices at which properties are sold – it is also worth exploring the volume and composition of sales, for this can tell us more about the dynamics of the housing market.

5.14 Figure 119 (below) shows the volume of annual property sales since 1996. It is apparent that the number of completions has stayed over 8,000 sales since late 1996, with peaks of almost 9,500 sales in 1999 and 2001. There was a slightly smaller peak (9,200 sales) over the 12 month period from late 2003 to early 2004, but since this time the number of sales has sharply declined – to only 6,800 transactions during 2005, almost 20% lower than the average number observed for the entire period.

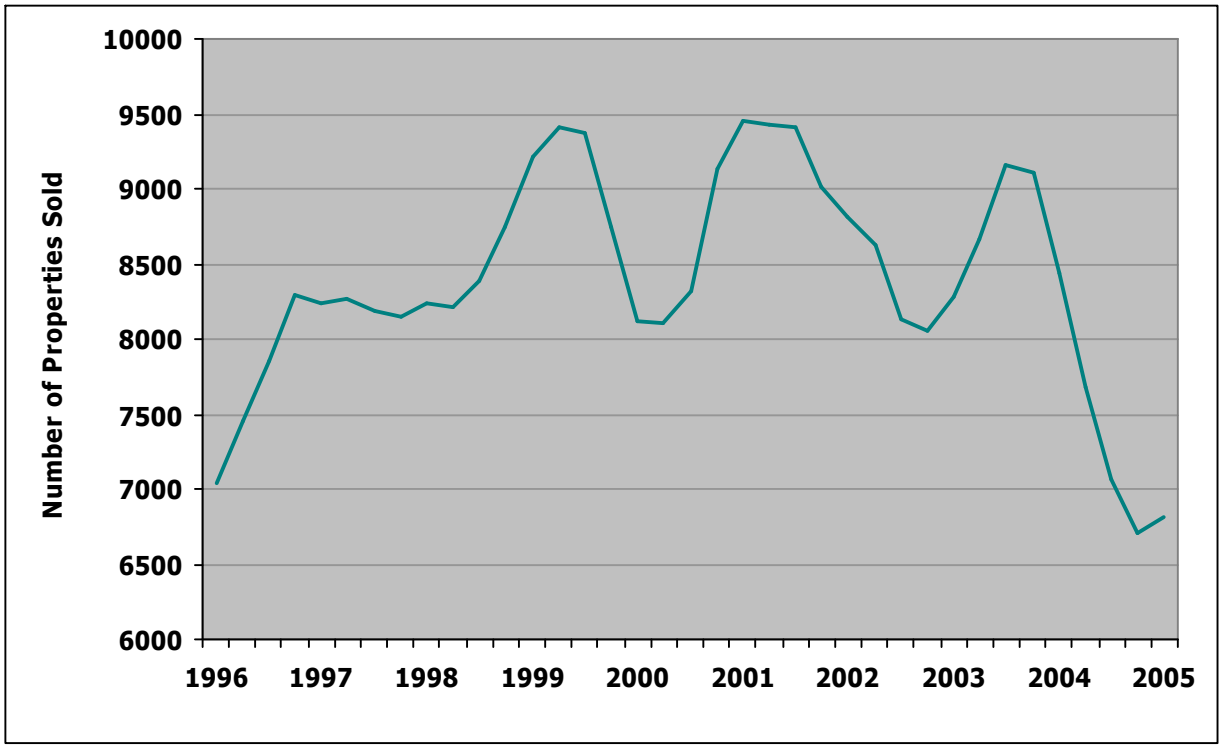

Figure 119: Volume of Properties Sold Annually in Greater Norwich: Q1 1996 to Q4 2005
Source: HM Land Registry

5.15 Therefore, 2005 saw not only a levelling of property prices in Greater Norwich, but also a sharp reduction in the number of properties selling. The slow down in the number of completions may well reflect a lack of demand in the housing market with potential buyers thinking the market is over-priced.

5.16 Figure 120 (overleaf) shows the changing composition of property sales in Greater Norwich. The results show that in 2001-2004 the number of detached houses sold rose to consistently form over 35% of all sales, while the number of semi-detached houses selling fell to consistently below 30% of all sales. Therefore, it is likely that one of the factors driving up average prices was simply a change in the composition of sales. More expensive detached houses were taking a larger share of property sales and this would have driven up average property prices without any change in the real price of properties

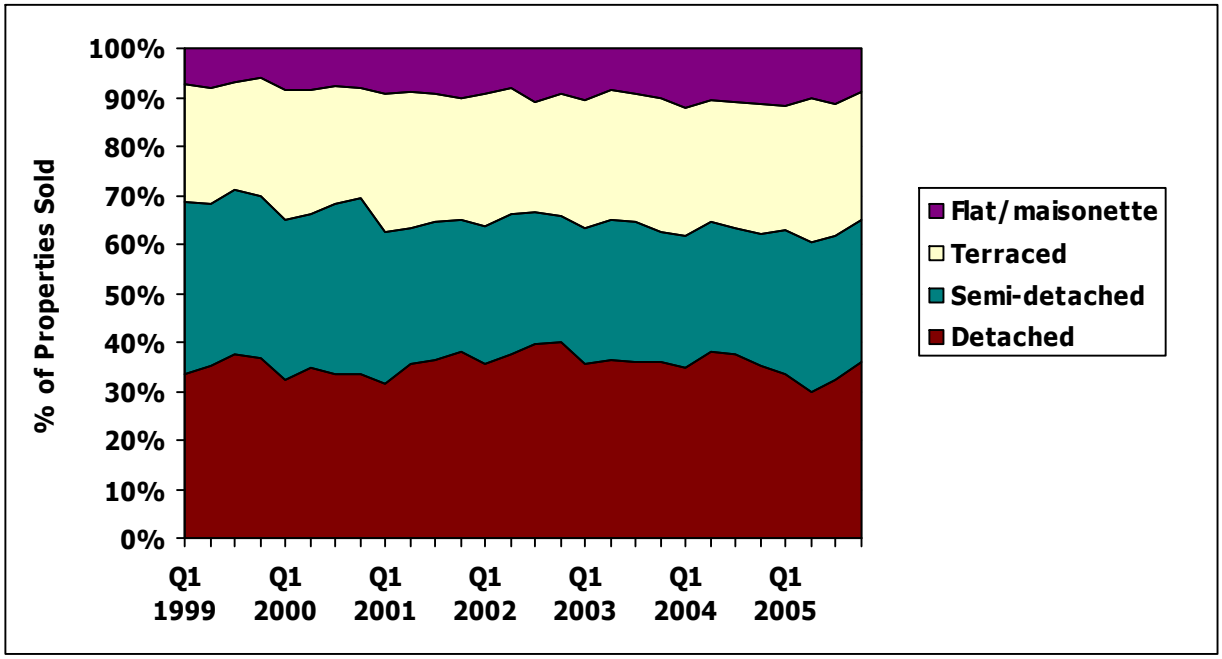

Figure 120: Properties Sold in Greater Norwich by Type: Q1 1999 to Q4 2005
Source: HM Land Registry

5.17 In measuring housing need (and effective housing demand – where the household both wants to move and can afford to do so) it is necessary to determine reasonable access thresholds for home purchase. The above information is drawn from the Land Registry, as this is widely recognised as the only fully comprehensive source of reliable information about property sales in England and Wales.

5.18 By using the information published by the Land Registry in combination with the information from the survey about the relationship between property price, property size and property type, we are able to identify the distribution of housing prices in terms of the number of bedrooms and determine appropriate thresholds. Of course, whilst the absolute threshold would be the minimum property price for each sized home, very few properties are likely to become available at this extreme – so merely being able to afford the minimum price would not guarantee households appropriate homes. For this reason, the lowest quartile is normally used – for households able to pay this amount should be able to afford at least a quarter of the appropriately sized properties sold. The average and lowest quartile purchase prices for properties of different sizes have also been calculated and are detailed below.

Property Size	Average Price	Lowest Quartile Price
PURCHASE PRICE		
1 bedroom	£88,300	£72,000
2 bedrooms	£131,200	£110,000
3 bedrooms	£161,500	£127,500
4 bedrooms	£250,000	£186,000
5+ bedrooms	£352,100	£215,000

Figure 121: Lowest Quartile Prices for Owner Occupation by Property Size
Source: Computed based on HM Land Registry Q1 2005 – Q4 2005 and Greater Norwich Household & Physical Survey 2005-06

Assessing Affordability

5.19 Household affordability critically underpins the housing requirement analysis – determining both the ability to afford market housing (and be an effective housing demand) and the inability to afford market housing (and be a real housing need). Affordability is a complex issue and can be assessed in a number of different ways, but each method depends on common factors that are crucial to the analysis. The affordability of any particular household will depend on the relationship between:

- The cost of appropriate local housing, and
- The amount that the household is able to afford.

5.20 Having established the cost of local rented housing, it is also important to consider the amount that households are able to afford. The National Housing Federation have traditionally promoted that it is appropriate for households to spend up to 30% of their net income on rent or mortgage payments, and in providing affordable housing, local authorities and RSLs have often based affordability tests on this relatively straight-forward calculation. Nevertheless, whilst this may be suitable for households expecting to pay relatively low rents in the social sector, the implications become somewhat unrealistic in considering the payments for more expensive properties in the private sector.

5.21 The London Housing Federation "Mind the Gaps" document recognises that households may be expected to contribute as much as 50% of net income towards their total housing costs – noting that it is not the proportion of income that is the over-riding factor, but that the most important consideration is the amount of residual income available after the identified costs have been paid.

5.22 The affordability tests used for the study ensure that households are not committed beyond their means, but do not allocate affordable housing to households who are realistically able to afford housing in the private sector. This is achieved by recognising that households with higher incomes will be able to afford proportionately more than households on lower incomes (whilst still retaining higher levels of disposable income) and that larger households (especially those with dependents) will have a higher total cost of living than smaller households. Further details on the affordability tests employed are provided in the technical report.

5.23 Due to the sophisticated nature of the income assessment, it is not possible to identify a single multiplier that applies equally to all households – as the approach intrinsically recognises that each household is different. Nevertheless, all households with gross incomes of £15,000 or less will be assumed to pay a maximum of 31.5% from their net income towards housing costs (with larger households typically paying only 20-30%). Due to the nature of the assessment, households with higher incomes will be expected to pay more – but the maximum contribution would not exceed 45% of net income.

5.24 In terms of the affordability assessment for owner occupiers, whilst private renters will be expected to meet recurring costs each week or month it is accepted that owner occupiers will normally rely upon a loan or mortgage from a building society or other lender. Therefore, in the context of owner occupation, it is important that the householder is not only able to afford the repayments of such a loan but that also such a loan is accessible to that household. For this reason, a mortgage multiplier is normally applied to determine the amount households are able to afford when considering home purchase.

5.25 The affordability tests for mortgage eligibility applied by the study reflect practices within the market. Where households do not have a 10% deposit or where the primary income is less than £15,000 a standard multiplier of three times the primary income plus one times any secondary income is applied. Where households have a deposit of at least 10% available and the primary income exceeds £15,000, the multiplier adopted incrementally increases up to a maximum of three and a half times the primary income (when such income reaches £40,000 or more). Nevertheless, any secondary income remains at a constant one times multiplier. This is illustrated in the figure below.

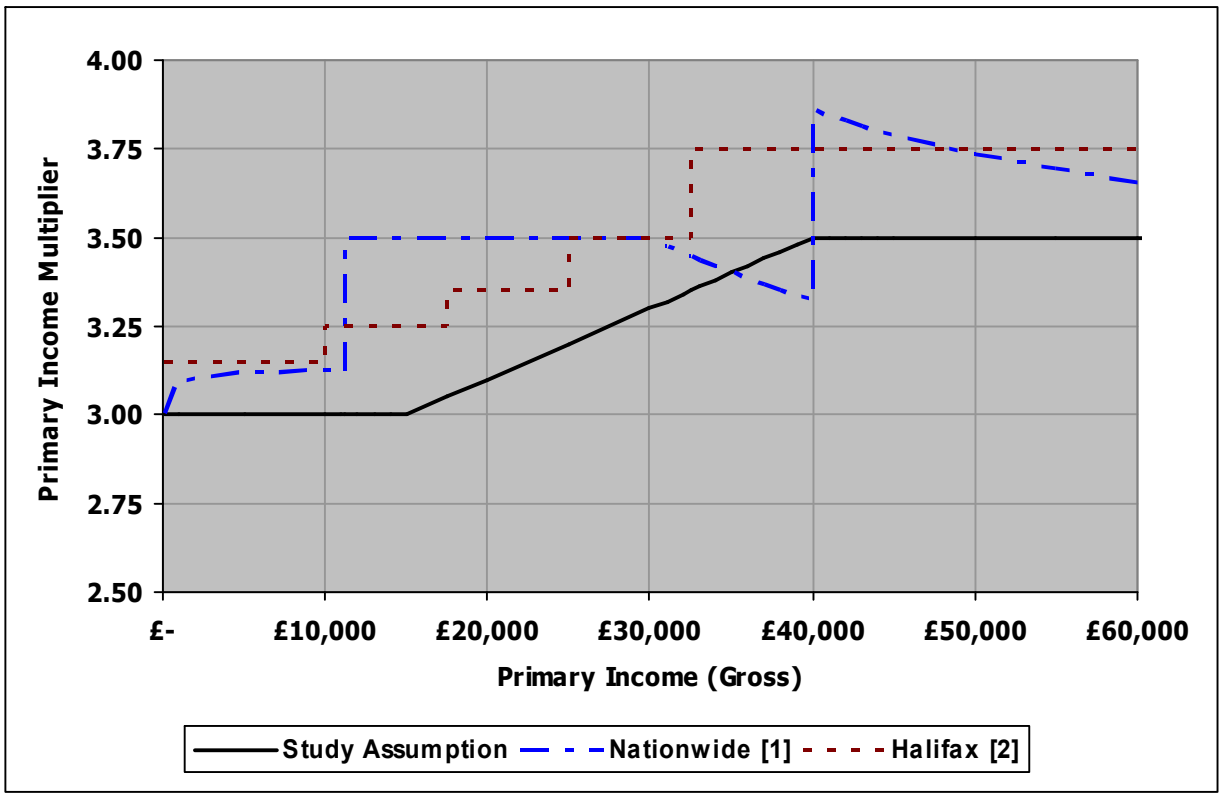

Figure 122: Primary Income Mortgage Multipliers by Gross Income for Housing Assessment
Source 1: http://www.nationwide.co.uk/mortgage/tools/how-much.asp
Source 2: http://www.halifax.co.uk/mortgages/calculators.shtml

5.26 It is also important that any assessment of affordability for owner occupation considers other household resources, including:

- Savings;
- Debts;
- Equity (positive or negative) from current home (for current owners); as well as the
- Amount that can be borrowed.

5.27 Perhaps the most important additional resource is any equity that a household may have in their existing home because, whilst the early years of a mortgage may not impact significantly on the amount of capital repaid, increases in house prices can bring significant additional resources.

5.28 In summary, the amount affordable for owner occupation is therefore: savings minus debts plus/minus positive/negative equity plus the borrowable amount.

Assessing Affordability for Weekly Rent

5.29 Unlike with owner occupation, the rental market does not require a single capital payment to be made upfront that has to be funded from a source such as a mortgage. Instead, it is based on a recurring payment taken from the individual household budget. The amount affordable to any one household will obviously depend upon any existing pressures within the household budget – and such pressures will typically differ depending upon the structure of the household.

5.30 In assessing income for rent, the study considers the income from all household members and adjusts the resulting gross household income on the basis of the McClements equivalence scale, before allocating a proportion of the resulting income to housing costs.

5.31 The McClements equivalence scale is used in Government research to adjust gross household incomes on the basis of the household structure to recognise the impact of each household member (in particular, dependents) upon the cost of living. Whilst the scale would normally increase the relative income of single person households, in the context of assessing housing costs we would assume that, proportionately, a single person can only afford to contribute as much as an adult couple. Hence the study only utilises the scale to moderate payments for larger households without advocating higher payments for single person households.

Household Member	Equivalence Value
2nd adult member (excluding head of household's partner)	0.46
3rd adult member	0.42
4th and subsequent adult member(s)	0.36
Child aged 16-18	0.36
Child aged 13-15	0.27
Child aged 11-12	0.25
Child aged 8-10	0.23
Child aged 5-7	0.21
Child aged 2-4	0.18
Child aged under 2	0.09

Figure 123: McClements Equivalence Scale
Source: Harmonised Concepts and Questions for Government Social Surveys

5.32 The values for each household member are added together to give the total equivalence number for that household. This number is then divided into the gross income for that household to give an equivalised gross income. For example, a household has a married couple with 2 children (aged 6 and 9). The household's equivalence number is 1.0 + 0.21 + 0.23 = 1.44. The household's gross income is £20,000, and so its equivalised gross income is £13,889 (= £20,000/1.44).

5.33 To recognise that households with higher incomes will be able to afford proportionately more than households on lower incomes (whilst still retaining higher levels of disposable income), we have adopted a similar sliding scale to that used for assessing mortgage eligibility. This approach is consistent with "Local Housing Needs Assessment: A Guide to Good Practice" (DETR 2000) which identifies that "higher affordability ratios will be more bearable to households with higher incomes".

5.34 Insofar as household income data was gathered as a gross total, and that the McClements Equivalence Scale is typically based on gross incomes, we have also based the housing cost calculation on gross household income. To adopt the gross income (as opposed to the net income) reduces the assumed payments for lower income households – because they are typically liable for less deductions (such as income tax and national insurance) from their income.

5.35 In allocating a proportion for housing costs, we have assumed that households with incomes of less than £15,000 will contribute no more than 25% of their equivalised gross income, increasing up to a maximum contribution of 30% from households earning £40,000 or more.

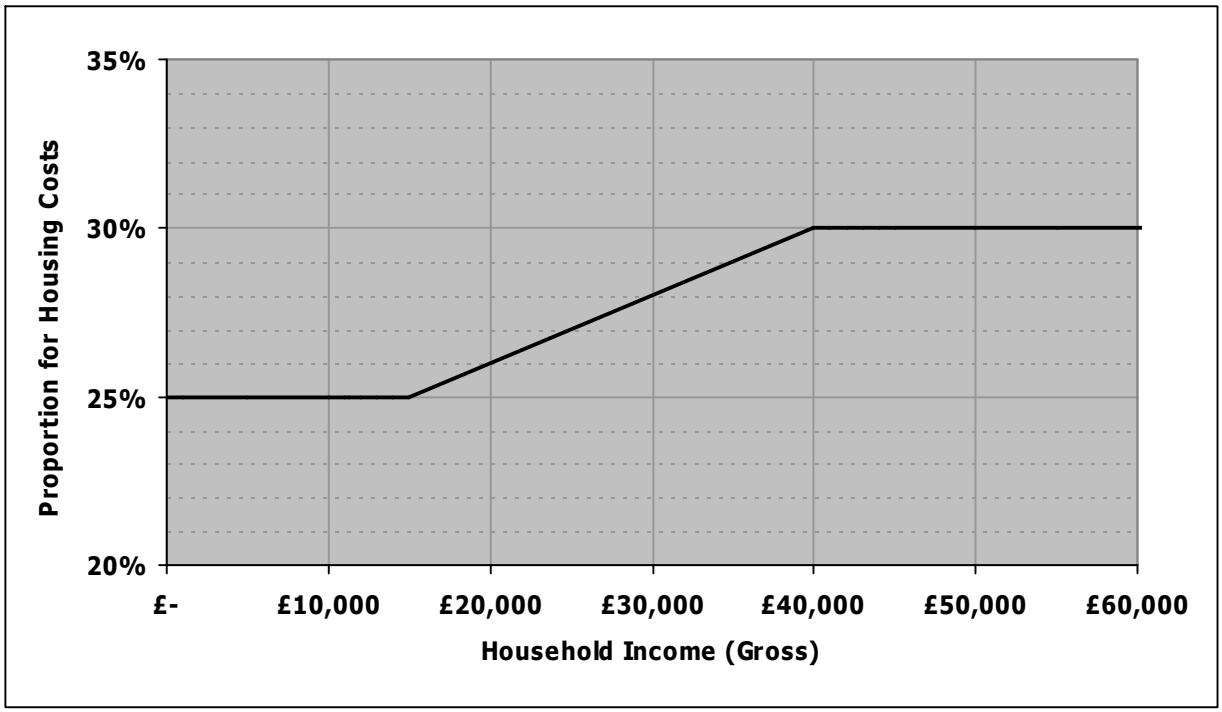

Figure 124: Greater Norwich Housing Requirements Study 2005 Housing Cost Allowance by Gross Household Income

5.36 This represents a maximum contribution of 31.5% of net income for those households earning up to £15,000 gross – but the impact of the income equivalence scale, coupled with multiple tax allowances when considering couples and larger households, means that the majority of lower income households are assumed to pay a typical contribution of 20-30% of their net income. When considering higher income households, some may be expected to contribute as much as 45% of their net income towards housing costs – but once again, the majority would not be expected to pay this much, with such higher income households typically expected to contribute no more than 30-40% of their net income.

5.37 Whilst the above testing is a relatively involved process, the overall assessment is more robust, ensuring that households are not expected to pay unrealistic amounts towards their housing costs yet restricting affordable housing to those who cannot afford housing in the private sector.

Existing Households in Housing Need

5.38 An important element of housing requirements is housing need – households lacking their own housing or living in housing which is inadequate or unsuitable, who are unlikely to be able to meet their needs in the housing market without some form of assistance (Bramley & Pawson, 2000). Overall, a total of 12,919 households were assessed as living in unsuitable housing due to one or more factors. The unsuitability problems experienced are shown below, with further details on the derivation of the figures provided in Appendix C: Identifying Unsuitably Housed Households.

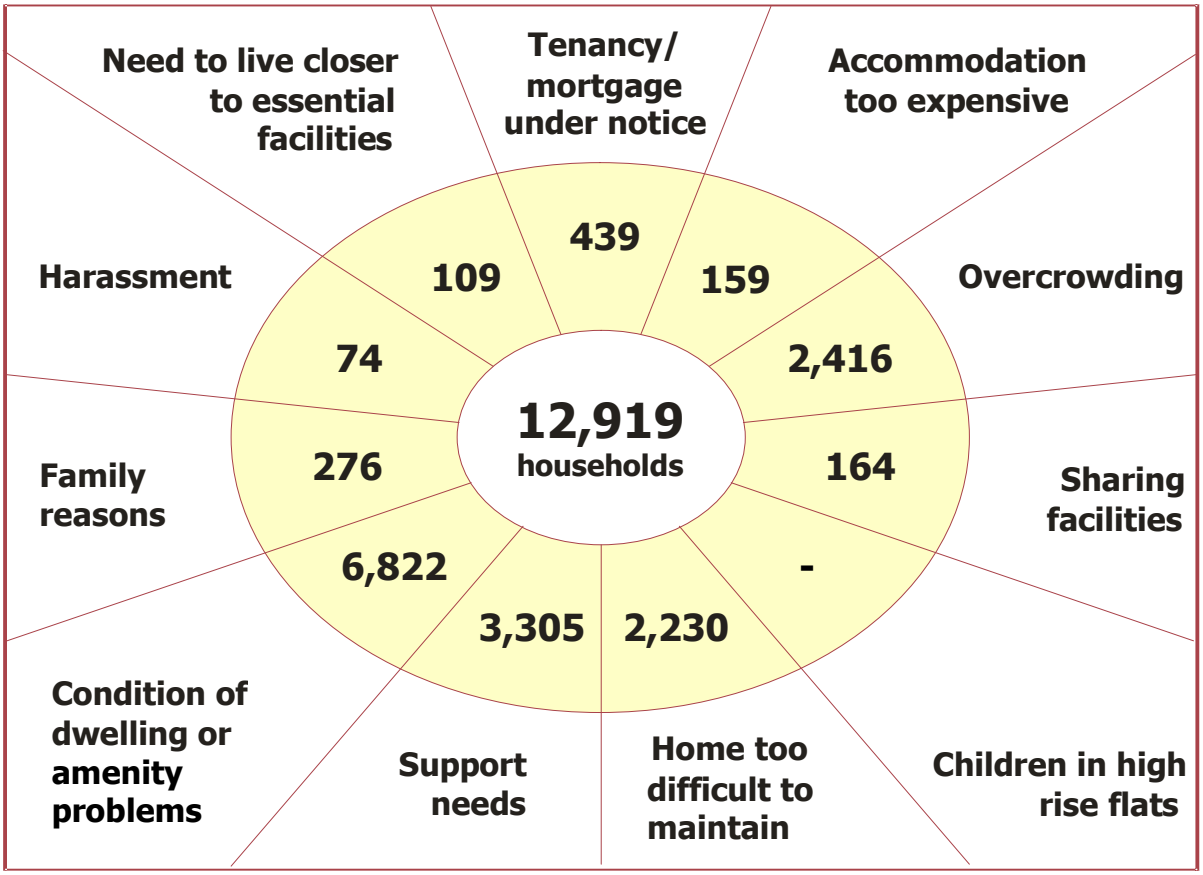

Figure 125: Established Households Living in Unsuitable Housing
Source: Greater Norwich Household & Physical Survey 2005-06

5.39 It is worth noting that overall, this equals 8.3% of all established households in Greater Norwich, though many of these households may not need to move to resolve the identified problems as in-situ solutions may be more appropriate.

5.40 There are notable differences between the proportion of households in unsuitable housing based on their current tenure – with only 5.6% of owner occupiers being unsuitably housed, compared to 11.1% of those who rent privately and 16.5% of households renting from a social landlord (Figure 126 overleaf). There are also differences apparent between social landlords, with 18.1% of those who rent from the Council (all in Norwich City) living in unsuitable housing and 14.1% renting from RSLs (including those living in stock transferred from Broadland and South Norfolk Councils) being unsuitably housed.

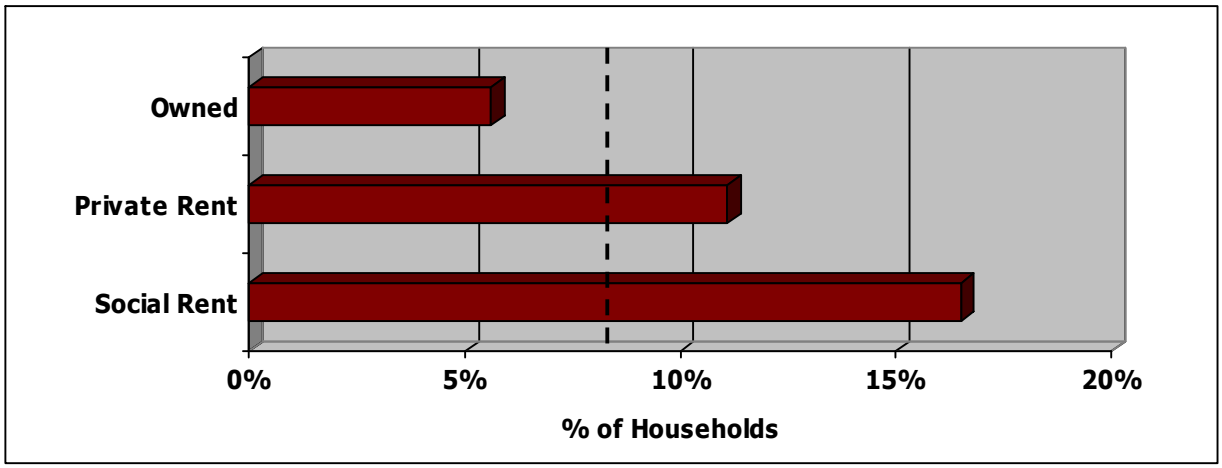

Figure 126: Proportion of Established Households in Unsuitable Housing by Tenure
Source: Greater Norwich Household & Physical Survey 2005-06
Note: Dashed line shows sub-region average

5.41 The reasons for households' housing being classified as unsuitable are detailed below, where it is apparent that overcrowding, support needs, maintaining the home and dwelling condition are particular problems for those households in social rented housing.

Categories	Tenure			Total
	Owned	Private Rent	Social Rent	
Homeless or with Insecure Tenure				
Tenancy/mortgage under notice	0.1%	1.4%	0.4%	0.3%
Accommodation too expensive	-	-	0.5%	0.1%
Mismatch of Household and Dwelling				
Overcrowding	0.9%	1.8%	3.7%	1.5%
Sharing facilities	-	-	0.5%	0.1%
Home too difficult to maintain	1.3%	0.9%	2.2%	1.4%
Children in high-rise flats	-	-	-	-
Support needs	1.7%	0.5%	4.7%	2.1%
Dwelling Amenities and Condition				
Condition of dwelling or amenity problem	2.7%	7.4%	8.5%	4.4%
Social Requirements				
Harassment	-	-	0.1%	-
Need to live closer to essential facilities	0.1%	0.1%	-	0.1%
Family reasons	0.2%	0.3%	0.1%	0.2%
TOTAL	**5.6%**	**11.1%**	**16.5%**	**8.3%**

Figure 127: Proportion of Established Households in Unsuitable Housing by Problem Category
Note 1: Owned figures include shared ownership properties. Private rent figures include rent free housing, tied housing and other properties rented from employer
Note 2: Households experiencing problems in more than one unsuitability category are only counted once within the overall total

5.42 Figure 128 (below) shows that young adults and households with teenage children are most likely to live in unsuitable housing, and that the likelihood of living in unsuitable housing is generally much lower for those around pensionable age.

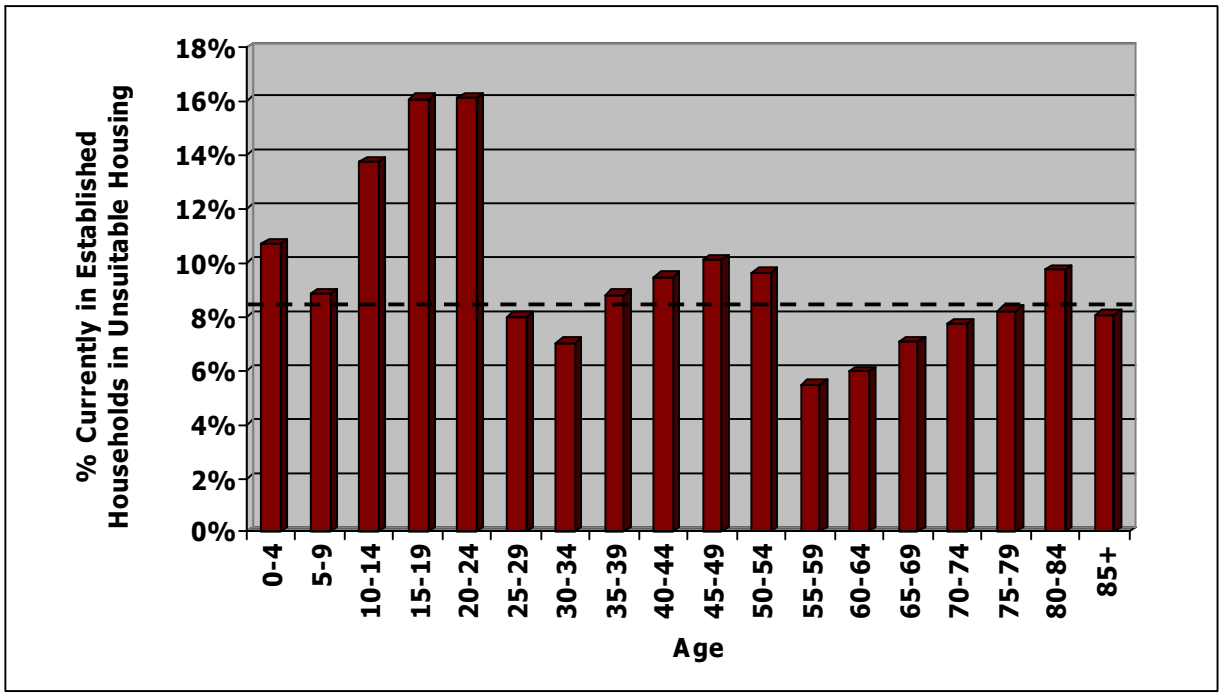

Figure 128: Proportion of Persons Living in Unsuitable Housing by Age
Source: Greater Norwich Household & Physical Survey 2005-06
Note: Dashed line shows sub-region average

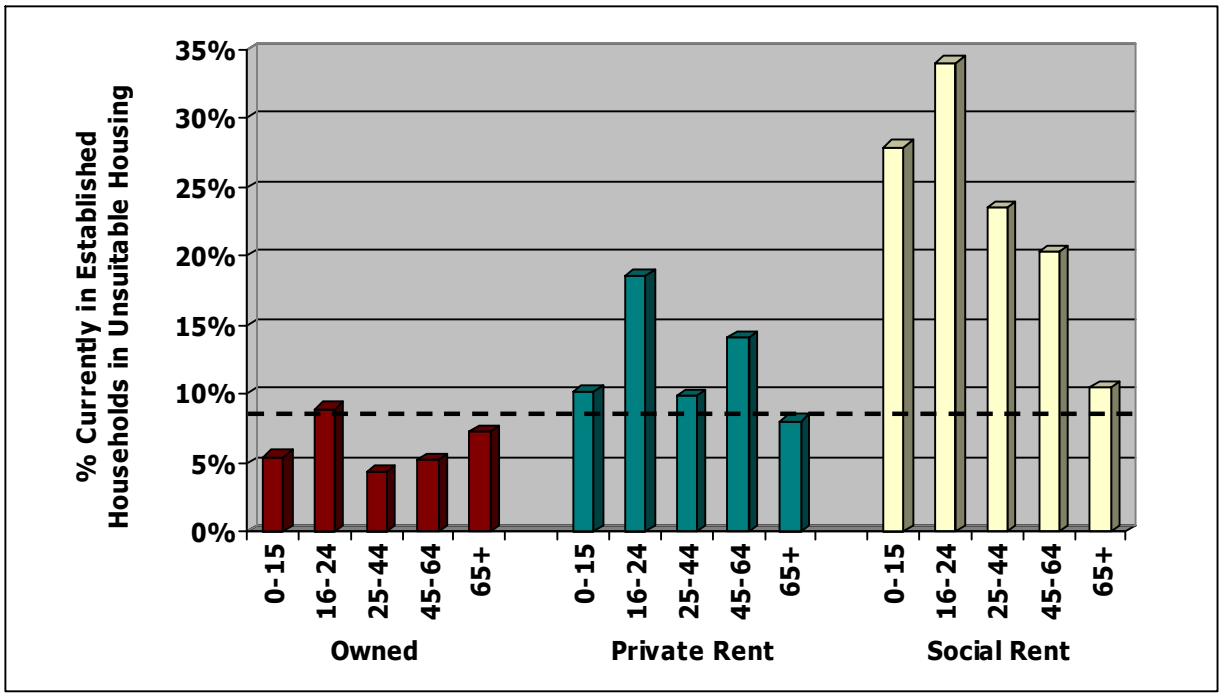

Figure 129: Proportion of Persons Living in Unsuitable Housing by Age and Tenure
Source: Greater Norwich Household & Physical Survey 2005-06
Note: Dashed line shows sub-region average

5.43 When we consider household characteristics, 15.2% of single parent households, 10.5% of adult groups without children and as many as 25.5% of groups of adults with dependent children are living in unsuitable housing as illustrated below (Figure 130). Of course, this corresponds with the high proportion of young persons living in unsuitable housing

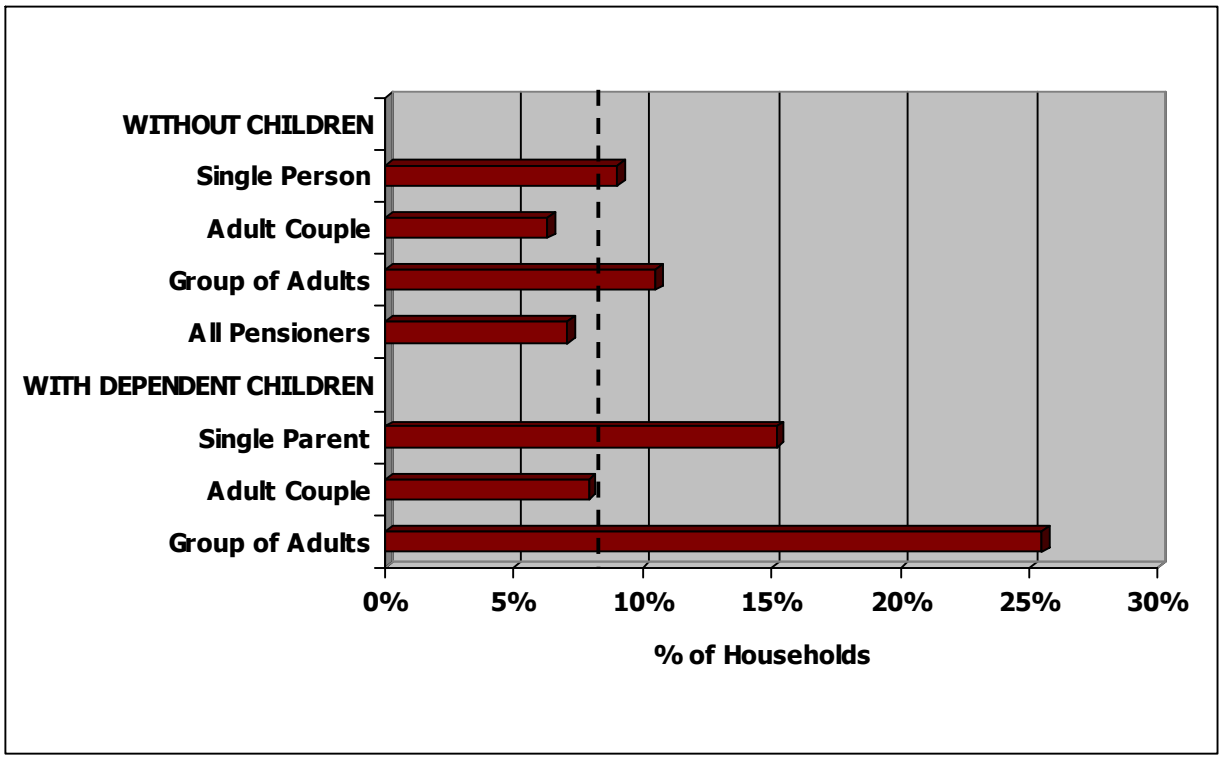

Figure 130: Proportion of Established Households in Unsuitable Housing by Household Type
Source: Greater Norwich Household & Physical Survey 2005-06
Note: Dashed line shows sub-region average

5.44 Considering differences across the three local authority areas, it is apparent that the proportion of established households in unsuitable owner occupied housing is consistently around 5-6%. The proportion of those living in social rented housing unsuitable for their needs is highest in Norwich (16.9%), but the figures for Broadland and South Norfolk are only marginally lower (15.2% and 16.0% respectively).

5.45 The only notable difference between the areas is in the private rented sector in Broadland – where the proportion of unsuitably housed established households (6.1%) is far closer to the typical figures for owner occupiers as oppose to other categories of renters.

Local Authority Area	Tenure			Total
	Owned	Private Rent	Social Rent	
Broadland	5.7%	6.1%	15.2%	6.6%
Norwich	5.8%	12.5%	16.9%	10.7%
South Norfolk	5.2%	13.2%	16.0%	7.2%
GREATER NORWICH SUB-REGION	**5.6%**	**11.1%**	**16.5%**	**8.3%**

Figure 131: Proportion of Established Households in Unsuitable Housing by Local Authority and Tenure
Note: Owned figures include shared ownership properties. Private rent figures include rent free housing, tied housing and other properties rented from employer

5.46 Figure 132 (below) summarises the overall number of established households identified as living in unsuitable housing in each local authority and HMA, and the associated proportion relative to the total number of local households.

Sub Area	Established Households in Unsuitable Housing	
	N	%
Local Authority Area		
Broadland	3,344	6.6%
Norwich	6,080	10.7%
South Norfolk	3,495	7.2%
Housing Market Area		
Aylsham	294	7.1%
Beccles/Bungay [1]	232	7.7%
The Broads	153	7.5%
Diss	338	5.3%
Harleston	270	6.2%
Long Stratton	214	4.5%
Norwich HMA	10,297	8.8%
Reepham	216	7.8%
Wroxham [1]	291	11.6%
Wymondham	614	6.7%
Greater Norwich Sub-region	**12,919**	**8.3%**

Figure 132: Established Households in Unsuitable Housing by Sub-area
Source: Greater Norwich Household & Physical Survey 2005-06
Note 1: Figures do not include dwellings within these HMAs that are outside the Greater Norwich sub-region

5.47 It is apparent that the highest levels of unsuitably housed households are in Norwich City (10.7%) – though this reduces to 8.8% when the entire Norwich HMA is considered, suggesting relatively low levels of unsuitably housed households in the outer parts of the HMA located in South Norfolk and Broadland districts.

5.48 In relation to the local HMAs, rates were particularly low in the south western parts of the sub-region – namely Long Stratton, Diss, Harleston and Wymondham – but somewhat higher in Wroxham HMA to the north.

Resolving Housing Unsuitability

5.49 Not all housing unsuitability problems require the households involved to move from their current home. In-situ solutions may be more appropriate to resolve some of the problems identified. For example, overcrowding could be resolved by one or more member(s) of the household leaving to live elsewhere, or an alternative solution could be to extend the existing property. Similarly, homeowners or landlords may undertake repairs to resolve problems with the condition of the property. In these cases (and many others) the problems identified can be resolved without the need for relocation to alternative accommodation.

5.50 Whilst in practice it is important to resolve the housing needs of individual households, a strategic analysis is primarily concerned with addressing overall housing need. In this context, it is particularly relevant to consider housing suitability issues concerned directly with the dwelling stock – such as major disrepair or unfitness. Resolving such individual

household needs (through enabling a move to alternative housing) will not reduce the overall level of housing need because the vacancy that arises will inevitably (over time) be occupied by another household, who will once again be in housing need. In such cases, it is investment in the existing stock (or in extreme cases, clearance and redevelopment) that is required to reduce the numbers unsuitably housed.

5.51 It should be noted that any dwellings that are lost from the stock through clearance programmes would need to be replaced in addition to the number of additional housing units identified by this study – that is, our analysis considers the housing requirement in the context of a net increase in dwelling stock.

5.52 Where a move is appropriate and required to resolve a housing problem, some households may need to move to homes outside the area (for example, those moving for care or support), and others will choose to move further afield for other reasons. Where unsuitably accommodated households are likely to willingly leave the area, their needs should not be counted within the estimate of net need. Nevertheless, in discounting the needs of likely out-migrants, any needs of in-migrants to the area will add to the total requirement

5.53 Finally, a proportion of the households remaining will be able to afford to buy or rent an appropriate dwelling at (or above) threshold market prices. Therefore, when considering households who are in housing need, we must also discount from the total those who are able to afford such prices.

5.54 The impact of each of these stages is summarised below:

Factor	Number of Households	
	Discounted	Remaining
Households assessed as currently living in unsuitable housing	-	12,919
Households with an objectively assessed in-situ solution	6,347	6,572
Households with a subjectively assessed in-situ solution (where the household neither wants nor expects nor needs to move)	4,304	2,268
Households that need to move, but that will leave the area	203	2,065
Households that need to move, but will be moving into institutional housing or join another household	77	1,989
Households that need to move, but can afford to rent or buy market housing	873	1,116

Figure 133: Resolving Housing Suitability Problems
Source: Greater Norwich Household & Physical Survey 2005-06
Note: Figures may not sum due to rounding

5.55 After discounting the households whose needs do not require alternative housing provision in Greater Norwich, only 1,116 (8.6%) of the identified 12,919 unsuitably housed households remain. The remaining households previously identified can either afford to resolve their housing problems without financial subsidy or their needs will be satisfied without having to move from their current home.

Homelessness

5.56 A key duty of local authorities is to administer cases of homelessness. The Housing Act 1996 states that if the authority is satisfied that the applicant has a priority need, they shall-

- secure that accommodation is available for his occupation for such period as they consider will give him a reasonable opportunity of securing accommodation for his occupation, and
- provide him with advice and such assistance as they consider appropriate in the circumstances in any attempts he may make to secure that accommodation becomes available for his occupation.

5.57 The following groups were originally defined as being in priority need under the 1996 Act:

- pregnant women;
- persons with whom a pregnant woman resides, or might reasonably be expected to reside;
- persons with dependent children, or with whom dependent children might reasonably be expected to reside;
- persons who are vulnerable – because of old age, mental or physical disability, or other special reason; and
- persons who are homeless in emergency.

5.58 The following categories were added to this list by the Priority Needs Order 2001:

- 16 to 17-year-olds (not 'relevant children'/children in need under Children's Act 1989 and Children Leaving Care Act 2000);
- young persons under 21 who are looked after/accommodated between 16 and 18;
- young persons under the age of 21 who are vulnerable as result of being looked after/accommodated/fostered;
- those who are vulnerable as result of being in HM forces;
- those who are vulnerable as a result of custodial sentence/remand to custody/contempt of court/kindred offence; and
- those who are vulnerable as result of leaving accommodation because of threats of violence.

5.59 Cases can be found to be not homeless and in priority need because they may have made themselves intentionally homeless. Examples of people who have made themselves intentionally homeless might be those who:

- Deliberately made themselves homeless by leaving home knowing they could reasonably have stayed; or
- Deliberately created problems like causing a serious nuisance or withholding rent or mortgage payments.

5.60 Figure 134 indicates that applications and acceptances as homeless and in priority need in Greater Norwich have both been declining in number since 2003. This is also reflected in the number of households in temporary accommodation falling sharply since the middle of 2004.

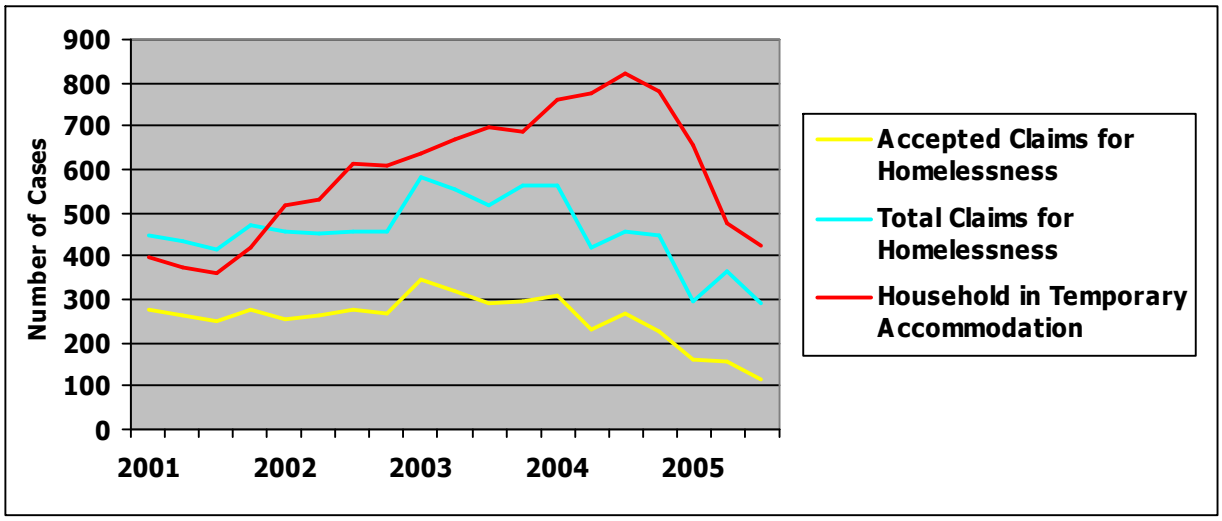

Figure 134: Unintentionally Homeless and in Priority Need Applications and Household Housed in Temporary Accommodation for Greater Norwich: Q1 2001 - Q3 2005
Source: Local Authority P1E Homelessness Data
Note: Number of cases relate to quarterly figures

5.61 All the authorities in Greater Norwich consider homelessness issues as being part of wider housing needs issues and each aims to try to prevent homelessness occurring; to reduce the use of bed and breakfast accommodation; and to widen the choices available to those declared homeless.

5.62 Figure 135 compares how the number of people housed in temporary accommodation has changed in Greater Norwich and England as a whole since 2001. It shows that the number of households housed in temporary accommodation rose sharply in Greater Norwich from 2001 to 2004, but has been falling even more sharply since the middle of 2004. Therefore, while the number of households housed in temporary accommodation has risen and then stabilised in England as a whole since 2001, the number of households housed in temporary accommodation in Greater Norwich has almost fallen back to its 2001 level.

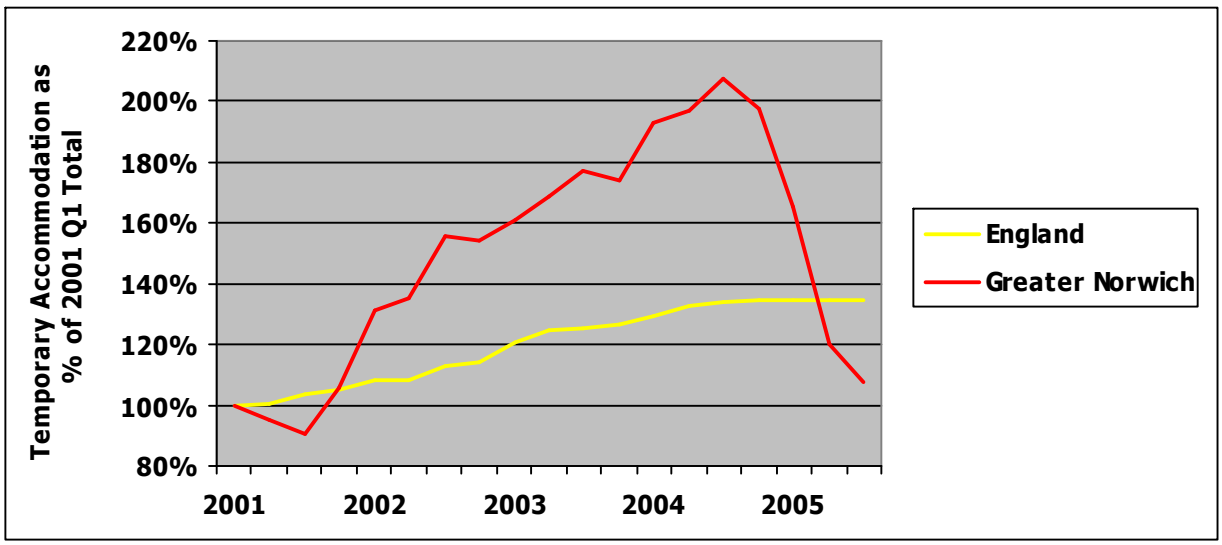

Figure 135: Temporary Accommodation for Greater Norwich and England: Q1 2001 - Q3 2005
Source: Local Authority P1E Homelessness Data

Households in Housing Need

5.63 When considering all current housing needs (including established households living in unsuitable homes, homeless households in temporary accommodation and people sleeping rough), the study identified a total of 1,403 households in need.

Factor	Number of Households
Households currently living in unsuitable housing that need to move and cannot afford to rent or buy market housing [1]	1,116
Households accepted as statutorily homeless currently housed in housing leased temporarily from the private sector (PSL housing) [2]	59
Households accepted as statutorily homeless temporarily housed in Bed & Breakfast or hostel accommodation [2]	121
Single homeless people temporarily housed in hostel accommodation ready to move to independent housing [3]	102
Single people currently sleeping rough [4]	5
TOTAL	**1,403**

Figure 136: Summary of Existing Households in Housing Need
Note: Figures may not sum due to rounding
Source 1: Greater Norwich Household & Physical Survey 2005-06
Source 2: Local Authority P1E Homelessness Data
Source 3: Greater Norwich sub-region Hostel Review
Source 4: Local Authority Housing Strategy Statistical Appendix (HIP) Data

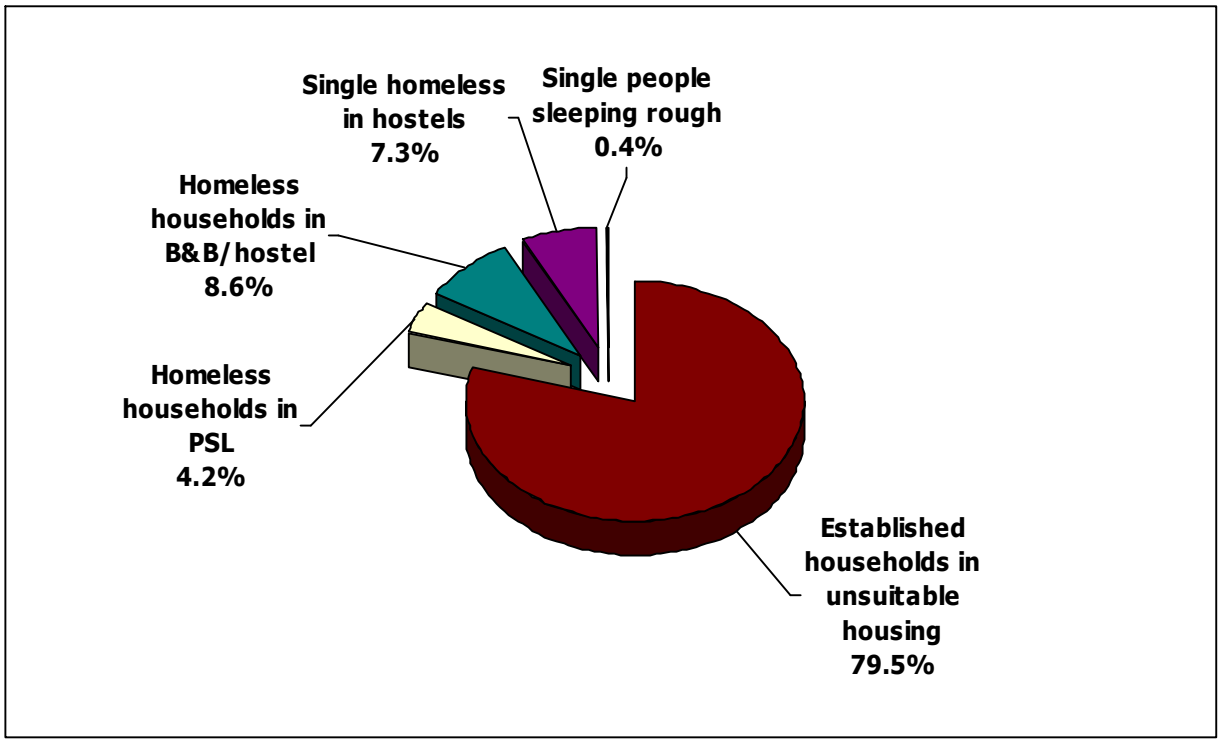

Figure 137: Profile of Existing Housing Need
Source: Figure 136

5.64 It is worth noting that all of these figures relate to the reference period for the study, which corresponds with the fieldwork period for the interview sample.

Understanding the Housing Market Dynamics

5.65 Aside from understanding existing housing needs, it is important to consider the dynamics of the housing market – to understand how housing demand effectively interacts with housing need, and how existing housing need is likely to change in future.

5.66 Figure 138 shows the dynamism of the Greater Norwich housing market – with one in every twelve households (8.3%) having moved within the last 12 months, a further 7.4% moved within the last two years. This level of mobility is lower than that seen across the whole of London (where over one in seven households have moved in the last year), but still represents a relatively dynamic market.

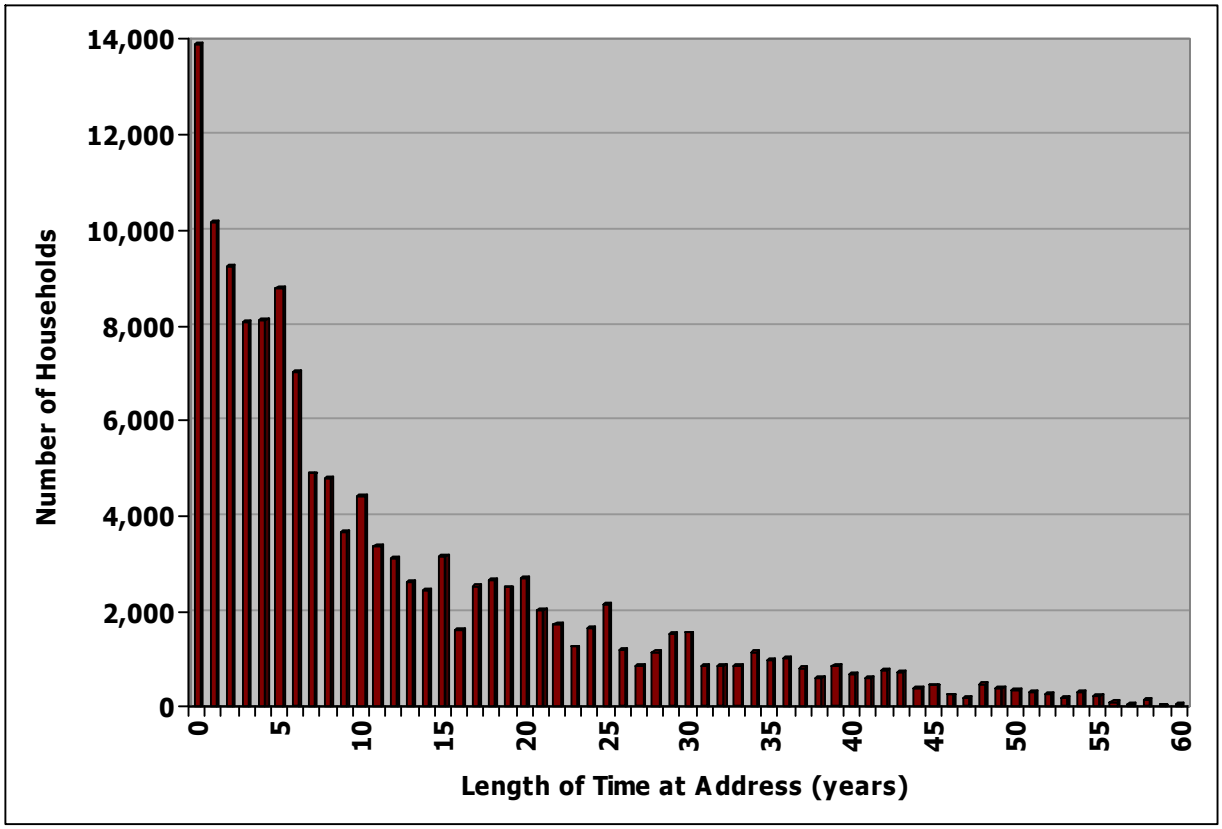

Figure 138: Length of Time at Current Address
Source: Greater Norwich Household & Physical Survey 2005-06

5.67 When we consider those people that have moved within the last 12 months in more detail, it is apparent that young adults are particularly mobile as are those with dependent children.

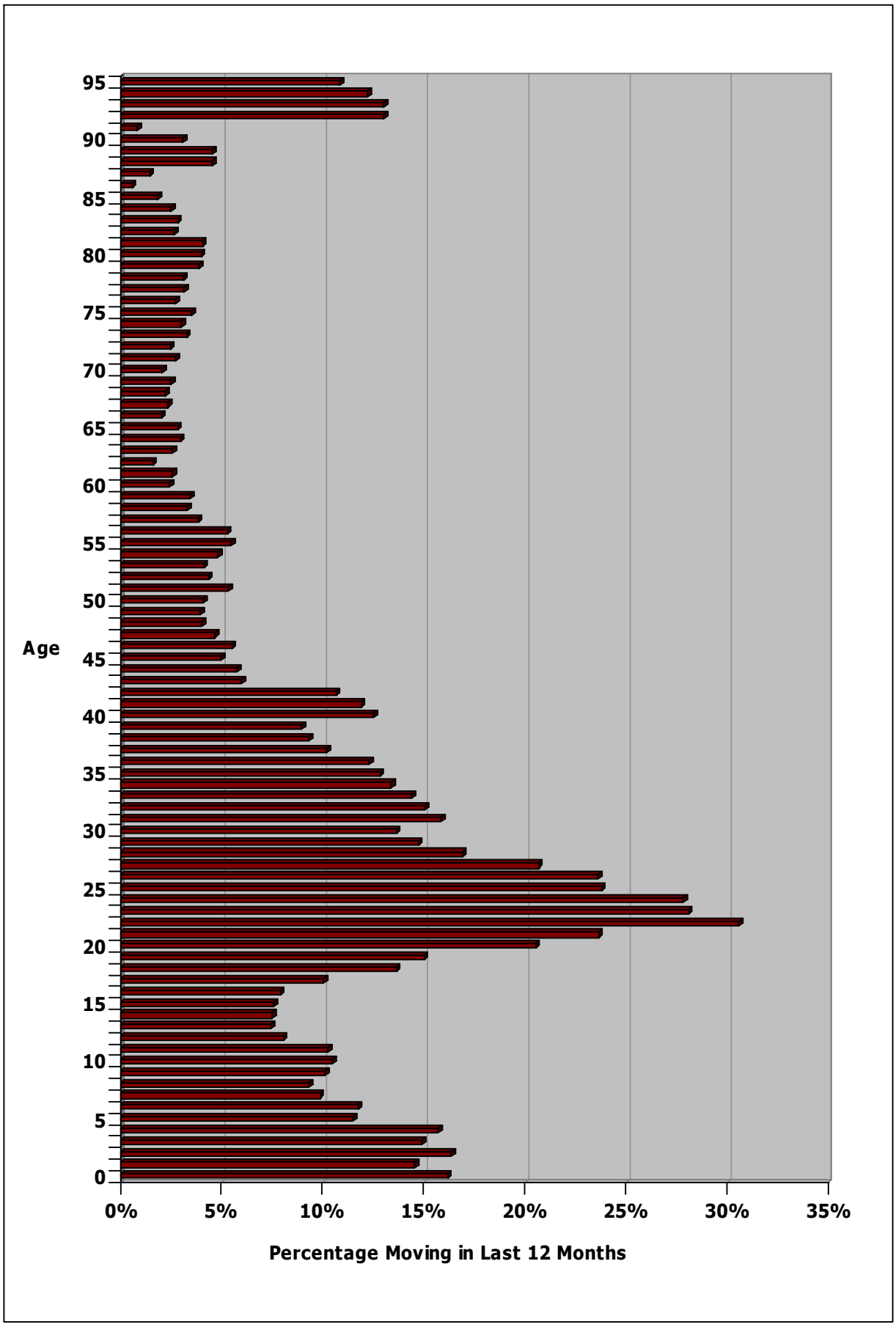

Figure 139: Percentage Moving in Last 12 Months by Age
Source: Greater Norwich Household & Physical Survey 2005-06
Note: Data is smoothed based on 3-year averages

5.68 The level of movement also differs quite markedly between the local authority areas and individual housing markets. In Norwich City, as many as 12.4% of households have moved within the last 12 months, though this reduces to 9.5% when the entire Norwich HMA is analysed (suggesting very low levels of movement in the outer parts of this area).

5.69 Around 7% of households have moved during the last 12 months in both South Norfolk and Broadland – though even here, there are notable differences between the local HMAs, with almost 10% having moved in Harleston compared with only 3% in Long Stratton.

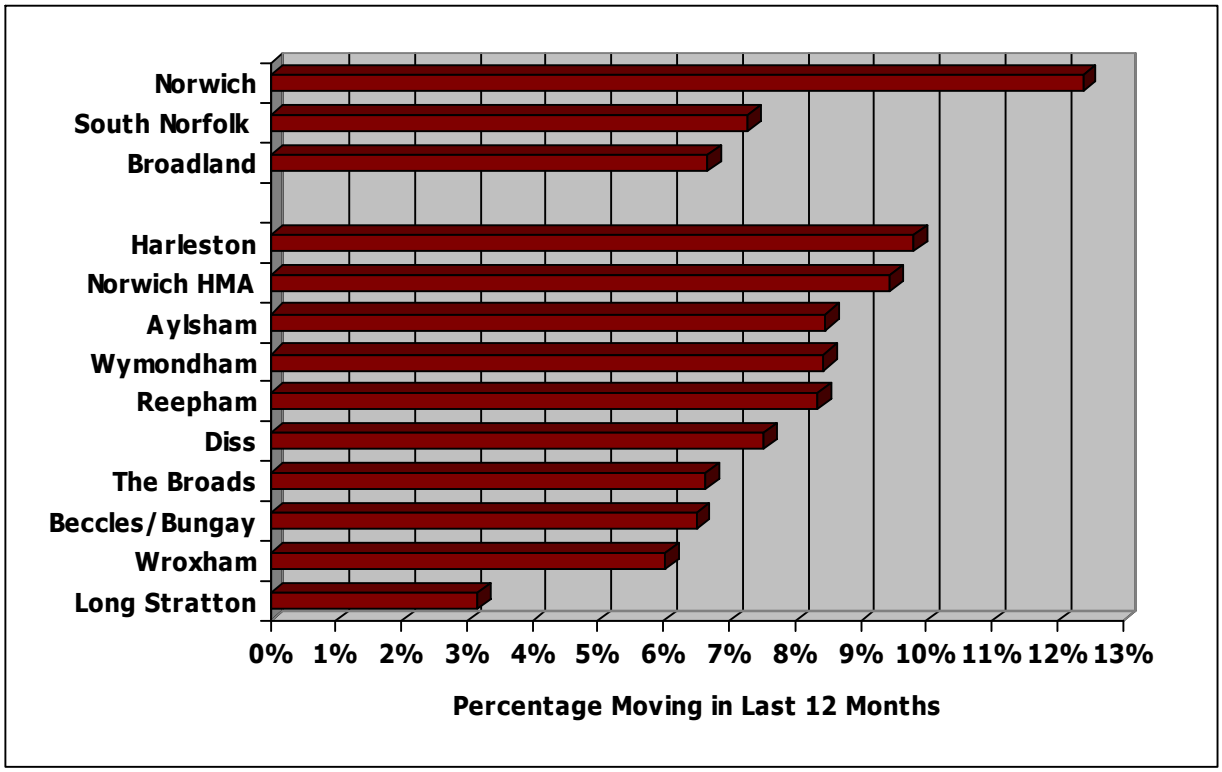

Figure 140: Percentage Moving in Last 12 Months by Local Authority and HMA
Source: Greater Norwich Household & Physical Survey 2005-06

5.70 Household mobility is also closely linked to tenure, as illustrated below.

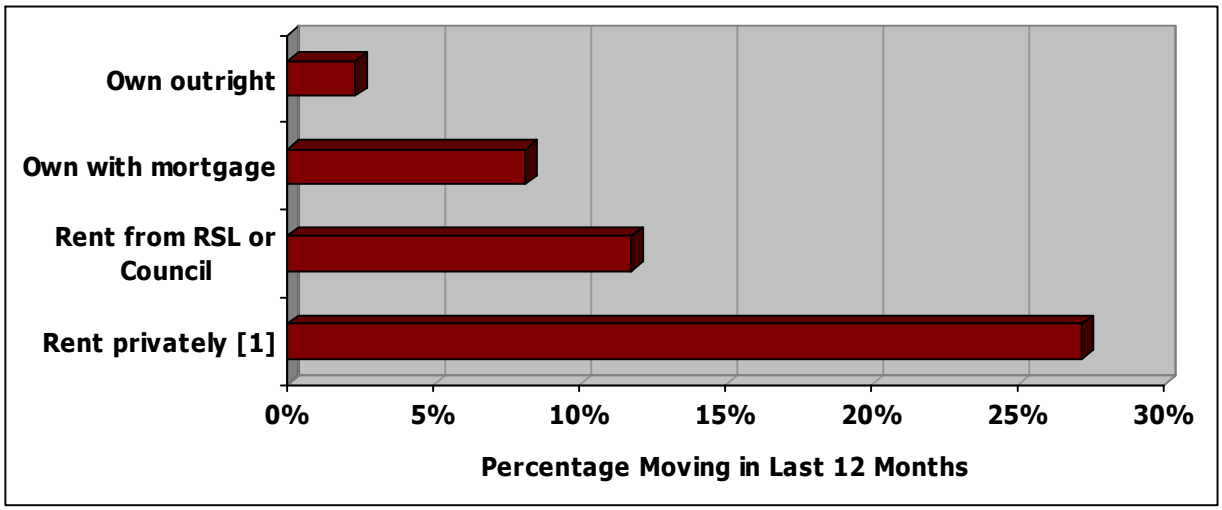

Figure 141: Percentage Moving in Last 12 Months by Current Tenure
Source: Greater Norwich Household & Physical Survey 2005-06
Note 1: Private Rent category also includes Tied Housing and Other Rented

5.71 Very few households who own outright (2.4%) have moved within the last year, although as many as 8.2% of those who own with a mortgage moved to their current home during this period. In terms of affordable housing, none of the households interviewed who were currently living in shared ownership/Homebuy have moved in the last year, and 11.8% of households currently renting from the Council or one of the local RSLs were housed in the last year. Nevertheless, undoubtedly the most significant turnover was in the private rented sector – with as many as 27.2% of tenants having lived at their current address for less than a year.

5.72 Over a third (35.8%) of the households that have been living at their current address for less than a year are private sector tenants, equivalent to 5,005 households across the sub-region. Of the remaining households that have recently moved, 5,430 (38.8%) currently own their home either outright or with a mortgage or loan, and a further 25.4% now live in affordable housing. Of all households who have moved in the last year, 29.0% moved from other private rented accommodation to their current home, 29.7% were previously in owner occupied accommodation and 15.0% lived in affordable housing.

Current Housing Circumstances	Previous Housing Circumstances				
	Established Households			Living With /Rent A Room	All Households
	Owner Occupation	Private Rent [1]	Affordable Housing		
HOUSING TENURE					
Owner Occupation	3,192	968	84	1,186	5,430
Private Rent [1]	793	2,591	92	1,530	5,005
Affordable Housing	161	491	1,924	974	3,550
All Households	**4,147**	**4,049**	**2,101**	**3,690**	**13,986**

Figure 142: Household Moves in Last 12 Months
Source: Greater Norwich Household & Physical Survey 2005-06
Note 1: Private Rent category also includes Tied Housing and Other Rented
Note 2: Figures may not sum due to rounding

5.73 Whilst many of the moves within the private rented sector were to other properties within the sector, a significant number of the properties that were vacated were due to cross-tenure moves. As many as 968 owner occupiers that had moved within the last year were identified as previously living in the private rented sector – accounting for 17.8% of home purchases for owner occupation during the period. It is also worth noting that 1,186 purchases (21.8%) involved households previously "living with family or friends" or "renting a room in lodgings".

5.74 When we consider those currently in affordable housing – 59.9% of new tenants (974 households) were formerly "living with family or friends", "renting a room in lodgings" or housed temporarily in hostels or other similar accommodation. Households previously in owner occupation accounted for only 161 new households in the social sector, with the remaining 30.2% (491 households) accessing affordable housing from the private rented sector.

5.75 A total of 3,690 households were identified as previously living with family or friends (including those households who were previously living in communal housing) – so at the time they moved, they were forming a new household (Figure 142). To avoid double-counting, Figure 143 (overleaf) considers those households identified as moving in the last 12 months in the context of their previous housing circumstances and the location of their last home.

Previous Housing Circumstances	Location of Previous Home		All Households
	In Greater Norwich	Elsewhere	
HOUSEHOLD TYPE			
Established Household	7,754	2,542	10,296
Concealed Household Living with Family or Friends	2,764	926	3,690
All Households	**10,518**	**3,468**	**13,986**

Figure 143: Household Moves in Last 12 Months by Previous Housing Circumstances and Location of Previous Home
Source: Greater Norwich Household & Physical Survey 2005-06
Note: Figures may not sum due to rounding

5.76 It is apparent that only 2,764 of the 3,690 newly forming households formed from host households living within the sub-region – the remaining 926 were in-migrants.

Modelling the Housing Market

5.77 For any housing requirement study, the key or core issues are:

- How many additional units are required?
- How many additional units should be affordable homes?
- For what type of open-market housing is there demand?
- How will 'demand' and 'need' change over time?

5.78 The ORS Housing Market Model addresses these issues by analysing the whole housing market. Instead of focusing only or primarily upon poorer households and social sector need, it interprets the interaction of requirement and supply across all sectors of the housing market. Social sector needs are interpreted within the context of market housing demands. This takes account of the interaction of effective and ineffective demands and needs, and the likely supply from the range of properties vacated within the existing stock.

5.79 The Model interprets the market dynamically – by likening the interchange between households and vacancies to "musical chairs". The "musical chairs" analogy brings out the dynamic relation between requirement and supply – most households find suitable vacancies only because others move or suffer dissolution. In this context, the Model is primarily concerned with households likely to (or that otherwise need to) move. Of course, some households likely to stay in their current home may still have housing needs that should be addressed – but, by definition, the appropriate solutions for such problems will be provided in-situ and will therefore not impact on the mix of additional housing provision.

5.80 Whether households want or need to move, and what housing is appropriate for them, depends upon their characteristics, requirements and current accommodation. Effective demand is driven primarily by choice – nonetheless, even well-off households can find accommodation only if suitable vacancies arise. On the other hand, housing need is considered objectively – by evaluating households' current housing circumstances alongside their ability to afford local housing to establish a realistic assessment of housing need.

5.81 Through analysing the creation and take-up of vacancies the Model recognises that it is only because some households wish to and do move that others can find suitable homes.

Nevertheless, the lack of suitable existing housing does not constrain the allocation process – for the mix of housing required by all households (including those currently without housing and unable to afford) is analysed, and it is the shortfalls identified in the existing stock that determine the mix of new housing required.

5.82 The elements of housing need and demand are detailed in Figure 144 (below):

Element	Derivation
Established households currently in need	Households currently living in unsuitable housing that need to move to resolve their housing problems and cannot afford to buy or rent market housing (including homeless households temporarily accommodated in PSL housing). By definition, all households require affordable housing – but the split between intermediate and social rent is based on affordability. The size of property required is based on household composition. It is assumed that the identified existing need is addressed over a 5-year period, therefore 20% of the total is counted annually.
Newly arising need from established households	The future projection for this flow is based on recent trend figures for the last 12 months. Households currently living in unsuitable housing who were suitably housed one-year ago are assumed to constitute new need during the period, together with households who were forced to move during the period and were re-housed in affordable housing due to a problem that would have not been identified 12 months ago. By definition, all households require affordable housing – but the split between intermediate and social rent is based on affordability. The size of property required is based on household composition.
Effective demand from established households	The future projection for this flow is based on expectations of existing households moving within the sub-region over the next 12 months. Households are only counted if they are able to afford to buy or rent market housing, therefore by definition all will require market housing. Size of property required is based on household expectations in the context of expressed demand.
In-migrant households to the sub-region	The future projection for this flow is based on recent trend figures for the last 12 months, with five-year projections adjusted on the basis of ONS migration data for the last five years. Households are allocated to market, intermediate or social housing on the basis of affordability. Size of property required is based on trends in terms of the number of bedrooms in properties occupied by recent in-migrant households.
Hidden households emerging as newly forming households	The future projection for this flow is based on recent trend figures for the last 12 months. The figure only includes newly forming households from host households in the sub-region. Households are allocated to market, intermediate or social housing on the basis of affordability. Size of property required is based on trends in terms of the number of bedrooms in properties occupied by recent newly forming households.
Homeless households housed in hostels and B&B accommodation	Households currently living in communal housing that require re-housing in traditional housing. It is assumed that the identified existing need is addressed over a 5-year period, therefore 20% of the total is counted annually.

Figure 144: Derivation of Elements of Housing Need and Demand

5.83 The extent to which the market clears depends upon the match or mismatch between the households seeking housing, on the one hand, and the available stock, on the other. The sources of housing supply are detailed in Figure 145 (below).

Element	Derivation
Property vacated by established households moving home	The future projection for this flow is determined by the three flows of established households considered within the elements of housing need and demand: – Established households currently in need; – Newly arising need from established households; and – Effective demand from established households. All established households moving are assumed to vacate their current home. The type and size of property counted within the supply is based on the actual tenure and number of bedrooms in the current home, i.e. the property being vacated.
Property vacated by out-migrant households leaving the sub-region	The future projection for this flow is based on expectations of existing households moving away from the sub-region over the next 12 months. All out-migrant households are assumed to vacate their current home. The type and size of property counted within the supply is based on the actual tenure and number of bedrooms in the current home, i.e. the property being vacated.
Property vacated following household dissolution due to death or household merging	The future projection for this flow is based on the structure of individual households coupled with ONS survival rate statistics. Each household is allocated a probability of survival such that a residual probability of dissolution can be derived. All households identified as moving to "live with" another household, moving to communal housing or otherwise no longer requiring independent housing are also counted as vacating their current home. The type and size of property counted within the supply is based on the actual tenure and number of bedrooms in the current home, i.e. the property being vacated.

Figure 145: Derivation of Elements of Housing Supply

5.84 Of course, new housing development and property conversions will also contribute to housing supply in the sub-region – but these components are not considered by the Model, for it is seeking to understand how the existing housing stock will (or more importantly will not) be able to house future households in the area.

5.85 To do this, the Model notionally assigns – or matches – available housing to households. Through matching gross housing requirements with supply (vacancies created), the model identifies net housing requirements – i.e. those households who are unlikely to find suitable housing within the existing housing stock. Such an approach was recognised by Bramley and Pawson (2000) in the DETR Good Practice Guidance, where it was noted that:

> *The value of this approach is that it makes the connections between what is happening in the private sector and the social sector explicit. It keeps track of households, who can't just disappear without trace, and draws particular attention to the roles of migration*.

5.86 Such an approach has subsequently been adopted by DTZ Pieda Consulting in the "Housing Market Assessment Manual" produced for the Office of the Deputy Prime Minister (ODPM) – where the supply/demand dynamic between households and dwellings is considered at various levels of abstraction.

5.87 The projected flows of housing need, demand and supply are shown below.

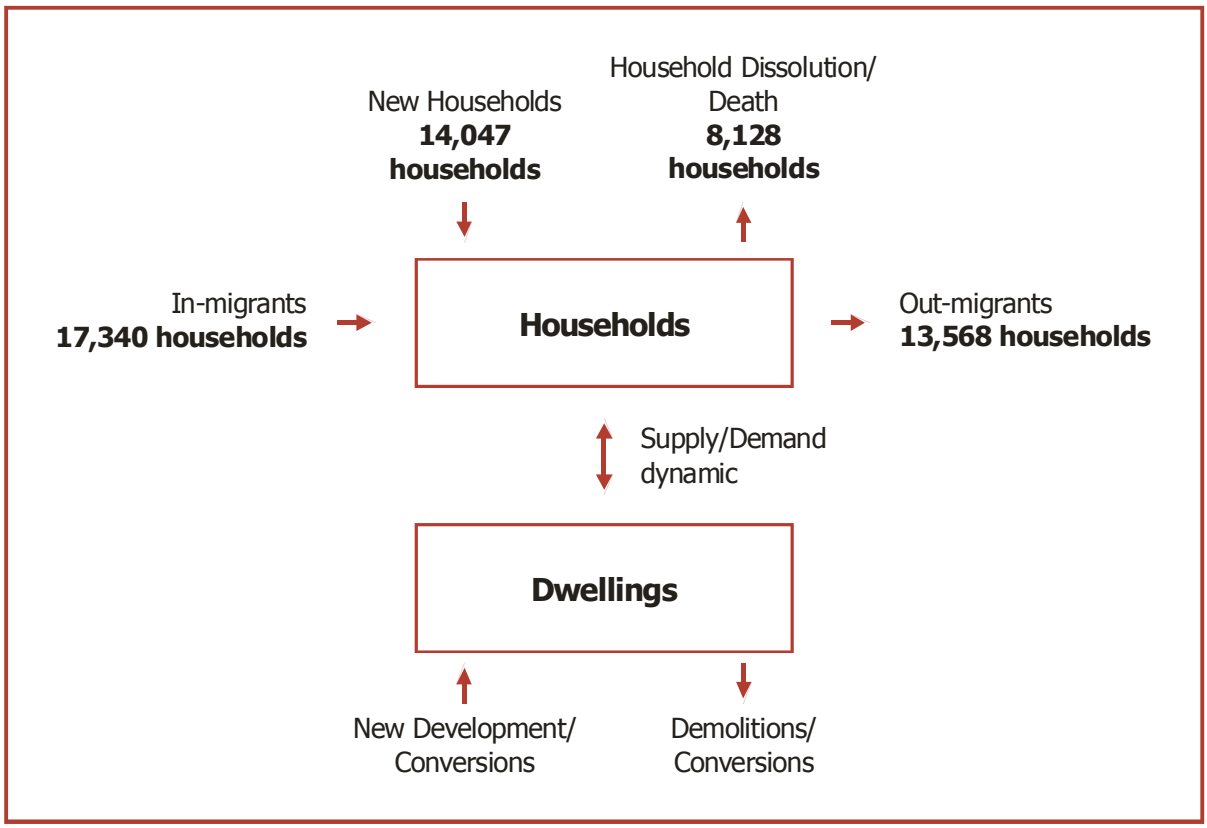

Figure 146: 5-Year Requirement/Supply Flow Analysis
Source: ORS Housing Market Model, Greater Norwich Sub-regional Housing Requirement Assessment 2005-06

5.88 In considering this combination of inward and outward household flows, we can determine the likely pressure placed upon the dwelling stock – and the implicit requirement for additional housing provision.

5.89 The net gains and losses of each pair of flow streams are detailed below, where it is apparent that up to a net 9,691 additional dwellings would need to be provided over the 5-year period to sustain the existing supply/demand balance. If this number of homes is not provided, one or more flows will have to change.

Housing Type	Inward Flow	Outward Flow	Net Requirement
5-YEAR REQUIREMENT			
Migration – households moving to and from Greater Norwich	17,340	13,568	3,772
Indigenous change – new household formations (including homeless households moving from communal housing) and deaths/dissolutions	14,047	8,128	5,919
Established household moves, including homeless households moving from temporary PSL housing	22,400	22,400	-
TOTAL	**53,788**	**44,096**	**9,691**

Figure 147: Summary of 5-Year Housing Requirements by Household Flows
Source: ORS Housing Market Model, Greater Norwich Sub-regional Housing Requirement Assessment 2005-06
Note: Figures may not sum due to rounding

Understanding the Required Housing Mix

5.90 In seeking to understand the required housing mix, household affordability has been grouped into three classifications. In allocating households to specific types of housing, the determining factor is affordability:

- **Social rented housing** – for those households unable to afford any more than target social rents;
- **Intermediate housing** – for those households able to afford more than target social rents, but unable to afford to buy owner occupied housing and unable to afford to rent privately at rents at the market rent threshold; and
- **Market housing** – for those households able to afford to buy owner occupied housing or able to afford to rent privately at rents at or above the market rent threshold.

5.91 When considering the appropriate housing supply, the following sources of supply are considered:

- **Social rented housing** – social housing provided to rent from local authorities and Registered Social Landlords;
- **Intermediate housing** – dedicated intermediate housing products (such as shared ownership, discount market sale, sub-market rent, etc.) and a proportion of the housing in the private rented sector with rents below the market rent threshold (i.e. within the lowest quartile); and
- **Market housing** – owner occupied housing and housing in the private rented sector.

5.92 Insofar as the private rented sector is not controlled (and there is no guarantee that the cheapest rented properties will always be available to those households with limited affordability), the Model assumes that a proportion of the existing supply of properties below the market rent threshold will be taken by those allocated to market housing. Whilst these households could technically afford more expensive properties, this assumption recognises that some may choose to pay less than the amount deemed to be affordable.

5.93 Following on from these definitions in relation to the range of housing types, it is possible to develop the earlier analysis through considering the housing market as a matrix of housing 'origins and destinations' – balancing the gross requirements for market housing, intermediate housing and social housing against the equivalent identified supply.

5.94 The gross housing requirements and likely supply are matched by the ORS Housing Market Model as detailed below. It is apparent that the gross housing requirement is equivalent to the total inward flow (including internal moves by established households) with housing supply equalling the total outward flow:

Source of Requirement/ Supply		Established Households Moving to:			Out-migrant Households	Household Dissolution	Total Housing Supply
		Market Housing	Intermediate Housing	Social Housing			
Established Households Moving from:	Market Housing	18,280	57	291	11,706	4,971	**35,305**
	Intermediate Housing	901	-	118	1,033	84	**2,136**
	Social Housing	284	322	2,146	829	3,073	**6,655**
New Household Formation (gross)		7,847	1,436	4,764			
In-migrant Households		13,477	1,705	2,158			
Total Housing Requirement		**40,790**	**3,521**	**9,477**			

Figure 148: 5-Year Requirement/Supply Housing Type 'Origin' and 'Destination' Matrix
Source: ORS Housing Market Model, Greater Norwich Sub-regional Housing Requirement Assessment 2005-06
Note: Figures may not sum due to rounding

5.95 As previously noted, the ORS Housing Market Model identified an overall requirement for 9,691 additional dwellings over a 5-year period. By matching the above column totals for total housing requirement (including both housing need and demand) against the corresponding row totals for housing supply, it is possible to consider the overall net housing requirement for the sub-region. The balance of this net requirement between the different housing types is detailed below:

Housing Type	Gross Housing Requirement	Housing Supply	Net Housing Requirement (Surplus)	
			N	%
5-YEAR REQUIREMENT				
Market	40,790	35,305	5,485	56.6%
Intermediate	3,521	2,136	1,384	14.3%
Social	9,477	6,655	2,822	29.1%
TOTAL	**53,788**	**44,096**	**9,691**	**100.0%**

Figure 149: Summary of 5-Year Housing Requirements by Housing Type
Source: ORS Housing Market Model, Greater Norwich Sub-regional Housing Requirement Assessment 2005-06
Note: Figures may not sum due to rounding

5.96 It is apparent that whilst market housing requirements account for 75.8% of the overall gross total, it constitutes only 5,485 units within the net housing requirement (56.6% of the overall net total). Furthermore, whilst the gross requirement for intermediate housing is much lower than that for social housing – accounting for only 29.1% of the overall housing need – when this is considered within the context of likely supply, the need for additional intermediate affordable housing provision is clearly considerably more significant.

5.97 In summary, the ORS Housing Market Model identifies an overall 5-year requirement for almost 9,700 additional dwellings, with the balance between social housing, intermediate housing and market housing being 29:14:57 respectively.

5.98 Figure 150 (below) identifies the gross requirement for housing over the next 5-years in terms of housing type and size, and then details the overall net requirement and the net requirement on an annualised basis.

Housing Requirement	Type of Housing			
	Market	Intermediate	Social	All Sectors
Gross Requirement				
1 bedroom	3,187	466	3,453	7,106
2 bedrooms	13,078	1,173	3,414	17,665
3 bedrooms	14,806	1,091	2,230	18,127
4+ bedrooms	9,718	791	380	10,889
Total	**40,790**	**3,521**	**9,477**	**53,788**
Net Requirement				
1 bedroom	91	292	1,265	1,645
2 bedrooms	1,375	335	1,077	2,786
3 bedrooms	2,887	467	110	3,464
4+ bedrooms	1,133	291	370	1,794
Total	**5,485**	**1,384**	**2,822**	**9,691**
Net Requirement (Annualised)				
1 bedroom	18	58	253	330
2 bedrooms	275	67	215	557
3 bedrooms	577	93	22	693
4+ bedrooms	227	58	74	359
Total	**1,097**	**277**	**564**	**1,938**

Figure 150: 5-year Housing Requirement by Property Type and Size
Source: ORS Housing Market Model, Greater Norwich Sub-regional Housing Requirement Assessment 2005-06
Note: Figures may not sum due to rounding

Understanding the Intermediate Housing Requirement

5.99 Intermediate Housing can cover a broad range of affordable housing solutions – but clearly not all households able to afford intermediate housing products will be able to afford all possible solutions. Furthermore, some households may aspire to shared ownership (in particular where they aspire to home ownership) whereas others may aspire to sub-market rented products (in preference to either renting privately or social rent).

5.100 Figure 151 (below) shows the thresholds for the Social and Private rented sectors. Households able to afford no more than social rent have all been allocated to the social housing requirement by the model, and those able to afford the appropriate private rent have been allocated to market housing. The following analysis concentrates on those households able to afford more than the identified social rent but unable to afford private rents – i.e. those allocated to intermediate housing.

Property Size	Rent Thresholds	
	Social Rent	Private Rent
WEEKLY RENT		
1 bedroom	£50.00	£69.20
2 bedrooms	£57.70	£111.90
3 bedrooms	£61.70	£126.90
4+ bedrooms	£66.90	£173.10

Figure 151: Weekly Rent Thresholds by Sector and Property Size
Source: Figure 113

5.101 The further analysis employed identifies whether the affordability of those households allocated to intermediate housing places them:

- Towards the upper end of the affordability range;
- Towards the middle of the affordability range; or
- Towards the bottom of the affordability range.

5.102 The specific bands for each of these broad sectors are detailed below.

Property Size	Affordability Band		
	Lower	Middle	Upper
WEEKLY HOUSING COST			
1 bedroom	£50-56	£56-63	£63-69
2 bedrooms	£58-76	£76-94	£94-112
3 bedrooms	£62-83	£83-105	£105-127
4+ bedrooms	£67-102	£102-138	£138-173

Figure 152: Affordability Bands for Intermediate Housing Costs
Source: ORS Housing Market Model, Greater Norwich Sub-regional Housing Requirement Assessment 2005-06

5.103 As illustrated below, the overall affordability is somewhat biased towards the lower bands, especially when considering established households in housing need. Overall, more than half of all households requiring intermediate housing (58.1%) are only able to afford housing costs in the lower affordability band.

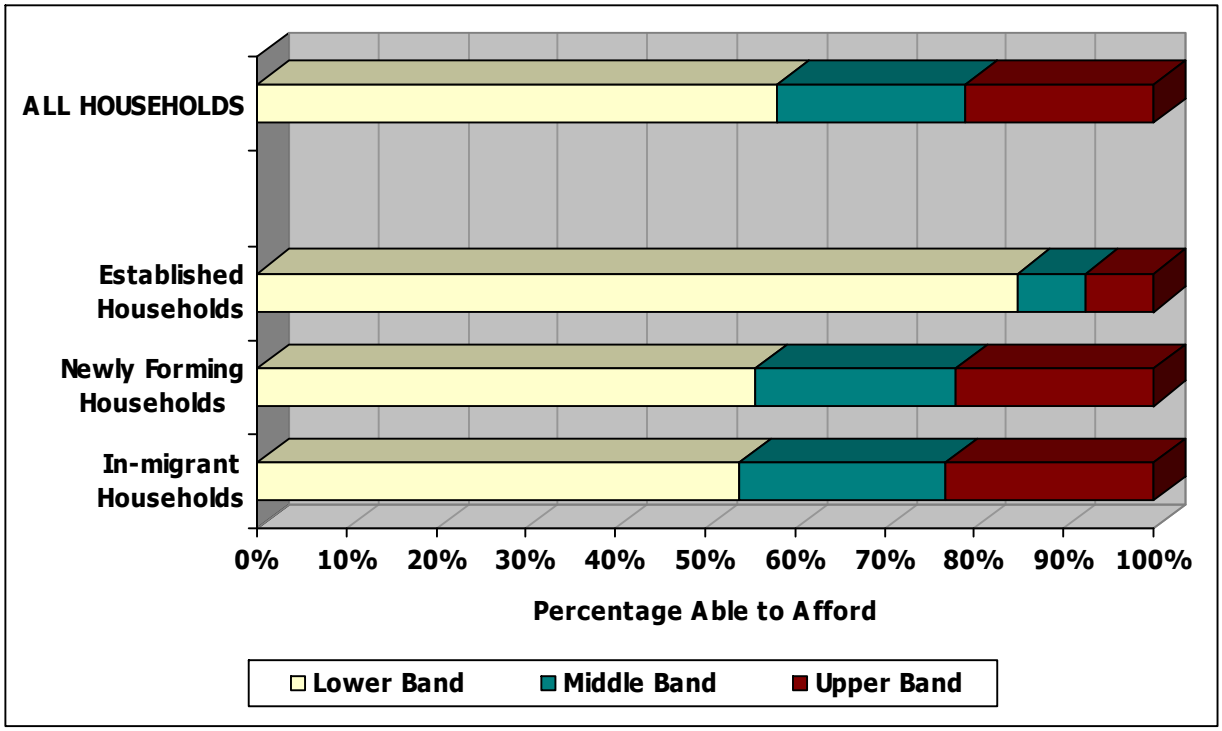

Figure 153: Affordability of Households Allocated to Intermediate Housing
Source: ORS Housing Market Model, Greater Norwich Sub-regional Housing Requirement Assessment 2005-06

5.104 Whilst households in the lower intermediate affordability band may find a limited amount of housing within the existing stock, there is little if any prospect of providing new housing at prices only marginally above social rent thresholds – therefore it is likely that such households will remain a pressure on social housing, and it is appropriate to consider their needs alongside the social housing requirement as detailed below.

Housing Type	5-Year Requirement	Annual Average	%
NET REQUIREMENT			
Market	5,485	1,097	56.6%
Upper & Middle Intermediate Bands	528	106	5.4%
Lower Intermediate Band & Social	3,679	736	38.0%
TOTAL	**9,691**	**1,938**	**100.0%**

Figure 154: Summary of 5-Year Housing Requirements by Housing Type when considering Lower Intermediate Housing and Social Requirement together
Source: ORS Housing Market Model, Greater Norwich Sub-regional Housing Requirement Assessment 2005-06
Note: Figures may not sum due to rounding

5.105 When considering the need for additional social housing together with those households only able to afford the cheapest intermediate housing products (i.e. those households only able to afford marginally more than social rents) the combined need accounts for 38% of the overall housing requirement identified, with more expensive intermediate housing products accounting for only 5.4% of the total – though this varies across the different Local Authority areas.

Housing Requirement by Local Authority Area

5.106 Figure 155 shows the household flows to, from and between each local authority area in the sub-region. Figure 156 then considers the balance between the gross housing requirement (column totals) and the housing supply (row totals) to identify the net requirement in each of the three local authority areas within the sub-region.

Source of Requirement/ Supply		Established Households Moving to: Broadland	Norwich	South Norfolk	Out-migrant Households	Household Dissolution	Total Housing Supply
Established Households Moving from:	Broadland	5,565	124	109	3,438	2,422	**11,659**
	Norwich	657	9,756	562	6,104	3,249	**20,328**
	South Norfolk	-	-	5,627	4,026	2,457	**12,109**
New household formation (gross)		2,728	8,329	2,990			
In-migrant households		4,362	7,730	5,248			
Total Housing Requirement		**13,311**	**25,940**	**14,536**			

Figure 155: 5-Year Requirement/Supply Local Authority 'Origin' and 'Destination' Matrix
Source: ORS Housing Market Model, Greater Norwich Sub-regional Housing Requirement Assessment 2005-06
Note: Figures may not sum due to rounding

Local Authority	Gross Housing Requirement	Housing Supply	Net Housing Requirement (Surplus)
5-YEAR REQUIREMENT			
Broadland	13,311	11,659	1,652
Norwich	25,940	20,328	5,612
South Norfolk	14,536	12,109	2,427
TOTAL	**53,788**	**44,096**	**9,691**
ANNUALISED REQUIREMENT			
Broadland	2,662	2,332	330
Norwich	5,188	4,066	1,122
South Norfolk	2,907	2,422	485
TOTAL	**10,758**	**8,819**	**1,938**

Figure 156: Summary of 5-Year Housing Requirements by Local Authority
Source: ORS Housing Market Model, Greater Norwich Sub-regional Housing Requirement Assessment 2005-06
Note: Figures may not sum due to rounding

5.107 It is apparent that over half of the net requirement arises in Norwich city (5,612 out of 9,691 units over the 5-year period). A quarter of the net requirement is in South Norfolk with the remaining 17% in Broadland. These figures are based on existing trends – and assume that the requirements of in-migrant and newly forming households continue to be satisfied within the same local authority administrative area as in the recent past. In this context, the distribution of housing requirement between local authority areas only partly reflects where such need and demand arises – nevertheless, the overall figures provide a robust basis for the sub-regional requirement.

5.108 Figure 157 (below) summarises the 5-year gross and net housing requirement for each of the housing types previously identified.

Housing Type	Local Authority			Greater Norwich sub-region
	Broadland	Norwich	South Norfolk	
Gross Requirement				
Market	11,220	17,914	11,656	40,790
Intermediate	1,022	1,642	856	3,521
Social	1,069	6,384	2,024	9,477
TOTAL	**13,311**	**25,940**	**14,536**	**53,788**
Net Requirement				
Market	1,166	2,494	1,824	5,485
Intermediate	453	683	249	1,384
Social	34	2,435	354	2,822
TOTAL	**1,652**	**5,612**	**2,427**	**9,691**
Net Requirement (Annualised)				
Market	233	499	365	1,097
Intermediate	91	137	50	277
Social	7	487	71	564
TOTAL	**330**	**1,122**	**485**	**1,938**
% Net Requirement				
Market	70.5%	44.4%	75.2%	56.6%
Intermediate	27.4%	12.2%	10.3%	14.3%
Social	2.1%	43.4%	14.6%	29.1%
TOTAL	**100.0%**	**100.0%**	**100.0%**	**100.0%**

Figure 157: Summary of 5-Year Housing Requirements by Local Authority and Housing Type
Source: ORS Housing Market Model, Greater Norwich Sub-regional Housing Requirement Assessment 2005-06
Note: Figures may not sum due to rounding

5.109 As previously discussed, the intermediate housing requirement covers a wide range of affordability – from rents only marginally more expensive than social rents through to housing costs only marginally below market prices. In the same way as we considered the sub-regional housing requirement in terms of the upper, middle and lower intermediate affordability bands, we have also considered this distribution for the Local Authority areas.

5.110 As illustrated below, the significant majority of those households allocated to intermediate housing in Norwich (82.5%) are only able to afford housing in the lower price band. Nevertheless, more households are able to afford the middle and upper bands in Broadland and South Norfolk.

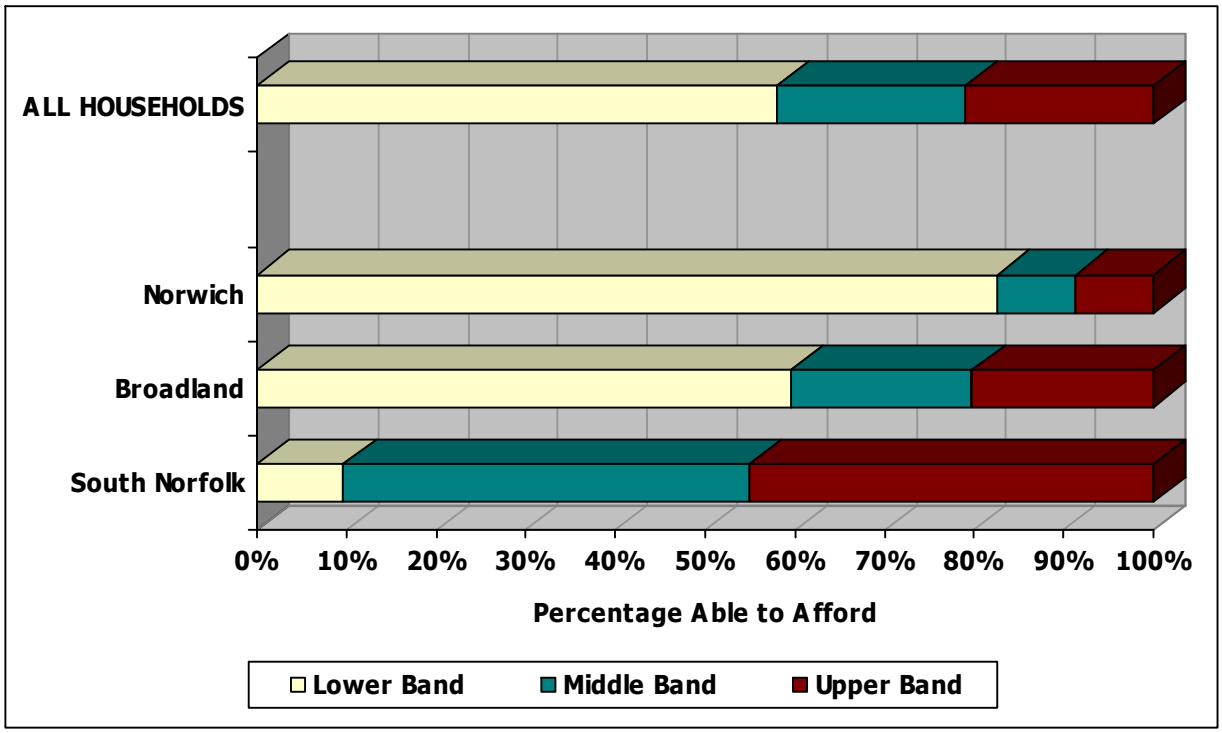

Figure 158: Affordability of Households Allocated to Intermediate Housing
Source: ORS Housing Market Model, Greater Norwich Sub-regional Housing Requirement Assessment 2005-06

5.111 As previously shown for the entire sub-region, Figure 159 (below) shows the proportion of households allocated to intermediate housing only able to afford lower band prices together with those allocated to social housing in the context of each local authority area.

Housing Type	Local Authority			Greater Norwich sub-region
	Broadland	Norwich	South Norfolk	
5-YEAR NET REQUIREMENT				
Market	1,166	2,494	1,824	5,485
Upper & Middle Intermediate Bands	183	120	225	528
Lower Intermediate Band & Social	304	2,998	378	3,679
TOTAL	**1,652**	**5,612**	**2,427**	**9,691**
NET REQUIREMENT (Annualised)				
Market	233	499	365	1,097
Upper & Middle Intermediate Bands	37	24	45	106
Lower Intermediate Band & Social	61	600	76	736
TOTAL	**330**	**1,122**	**485**	**1,938**
% OF NET REQUIREMENT				
Market	70.5%	44.4%	75.2%	56.6%
Upper & Middle Intermediate Bands	11.1%	2.1%	9.3%	5.4%
Lower Intermediate Band & Social	18.4%	53.4%	15.6%	38.0%
TOTAL	**100.0%**	**100.0%**	**100.0%**	**100.0%**

Figure 159: Summary of 5-Year Housing Requirements by Housing Type and Local Authority when considering Lower Intermediate Housing and Social Requirement together
Source: ORS Housing Market Model, Greater Norwich Sub-regional Housing Requirement Assessment 2005-06
Note: Figures may not sum due to rounding

The Basic Needs Assessment Model

5.112 The Basic Needs Assessment Model is a framework that is typically used in local housing needs assessments to identify the absolute level of need for affordable housing in terms of net shortfalls or surpluses of units each year.

5.113 The main stages of the Model outlined below show simply that need is to be balanced against supply to provide the net shortfall (or surplus) of affordable housing units. The major division within the Model concerns two distinct types of need – the backlog of existing need and newly arising need.

Outline of Basic Model

BACKLOG OF EXISTING NEED

plus

NEWLY ARISING NEED

minus

SUPPLY OF AFFORDABLE HOUSING

equals

NET SHORTFALL (SURPLUS)
affordable units per year

Figure 160: Outline of the Basic Needs Assessment Model
Source: Bramley & Pawson, 2000

5.114 The Basic Needs Assessment Model was introduced by the DETR in their Guidance published in 2000. Whilst the framework has provided an effective and consistent method for presenting the results of different housing needs studies undertaken over recent years, a number of problems inherent to the model's design have been identified through its wide application. In developing the emerging draft guidance, ODPM have sought to address these problems – but whilst the draft guidance published to date has overcome some issues, in doing so yet further problems have been introduced.

5.115 Insofar as the new framework has yet to be finalised, we have not sought to include it within this report – but instead we have used the original DETR proposed framework with some slight changes to overcome the identified problems. These can be summarised as follows:

- Stage 2: we have also excluded out-migrants and those moving to institutional housing at this stage;

- Stages 15 and 16: whilst stages 14 to 17 each consider the annual flow of affordable housing supply, the figures at stages 15 and 16 identify stocks of affordable housing supply (one-off figures that cannot be assumed to recur annually). These stages are not included in this section of the proposed ODPM model, and we have also excluded them from our analysis.

5.116 The analysis at each of the 18-stages has been derived from the dynamic flow modelling from the ORS housing market model (though figures have been annualised where necessary) and the outputs are detailed in Figure 161 (overleaf).

Stage		Element	Number of Households		
			Social	Inter-mediate	Total
BACKLOG NEED	1	Backlog need existing households	-	-	12,919
	2	*minus* Cases where in-situ solution most appropriate, moves to institutional housing and out-migrants	-	-	10,930
	3	*minus* Households able to afford to rent or buy in market	-	-	873
	4	*plus* Backlog of non-households	-	-	287
	5	*equals* **Total Backlog Need** 1 - 2 - 3 + 4	**1,257**	**146**	**1,403**
	6	*times* Quota to progressively reduce backlog	20%	20%	20%
	7	*equals* **Annual need to reduce backlog** 5 x 6	**251**	**29**	**281**
NEWLY ARISING NEED	8	New household formation (gross)	-	-	2,764
	9	*times* Proportion unable to buy or rent in market	33% = 913	10% = 281	43% = 1,195
	10	*plus* Ex-institutional population moving into community	-	-	-
	11	*plus* Existing households falling into priority need	299	53	352
	12	*plus* In-migrant households unable to afford market housing	432	341	773
	13	*equals* **Newly Arising Need** (8 x 9) + 10 + 11 + 12	**1,644**	**675**	**2,319**
SUPPLY	14	Existing household dissolution	615	17	631
		plus Established households moving and vacating affordable housing	551	204	754
		plus Out-migrant households vacating affordable housing	166	207	372
	17	*equals* **Total Affordable Supply** 14 [– 15 + 16]	**1,331**	**427**	**1,758**
NET	18	*equals* **NET SHORTFALL (SURPLUS)** affordable units per year 7 + 13 – 17	**564**	**277**	**841**

Figure 161: Basic Needs Assessment Model by Affordable Housing Type
Source: ORS Housing Market Model, Greater Norwich Sub-regional Housing Requirement Assessment 2005-06

Stage		Element	Number of Households		
			Broadland	Norwich	South Norfolk
BACKLOG NEED	1	Backlog need existing households	3,344	6,080	3,495
	2	*minus* Cases where in-situ solution most appropriate, moves to institutional housing and out-migrants	2,895	5,102	2,932
	3	*minus* Households able to afford to rent or buy in market	263	370	240
	4	*plus* Backlog of non-households	49	171	67
	5	*equals* **Total Backlog Need** 1 - 2 - 3 + 4	**234**	**780**	**389**
	6	*times* Quota to progressively reduce backlog	20%	20%	20%
	7	*equals* **Annual need to reduce backlog** 5 x 6	**47**	**156**	**78**
NEWLY ARISING NEED	8	New household formation (gross)	538	1,639	587
	9	*times* Proportion unable to buy or rent in market	38% = 203	47% = 769	38% = 222
	10	*plus* Ex-institutional population moving into community	-	-	-
	11	*plus* Existing households falling into priority need	62	220	70
	12	*plus* In-migrant households unable to afford market housing	106	460	206
	13	*equals* **Newly Arising Need** (8 x 9) + 10 + 11 + 12	**371**	**1,449**	**498**
SUPPLY	14	Existing household dissolution	106	380	146
		plus Established households moving and vacating affordable housing	133	412	206
		plus Out-migrant households vacating affordable housing	82	190	104
	17	*equals* **Total Affordable Supply** 14 [– 15 + 16]	**321**	**982**	**456**
NET	18	*equals* **NET SHORTFALL (SURPLUS)** affordable units per year 7 + 13 – 17	**97**	**624**	**121**

Figure 162: Basic Needs Assessment Model by Local Authority
Source: ORS Housing Market Model, Greater Norwich Sub-regional Housing Requirement Assessment 2005-06

Summary of Key Points

- Household affordability depends on the relationship between the cost of appropriate local housing and the amount that the household is able to afford;
- Over the seven-year period from 1999 to 2005, the average property price in Norwich rose by 141%, in Broadland by 160% and in South Norfolk by 180%. Much of the rises in property prices occurred between 2002 and 2004, with average prices in 2005 falling in Broadland and Norwich and only rising marginally in South Norfolk;
- In the second quarter of 2000, over 60% of all completed property sales were priced at less than £80,000 – this figure was below 5% of all sales in 2005. Over the same period, the number of houses selling for over £150,000 has risen from less than 10% of all completions to around 50% of the total;
- 12,919 (8.3%) of Greater Norwich's established households are currently living in unsuitable housing, of which 1,116 need to move within the area to resolve their housing problems and cannot afford to buy or rent market housing – they are in housing need;
- 121 homeless households were housed in Bed & Breakfast or hostel accommodation in Greater Norwich at the time of the study, and a further 59 were living in housing temporarily leased from the private sector who are likely to need re-housing before such leases expire;
- A significant proportion of households with dependent children are currently in unsuitable housing – including 15.2% of single parents and 25.5% of groups of adults with dependent children;
- The ORS housing market model identifies an overall five-year net requirement for 9,691 additional dwellings;
- The net requirement is attributable to an indigenous growth of 5,919 households (as more households form than dissolve) coupled with a net gain of 3,772 households through migration. It should be noted that the results are sensitive to changes in trend – in particular, shifts in migration patterns alter the overall housing requirement;
- The overall balance of housing requirements is for 29% social housing, 14% intermediate housing and 57% market housing – though the need for social housing provision may be higher than this as some households allocated to intermediate housing can only afford marginally more than social rents. This balance is determined on the basis of affordability, assuming that the relationship between house prices and income remains constant;
- The affordable housing requirement in Norwich accounts for 3,118 dwellings out of a 5,612 total (56%), whereas the affordable housing in Broadland and South Norfolk accounts for 30% and 25% respectively.

6. Black and Minority Ethnic Groups

Introduction

6.1 In considering the needs of Black and Minority Ethnic (BME) groups, we have integrated a range of research methods in order to better understand the relevant issues. Through combing the information from the range of data sources, we are able to build a detailed profile of the local BME community and how it is evolving and changing over time – and integrating the different data sources enables information to be extracted that otherwise may not have been found.

6.2 Aside from the household survey conducted for this study, the most recent information about Greater Norwich's population comes from the 2001 Census. Whilst the data is now five years old, it remains the most accurate comprehensive information source about the local population, and provides a large amount of detail on a range of characteristics, including ethnic origin and place of birth of all individuals resident in the sub-region.

6.3 It is also worth noting at the outset that small samples in the Census should be treated with caution, because the data is randomly adjusted to prevent the disclosure of an individual's identity. This is unlikely to affect the broad conclusions which can be drawn at a local authority wide level, but may affect the confidence of the interpretations of lower level data.

6.4 Nevertheless, whilst it is important to bear these issues in mind, neither should compromise the general conclusions that can be drawn from the wealth of available data.

6.5 From the outset it is worth emphasising that there are only a very limited number of people from some BME groups in Greater Norwich. Figure 164 shows the actual number of people from each BME group who lived in the authorities of Greater Norwich during the 2001 Census.

6.6 Taking Broadland as an example, only 23 people from the Bangladeshi ethnic group and 15 from the Black Other group were present during the 2001 Census. Even when looking at Greater Norwich as a whole the Asian (except Indian) and Black ethnic groups contain very small numbers of members. The small sample sizes for this groups imply that the results for them should be treated with extreme caution.

Ethnic Group	Area			
	Broadland	Norwich	South Norfolk	Greater Norwich
White: British	115,421	113,600	107,599	336,620
White: Irish	471	843	470	1,784
White: Other	1,251	3,258	1,427	5,936
White and Black Caribbean	116	311	112	539
White and Black African	82	187	63	332
White and Asian	201	391	190	782
Other Mixed	137	432	133	702
Indian	205	525	166	896
Pakistani	42	93	29	164
Bangladeshi	23	216	18	257
Asian Other	82	204	63	349
Black Caribbean	52	123	41	216
Black African	55	267	54	376
Black Other	15	43	14	72
Chinese	200	468	203	871
Other Ethnic Group	160	589	128	877
TOTAL	**118,513**	**121,550**	**110,710**	**350,773**

Figure 163: BME Population by Area
Source: UK Census of Population 2001

6.7 When we consider the age profile of the BME population in relation to that of the population as a whole (Figure 164 and Figure 165 below), it is apparent that the black and ethnic minority population was generally younger with far fewer people of retirement age or over.

6.8 The key feature in the BME population in Greater Norwich was the concentration on the age range of 15-44 years. There were proportionally no more children among the BME population than there were among the entire population of Greater Norwich.

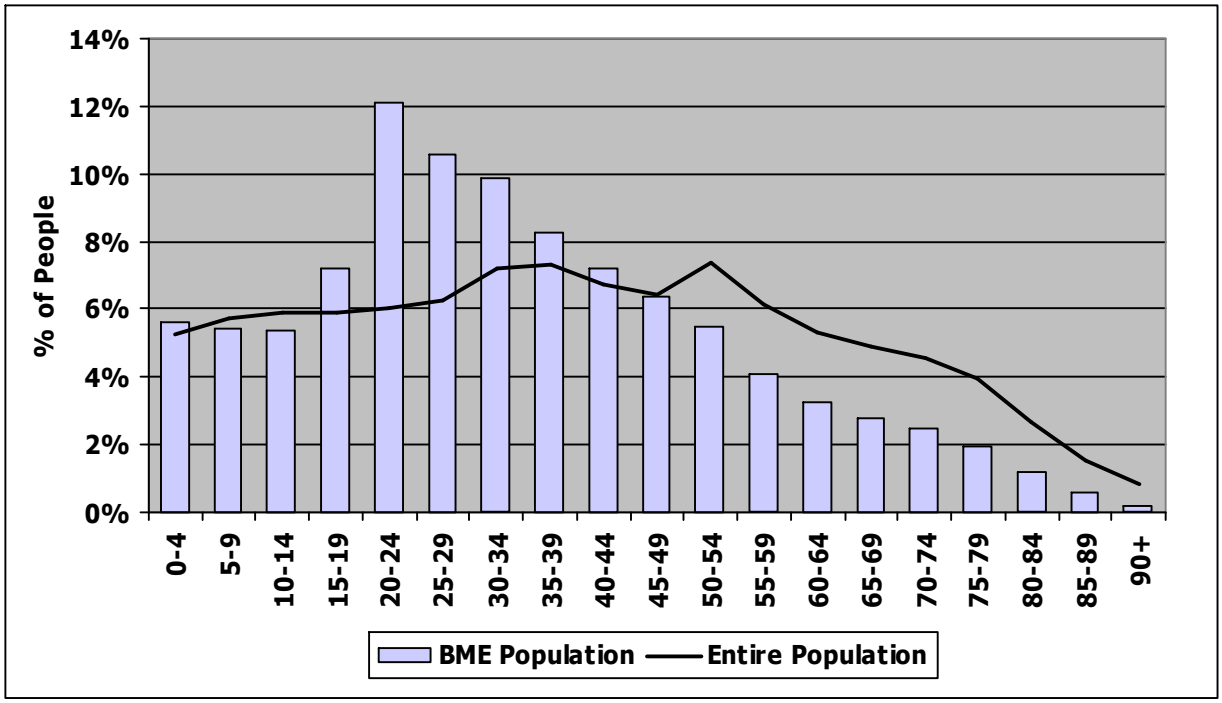

Figure 164: Age Profile of BME Population Compared with Entire Population of Greater Norwich
Source: UK Census of Population 2001

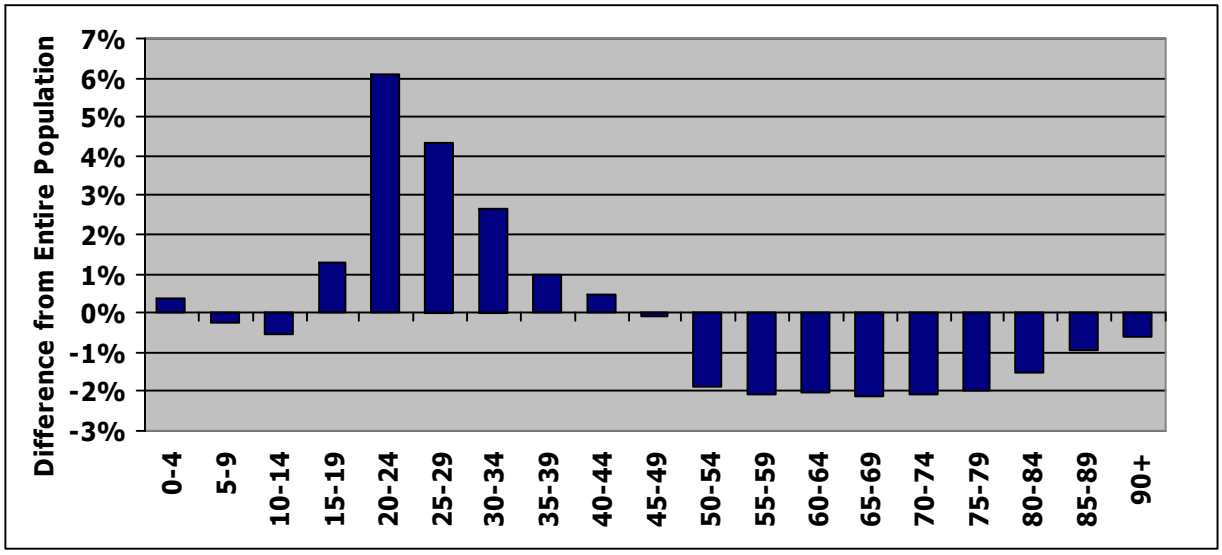

Figure 165: Difference between Age Profile of BME Population and Entire Population in Greater Norwich
Source: UK Census of Population 2001

6.9 Through considering the age profile in three broad categories – children, people of working age and those at retirement age or older – it is possible to clearly illustrate how age profiles differ for each of the ethnic groups (Figure 166 below).

6.10 It is apparent that virtually all of the ethnic minority groups had less people of pensionable age than the White British population. The key exception was the White Irish population, which had 27% of its population being of pensionable age.

6.11 Another important result highlighted by Figure 166 (below) is that over 40% of those of mixed ethnicity were children – therefore it is likely that this population will grow in future.

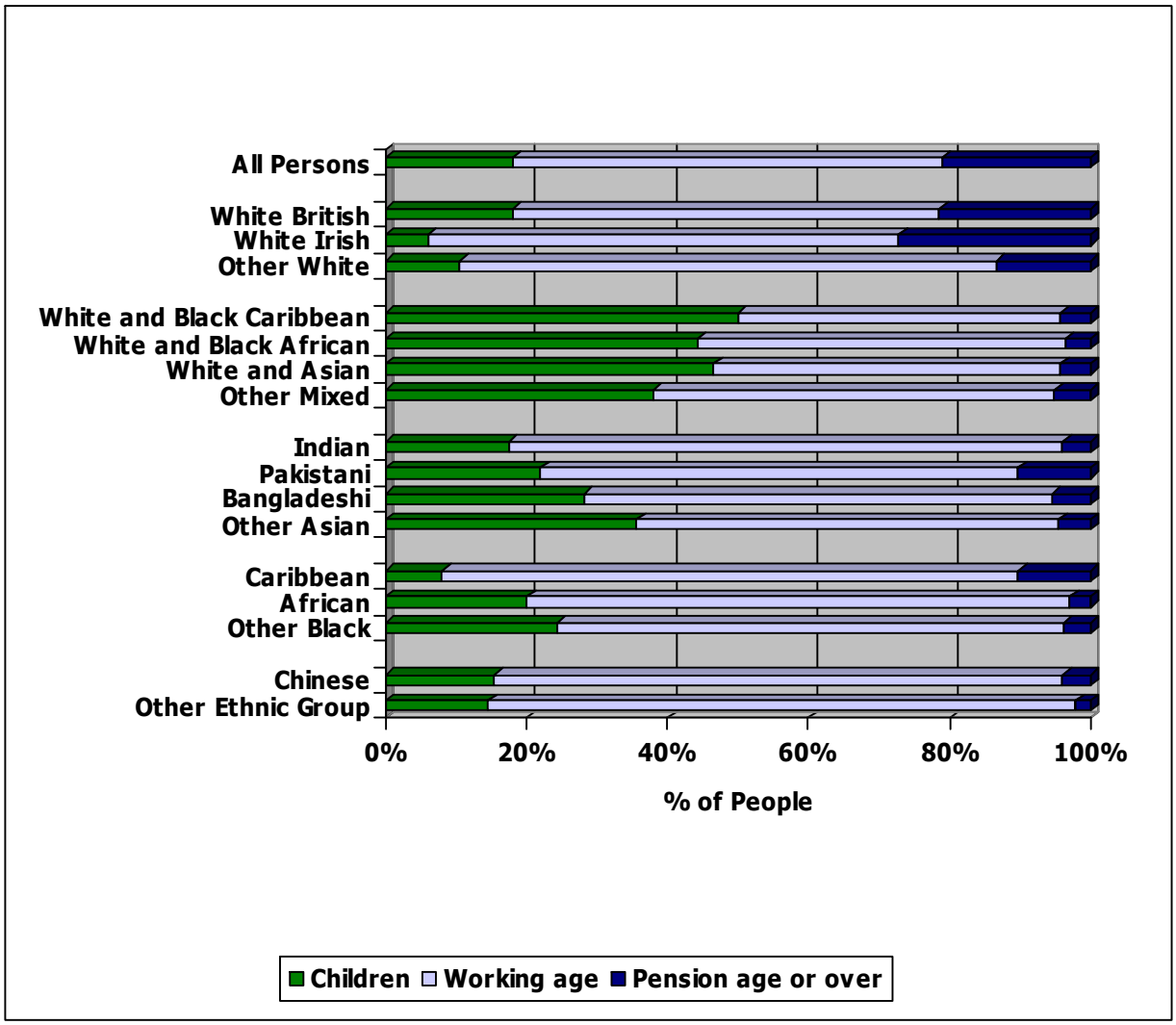

Figure 166: Age Profile by Ethnic Group
Source: UK Census of Population 2001

Place of Birth

6.12 The 2001 Census also provided information on place of birth, and the place of birth for different ethnic minority populations showed some noticeable variations (Figure 167 below). In total around 65% of the BME population of Greater Norwich was born overseas. Around 75% of the White Other, Chinese and Other Ethnic Group were born outside the UK. Nevertheless, for the Mixed ethnic groups the vast majority were born in the UK – suggesting that this group primarily comprised individuals who were born in mixed ethnic group relationships in the UK.

6.13 Nearly 70% of the White Irish population were born outside the UK. When combined with the earlier evidence that showed 27% of the population were of pensionable age and there were very few children in the population (Figure 166 on the previous page) it seems apparent that they were predominantly an aging first generation community whose second generation was much more integrated and predominantly regarded itself as being British.

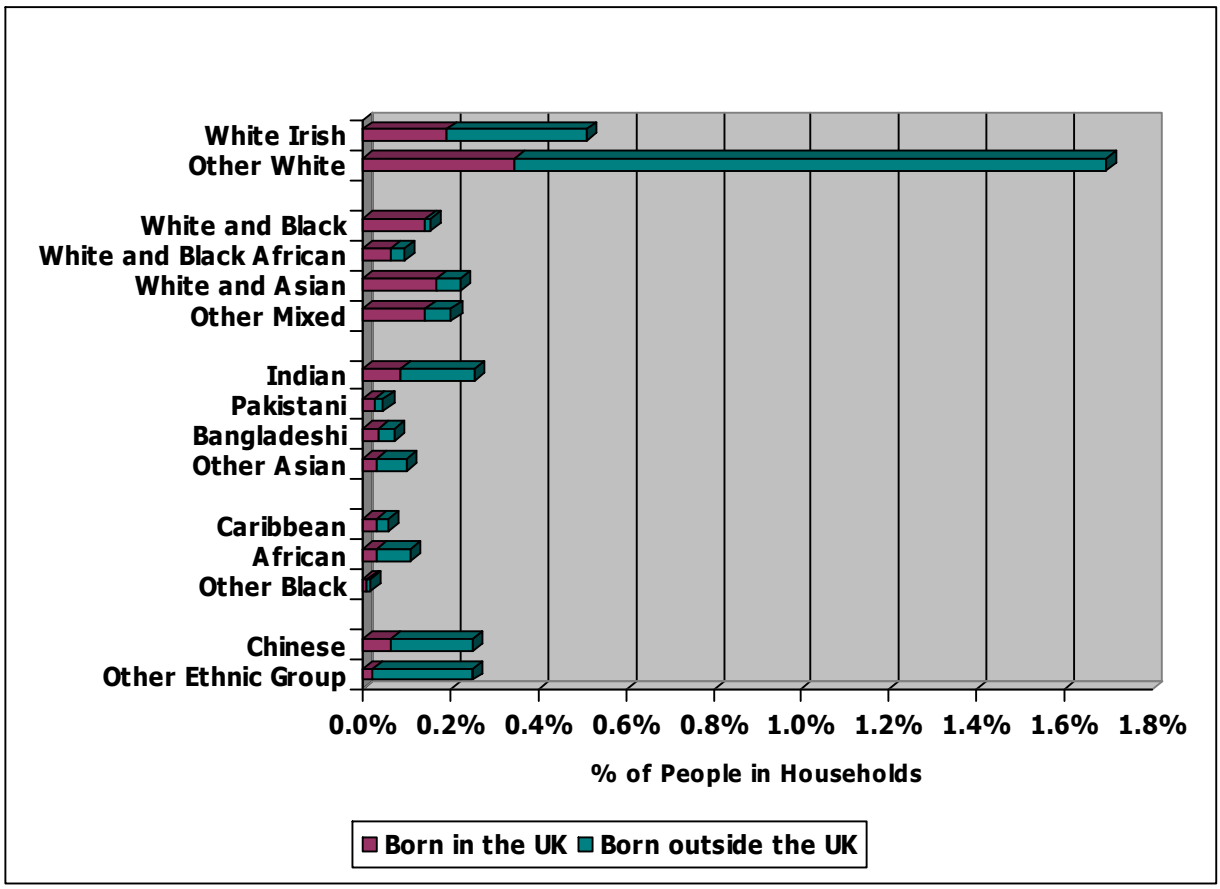

Figure 167: Black and Ethnic Minority Population by Place of Birth
Source: UK Census of Population 2001

6.14 The relationship between those born outside the UK and the BME groups is shown in Figure 168 (below) for each of the local authorities in Greater Norwich. For all the local authorities the proportion of the population born outside the UK and the proportion who are from ethnic minority groups are almost identical. In areas with more established BME populations, typically a much higher share of the population come from ethnic minorities than were born outside the UK.

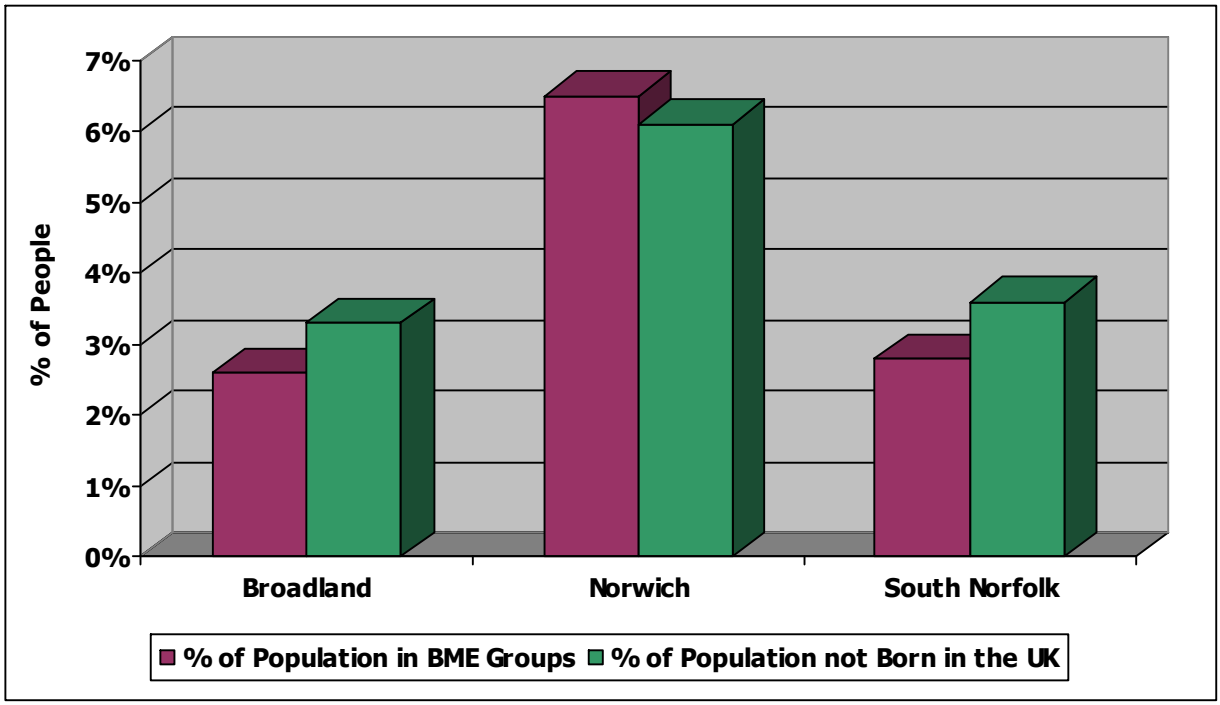

Figure 168: Ethnic Minority Population Compared to those not Born in the UK by Local Authority
Source: UK Census of Population 2001

6.15 Figure 21 (page 34) showed that only 126 (2.4%) of respondents to the household survey felt that they were not British or Irish. As a group, those who identified themselves as being Non British or Irish were typically younger, more likely to rent privately and more likely to have moved to Greater Norwich in the last year. However, the small size of this group appears to indicate that the Greater Norwich area has not experienced the same level of economic migration from Europe as areas such as Kings Lynn and Thetford.

Household Structure

6.16 The household structure of ethnic minority households is also distinct from that of the White British population. As Figure 169 (overleaf) indicates, the ethnic minority population is more likely to be living alone, which probably reflects its relative youth. The White British population is much more likely to be living in pensioner only households.

6.17 Interestingly only 4.7% of the White British population was living in the "Other" households, while 9.5% of ethnic minority households fall in to this category. This group includes student and other multi-adult households in shared accommodation, inter-generational households and other less common groups which are not covered by the more traditional categories.

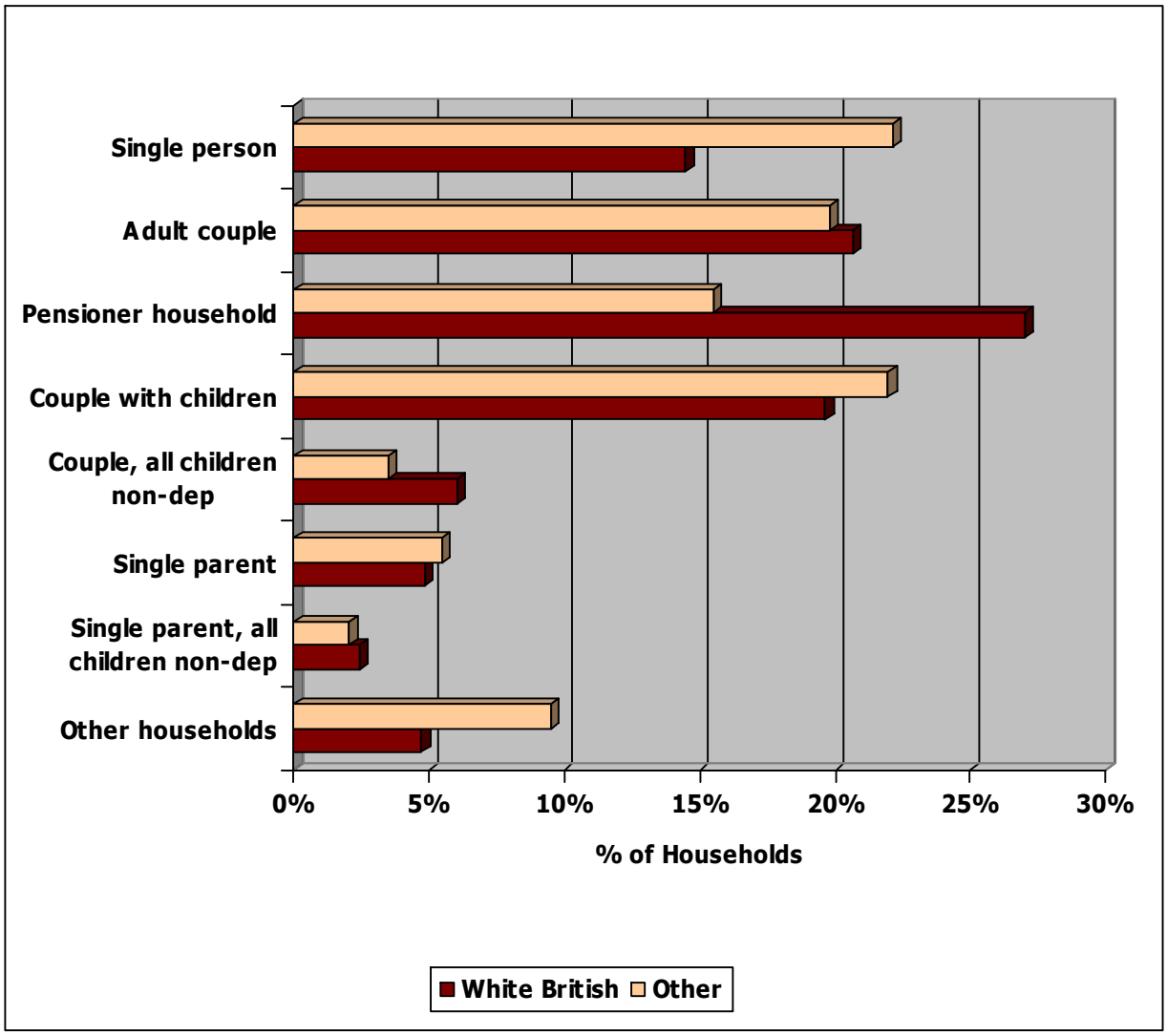

Figure 169: Household Structure by Ethnic Group
Source: UK Census of Population 2001

6.18 Further analysis of the 2001 Census data indicates that much of Greater Norwich's ethnic minority population has integrated with the indigenous White population.

6.19 Taking Broadland as an example, information from the 2001 Census informs us that there are 1,220 couples where the two individuals were of different ethnic origin. On the assumption that all of these households comprised one White British person and one person of another ethnic origin, we can determine that at least 1,220 ethnic minority persons were in mixed ethnicity couples. Of course, if some couples did not include a White British person (but have two people from different ethnic groups) then more than 1,220 ethnic minority persons must have been in mixed ethnicity couples.

6.20 Further information from the Census identified a total of 3,092 persons from BME groups who lived in Broadland, of which 2,512 were adults. By excluding single person households, lone parents, and individuals living in communal establishments, we can conclude that no more than 1,970 ethnic minority persons lived as couples in the area.

6.21 Taking these two conclusions together:

- At least 1,220 ethnic minority persons must live in mixed ethnicity couples; and
- No more than 1,970 ethnic minority persons live in couple households.

We can conclude that at least 61.9% of ethnic minority persons that lived in couple households must have been in mixed ethnicity couples. This is actually the limiting scenario, for both figures present the extreme case – so it is likely that more people from BME groups live in couples than is given by this figure.

6.22 The evidence from South Norfolk suggests a similar picture (Figure 170 below). The proportion of households which were ethnically mixed is almost the same as the ethnic minority share of the population. This indicates a high degree of mixing of the ethnic minority population with the White British one.

6.23 The high degree of ethnic mixing is important in that it makes discussing ethnic minority housing needs very difficult if the ethnic minorities are integrated with the White population. Instead it may be that in most of Greater Norwich the housing issues facing ethnic minorities are the same as those facing the general population.

6.24 The only exception to this relationship was Norwich. They had a much higher share of the population being from ethnic minorities than they had mixed households – which is much more in line with that for England and Wales.

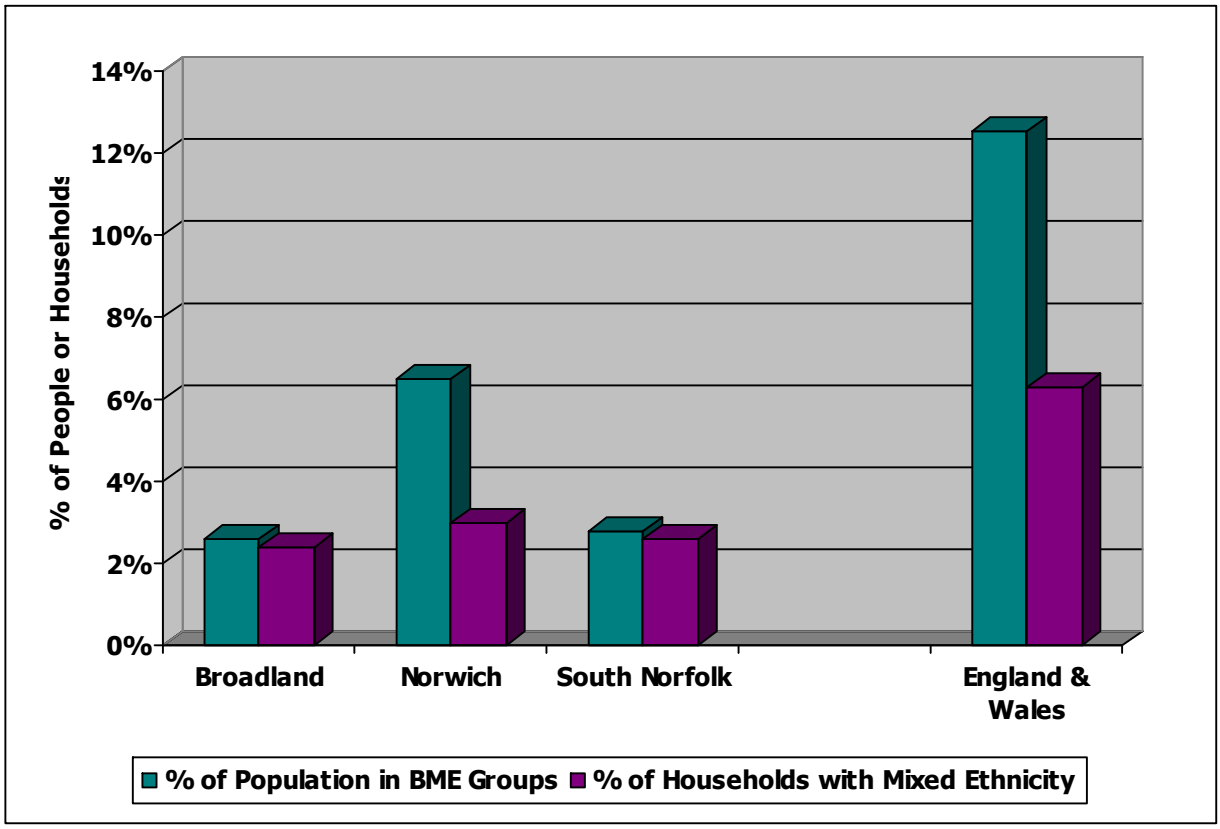

Figure 170: Mixed Ethnicity in Households Compared to the Ethnic Minority Population
Source: UK Census of Population 2001

Population Growth

6.25 To analyse how the BME population of Greater Norwich is likely to change in the future we must look at two components. The first is internal changes due to family growth in an existing population of the area. In the case of Greater Norwich this change is unlikely to lead to a significant change in the BME population of Greater Norwich because the area is beginning from such a low BME population base.

6.26 A second component to population growth is migration. Whilst the NHSCR statistics previously discussed in Chapter 2 did not record any ethnic dimension to migration, the Census included a question on where someone had been living one year earlier, and this allows the analysis of the ethnicity of migrants between 2000 and 2001.

6.27 Figure 171 (below) shows that in the year before the 2001 Census there was a net migration to Greater Norwich from the rest of the UK of 1,582 people. Overall, there was a net out migration of Non-White people from Greater Norwich in the year before the Census. This represented a total of 56 Non-White people leaving the area.

6.28 The table also details the inward migration from overseas to Greater Norwich. This is not balanced by any measure of migration overseas from Greater Norwich, and therefore we cannot say anything about net overseas migration.

6.29 The data shows that 616 Non-White individuals moved to Greater Norwich from overseas in the year before the Census. It must also be remembered that of the 1,555 White people listed, many may come from the White Irish and White Other ethnic groups. However, given that Greater Norwich is likely to attract students from overseas this movement is likely to be balanced by a similar number of people moving in the opposite direction.

6.30 Therefore, migration is unlikely to generate a significant rise in the BME population of Greater Norwich.

Ethnic Group	Migration from UK Households			Other Migration	
	In	Out	Net	No Usual Address	Overseas
White	12,595	10,957	1,638	2,189	1,555
Indian	109	120	(11)	26	106
Pakistani and South Asian	42	84	(42)	25	34
Chinese	77	73	4	29	104
Black	61	73	(12)	22	59
Mixed	149	144	5	32	73
Other	75	75	0	18	240
Total	**13,108**	**11,526**	**1,582**	**2,341**	**2,171**

Figure 171: Ethnicity of Migrants for Greater Norwich in 2001
Source: UK Census of Population 2001
Note: Figures exclude anyone moving within the sub-region

Education

6.31 Background evidence on the relative disadvantages faced by the BME population can be obtained by analysing their education attainment and labour force activity. Figure 173 (overleaf) shows the highest educational qualification obtained by an individual over 16 years old. The definitions are given in Figure 172 (below). The two key indicators of achievement within groups were those with no qualifications and those with a degree and above.

6.32 48.9% of the Bangladeshi adult population had no formal educational qualifications. This can be contrasted with the White British population (29.3%) which was itself quite a high figure. The Asian Other, Pakistani and Other Ethnic Groups all have over 45% of their population with a degree or above. All of these groups were likely to be associated with the recent import of skilled labour in to Britain to fill key jobs, so their relatively high education attainment should not be such a surprise.

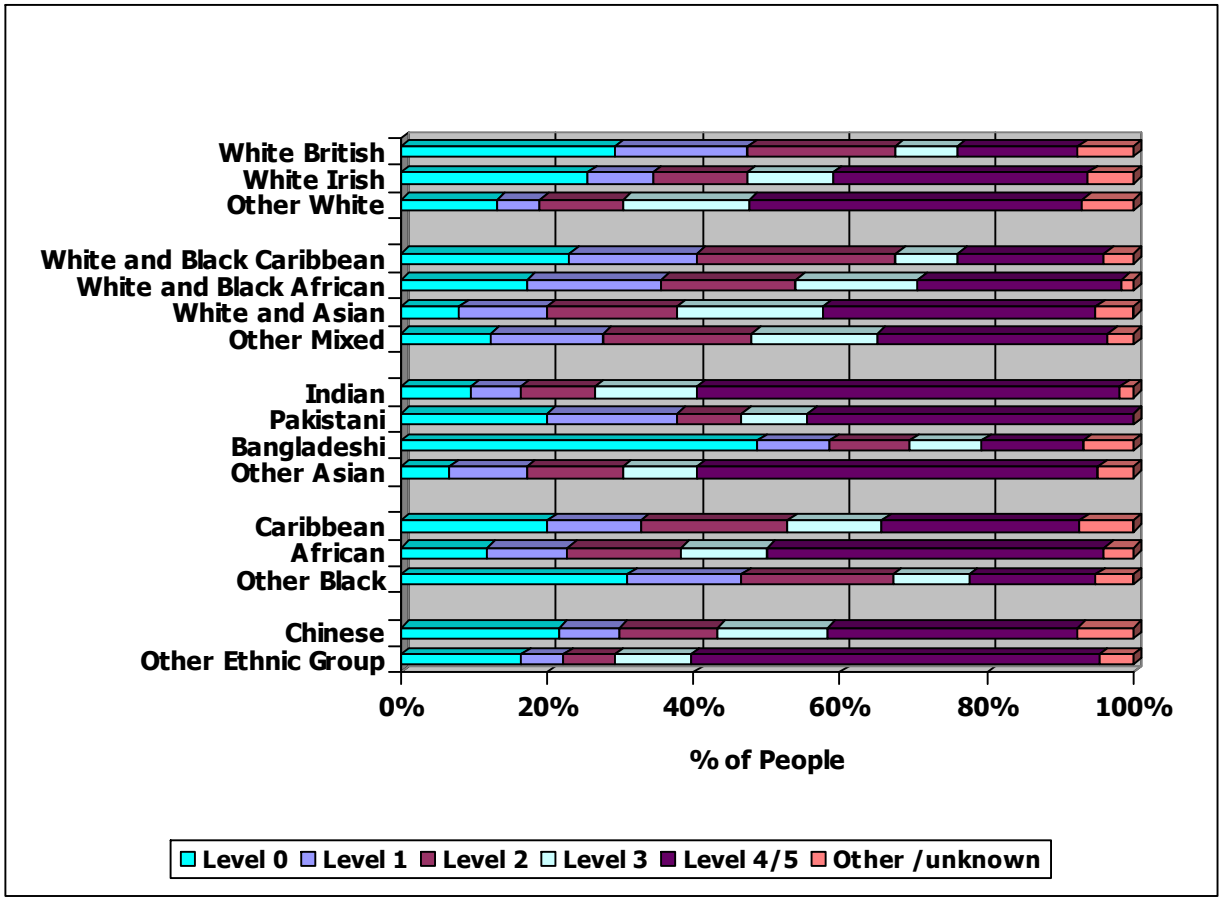

Figure 172: Highest Educational Qualification by Ethnic Group
Source: UK Census of Population 2001

6.33 However, it is difficult to compare the educational achievements of ethnic groups without controlling for the effects of their age. Older age groups typically have fewer formal qualifications and this could make the results for some ethnic groups appear better or worse than they actually are.

6.34 Figure 173 and Figure 174 (overleaf) show those with no qualifications and those with degrees and above in four different age categories. The Bangladeshi population is confirmed as having the greatest proportion with no qualifications at every age range. For those with degrees and above it would be expected that the 16-24 year old group would give a relatively low figure because many of its members were not old enough to have attained a

degree. However, the Bangladeshi population had a very low proportion of its population with degrees at all age ranges.

Ethnic Group	Age group			
	16-24	25-34	35-49	50+
White: British	14.5	10.8	20.2	49.6
White: Irish	6.4	7.2	13.7	45.6
White: Other	9.9	6.3	8.6	28.0
White and Black Caribbean	30.1	14.7	17.9	30.0
White and Black African	20.0	6.6	20.5	40.0
White and Asian	3.0	6.7	7.8	26.0
Other Mixed	11.5	6.6	8.3	28.0
Indian	10.6	2.3	10.5	18.9
Pakistani	15.8	17.1	23.1	25.0
Bangladeshi	23.7	60.8	60.9	66.7
Asian Other	0	4.4	5.4	19.6
Black Caribbean	20.0	16.1	19.4	25.5
Black African	9.5	9.9	5.7	48.0
Black Other	25.0	21.4	34.6	50.0
Chinese	8.2	12.9	37.2	48.5
Other Ethnic Group	14.0	11.9	21.4	21.3
ALL GROUPS	**14.2**	**10.7**	**19.9**	**49.2**

Figure 173: Those with no Qualifications by Age and Ethnic Group
Source: UK Census of Population 2001

Ethnic Group	Age group			
	16-24	25-34	35-49	50+
White: British	8.9	22.0	20.7	14.1
White: Irish	26.3	53.0	44.3	24.0
White: Other	23.1	63.8	56.1	35.5
White and Black Caribbean	8.6	27.9	17.9	40.0
White and Black African	10.0	39.3	38.6	20.0
White and Asian	14.8	50.5	58.6	20.0
Other Mixed	13.1	49.2	35.4	29.3
Indian	23.2	81.7	60.7	53.8
Pakistani	28.9	40.0	76.9	41.7
Bangladeshi	6.8	21.6	13.0	16.7
Asian Other	18.4	67.8	57.0	54.3
Black Caribbean	0	23.2	34.7	33.3
Black African	20.2	56.4	60.2	40.0
Black Other	0	35.7	19.2	0
Chinese	27.1	54.1	35.6	17.5
Other Ethnic Group	29.4	69.4	57.3	48.3
ALL GROUPS	**9.8**	**24.3**	**22.0**	**14.6**

Figure 174: Those with Degree and Above by Age and Ethnic Group
Source: UK Census of Population 2001

Economic Activity

6.35 A key factor in the population of Greater Norwich was the relatively high number of people who were full-time students. In total 6.8% of the population of Greater Norwich were full-time students, but this was much higher for many BME groups.

Ethnic Group	Percentage of Population in Full-time Education		
	Male	Female	Total
White: British	5.9	6.4	6.2
White: Irish	8.7	6.4	7.5
White: Other	21.0	20.7	20.8
White and Black Caribbean	18.8	17.4	18.2
White and Black African	15.4	17.9	16.6
White and Asian	23.8	24.8	24.3
Other Mixed	25.1	25.0	25.1
Indian	13.8	18.7	16.2
Pakistani	25.7	11.8	21.2
Bangladeshi	20.0	22.5	21.1
Other Asian	23.5	15.1	19.7
Black Caribbean	9.4	14.9	12.4
Black African	34.2	42.1	37.8
Other Black	11.8	14.3	12.7
Chinese	44.6	44.1	44.3
Other Ethnic Group	45.3	25.6	33.0
ALL GROUPS	**6.6**	**7.1**	**6.8**

Figure 175: Full-time Education by Gender and Ethnic Group, Aged 16-74 Years
Source: UK Census of Population 2001

6.36 The household survey also found that a much higher share of household respondents from BME groups were full-time students (Figure 176 below). 9.3% of all household respondents who came from Non-White ethnic groups were students compared with 1.7% of the households with a White British respondent.

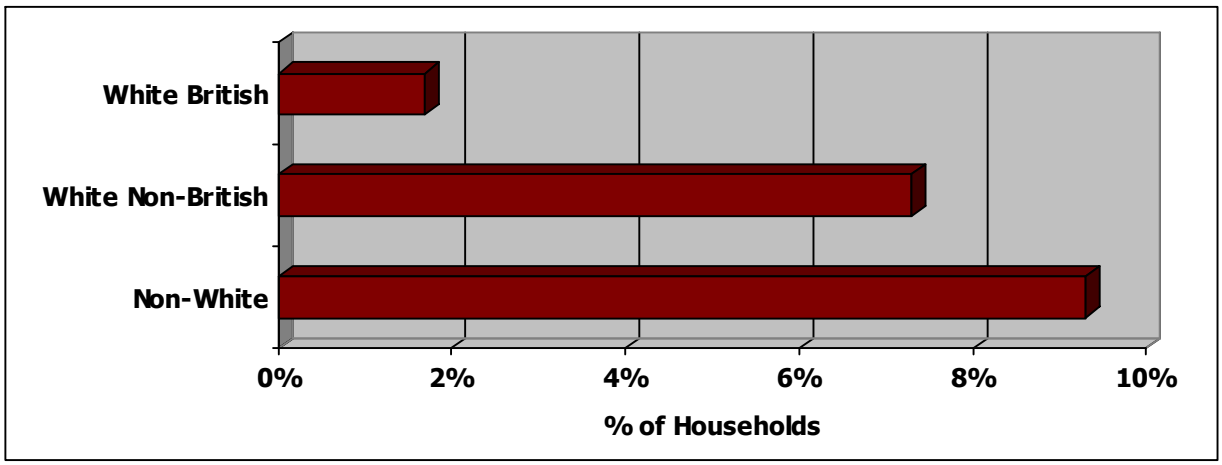

Figure 176: Household Respondents who are Full-time Students by Ethnic Group
Source: Greater Norwich Household & Physical Survey 2005-06

6.37 A noticeable difference between ethnic groups is shown in Figure 177 (below) which shows that the inactivity rate among the Pakistani, Bangladeshi and Other Asian populations was over 40% of the working age population. The main factor driving this result appears to be a cultural difference with far fewer females being economically active in Asian households. In the UK the economic activity rate for ethnic minorities is 59.4% compared with 74.9% for the general population.

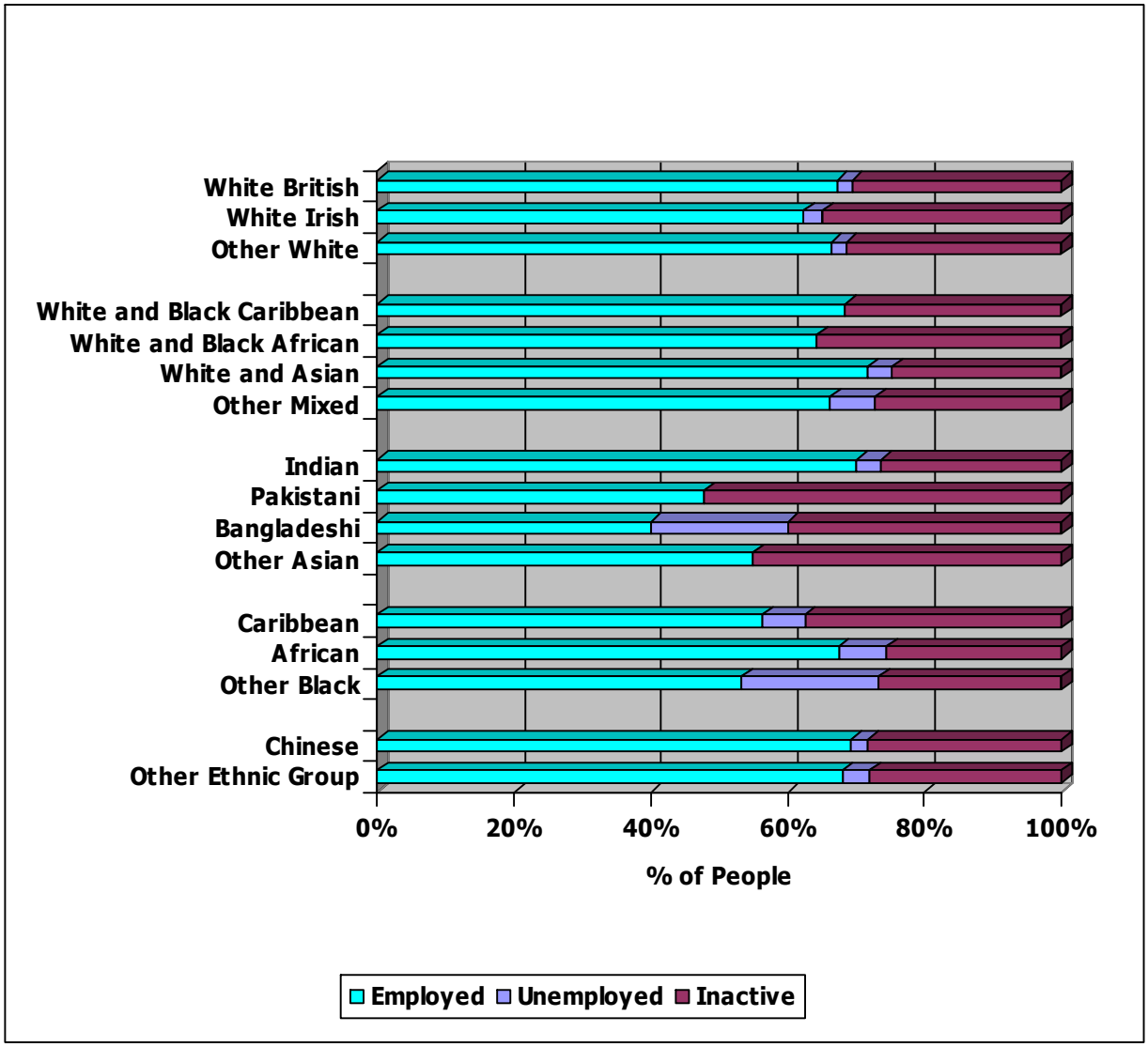

Figure 177: Economic Activity by Ethnic Group
Source: UK Census of Population 2001

6.38 Another measure contained within the Census is the occupational classification of any individual in work. Figure 178 through to Figure 180 compare the under and over-representation of ethnic groups in broad occupational groups.

6.39 To help interpret the results, 37.9% of all workers were in managerial and professional grades. This compares with 24.4% of all Bangladeshi meaning they were under-represented by 13.5%. Similarly, 64.2% of all Indian workers were in managerial and professional grades, giving them an over-representation of 26.3%. The Pakistani, Other Asian and Other White groups all also had over 50% of their employed population in Managerial and Professional grades.

6.40 The Bangladeshi and Chinese populations were heavily over-represented in skilled and services occupations. The Indian and Pakistani populations were under-represented in these categories which counter-balances their over-representation in the managerial and professional categories. The lower grade occupations showed that all the Black African, Other Black and Mixed White and Black African ethnic groups were over-represented in this category. This would be a concern when considering housing needs because they are likely to be the poorest paying jobs and therefore the least likely to be able to become owner occupiers.

6.41 These results are again consistent with UK wide evidence on earnings among ethnic minorities. For example the average earnings for a Bangladeshi are £235 a week compared with Indians who on an average earn £373.

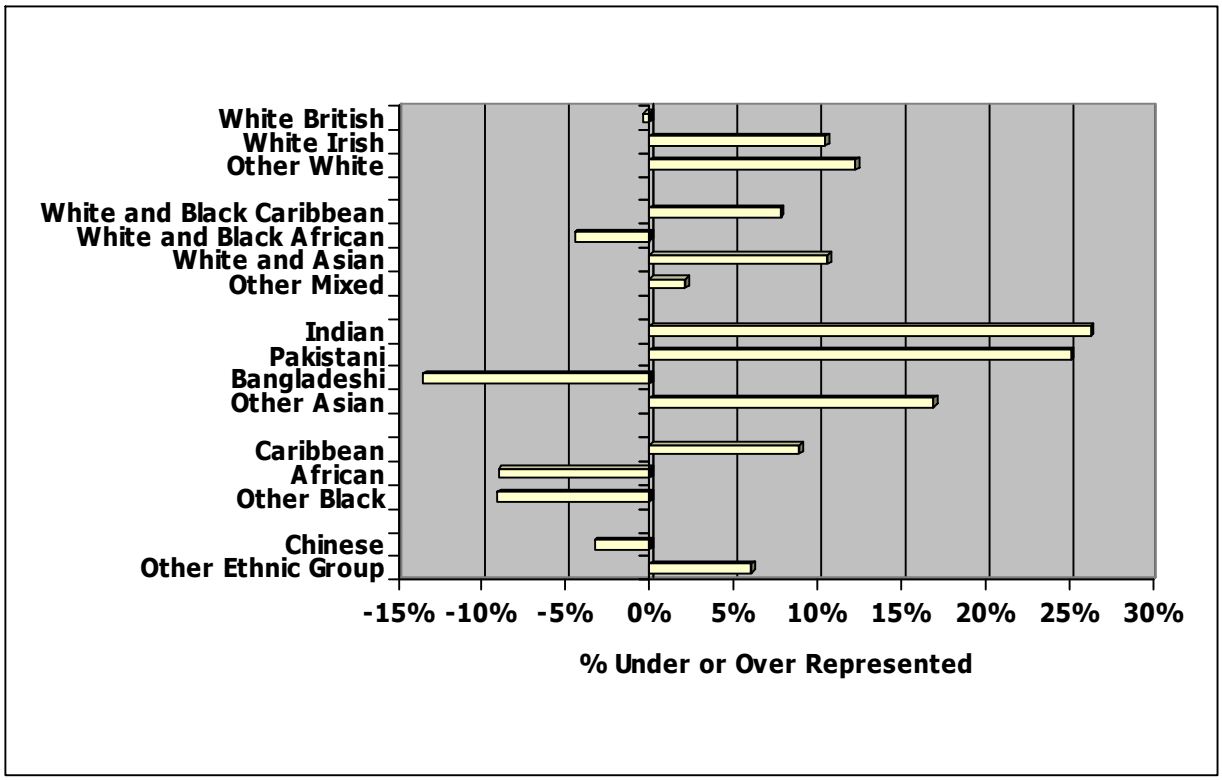

Figure 178: Under and Over-representation of Managers and Professionals by Ethnic Group
Source: UK Census of Population 2001

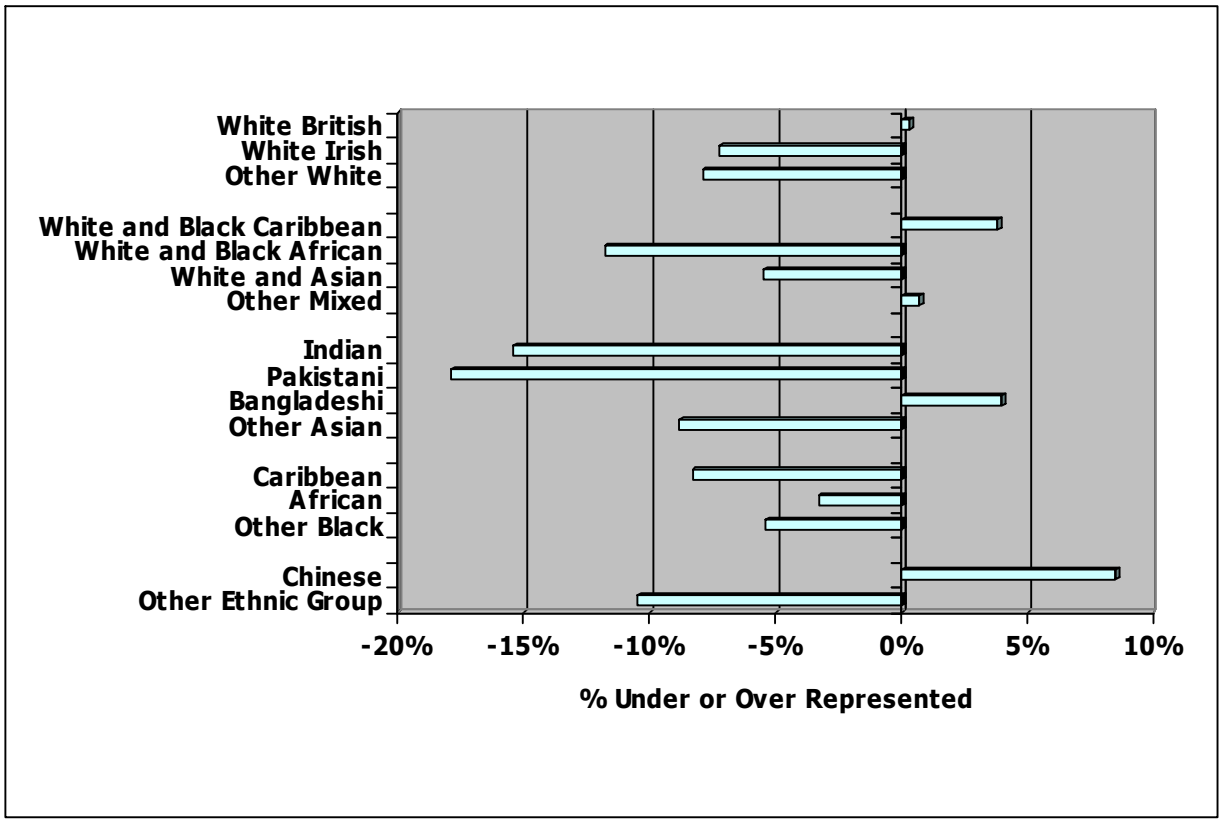

Figure 179: Under and Over-representation of Skilled and Service Occupations by Ethnic Group
Source: UK Census of Population 2001

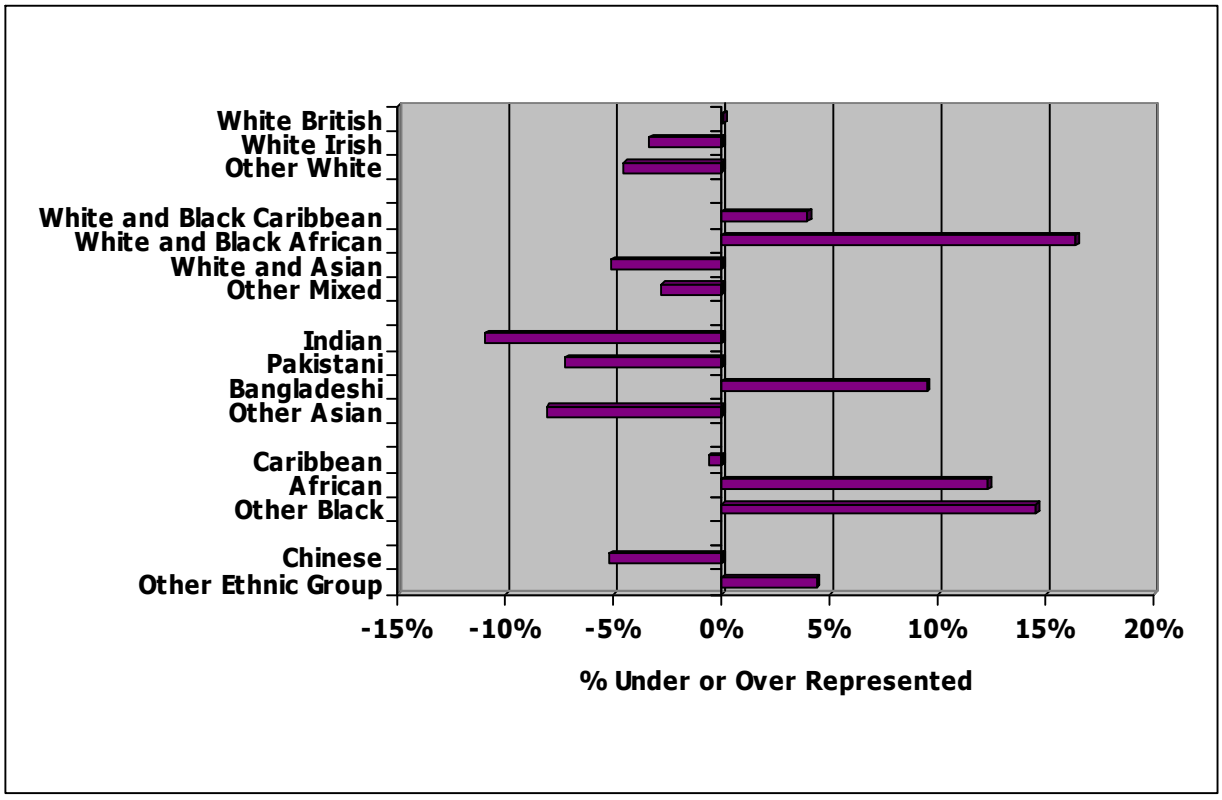

Figure 180: Under and Over-representation of Lower Grade Occupations by Ethnic Group
Source: UK Census of Population 2001

6.42 A more detailed analysis of the industries where people worked is detailed in Figure 181 (below) and Figure 182 (overleaf) shows that the Bangladeshi and Chinese employees were concentrated in the hotels and restaurant sector. In both cases nearly 50% of all those employed from these ethnic groups worked in this sector.

6.43 The other key industry for employment among BME groups was health. Over 25% of the employed Indian, Pakistani, Other Ethnic Group and Other Asian groups were employed in the health sector.

Ethnic group	Employment Category					
	Primary	Manufacture	Construction	Retail	Hotels and Restaurants	Transport
White: British	2.9	14.7	8.0	18.0	4.8	5.5
White: Irish	1.4	10.2	8.1	12.3	3.5	3.5
White: Other	2.1	9.8	2.9	11.6	7.4	3.0
White and Black Caribbean	2.0	13.6	5.4	19.7	10.2	7.5
White and Black African	2.8	24.5	5.7	13.2	0	5.7
White and Asian	0	14.4	3.7	12.8	4.1	4.1
Other Mixed	0	10.0	2.6	16.9	6.5	2.2
Indian	0	7.8	1.4	18.1	2.7	5.1
Pakistani	0	10.3	0	12.1	0	0
Bangladeshi	0	17.5	0	15.9	47.6	0
Other Asian	1.9	7.5	0	6.9	10.1	3.8
Black Caribbean	0	16.2	2.7	16.2	9.9	2.7
Black African	2.1	17.2	2.1	17.9	6.2	4.1
Other Black	0	9.7	9.7	9.7	9.7	9.7
Chinese	0	4.3	1.7	10.3	45.1	0.9
Other Ethnic Group	0.9	20.6	2.6	11.3	9.6	2.6
TOTAL	**2.9**	**14.6**	**7.8**	**17.8**	**4.9**	**5.4**

Figure 181: Industry of Employment by Ethnic Group 2001
Source: UK Census of Population 2001

Ethnic group	Employment Category					
	Finance	Real Estate	Public Admin	Education	Health	Other
White: British	7.2	10.7	4.8	7.4	11.2	4.7
White: Irish	5.7	13.0	6.2	10.1	20.3	5.7
White: Other	6.0	16.8	4.1	15.8	15.3	5.1
White and Black Caribbean	6.8	9.5	6.8	2.7	11.6	4.1
White and Black African	10.4	14.2	8.5	0	12.3	2.8
White and Asian	11.5	12.3	4.9	14.0	14.8	3.3
Other Mixed	7.8	10.4	4.8	11.3	19.0	8.7
Indian	12.8	13.2	4.5	6.4	25.3	2.7
Pakistani	15.5	13.8	10.3	5.2	27.6	5.2
Bangladeshi	0	4.8	4.8	0	9.5	0
Other Asian	3.8	12.6	5.7	8.8	33.3	5.7
Black Caribbean	8.1	5.4	5.4	8.1	22.5	2.7
Black African	7.6	9.7	4.8	2.1	22.1	4.1
Other Black	19.4	0	0	9.7	22.6	0
Chinese	3.7	10.0	3.4	5.4	11.1	4.0
Other Ethnic Group	4.1	10.1	1.4	5.8	30.1	0.9
TOTAL	**7.2**	**10.8**	**4.8**	**7.6**	**11.5**	**4.7**

Figure 182: Industry of Employment by Ethnic Group 2001
Source: UK Census of Population 2001

6.44 Figure 183 (below) shows the percentage of all respondents who work in Key Worker occupations. The household survey which found that the BME population was heavily over-represented in the health sector. The Local Household Survey found that 22.6% of Non-White households and 30.1% of White Non-British household contained at least one Key Worker. Only 12.9% of White British households contained a Key Worker.

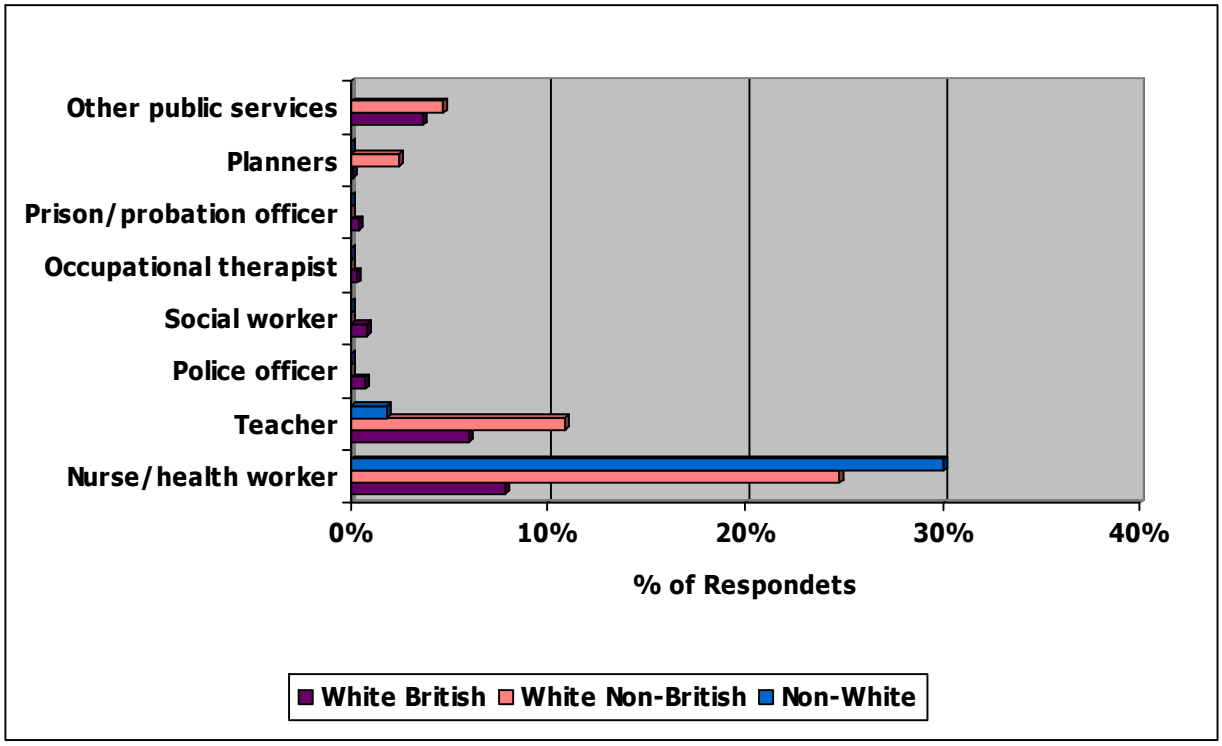

Figure 183: Key Worker Employment Groups by Ethnic Group of Respondents who Were Employed
Source: Greater Norwich Household & Physical Survey 2005-06

6.45 Figure 184 (below) shows the structure of the households which contain Key Workers and a member from a BME group. This shows that 25% of all BME Key Worker households are single person households. However, over 60% of households with a BME member which also contain a Key Worker comprise of an adult couple with or without children.

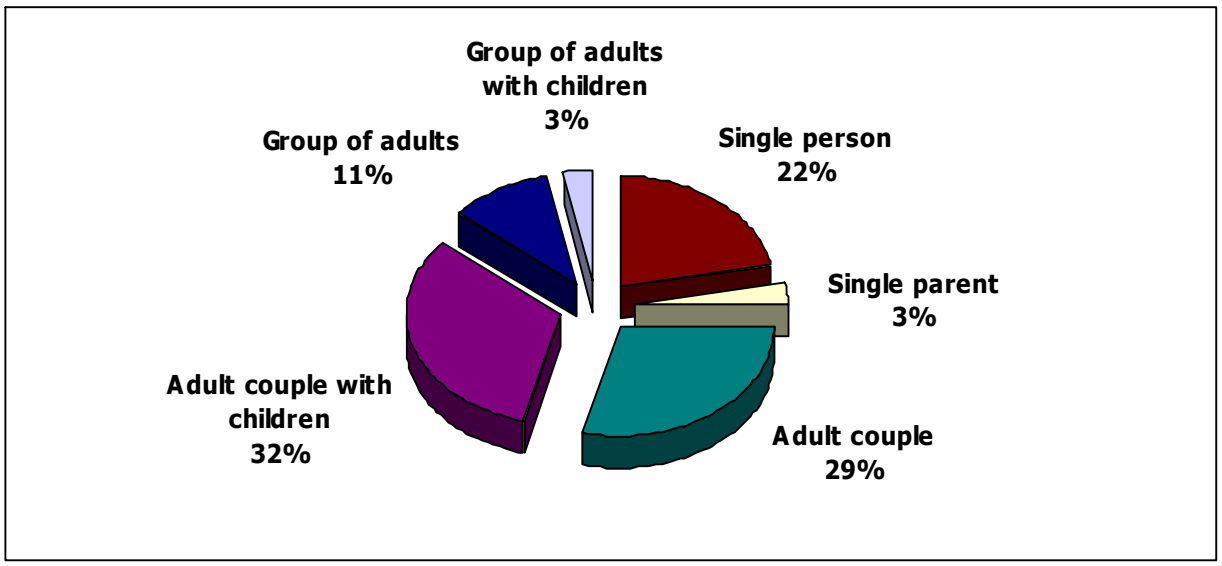

Figure 184: Structure for Households with Key Worker and a Member from a BME Group
Source: Greater Norwich Household & Physical Survey 2005-06

Health

6.46 An important household characteristic which may reflect on housing needs is the health of the population. Both the 2001 Census and the household survey showed that the White British population was more likely to contain someone suffering from ill health. However, this was an almost inevitable consequence of the White British population being on average older than the BME population.

6.47 Figure 185 (below) presents the most relevant measures of the health of the population, which compare the results between groups of people who were in the same age range.

6.48 This shows the older Black Caribbean population had a high proportion of the population living with a long-term illness in the 50 years and over categories. However, there was little sign among the major ethnic groups in Greater Norwich that their populations were more illness prone than the White British one.

Ethnic Group	Percentage of Age group with Limiting Long-term Illness			
	0-15	16-49	50-64	65+
White: British	3.9	9.7	22.4	47.9
White: Irish	5.6	11.6	25.3	43.5
White: Other	3.5	7.0	20.6	44.8
White and Black Caribbean	3.8	12.4	18.8	34.6
White and Black African	0	5.6	31.6	0
White and Asian	3.3	10.6	10.3	13.6
Other Mixed	6.3	10.0	23.5	47.1
Indian	3.8	4.7	22.4	46.2
Pakistani	0	3.2	54.5	47.4
Bangladeshi	6.4	11.9	50.0	33.3
Asian Other	4.6	7.9	18.8	52.2
Black Caribbean	0	16.0	29.4	60.0
Black African	0	6.6	31.6	20.0
Black Other	0	7.0	0	0
Chinese	0	2.4	9.0	45.5
Other Ethnic Group	4.5	4.7	16.0	50.0
TOTAL	**3.9**	**9.6**	**22.4**	**47.8**

Figure 185: Proportion of People with Limiting Long–term Illness by Age Group
Source: UK Census of Population 2001

Supporting People

6.49 Norfolk Supporting People team has collected further data which sheds more light on health issues affecting BME groups. The work of Supporting People concentrates on people with mental health problems, people with learning difficulties, the homeless, vulnerable young people, people with addiction problems and women at risk of violence. It should be emphasised at this point that the results relate in this section relate to the whole of Norfolk rather than specifically to Greater Norwich.

6.50 Between 2004 and 2006 the Supporting People team in Norfolk registered 4,985 new clients. In total 7.7% of all new clients for Supporting People in Norfolk came from BME groups. Over 2.5% of new clients for Supporting People came from the Other White group.

6.51 Figure 187 (below) shows types of services provided by Supporting People which were accessed by members of BME groups in Norfolk. It total around half of all Norfolk Supporting People's new clients from BME groups required help with problems associated with homelessness. Almost none received help for issues which may affect housing requirements such as learning, sensory or physical disabilities.

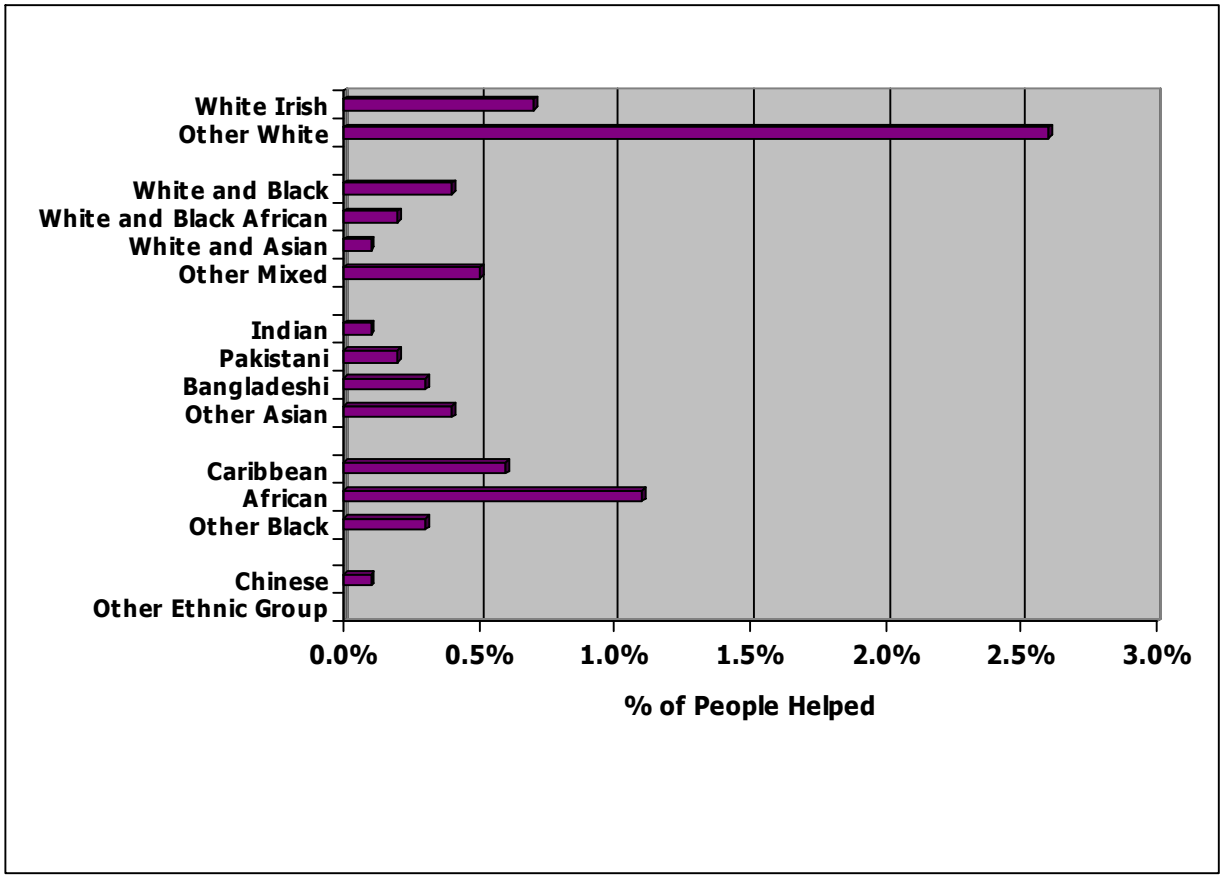

Figure 186: People Receiving Help from Supporting People by Ethnic Group 2004 - 2006
Source: University of St Andrews Supporting People Client Record Office

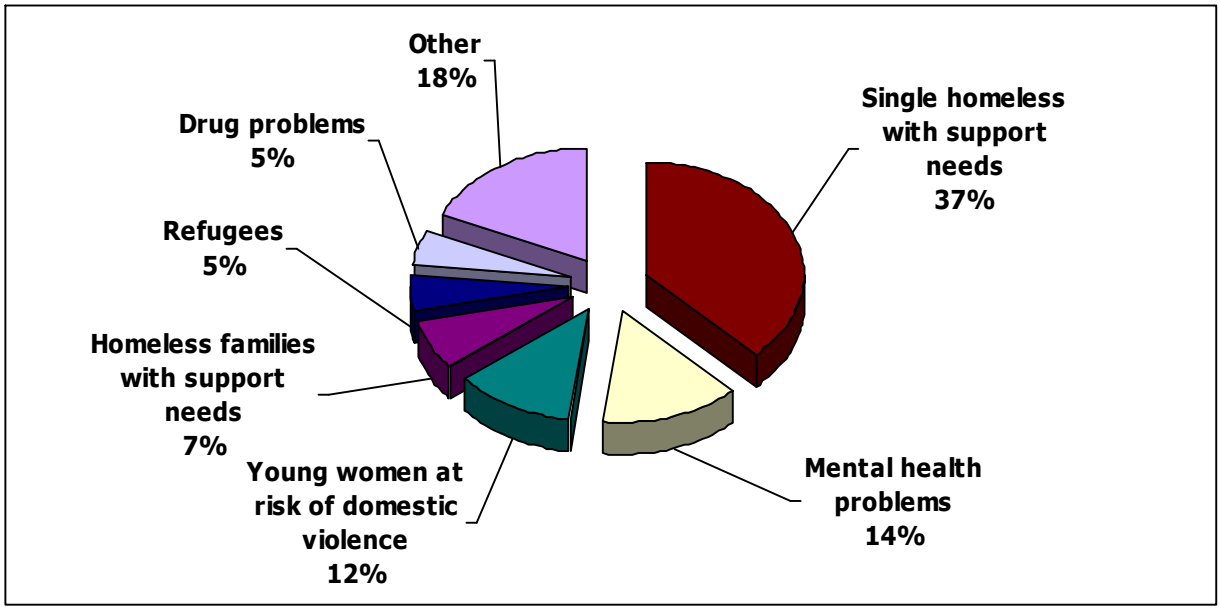

Figure 187: Help Received from Supporting People by Ethnic Group 2004 - 2006
Source: University of St Andrews Supporting People Client Record Office

Housing Tenure

6.52 When looking at housing needs it must be remembered that not all people live in standard households. Figure 188 (below) shows that over 25% of the Other Ethnic Group and Chinese populations of Greater Norwich lived in education halls of residence. Over 10% of the White Other and Black African population also lived in halls of residence. It is also worth noting that over 7% of the entire Black Caribbean population lived in medical and care establishments.

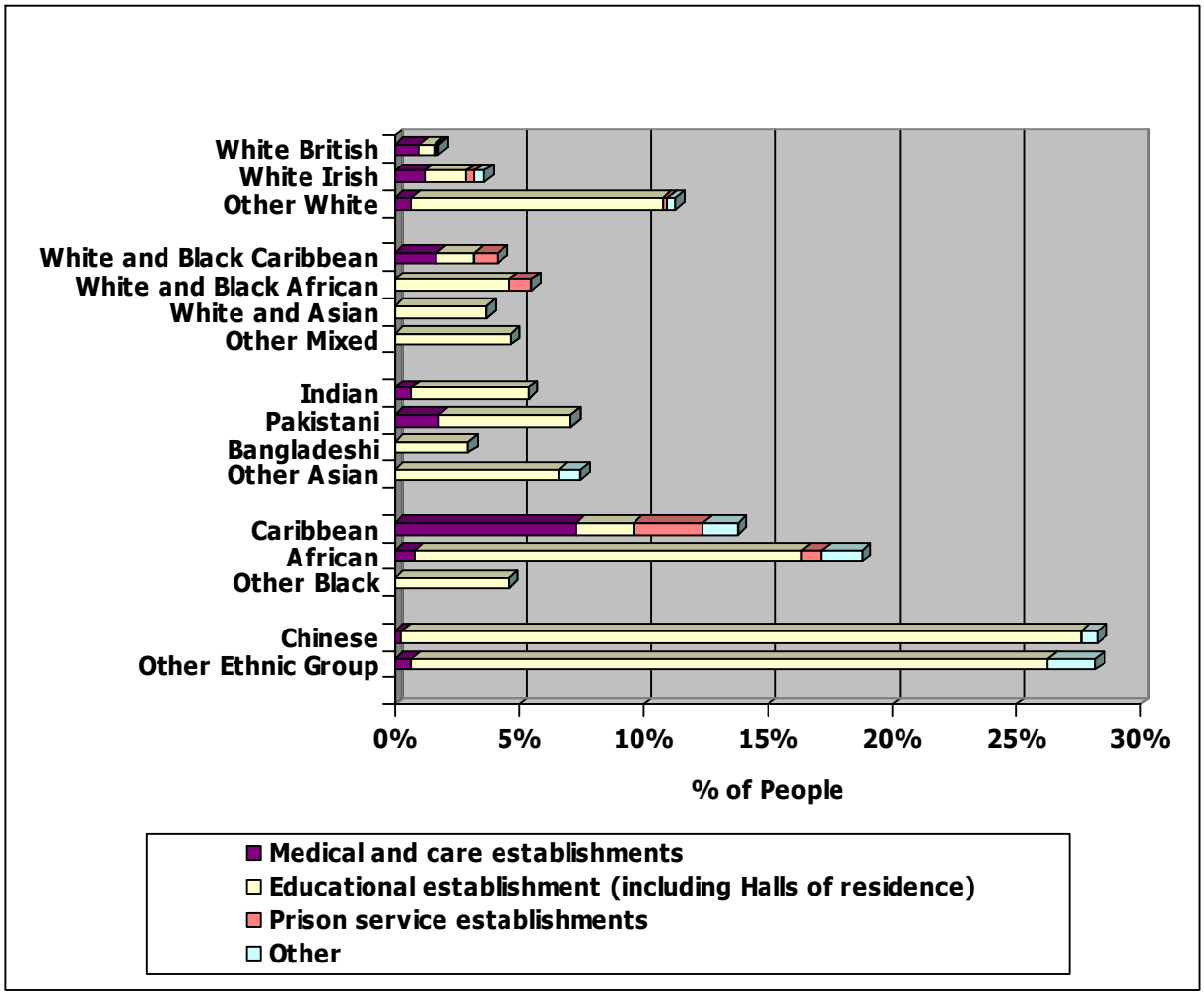

Figure 188: Proportion of People in Communal Housing by Type of Establishment
Source: UK Census of Population 2001

6.53 In general though the vast majority of the population live in non-communal households. Figure 189 (overleaf) shows how the private household's tenancy is divided by ethnic group.

6.54 A key result is that for all BME groups, private renting rates are higher and home ownership rates are lower than for the White British population. This is a natural result of many students living in private rented accommodation.

6.55 These results are confirmed in Figure 190 (overelaf) which shows the tenure results from the Local Household Survey 2006. This shows that home ownership rates are lower and private renting rates higher for BME groups.

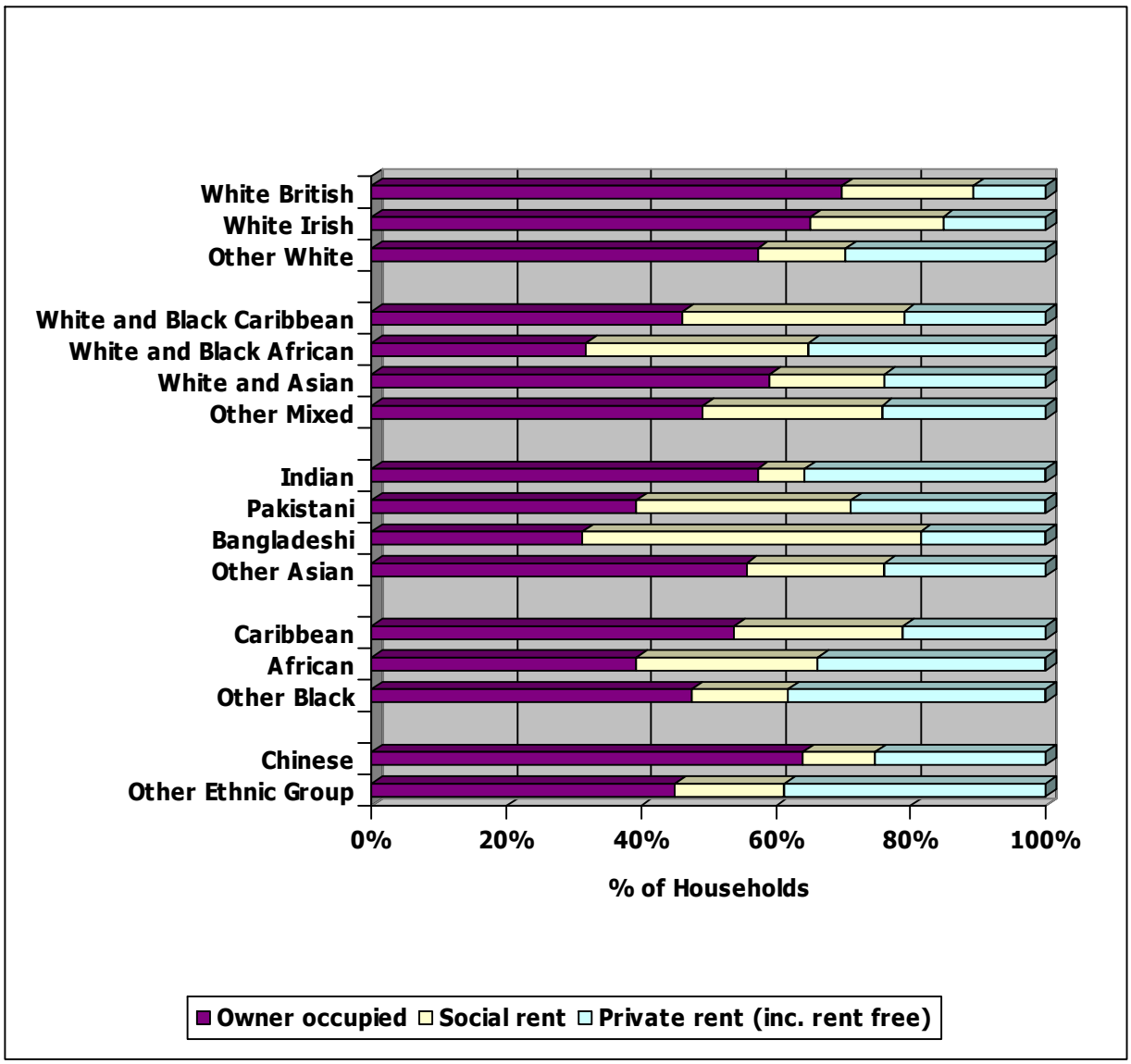

Figure 189: Housing Tenure by Ethnic Group
Source: UK Census of Population 2001

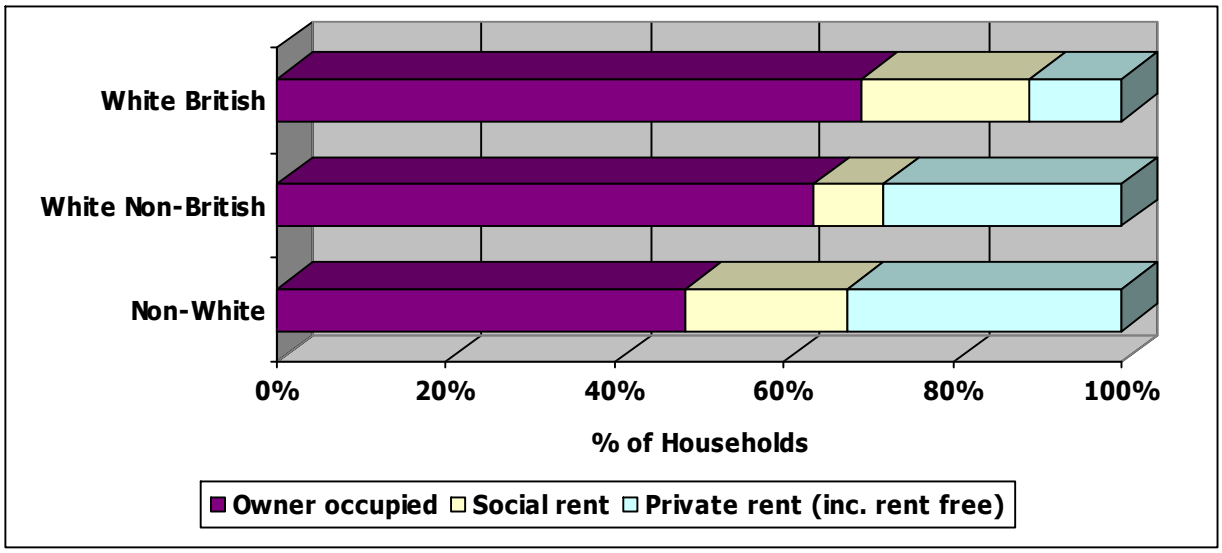

Figure 190: Housing Tenure by Ethnic Group
Source: Greater Norwich Household & Physical Survey 2005-06

6.56 Figure 191 (below) compares the social renting rates for each of the local authorities in Greater Norwich. This compares the percentage of White British households who were in socially rented housing with the percentage of all other ethnic groups combined who were in the same type of housing.

6.57 At 36.9% of all households, Norwich had the largest socially rented sector of any of the local authorities. However, only 24.7% of BME households were to be found in socially rented properties.

6.58 This, however, is unlikely to be evidence of any bias in the allocation of social housing. Instead, it is likely to be an indication that many of the BME population were students and they were not eligible, or did not want, to live in social housing.

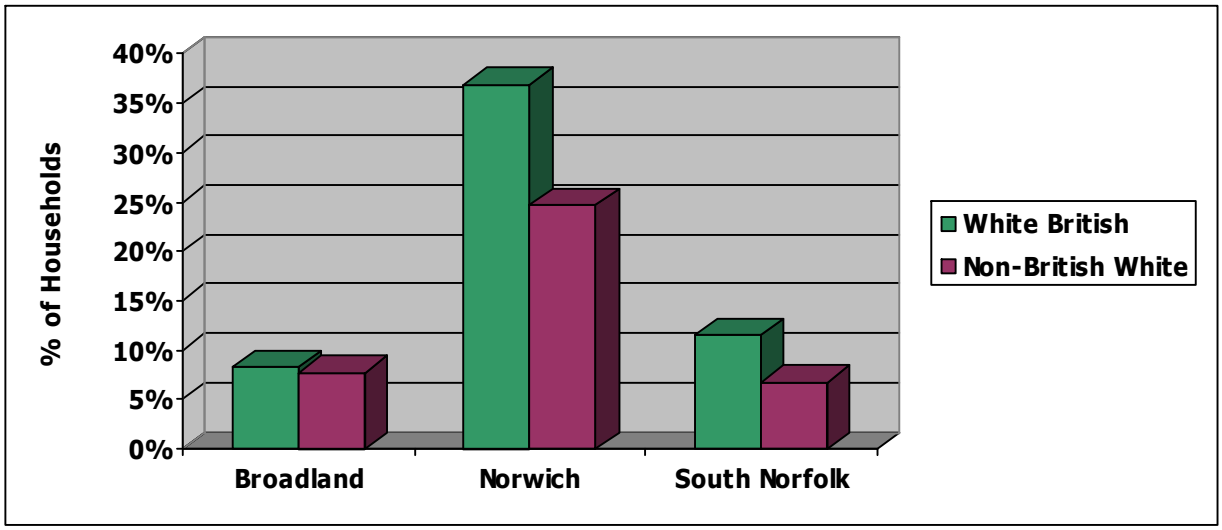

Figure 191: Social Renting Rates by Local Authority
Source: UK Census of Population 2001

6.59 Figure 191 (above) records all tenants of socially rented accommodation. Many of these residents would have been in situ for a long period of time. Given that the ethnic minority population was typically younger and more recently arrived in Greater Norwich it is also interesting to explore the more recent pattern of lets.

6.60 Figure 192 (overleaf) compares the recent pattern of lets in Greater Norwich. The data covers the period from April 2000 to March 2005 and refers to lets by Registered Social Landlords (RSLs) from the general list only. Lets of supported housing are not included in the results. Therefore it is not directly comparable with the data in Figure 191 (above) because this includes all social renting including local authority lets, but it is likely to be reflective of recent trends in this sector. It compares the Non-White population at the time of the 2001 Census with the proportion of RSLs lets to Non-White households.

6.61 For Norwich 3.2% of the population was Non-White in 2001. During the period 2001-2005 a total of 5.1% of all RSLs lets were to Non-White households.

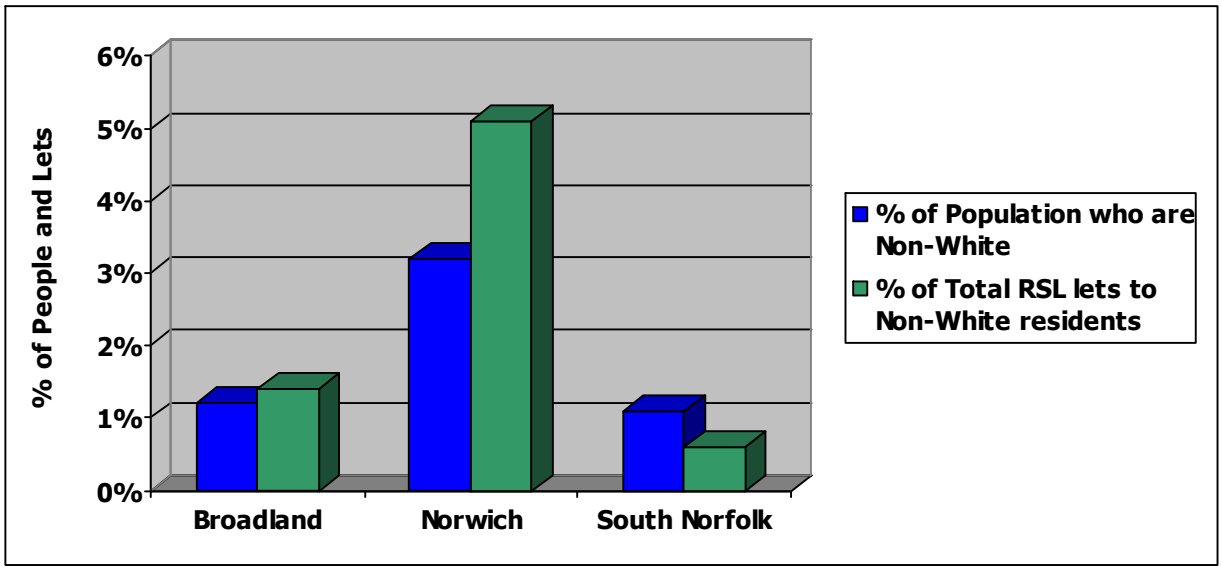

Figure 192: Ethnic Minority Population in 2001 & RSL Lets from 2001-2005 for Ethnic Groups.
Source: UK Census of Population 2001 and CORE project for the Joint Centre for Scottish Housing Research

6.62 The pattern of lets to each of the main ethnic groups is shown in Figure 193. The Mixed, Black, Asian and Other Ethnic groups all had an approximately equal share of the lets in Norwich.

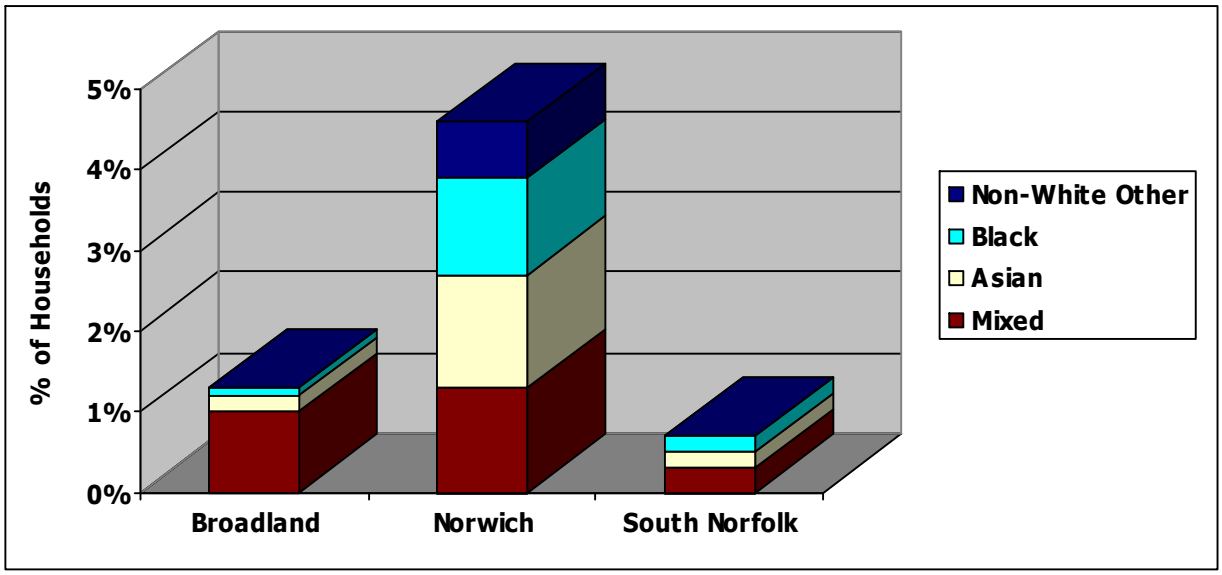

Figure 193: RSL Lets 2000-2005 for Ethnic Groups.
Source: CORE project for the Joint Centre for Scottish Housing Research

Housing Conditions

6.63 Evidence from the local household survey shows that the vast majority of residents of Greater Norwich were satisfied in their current home (Figure 194). However, over 5% of BME households were not satisfied in their current home, but this still represents a very small number of dissatisfied residents.

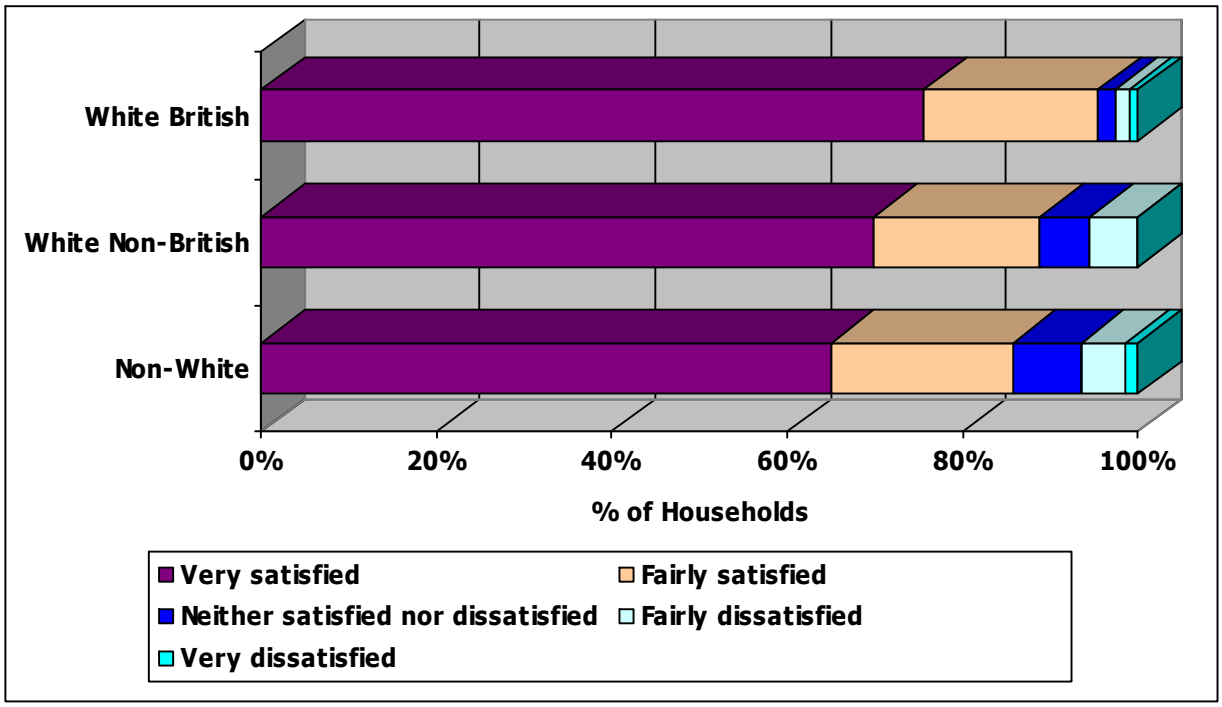

Figure 194: Satisfaction with Current Home by Ethnic Group
Source: Greater Norwich Household & Physical Survey 2005-06

6.64 The more general housing conditions were reflected in Figure 195 (overleaf) and Figure 196 (page 165) which show possible measures of overcrowding. Figure 195 uses the number of people per room in the household. This reports the percentage of households which had 1-1.5 persons per room and those which had more than 1.5 persons per room.

6.65 Therefore, more than 17% of all Bangladeshi households had at least as many people living in them than there were rooms. The next highest figure was for the Other Ethnic Group population where 12% of the households had a person per room rating of 1 or more.

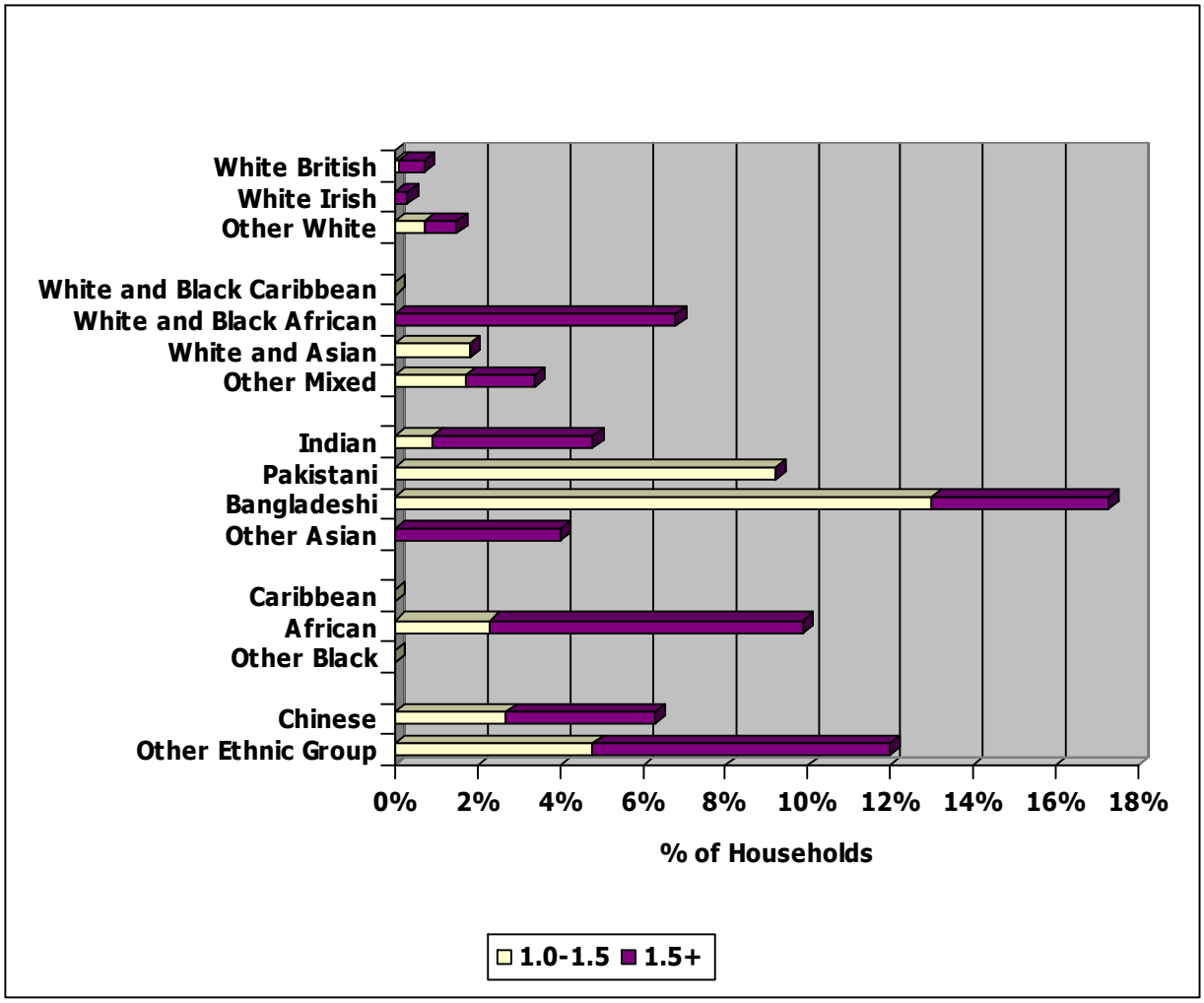

Figure 195: High Persons per Room Households by Ethnic Group
Source: UK Census of Population 2001

6.66 The room occupancy rating featured in Figure 196 (overleaf) uses a more complicated formula to assess whether a household is over-crowded. This method assumes that every household requires at least two common rooms excluding bathrooms. The number of bedrooms required is assumed to depend on the composition of the household, with for example the age and gender mixed of any children playing a large role in deciding how many rooms the house should have so as not to be overcrowded.

6.67 A measure of -1 or less indicates that the household had at least one too few rooms for its occupants, and it is this measure of over-crowding which is reported in Figure 196.

6.68 The results indicate that on this measure 36.2% of all Bangladeshi households were overcrowded. Other groups with a high degree of overcrowding were, Black African and Pakistani.

Ethnic Group	Percentage of Households which are Overcrowded
White: British	3.4
White: Irish	5.7
White: Other	8.2
White and Black Caribbean	4.3
White and Black African	15.9
White and Asian	15.2
Other Mixed	11.0
Indian	16.4
Pakistani	20.0
Bangladeshi	36.2
Other Asian	11.3
Black Caribbean	5.8
Black African	22.7
Other Black	0.0
Chinese	15.5
Other Ethnic Group	17.2
ALL GROUPS	**3.6**

Figure 196: Overcrowded Households by Ethnic Group
Source: UK Census of Population 2001

6.69 The household survey indicated that 5.7% of all Non-White households were overcrowded compared with 1.5% of White British ones (Figure 197 below). Household respondents were also asked if their home had too few rooms for their current needs. Many more households felt they had too few rooms than were technically overcrowded and this was consistent across all the ethnic groups.

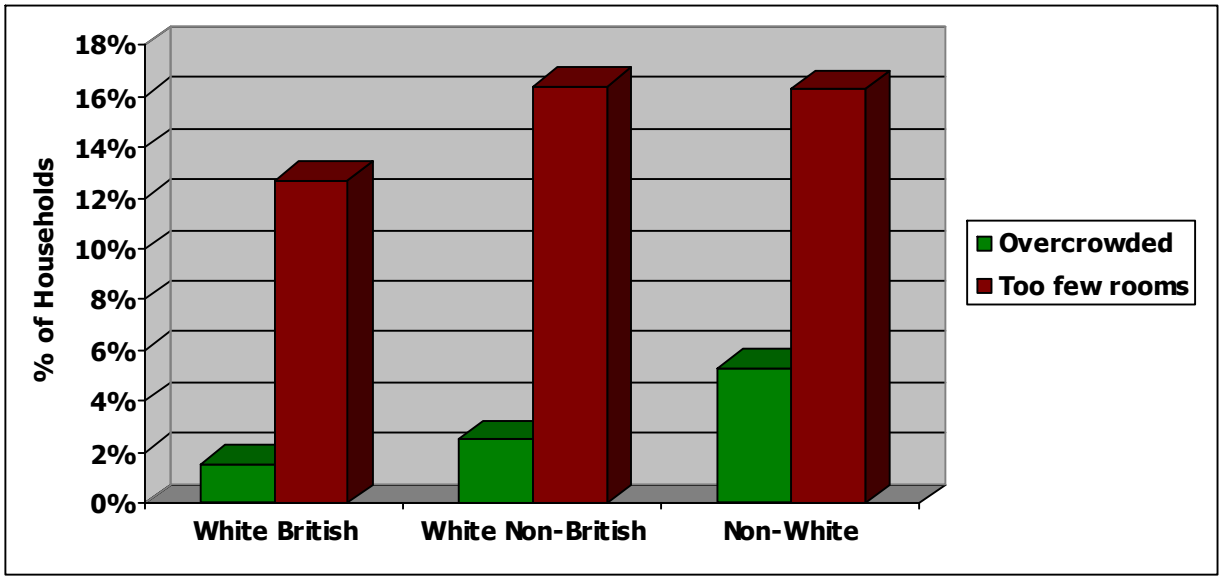

Figure 197: Overcrowded and Home has too few Rooms for Current Needs in 2006 by Ethnic Group
Source: Greater Norwich Household & Physical Survey 2005-06

6.70 Further indirect evidence of disadvantage in the ethnic minority population is presented in Figure 198 (below). This shows households which did not have central heating and also those which do not have access to a car or van. Reflecting their greater owner occupation status the Indian households were far more likely to have central heating in their homes and access to a car than the White British population.

6.71 Most BME groups were less likely to have central heating in their homes and were less likely to have access to a car or van. This result is confirmed by the household survey which showed that 18.6% of White British household did not have access to a car or van compared with 27.2% of household with a BME group respondent.

6.72 However, these results were again likely to be affected by the student population of the area. Privately rented homes are typically less likely to have central heating and student households are less likely to have access to a car.

Ethnic Group	Percentage of Households with no Central Heating	Percentage of Households with no Access to a Car/Van
White: British	5.9	21.1
White: Irish	6.3	29.4
White: Other	6.7	25.2
White and Black Caribbean	5.2	23.3
White and Black African	12.5	36.4
White and Asian	12.3	27.5
Other Mixed	11.0	32.6
Indian	2.7	21.8
Pakistani	4.6	38.5
Bangladeshi	10.1	42.0
Other Asian	6.0	31.1
Black Caribbean	9.6	28.8
Black African	8.3	34.1
Other Black	0.0	31.8
Chinese	8.2	19.1
Other Ethnic Group	6.7	23.9
TOTAL	**5.9**	**21.3**

Figure 198: Households Lacking Central Heating by Ethnic Group
Source: UK Census of Population 2001

Homelessness

6.73 Since the 3rd quarter of 2002 the local authorities have kept records of the ethnicity of any individual who they considered to be homeless and in need of priority treatment. Since this date and the most recently available data (3rd quarter of 2005), 3,038 people were considered to be homeless and in priority need.

6.74 Figure 199 demonstrates an apparent ethnic minority dimension in relation to homelessness in Greater Norwich – with 3.7% of all homeless and in priority need cases being from Non-White people in comparison to 1.8% of the total population.

Local Authority	Ethnic Group					Total	% of the total who are Non-White
	White	African / Caribbean	Indian, Pakistani, Bangla-deshi	Other Ethnic Origin	Ethnic Origin Unknown		
Broadland	665	2	1	10	72	750	1.7
Norwich	1,669	41	18	38	185	1,951	5.0
South Norfolk	335	0	1	1	0	337	0.6
TOTAL	**2,669**	**43**	**20**	**49**	**257**	**3,038**	**3.7**

Figure 199: Homeless and in Priority Need by Local Authority and Ethnic Group Q3 2002-Q3 2005
Source: Office of the Deputy Prime Minister and Office of National Statistics
Note: Figures may not sum due to rounding

Summary of Key Points

- BME groups currently comprise 4.1% of the total population, including 2.1% from Non-White groups and 2.0% from White groups other than White British;
- The BME population of Greater Norwich is concentrated in the 15-44 years age range;
- 65% of the BME population of Greater Norwich was born overseas;
- There is no evidence that there has been a significant economic migration to Greater Norwich from Europe;
- A high percentage of the BME population live in mixed ethnic group couples;
- Over 45% of the Other Asian, Pakistani and Other Ethnic Group have the equivalent of a degree or above;
- A large number of the BME population of Greater Norwich are students;
- Many BME groups are over-represented in the Managers and Professionals occupation categories;
- Nearly 50% of members of the Bangladeshi and Chinese ethnic groups who are employed work in the hotels and restaurants sector;
- 22.6% of Non-White households and 30.1% of White Non-British households contain at least one Key Worker;
- 7.7% of all people helped by Norfolk Supporting People between 2004 and 2006 came from BME groups. Problems with homelessness were the main reasons why BME group members required the help of Supporting People;
- Home ownership rates are lower and private renting rates higher among the BME groups;
- Bangladeshi, Pakistani and Black African households were more likely to be overcrowded;
- 3.7% of all homelessness cases in Greater Norwich were Non-White.

7. Gypsies and Travellers

Introduction

7.1 Local authorities are required to undertake accommodation needs surveys for Gypsies and Travellers under the terms of the Housing Act 2004, and the local authorities of Norfolk are currently undertaking a joint Gypsy and Traveller Needs Study which is due for completion soon. In this context, this section summarises the general context relating to the Gypsy and Traveller communities in Greater Norwich, but should not be seen as a comprehensive assessment of their needs.

Local Context

7.2 One of the key factors which explains the necessity for a separate survey of Gypsy and Travellers is the paucity of information which is currently available. A major omission from the 2001 Census was that it did not record Gypsies and Travellers as being a separate ethnic group despite Roma Gypsies being recognised as a separate ethnic group by the Race Relation Act (RRA) 1976 and Travellers of Irish Heritage being recognised as .a separate ethnic group by the 2000 amendment to the RRA.

7.3 The best quantitative information available on the Gypsy and Traveller communities derives from a bi-annual survey of Gypsy and Traveller caravans which is conducted by each local authority in England. Figure 200 shows a historical perspective on the number of Gypsy and Traveller caravans in Greater Norwich since 2001. This shows that the number of caravans in Greater Norwich has been rising since 2001.

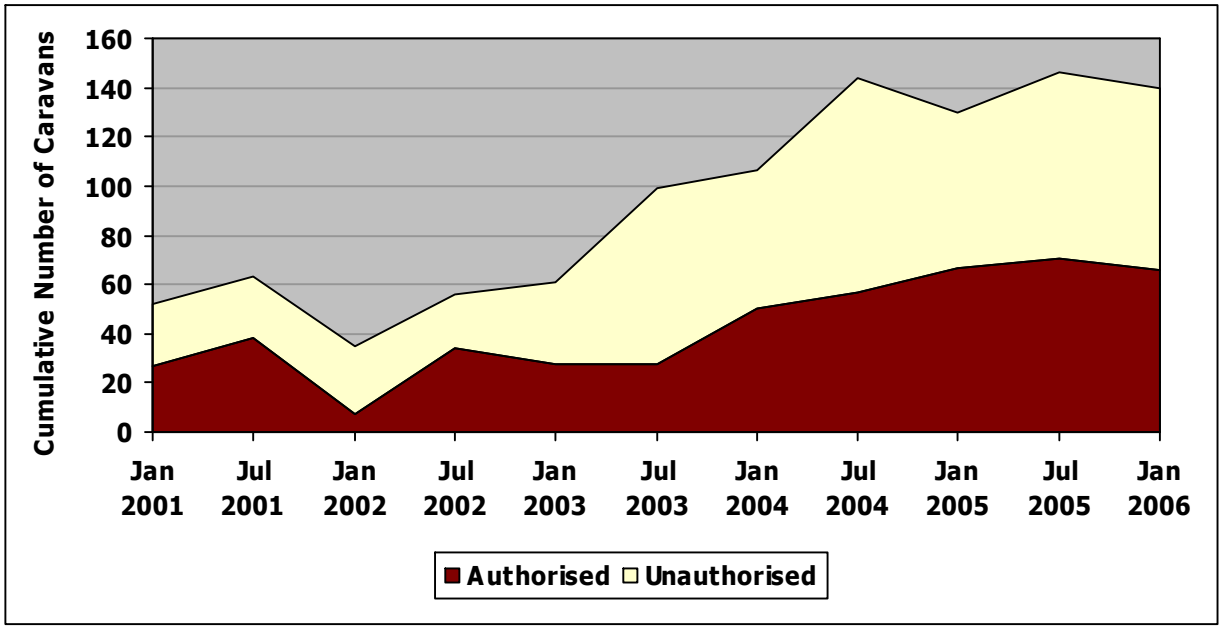

Figure 200: Gypsy Caravan Count for Greater Norwich January 2001 – January 2006
Source: Bi-annual Local Authority Caravan Count

7.4 Figure 201 shows an average result for each of the local authorities for the last 4 counts which cover July 2004 to January 2006. On average there were 140 caravans present in Greater Norwich in the last 2 years of which 66 were on authorised sites and the remaining 74 caravans were on unauthorised sites.

Local Authority	Authorised Sites		Unauthorised Sites	Total
	Socially Rented	Privately Owned		
Broadland	0	2	11	13
Norwich	25	0	11	36
South Norfolk	23	16	52	91
TOTAL	**48**	**18**	**74**	**140**

Figure 201: Average of Last Four Counts of Gypsy Caravans in Greater Norwich
Source: Office of the Deputy Prime Minister

7.5 In 2005, South Norfolk received three planning applications for private Gypsy and Traveller sites, all of which were rejected. The steady growth in unauthorised encampments does appear to suggest that more site provision for Gypsies and Travellers is required in the Greater Norwich area.

Gypsies and Travellers Living in Bricks & Mortar Housing

7.6 The ODPM backed caravan count is a very useful tool for analysing the long-term trends in the Gypsy and Traveller population who reside on sites. However, it does inevitably exclude any Gypsies and Travellers who are housed in more traditional dwellings.

7.7 This is an important omission because there are estimated to be twice as many Gypsies and Travellers living in socially rented accommodation as there are in caravans (*United Kingdom National Report 2004 for the European Observatory on Homelessness: Statistical Update*). It is also an important omission because the new ODPM guidance on Gypsy and Traveller Needs Assessments identifies that assessments should include the needs of Gypsies and Travellers living in traditional bricks and mortar housing as well as those who reside on caravan sites.

7.8 The Local Household Survey featured 33 interviews with respondents who identified themselves as being Gypsies or Travellers who were now living in bricks and mortar housing. Interestingly, a majority of this group (20 households) were living in owner occupied accommodation. 33 interviews represents a small sample comprising 0.6% of all of the interviews conducted, but is drawn from a random sample of households in Greater Norwich and therefore is likely to be representative of the Gypsy and Traveller population in bricks and mortar accommodation – though not representative of the wider Gypsy and Traveller community.

7.9 Figure 202 shows that 15 of the interviews with Gypsies and Travellers took place in Norwich, 13 in Broadland and only 5 in South Norfolk. This is despite South Norfolk having a historically larger Gypsy and Traveller population residing in caravans.

Area	Number of Interviews
Local Authority Area	
Broadland	13
Norwich	15
South Norfolk	5
Housing Market Area	
Aylsham	2
Beccles/Bungay	0
The Broads	1
Diss	0
Harleston	2
Long Stratton	1
Norwich	23
Reepham	1
Wroxham	2
Wymondham	1
Greater Norwich Sub-region	**33**

Figure 202: Gypsy and Traveller Interviews by Area
Source: Greater Norwich Household & Physical Survey 2005-06
Note 1: Figures only include the areas of these HMAs that are within the Greater Norwich sub-region

7.10 Figure 203 (below) shows that a key result was that only 9.2% of the Gypsy and Traveller households want to move. This is less than the 13.1% of other households in Greater Norwich who want to move. Among those who do want to move, one wanted to move abroad and the others would like to move to alternative bricks and mortar housing.

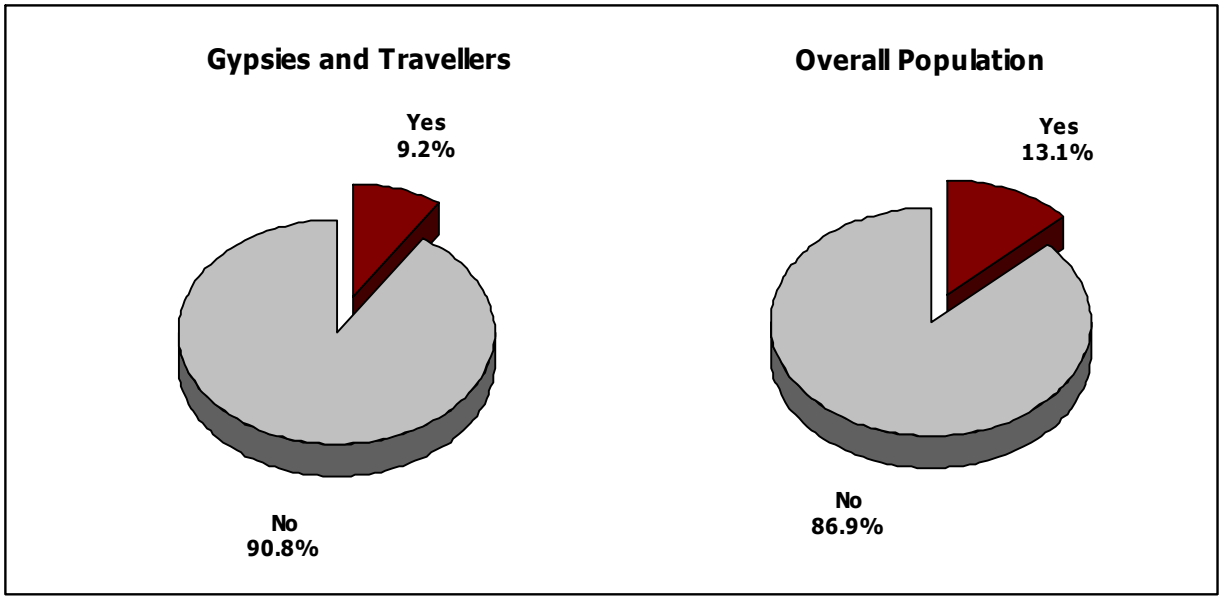

Figure 203: Household Want to Move by Gypsies and Travellers and Overall Population
Source: Greater Norwich Household & Physical Survey 2005-06

7.11 This result is of interest from the perspective of Gypsy and Traveller site provision, because it indicates there is not a strong desire among the Gypsy and Traveller population in bricks and mortar to move to a caravan site. Therefore, when considering future site provision for

Gypsies and Travellers, there appears to be little necessity to allow a significant amount of extra provision for Gypsies and Travellers moving from bricks and mortar housing.

7.12 Another key result for the Gypsy and Traveller households is that 48.0% contained at least one member with a health problem, which compares with 27.3% of the non Gypsy and Traveller households. Therefore, the health of the Gypsy and Traveller population (who are not living in caravans) does appear to be relatively poor.

7.13 This is particularly noteworthy when considering that the age of the respondents in Gypsy and Traveller households was not dissimilar to that of all households in Greater Norwich. 13 of the 33 respondents were aged over 60 years, but 9 were aged less than 40 years and 18 of the 33 households contained no-one aged over 60 years of age. Therefore, the health problems in the Gypsy and Traveller population do not appear to be driven simply by the population being older.

7.14 It is possible that many of the Gypsy and Traveller population moved to bricks and mortar accommodation to health problems in their households, which could more easily be addressed within bricks and mortar accommodation. When combined with a lack of space on existing caravan sites this may explain the lack of interest in leaving bricks and mortar accommodation.

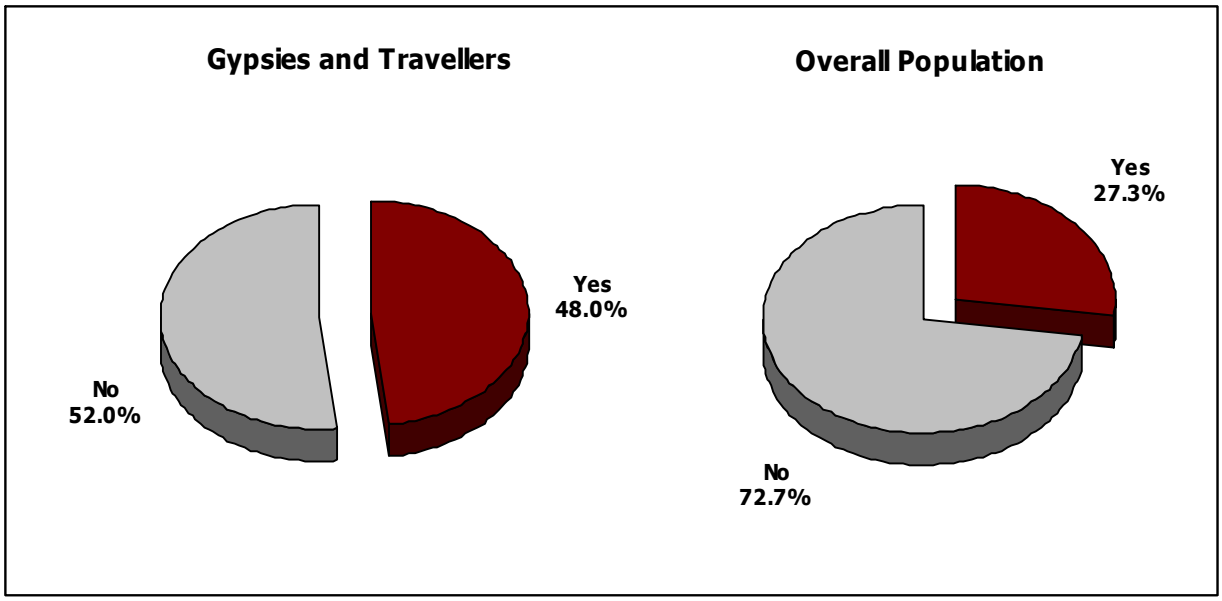

Figure 204: Health Problems in the Household by Gypsies and Travellers and Overall Population
Source: Greater Norwich Household & Physical Survey 2005-06

Summary of Key Points

- The Gypsy and Traveller population of Greater Norwich has been growing in recent years;
- Over half of all caravans in Greater Norwich are on unauthorised sites;
- The household survey achieved 33 interviews with Gypsy and Traveller respondents who reside in bricks and mortar. This represents 0.6% of the sample;
- 20 of the 33 interviews were with households who were owner occupiers;
- Only 9.2% of Gypsies and Travellers in bricks and mortar (3 respondents) want to move;
- 48% of Gypsy and Traveller households contain at least one members with a health problem;
- The health problems in the Gypsy and Traveller population are not simply driven by it having an older population;
- It may be that Gypsy and Traveller households with health problems have moved to bricks and mortar accommodation. When combined with a lack of space on existing caravan sites this may explain the lack of desire to move out of bricks and mortar accommodation.

8. Housing Needs of Older People

Introduction

8.1 Figure 11 (page 26) showed that the population of Greater Norwich is noticeably older than that of England and Wales as a whole. For the purposes of this study we will define an older person as someone who is over the age of 60 years.

8.2 Some questions within the Local Household Survey are only directly relevant to the respondent, and under these circumstances we will only use the results from respondents aged 60 years or over. For other questions the households as a whole are the most relevant source of information and under these circumstances we will use the categorisation outlined Figure 205 (below).

Category	Definition
All older	At least one person in the household is aged 60 years or over and no-one in the household is aged under 50 years
Some older	At least one person in the household is aged 60 years or over, but at least one member of the household is aged under 50 years
None older	No member of the household is aged over 60 years

Figure 205: Definition of Categories used for Older Person Households

8.3 The Local Household Survey indicated that 33.7% of households in Norwich were all older and another 4% contained at least one older member of the household alongside younger members. 34.6% of all respondents to the survey were aged over 60 years.

8.4 The Local Household Survey indicates that there are sharp differences between older and non older households in their housing tenure (Figure 206 overleaf). The vast majority of older households own their home outright or rent from social landlords. Households with no older members are more likely to be buying their own home, or renting in the private sector.

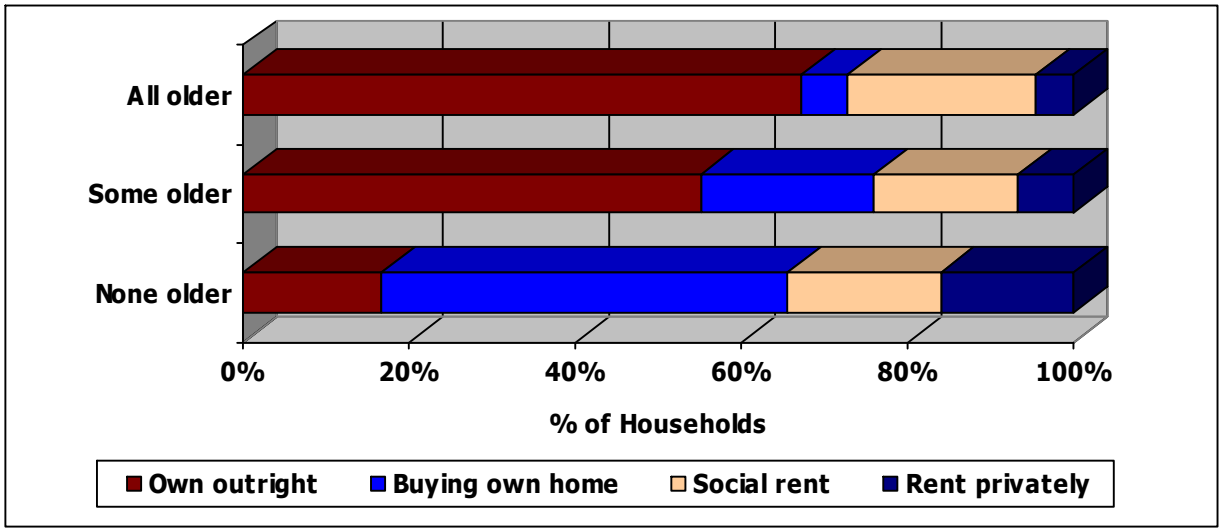

Figure 206: Tenure by Age Group
Source: Greater Norwich Household & Physical Survey 2005-06

8.5 The majority of residents of Greater Norwich are satisfied in their current home and households which contain older members are more likely to be satisfied than those which do not contain older members (Figure 207).

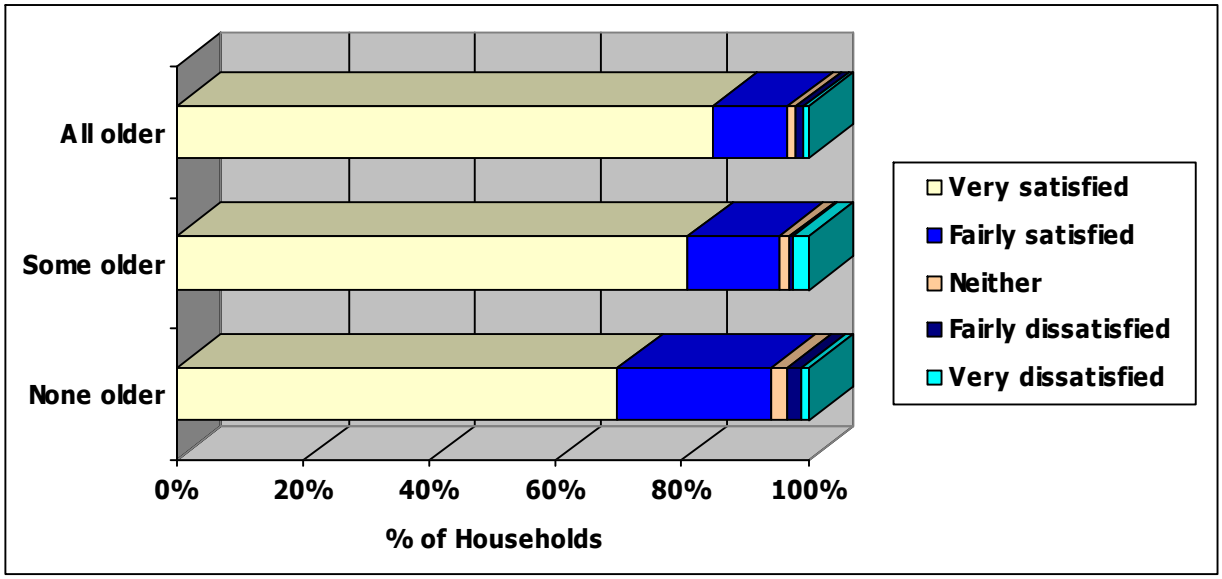

Figure 207: Satisfaction with Current Home by Age Group
Source: Greater Norwich Household & Physical Survey 2005-06

8.6 The Local Household Survey indicates that nearly 49% of all older household and 44% of households which contain some older members have at least one member who suffers from a health problem (Figure 208 overleaf). This compares with only 13% of households which contain no older members.

8.7 Figure 208 shows how these health problems impact on the housing needs of the household. 13% of households with all older and 12% of households with some older members have their housing needs affected by the health problems of at least one member of their household. 3% of all older households and 5% of households with some older members do not currently have their housing needs due to health problems met by their current home. This amounts to around 1,800 homes across Greater Norwich containing older people which do not currently meet their housing needs due to health problems in the household.

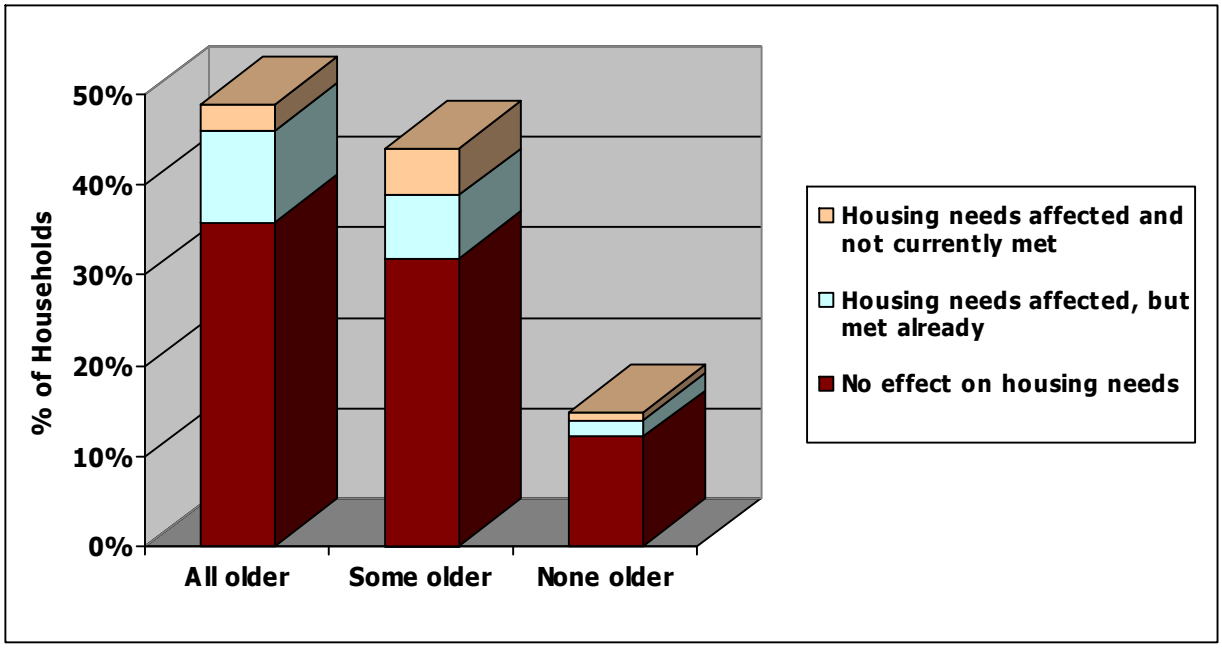

Figure 208: Health Problems and housing need in household by Age Group
Source: Greater Norwich Household & Physical Survey 2005-06

8.8 Figure 209 (below) shows that of the households who felt that their current home did not satisfactorily meet housing needs due to health problems, around 50% felt that their current home could be adapted to meet their needs. However, over 30% felt that they would need to move to another home which was more suitable for their needs.

8.9 Therefore, the majority of those households containing older persons where their home was not meeting their housing needs due to a health problem did not require to move to another home. Only a relatively small number of households did require to move, but these still amounted to around 500 households across Greater Norwich.

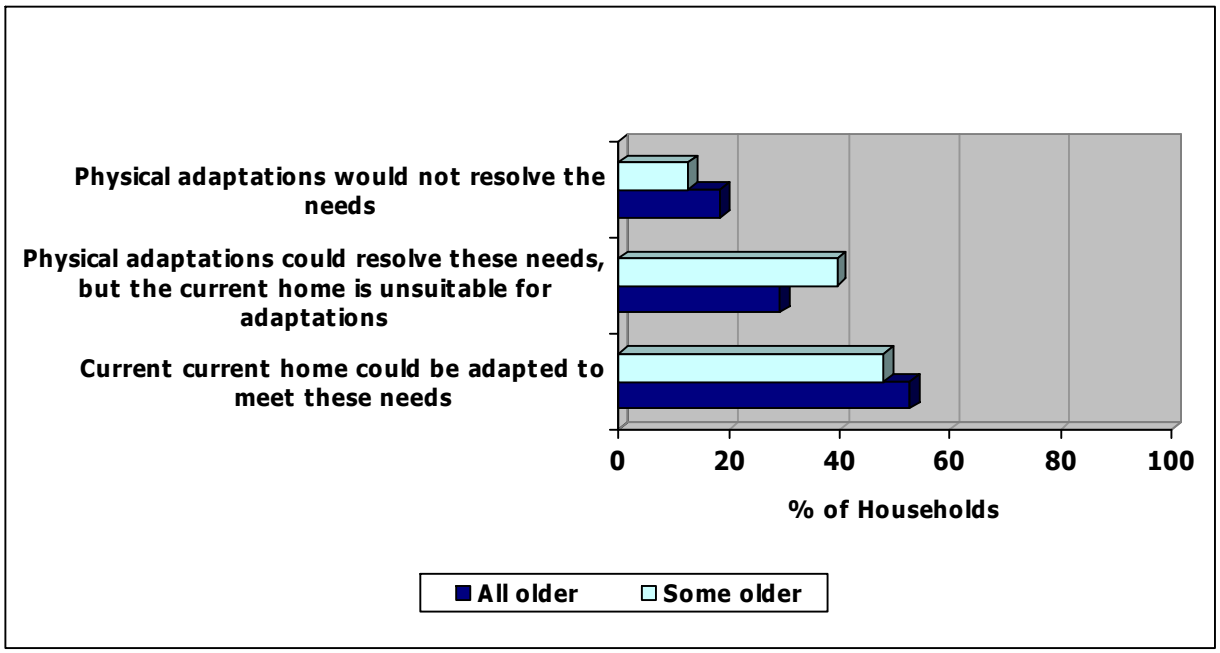

Figure 209: Which best describes the needs of those experiencing difficulties? By all households whose home did not satisfactorily meet the health needs of its members
Source: Greater Norwich Household & Physical Survey 2005-06

8.10 The Local Household Survey indicated that only 0.6% of all households containing older persons felt that they needed to move. 6% of household containing all older persons and 7.9% of households containing some older persons felt that they would like to move. This is lower than the 16.8% with no older persons who wanted to move (Figure 210).

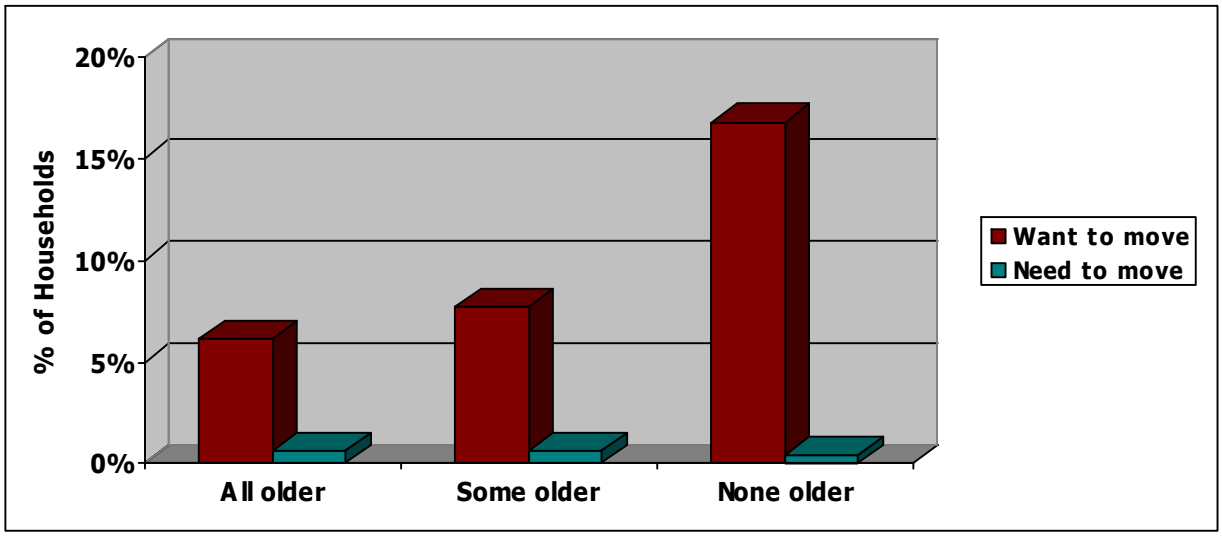

Figure 210: Want and Need to Move by Age Group
Source: Greater Norwich Household & Physical Survey 2005-06

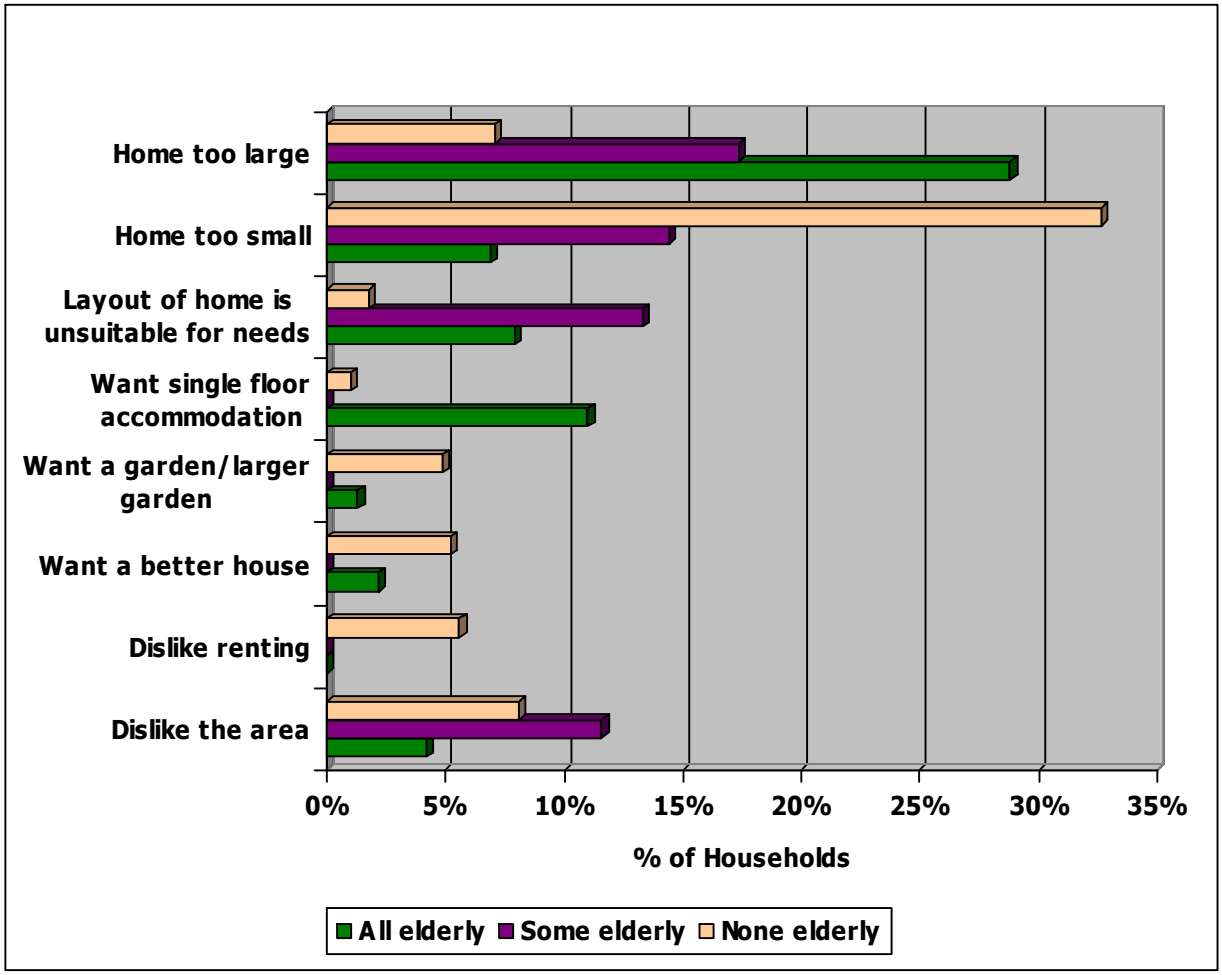

Figure 211: Why Want to Move by Age Group. By Households who Want to Move
Source: Greater Norwich Household & Physical Survey 2005-06

8.11 The reasons given for wanting to move were very different for those households which contained older persons when compared with those which contained no older persons (Figure 211 on the previous page). Those households which do contain older persons were much more likely to want to move because their current home was too large or because it was unsuitable for their needs. Those with no older persons were much more likely to want to move because their current home was too small, they wanted a better house or because they disliked renting.

8.12 Figure 212 (below) shows that households containing only older persons were more likely to feel that they had too many rather than too few rooms in their home. This pattern was reversed for households with some older persons within them indicating that households with a range of ages require many rooms.

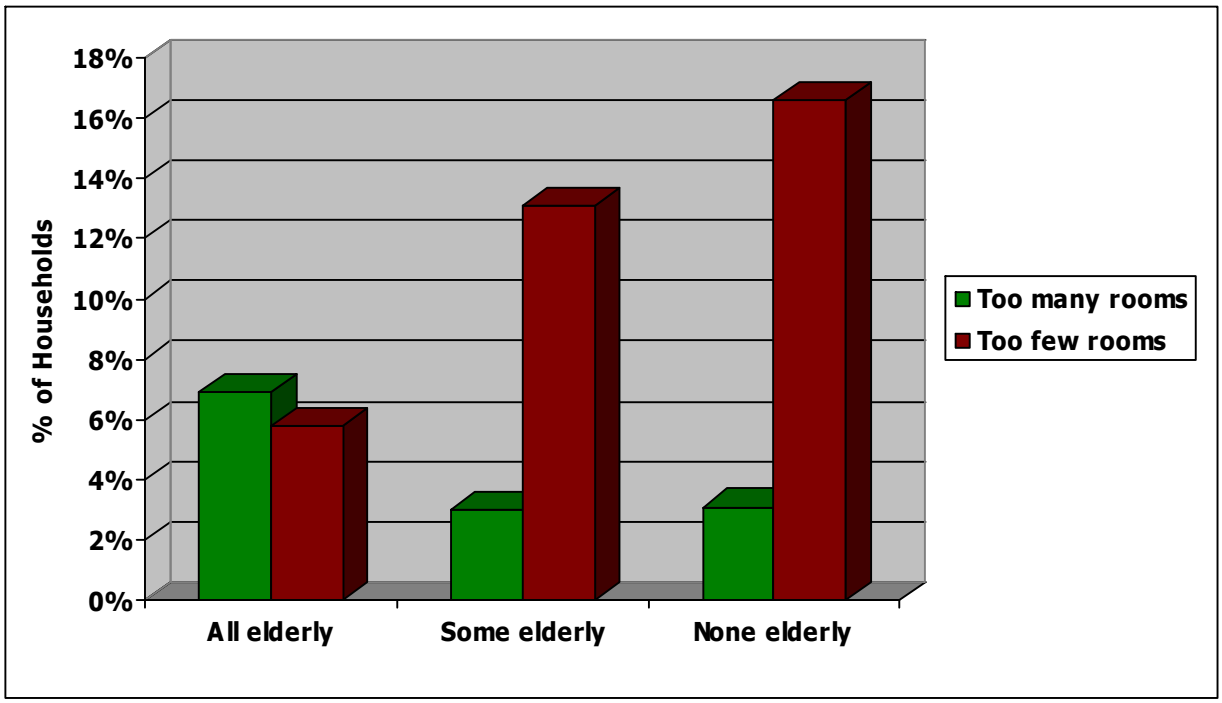

Figure 212: Too many or too few rooms by Age Group
Source: Greater Norwich Household & Physical Survey 2005-06

8.13 Respondents who were aged over 60 years were asked about types of accommodation they were likely to consider moving to in the future. Figure 213 (overleaf) shows that nearly 40% of all household respondents aged over 60 years felt that it was likely they would consider moving to a bungalow in the future. Around 20% were also likely to consider sheltered accommodation, a retirement home and a private development for retired people.

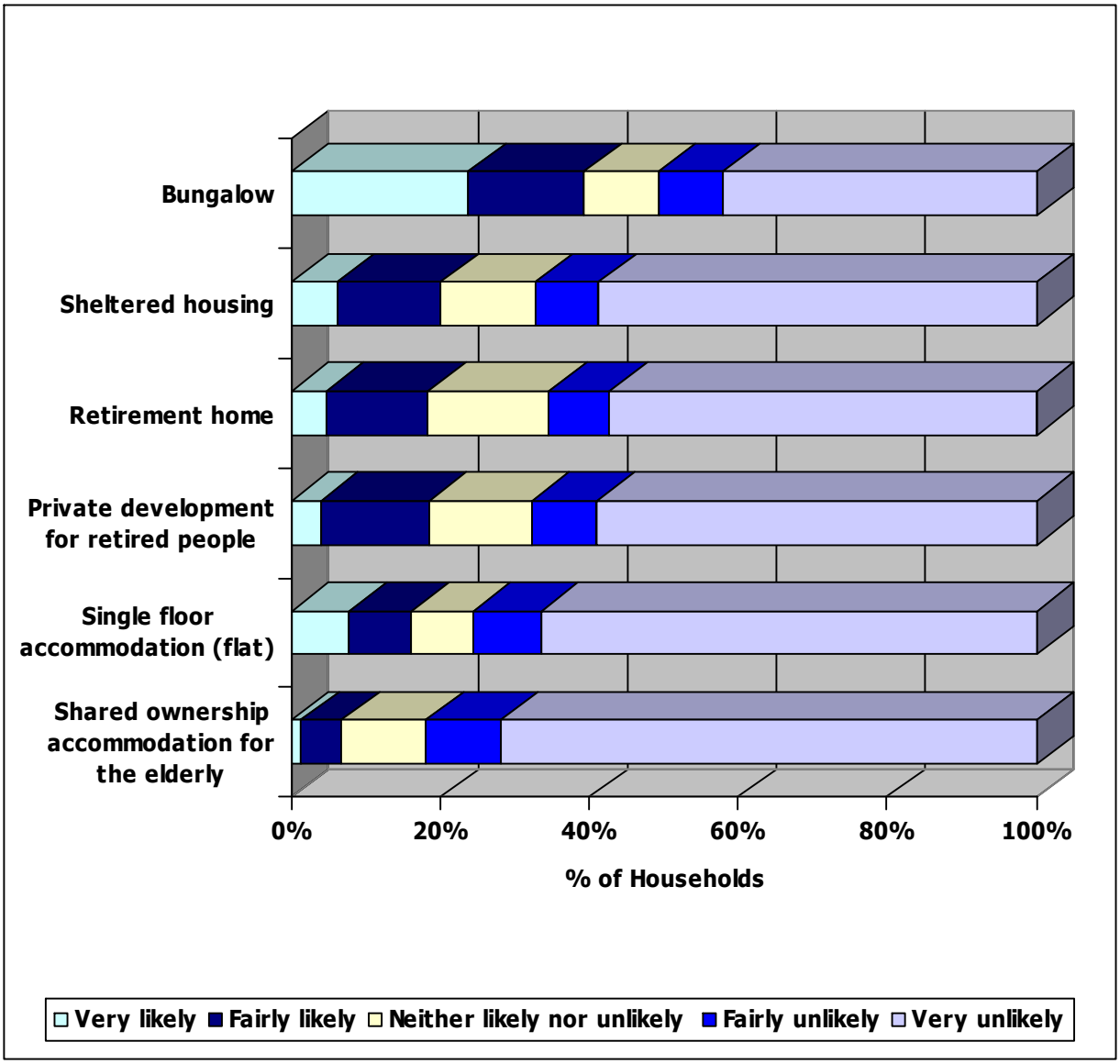

Figure 213: Consider moving to different types of accommodation by Age of Respondent
Source: Greater Norwich Household & Physical Survey 2005-06

Summary of Key Points

- The population of Greater Norwich is noticeably older than that of England and Wales as a whole;
- For the purposes of this study, older persons are considered to be those who are over the age of 60 years. 34.6% of all respondents to the survey were aged over 60 years;
- There are sharp differences between older and non older households in their housing tenure – the vast majority of older households own their home outright or rent from social landlords whereas households with no older members are more likely to be buying their own home or renting in the private sector;
- 13% of households with all older and 12% of households with some older members have their housing needs affected by the health problems of at least one member of their household;
- Around 1,800 homes across the Greater Norwich sub-region contain older people and do not currently meet their occupiers' housing needs due to health problems in the household, of which around 50% felt that their current home could be adapted to meet their needs;
- Nearly 40% of all household respondents aged over 60 years felt that it was likely they would consider moving to a bungalow in the future. Around 20% were also likely to consider sheltered accommodation, a retirement home and a private development for retired people.

9. Key Worker Housing Needs

Introduction

9.1 In general terms, a Key Worker is someone whose services are essential to the development and sustainability of the local community – either by virtue of their employment in essential services (such as police and emergency services; social services, health and personal care; or education) or their contribution to the infrastructure and economic viability of the area (such as transport providers, postal service workers, domiciliary support, refuse collectors, shop workers, etc.).

9.2 It is important to note that the definition of a Key Worker in itself does not relate to their income – though their income becomes relevant when considering their need for assistance with housing costs. The need for Key Worker Housing arises where Key Workers have household income that is insufficient to buy (or rent) a suitable property on the open market locally, and who are not eligible for assistance with their housing costs.

9.3 To investigate the requirements for Key Worker Housing in Greater Norwich the Study adopted a two stage approach. The first stage was based on an analysis of the primary data from the Local Household Survey and sought to consider the needs and requirements of those households containing one or more Key Worker in the context of the needs and requirements of the overall population. The second stage supplemented this information with evidence collated through a programme of detailed telephone interviews conducted in February and March 2006 with a range of public and private sector organisations from across the sub-region.

Overview of Interviews with Major Employers

9.4 The telephone interviews followed a semi-structured format where researchers were working within a framework of issues which they sought to discuss, but had the flexibility to explore areas of particular interest with individual respondents. Clearly, these interviews did not seek to provide statistical results – but instead sought to provide a cross-section of views from a range of important employers across the sub-region.

9.5 The key issues under discussion included:

- Travel to work patterns of employees;
- Staff recruitment and retention;
- Problems that staff encountered in relation to local housing; and
- General awareness of housing schemes, in particular Homebuy.

9.6 Typically, interviews were conducted with human resource officers or other suitable contacts in senior management positions within their organisation. Of course, the views expressed were those of the individuals – and whilst such views are informed, they do not necessarily

represent the official views of their respective organisations. In this context, some respondents asked for their identity to remain anonymous – and they are therefore identified only by the location and industry sector of their organisation in this report.

9.7 A total of 28 organisations were identified across Greater Norwich, including both public sector Key Worker employers and other major employers in the sub-region who contribute significantly to the local economy. Following numerous approaches to the organisations in writing, by phone and email, a total of 15 interviews were successfully completed with relevant representatives. The participating organisations are summarised in Figure 214 (below).

Organisation	Domain	Employees within sub-region [1]	Main locations
PUBLIC SECTOR EMPLOYERS			
Norfolk & Norwich University Hospital NHS Trust	Health	6,000	Cringleford Cromer
Norfolk Constabulary	Police	1,500	Wymondham Gt. Yarmouth, Kings Lynn
Norfolk County Council Education	Education	-	-
Norwich City Council	Public Admin	950	Norwich
South Norfolk District Council	Public Admin	400	Long Stratton
Broadland District Council	Public Admin	-	Thorpe St Andrew, Norwich
Norfolk Probation Service	Probation	300	Norwich Gt. Yarmouth, Kings Lynn
Norfolk Police Authority	Police	9	Wymondham
St Giles Clinic	Health	7	Norwich
Sub-total	**-**	**9,170**	**-**
PRIVATE SECTOR EMPLOYERS			
May Gurney Ltd	Construction	1,000	Trowse Newton
Anonymous	Manufacturing	350	Norwich ring-road
Express Plastics Ltd	Manufacturing	130	Lodden
Anonymous	Research	100	South Norfolk
Duffield Mills Ltd	Wholesale	65	Saxlingham Thorpe
Anonymous	Wholesale	30	Diss
Sub-total	**-**	**1,680**	**-**

Figure 214: Major Employers who participated in Stakeholder Interviews
Note 1: Estimate provided by respondents
Note 2: Figures may not sum due to rounding

Local Household Survey Findings

9.8 In the Local Household Survey, 14.7% of all those who were employed fell within the definition of Key Workers. The bulk of this group were nurses/health workers and teachers (Figure 215). However, the Key Worker definition used in this survey did not include current Key Worker employees such as doctors and university lecturers. (Fieldwork for the Local Household Survey began before the announcement of the new list of Key Workers to come in to effect in April 2006 was announced by the Government. Therefore, the survey based its list of Key Workers on the old definition rather than the one which is currently in effect)

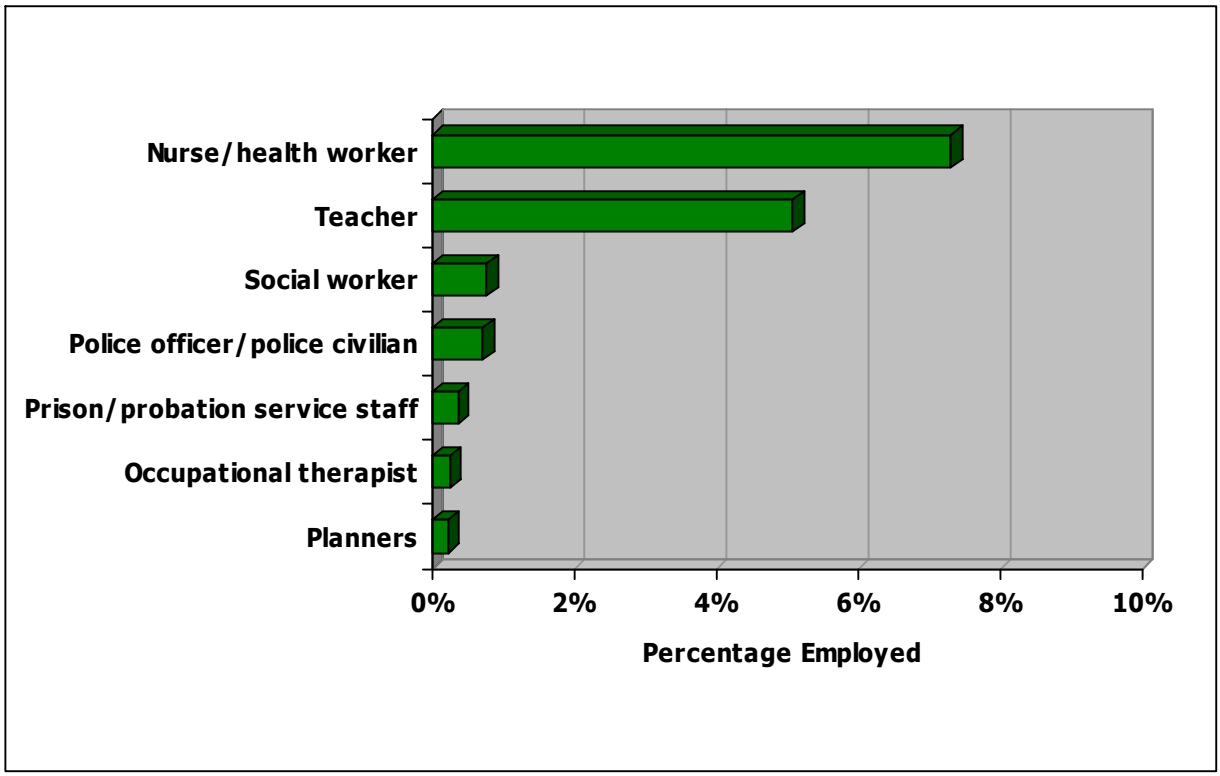

Figure 215: Key Workers in Greater Norwich as a Percentage of all Workers
Source: Greater Norwich Household & Physical Survey 2005-06

9.9 In total 683 households interviewed contained Key Workers. In the weighted sample these represented 13.3% of all households in Greater Norwich. 11% of households contained only one Key Worker and 2.3% contain two or more Key Workers.

9.10 4.3% of households had one Key Worker as their only employee, 2% contained two Key workers and no other employees and 6.9% of households contained a mixture of Key Workers and non Key Workers. In the weighted sample this would indicate that the only employee(s) in around 10,000 households were Key Workers.

9.11 Figure 216 shows how the tenure of Key Worker households compared with households which contained employees, but none of whom were Key Workers. This shows that households with two Key Workers and those with Key workers alongside other employees were much more likely to be owner occupiers, with over 80% of households in these cases falling into this category. Households with one Key Worker were very similar in their tenure structure to those whose employees contained no Key Workers. In this case 73% of households with one Key Worker were owner occupiers.

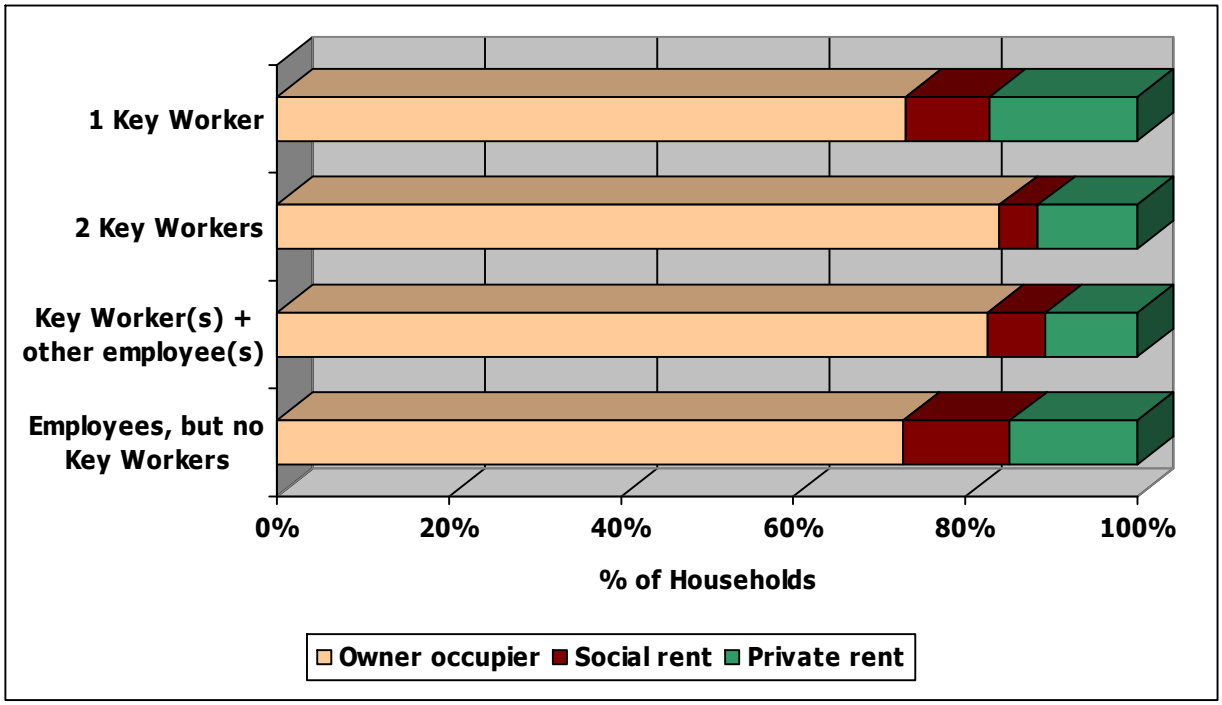

Figure 216: Tenure by Key Worker Households
Source: Greater Norwich Household & Physical Survey 2005-06

Affordability and Equity

9.12 Figure 217 (overleaf) shows that those households with two Key Workers or Key Workers and other employees found their housing costs to be more affordable than households with only one Key Worker employee. Even for this group though, less than 10% reported that their housing costs were putting a strain on their finances or proving to be extremely difficult to meet.

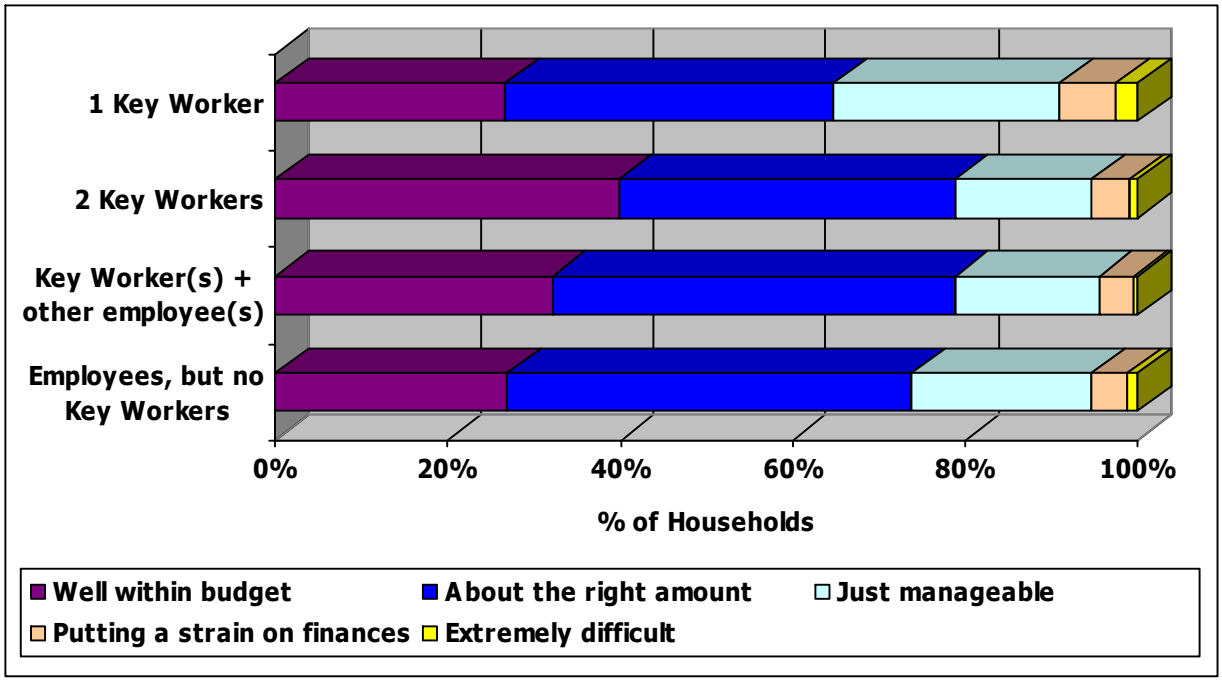

Figure 217: Affordability of Current Home by Key Worker Households
Source: Greater Norwich Household & Physical Survey 2005-06

9.13 To further assess affordability among households it is necessary to look at household income. The most meaningful measure of household income is one which uses equivalised income. This weights the income of everyone living in the household to allow comparisons across different sizes of households.

9.14 For Greater Norwich the equivalised income of households shows that households with two Key Workers or a Key Worker with other employees were relatively high income households. In both cases over 75% of households from these two groups were amongst the highest 40% of equivalised income households.

9.15 Households which only contained one Key Worker were more likely to be in the lower equivalised income bands, but even in these cases only just over 20% of households were in the bottom 40% of equivalised income households.

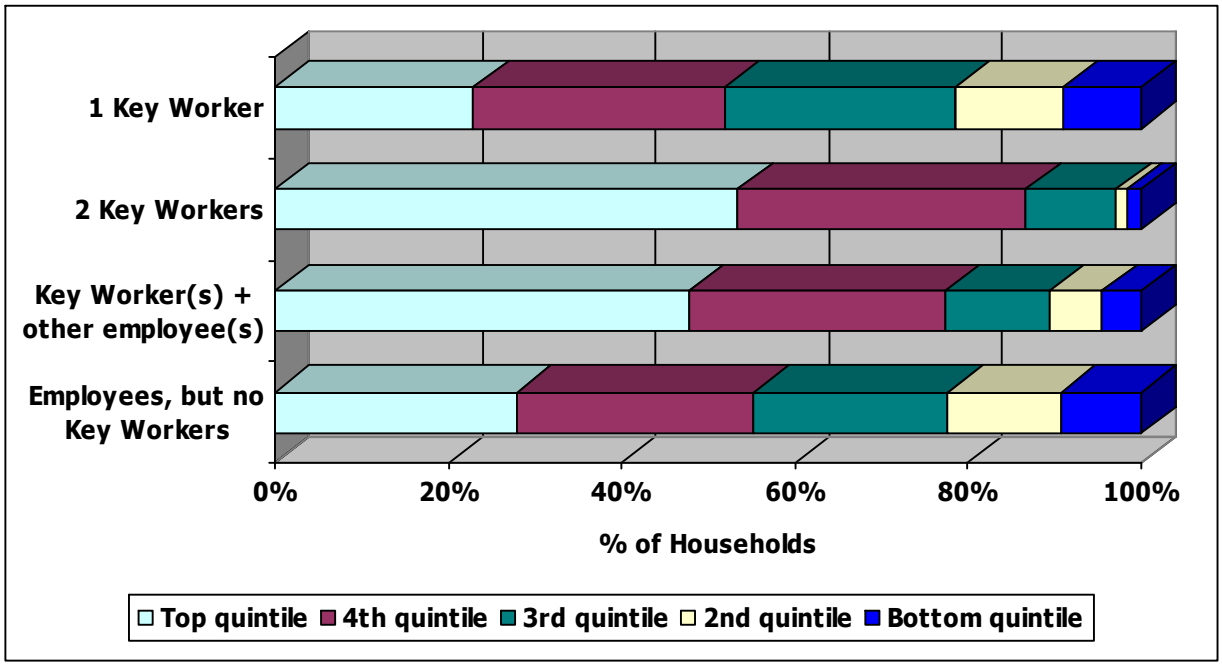

Figure 218: Equivalised Income by Key Worker Households
Source: Greater Norwich Household & Physical Survey 2005-06

9.16 Figure 216 showed that the majority of households containing Key Workers were owner occupiers. Figure 219 (below) shows that for this group, only around 1% felt that their home contained no equity. For the majority the equity in their home was over £100,000 and for over 25% of Key Worker households the equity in their home was over £200,000.

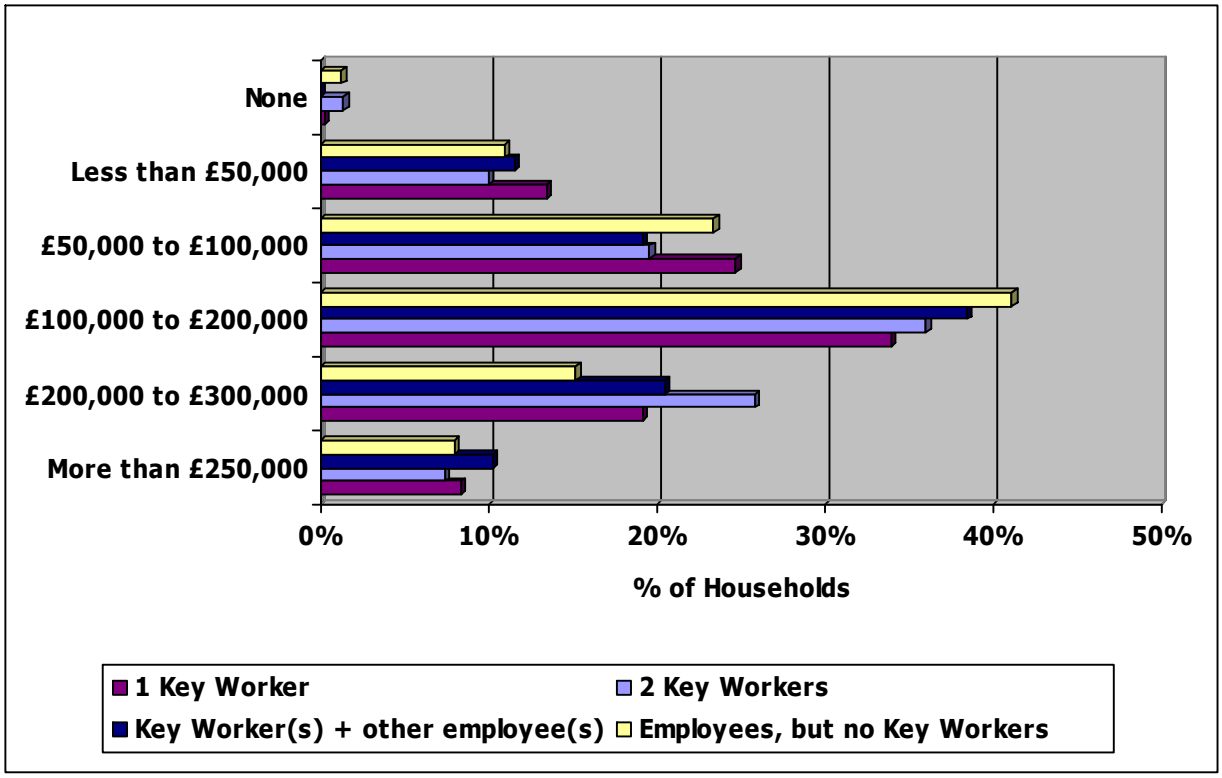

Figure 219: Equity Released if Home Sold by Key Worker Households. By owner occupiers
Source: Greater Norwich Household & Physical Survey 2005-06

Housing Problems

9.17 Very few households in Greater Norwich were technically overcrowded, and this also applies to Key Worker households. However, many households which contained Key Workers would have liked more rooms in their household (Figure 220 below). However, households in Greater Norwich are predominately satisfied with their home. This applies equally to households with Key Workers and those without Key Workers (Figure 221 below).

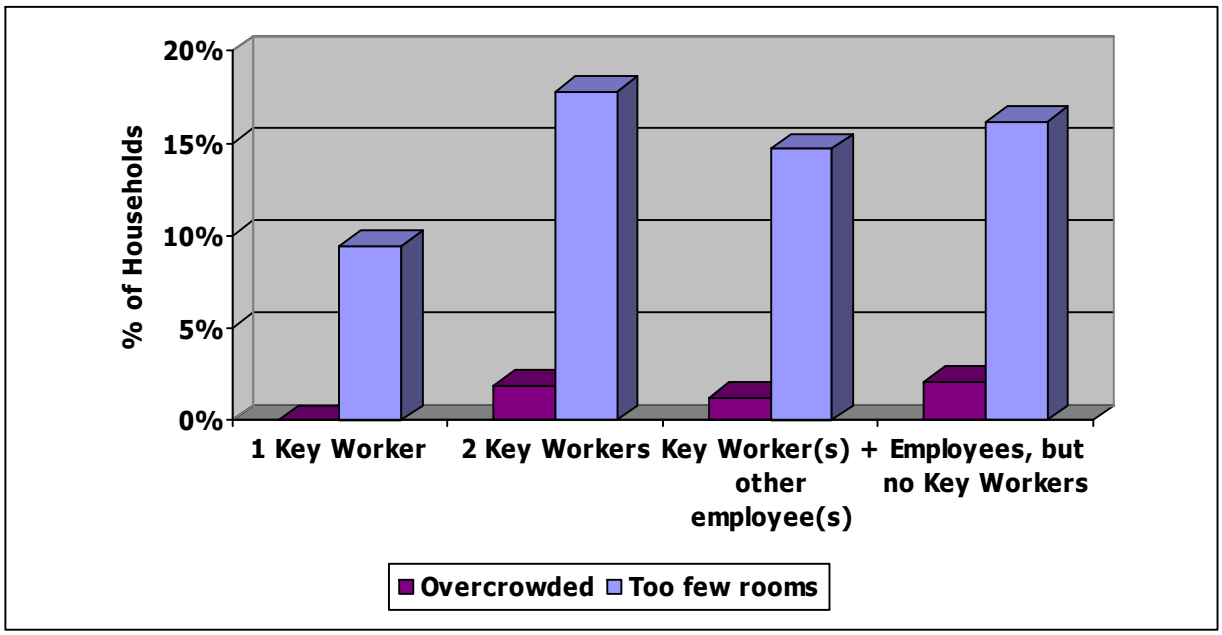

Figure 220: Overcrowded and Too Few Rooms by Key Worker Households
Source: Greater Norwich Household & Physical Survey 2005-06

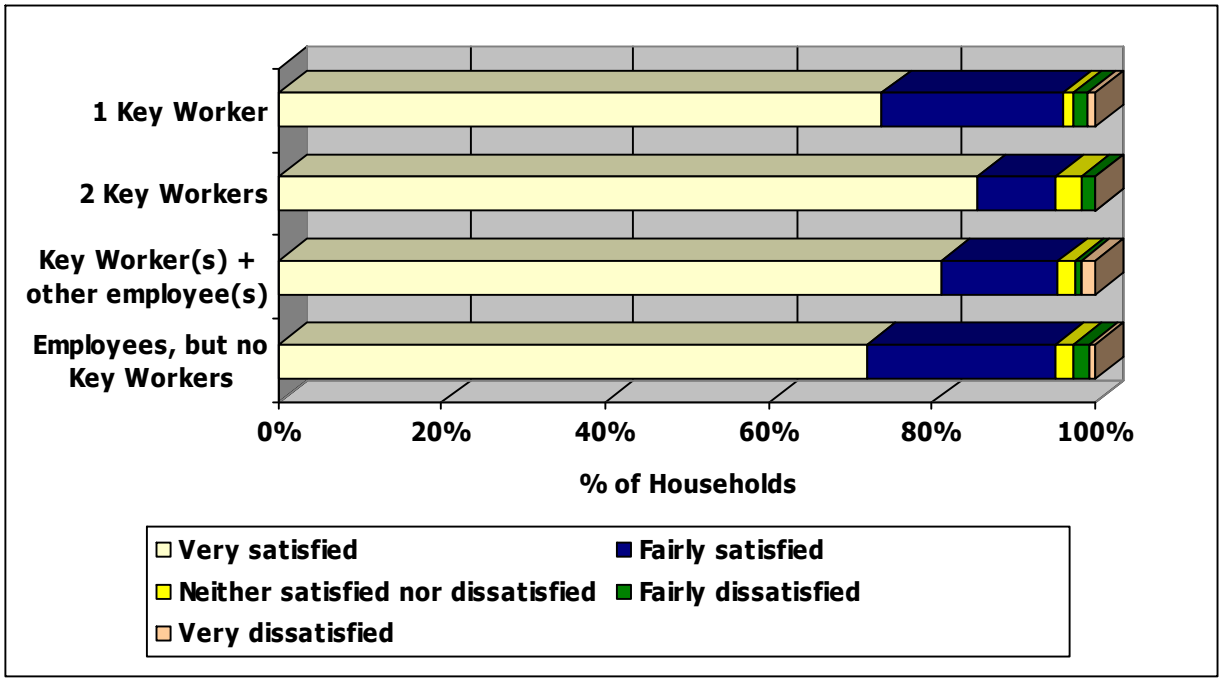

Figure 221: Satisfaction with Current Home by Key Worker Households
Source: Greater Norwich Household & Physical Survey 2005-06

Housing Moves

9.18 Around 15% of all households which contained Key Workers would have liked to move. Therefore, the results of this section are based on a relatively small sample with just over 100 respondents to the Survey who would have liked to move and living in household containing Key Workers.

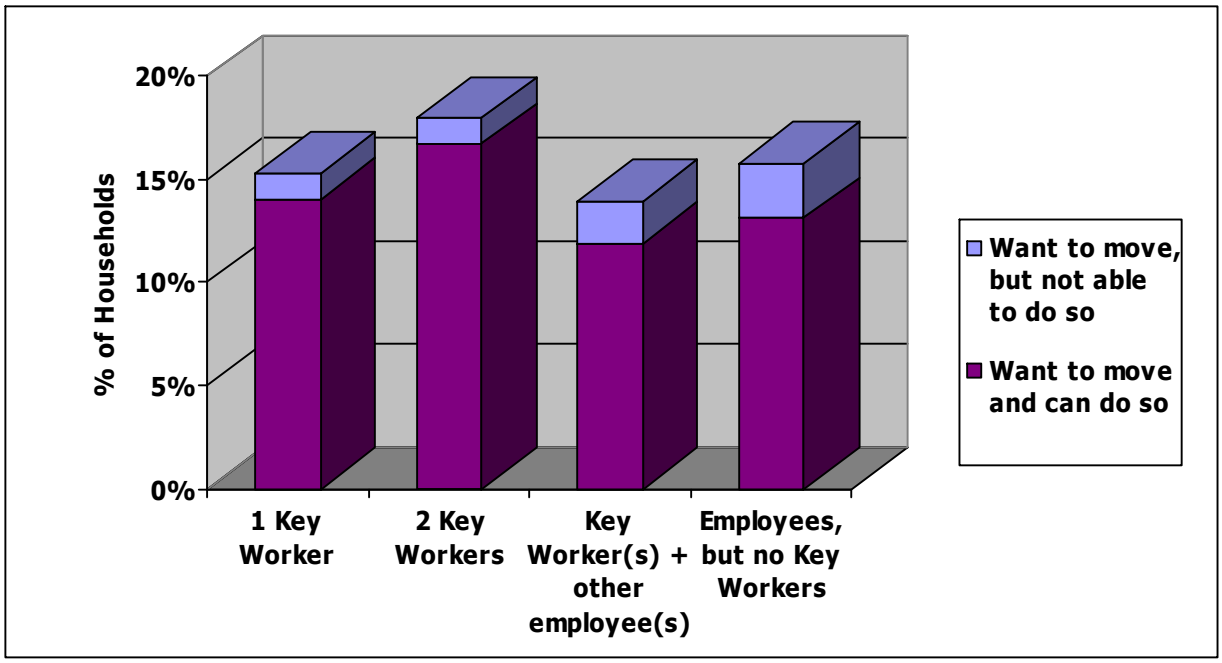

Figure 222: Want to Move as Whole Household by Key Worker Households
Source: Greater Norwich Household & Physical Survey 2005-06

9.19 The results for Key Worker households were very similar to those households which did have employees, but have no Key Workers. Figure 222 (below) shows all the households who would like to move as a whole broken down by those who felt they were able to do so and

those who felt they could not do so. This shows that there was little evidence of problems in wanting to move. Only just over 1% of households which contained Key Workers would have liked to move, but felt unable to do so.

9.20 Figure 223 (below) shows the main reasons for wanting to move for those households who wanted to do so. The main reason for wanting to move follows from Figure 220 with many households wanting to do so because they wanted a bigger home. It is also noticeable that a small number of households with one Key Worker would like to move because they dislike renting.

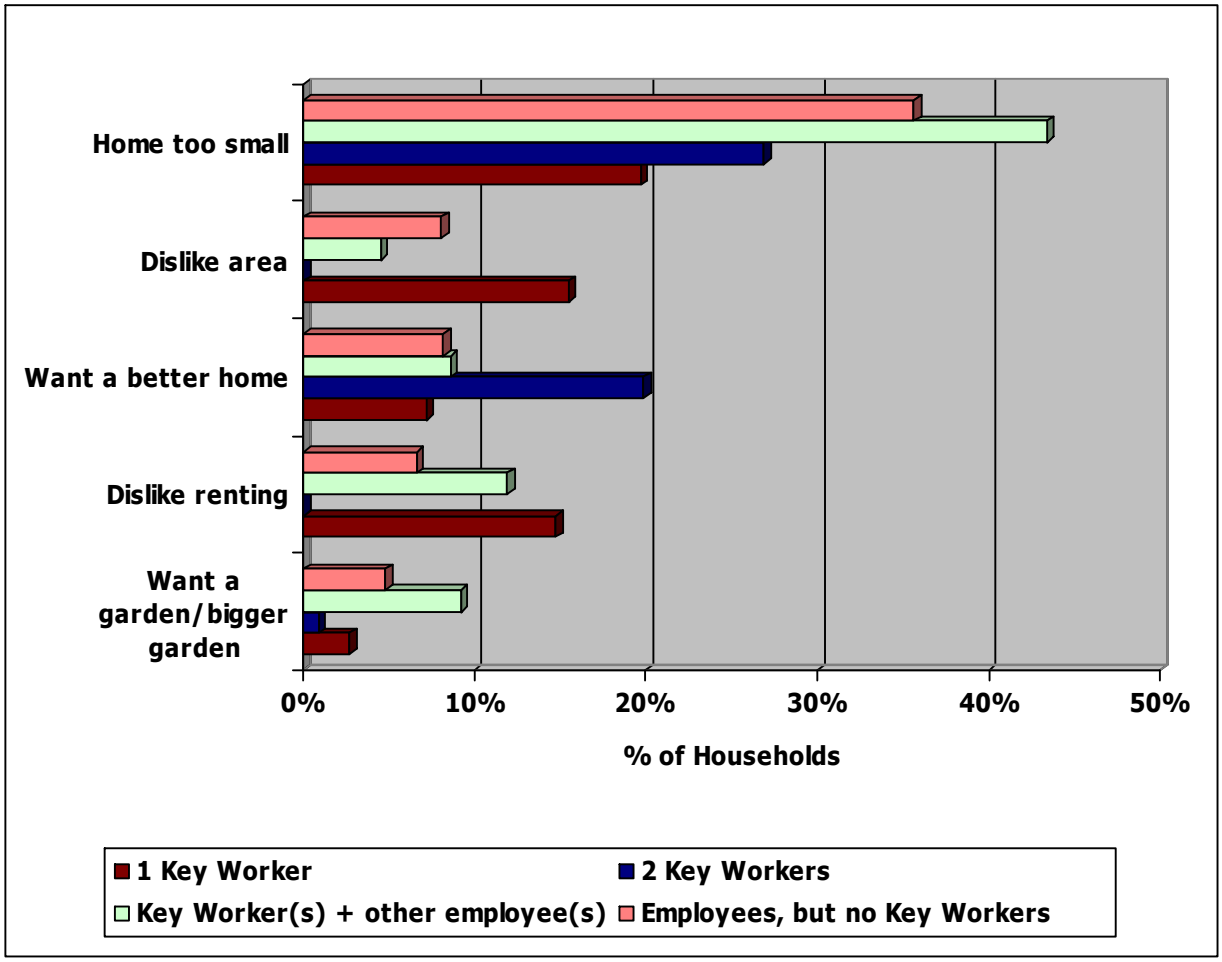

Figure 223: Want to Move Reasons by Key Worker Households
Source: Greater Norwich Household & Physical Survey 2005-06

9.21 Figure 224 (below) explores those households who would like to move, but felt unable to do so. Around 5% of one Key Worker households who would have liked to move felt they could not do so because of high local house prices and an inability to save enough for a deposit. There was generally very little sign that affordability was a problem for many Key Worker households.

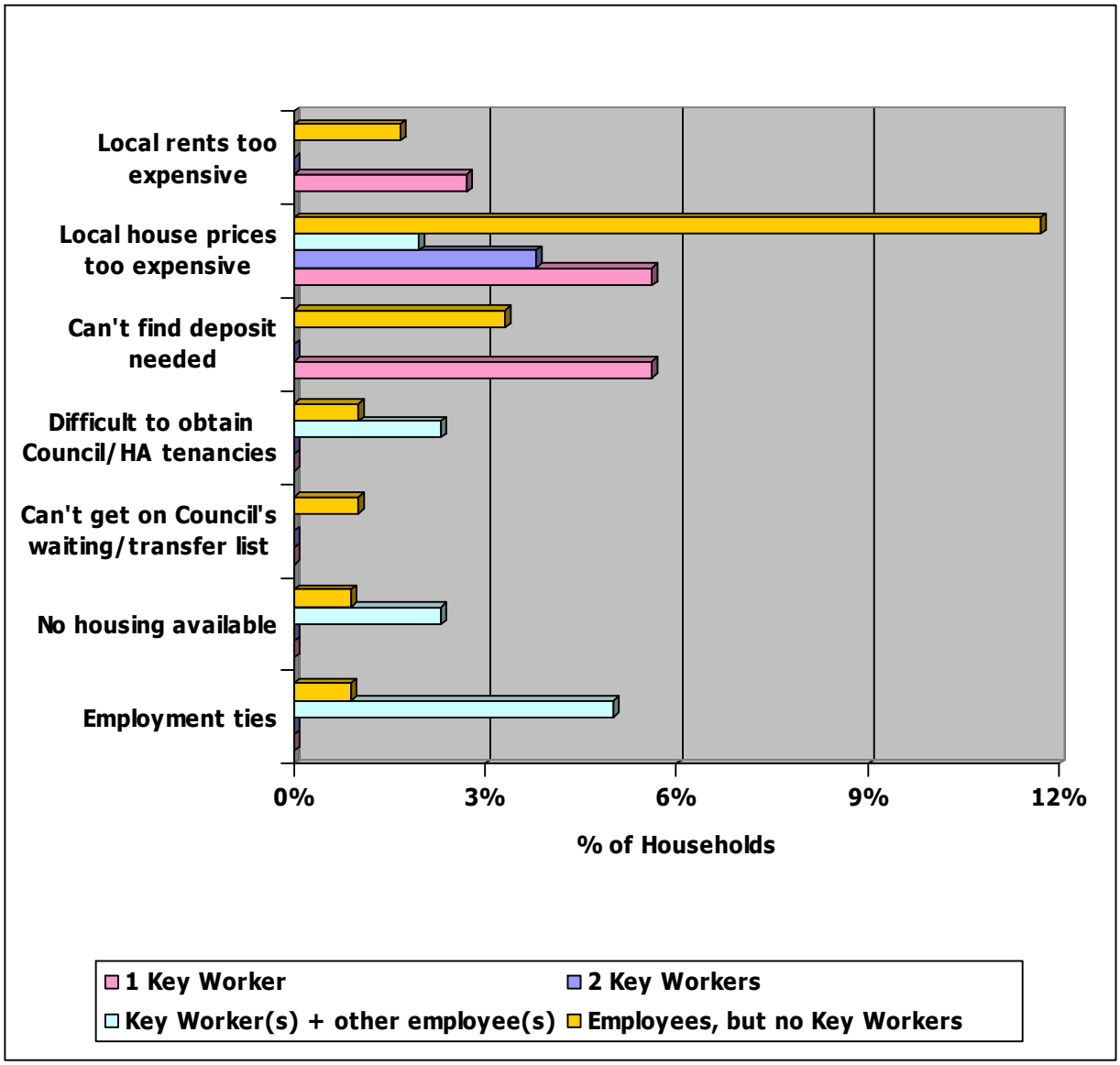

Figure 224: Want to move, but can't reasons by Key Worker Households. By those households who would like to move
Source: Greater Norwich Household & Physical Survey 2005-06

9.22 Figure 225 (overleaf) shows that of those households who were likely or needed to move in the next three years the majority were likely to stay within Greater Norwich. Over 5% of Key Worker households were likely to leave Greater Norwich in the next three years.

9.23 However, the evidence was that very little of this was driven by affordability issues. Households were asked if they would not leave Greater Norwich if a suitable house could be found in the area. Only around 40 households with Key Workers within them felt they would stay if a suitable house could be found for them.

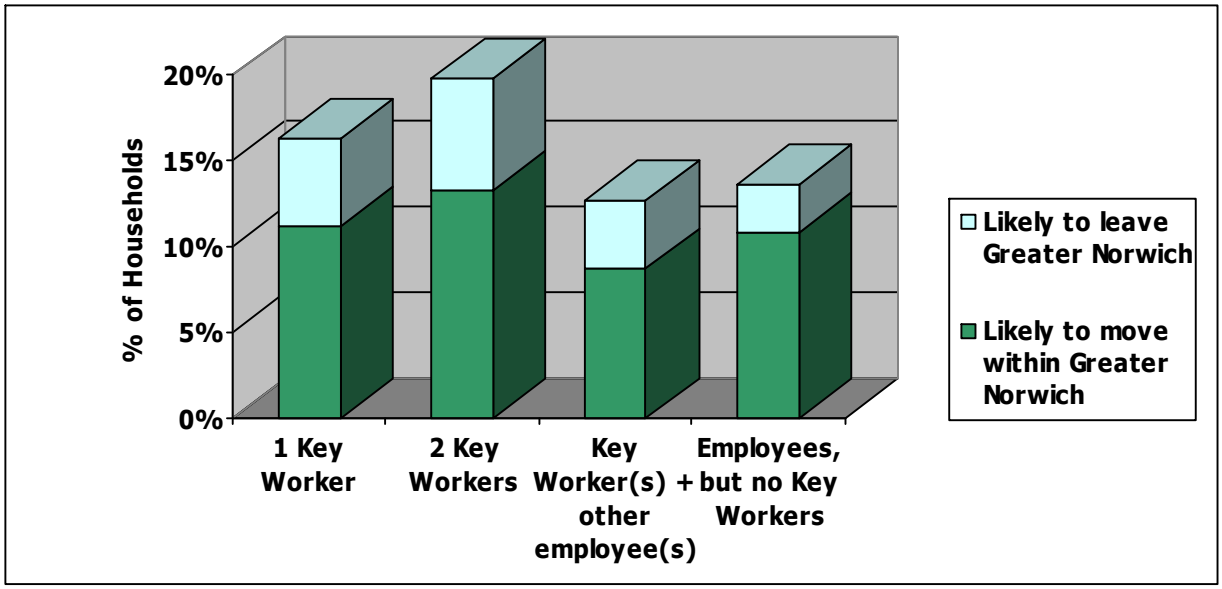

Figure 225: Likely to move as whole household in next three years by Key Worker Households
Source: Greater Norwich Household & Physical Survey 2005-06

Key Worker Housing Schemes

9.24 Figure 226 (below) shows that very few Key Worker households who wanted or needed to move would consider the housing products which are designed for Key Workers. Around 15% of all households which contained only one Key Worker were interested in Homebuy and discount market housing, but those households with two or more Key Workers or Key Workers with other employees, showed only a very limited interest in any of the products.

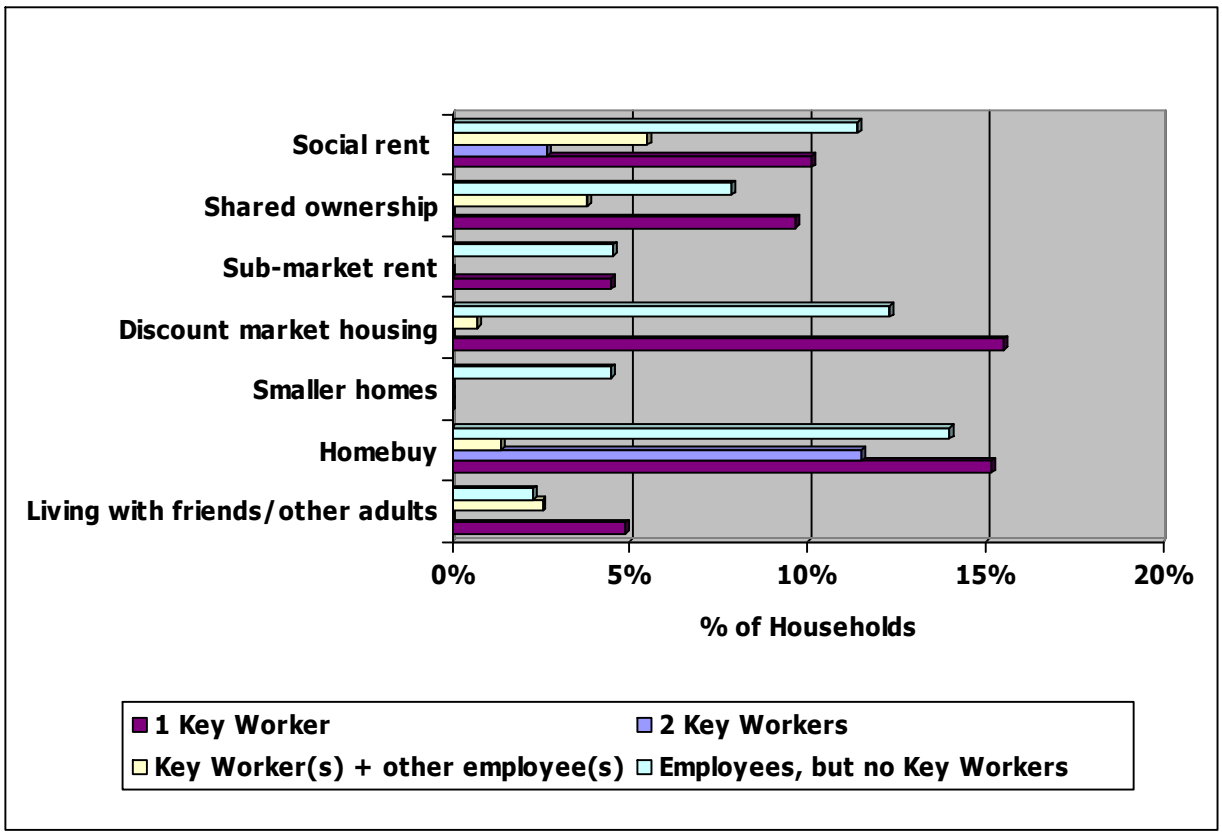

Figure 226: Would consider by Key Worker Households. By households who want/need to move together
Source: Greater Norwich Household & Physical Survey 2005-06

9.25 In terms of providing assistance to Key Workers, eligibility for Key Worker Housing should also be based upon whether or not employers are facing difficulties in recruitment or retention specifically related to local housing costs, and are unable to respond to such problems themselves. Such expected responses may include increasing wages, though this may be at the expense of regional competitiveness or indeed not feasible because of constraints by national salary scales. It may also aggravate the problem through sustaining higher house prices and encouraging employees away from other lower paid positions. Alternative solutions include employer assistance specifically for housing costs, either through providing tied housing with sub-market rents, or through providing low cost (or interest free) loans to specifically assist employees to buy in the open market (though such support would often be withdrawn if employees were to subsequently leave the employer).

Findings from the Interviews with Major Employers

9.26 Some verbatim quotations (presented in italics) are used – not because we agree or disagree with them – but for their vividness in capturing particular points of view.

9.27 There was little evidence of large distance commuting across the Key Worker employers, suggesting that the majority of employees were living locally. The one exception relates to the hospital which drew in staff from across Norfolk and to a lesser extent, Suffolk.

9.28 In the case of Norfolk Constabulary officers, all were obligated to live within the County as part of their contracts – making the link to housing explicit for these staff.

9.29 In terms of transport, there was a widespread dependency on cars, but this was supplemented by alternative methods particularly at the central Norwich sites. Here, a number of other methods were prominent, including bus, park and ride services and walking, the latter being the primary transportation of staff at the St Giles Clinic staff – many of whom lived nearby. Those that travelled by car used the common commuting routes of the A47, A11 and A140, while the new link road was particularly relevant to staff at the hospital.

9.30 Parking spaces were by no means guaranteed for employees, and this was especially apparent at Norwich City Council, the hospital and at County Police Headquarters in Wymondham, where parking was reported as difficult or insufficient. The allocated park and ride service went some way to alleviating problems at the hospital however.

9.31 Patterns identified within the other organisations were largely conterminous with Key Workers, but as the organisations involved in the survey were primarily located outside of the centre of Norwich, there are subtle differences.

9.32 The sites chosen by these organisations were no doubt influenced by many factors, but one acknowledged influence was the improved road links available outside of Norwich – which were especially important to the manufacturing firms. However, one of the consequences of being located away from the main population – and the main workforce – is that many staff have to travel a fair distance to get to work. This was especially so at the newer sites where higher proportions of staff did not live close by and largely relied on cars as a result.

9.33 In terms of parking, each of the respondents reported having sufficient space with the out-of-town locations making this easier, especially as due regard for parking was built into the developments themselves to reflect the reliance on cars that the locations created.

Staff Recruitment and Retention

9.34 Some of the Key Worker employers identified difficulties in recruiting staff – contextualising these difficulties as representative of 'traditional' concerns across their service area, rather than being new phenomenon or specific to the region. By way of example, the hospital contact explained the difficulties in attracting some higher skilled clinical staff.

> *There has always been a problem in getting trained staff; trained nurses, specialist nurses, allied health professionals, occupational therapists etc. Lots of the highly skilled jobs, rather than junior staff. (Health)*

9.35 Similar concerns were expressed relating to local authority planners and/or planning managers at all three councils, with some concerns about specialist staff in environmental health and housing also expressed. Norwich City Council also cited some difficulties recruiting professional staff (such as legal staff and surveyors) given competition from the private sector.

9.36 In relation to housing explicitly, the respondents seemed reluctant to attribute any recruitment difficulties to housing related issues. When probed further it emerged that although they appreciated that housing prices had risen fantastically in the area, this needed to be considered in context – as they remain cheaper than elsewhere – especially London. Furthermore, it was pointed out that many of their staff earn more than the average and therefore had relatively few difficulties in purchasing in the area. However it was acknowledged that younger employees and (in the case of the police and hospital staff) support staff (i.e. those on lower wages) were likely to be forced to rent at first rather than buy – but this was not seen as a particular impact on recruitment – again due to the context of higher housing costs elsewhere. In terms of renting there were no reports of employees having difficulties in finding suitable properties.

9.37 Very similar messages were encountered in discussing recruitment with the other organisations, in that the primary difficulties related to higher skilled positions, while housing issues were not seen as a particular impact – and indeed once again were referred to as a relative advantage by one respondent. The exception was for the firm based at Diss, who reported that many of their staff lived in Norwich and commuted to the site, partly because they were unable to afford to buy in the area. One further point raised was that one of the solutions to recruitment problems was to access foreign workers. The following comments summarise the main points identified.

> *There was a time [when we had recruitment difficulties], but with Yarmouth close by there are a lot of eastern Europeans coming to work. (Manufacturing)*

> *…there is affordable housing and a number of housing estates. Some of the more modern housing is expensive, but most are able to find accommodation either to buy or to rent. Cost of housing is not really a problem in Norwich… (Manufacturing)*

> *Perception is that housing issues are not overly problematic – at least not here as much as elsewhere. In fact the relatively cheap housing is likely to be an advantage in recruitment terms. (Construction)*

9.38 Just as the Key Worker employer contacts offered few concerns over recruitment, this was also the case in relation to retention, with all but one contact suggesting they had few difficulties. While retention issues were acknowledged within the probation service, these

were attributed to the changing nature and uncertainty surrounding the organisation rather than external factors.

9.39 Respondents were able to suggest reasons for why they did not have too many difficulties, with the lack of nearby competition being one factor and relatively good job security being cited by another.

9.40 Whereas retention was not a major concern for Key Worker employers, it was more relevant to the other organisations consulted. Essentially this distinction reflects the different sectors that these other organisations operate in – i.e. they are largely in the manufacturing/construction industry (secondary) rather than the service industry (tertiary), and the majority of issues related to the nature of the work involved being very much tied to specific roles and the corresponding working conditions:

> *The only difficulty is that we have a night shift, which nobody really likes to work. (Manufacturing)*
>
> *Yes there was a big problem with HGV drivers - but this was a national shortage. It was a buyer's market because of the shortage and HGV drivers are very likely to 'jump ship' whenever a better contract or offer is available elsewhere. (Wholesale)*
>
> *Certainly due to the nature of our business there are difficulties. There is not a culture of jobs for life/job security and often high paid temporary projects will come up which lure staff away to other companies and to other geographical areas. (Construction)*

9.41 Respondents put forward a number of suggestions for dealing with their retention difficulties, including altering their recruitment protocols by getting people who want to be there to work, other than those being sent by employment agencies, or introducing flexible benefit schemes and improved training. The common theme was that solutions related to internal rather than external factors such as housing issues.

Homebuy

9.42 Most of the Key Worker employers were aware of Key Worker schemes, though not necessarily aware of the finer points of Homebuy or any other specific scheme.

9.43 It should be noted that the police and Probation Service staff did not qualify for Key Worker benefits at the time of the interviews, but were to become eligible in the April 1st 2006 reclassification. Just one of the contacts was aware of the forthcoming changes:

> *We are becoming aware of them [Homebuy schemes], because the rules are changing. Up until recently, the scheme did not allow officers to take part… (Police)*

9.44 None of the contacts were aware of anyone successfully accessing the Homebuy scheme, although this is of course partly due to the eligibility criteria previously in operation. However, it was reported that confusion over eligibility had led to unsuccessful applications from hospital (administrative) staff.

9.45 Three of the respondents felt that the Homebuy scheme would directly assist their staffing efforts, both in terms of recruitment and retention; as one interviewee went on to clarify in the following passage:

Definitely! Housing prices have gone up over the past few years and it is difficult for people to afford their own accommodation – especially young people starting their careers. It would be nice to be able to offer it [the Homebuy scheme], as a 'sweetener', – it's all part of the security and benefits we could offer. (Police)

9.46 One of the reasons the police contact cited above was so positive about the opportunities presented by Key Worker Homebuy was that historically police homes had been provided to officers, but the practice had largely been phased out over recent years. Therefore, the scheme could potentially be a way of providing housing assistance to new recruits – which older colleagues may have previously received.

9.47 The response from the probation contact reiterates the potential positive impact of the scheme, as well as identifying a perceived centralised responsibility for Key Worker housing.

Homebuy schemes would be likely to help with recruitment and retention of staff, with housing affordability being a significant problem in the area. The Government should be responsible for tackling such issues in relation to Key Workers – helping to facilitate their access to the market. (Probation)

9.48 The two smaller employers (St Giles Clinic, Police Authority) did not believe that the Homebuy scheme would be a significant factor in their recruitment or retention - largely because they did not have any particular difficulties in these areas.

9.49 Housing related difficulties were more apparent from the accounts of human resources staff in the non Key Worker organisations. Awareness of low cost home ownership products (including Homebuy) varied considerably, although most had heard of schemes to some extent. One respondent commented that:

I have heard of them, but have been given no details (Manufacturing)

9.50 A similar message was received from the construction firm contact. One interviewee was aware of a staff member looking into the possibilities of Homebuy, but acknowledged that that person was the only one who had mentioned anything despite a lot of their staff being in social rented properties. A further contact was aware of employees having accessed shared ownership properties independently.

9.51 Although experience of Homebuy and similar schemes was limited, the common feedback from the other organisations was that if any schemes were available to their employees then there would be considerable interest – especially from younger workers looking to get onto the housing ladder. Furthermore, a number of the organisations felt that this would have a positive impact on their recruitment and retention.

9.52 As from one of the contacts from key worker organisations, two interviewees commented on the broader housing picture – and what one described as a need for action at Government level (Manufacturing).

9.53 At a more localised level however, one respondent felt that Norfolk is doing quite a lot. That said they felt that there needed to be more highlighting and promotion of schemes to increase awareness – thus supporting the views of others who suggested that awareness could and perhaps should be raised amongst employers in the region.

Qualitative Summary

9.54 Perhaps the most immediate finding is that the Key Worker employers reported few recruitment or retention problems and those that were identified were not directly related to housing. The Key Worker positions were largely seen as attractive posts in their own right – irrespective of auxiliary factors such as the availability of housing assistance.

9.55 Nonetheless there was an appreciation from Key Worker employers that the availability of Homebuy or similar schemes could only help with recruitment and retention, especially where younger staff and/or first time buyers were concerned. In placing the emphasis on younger employees starting out on their careers, the respondents recognised that home ownership had become more difficult due to house price inflation and there was a need for assistance in helping some workers to access suitable housing. However it was also argued that high house prices needed to be considered in the context of the wider region – as local prices were considered to be cheaper than elsewhere. Comparatively then, some Key Worker contacts felt that local prices were having a positive influence on recruitment and retention, as people were attracted to the relatively lower housing prices.

9.56 A point that should also be reflected upon was that raised by the hospital contact who was concerned that such schemes should be made available to all employees rather than just 'front-line' staff. This respondent argued that it was often administrative and clerical staff - on lower incomes, but still integral to the service – who were in most need of housing support.

9.57 Housing is a particularly germane concern for Norfolk Constabulary staff as they are required to live within the County itself, and therefore any staff employed would not be able to commute from other areas, having instead to buy or rent in the County. With this in mind, the Constabulary contact was the most enthusiastic about the potential advantages of Homebuy to their employees and their housing needs.

9.58 There was however evidence of some confusion over the Key Worker Homebuy scheme in terms of eligibility and general understanding. None of the Key Worker employees were wholly familiar with the scheme at present, although there was considerable interest shown in learning more about it – especially on behalf of those organisations whose staff were to become eligible from April 1st 2006. Greater effort may need to be made to disseminate such information to relevant Key Worker organisations' personnel if the Homebuy scheme is to be sufficiently understood.

9.59 Limited awareness of Homebuy and/or other schemes was the norm for human resource contacts of 'other' organisations, but they were also enthused by the potential benefits to their workers (especially younger workers in lower paid jobs). Their companies employed a good deal of manual workers and a number of interviewees felt that they and their staff would be interested in knowing more, especially those presently living in social housing who would like to purchase their own homes. As with the Key Worker organisations the interviews identified confusion as to what Homebuy is and how it can benefit workers, but the interviewees were also keen to know more about the potential for the schemes to benefit their current and future staff.

Summary of Key Points

- A Key Worker is someone whose services are essential to the development and sustainability of the local community. The need for Key Worker Housing arises where Key Workers have household income that is insufficient to buy (or rent) a suitable property on the open market locally, and who are not eligible for assistance with their housing costs;
- In the Local Household Survey, 683 households interviewed contained Key Workers. 14.7% of all those who were employed fell within the definition of Key Workers – the bulk being nurses/health workers and teachers;
- Households with two Key Workers or Key Workers and other employees found their housing costs to be more affordable than households with only one Key Worker employee. Even for this group though, less than 10% reported that their housing costs were putting a strain on their finances or proving to be extremely difficult to meet;
- Very few Key Worker households interviewed in the household survey who identified that they wanted or needed to move noted that they would consider the housing products specifically designed for Key Workers;
- Key Worker employers reported few recruitment or retention problems and those that were identified tended to be related to broader skills issues;
- Respondents seemed reluctant to attribute any recruitment difficulties to housing related factors. Whilst they appreciated that housing prices had risen fantastically in the area, this needed to be considered in context – as they remain cheaper than elsewhere, especially London;
- It was also pointed out that many Key Worker staff earn more than the average and therefore had relatively few difficulties in purchasing in the area – though it was recognised that younger employees were likely to be forced to rent at first rather than buy – but this was not seen as a particular impact on recruitment. It was noted that the availability of Homebuy or similar schemes could only help with recruitment and retention, especially for younger staff and/or first time buyers;
- Concern was raised that housing schemes to help Key Workers should be made available to all employees rather than just 'front-line' staff – for it was argued that it was often administrative and clerical staff (on lower incomes, but still integral to the service) who were in most need of housing support;
- There was confusion over the Key Worker Homebuy scheme in terms of eligibility and general understanding amongst employers – with none of the representatives interviewed wholly familiar with the scheme at present. Greater effort may need to be made to disseminate such information to relevant Key Worker organisations.

Appendix A:
Household & Physical Survey Technical Report

Survey Design

A.1 In partnership with the Councils, a detailed questionnaire was designed to gather the required information – including comprehensive information about individual household members both past and present. The main sections of the questionnaire are detailed below.

- Current housing circumstances – tenure, type, size and condition of current home;
- Satisfaction with current area and local services;
- Previous homes – area, type, tenure and reasons for moving;
- Future moves – likelihood of moving, preferred tenure and likely destination;
- Household profile – age, gender, relationships, ethnicity and employment;
- Health problems, special needs and housing options for getting older;
- Changes in the household structure – persons that have recently left household and the likelihood of household members leaving the household in future;
- Financial issues – sources of income, income level, savings and debts; and
- Housing costs – current costs, second homes and experiences of financial difficulties.

A.2 The physical survey form gathered a range of information about the property. The main sections of the form include:

- General characteristics – age and type of dwelling, occupancy, HMO type;
- Internal condition – internal fabric, condensation, amenity provision and condition;
- Energy efficiency – heating and hot water types, insulation levels, exposure;
- Common parts of flats – condition of fabric, faults, accessibility
- Exterior of building – dimensions, exterior element condition and age;
- Health and Safety – categorisation and scoring of hazards under the HHSRS; and
- Fitness assessment – condition summary in relation to the fitness standard.

Sampling Framework

A.3 The need for reliable data about household composition, affordability and other characteristics, such as special needs, tenure and bedroom requirements meant that a household survey (based upon detailed personal interviews in people's homes) was the most appropriate method for the study.

A.4 The study adopted a two staged fieldwork approach:

- Skilled and experienced interviewers initially administer the social survey; then
- Qualified surveyors return for the internal and external inspection of the property.

A.5 The approach recognises that few stock condition surveyors are qualified to undertake detailed social research interviews and few social interviewers are qualified to undertake detailed house condition surveys, which is why it is the way in which the English House Condition Survey (EHCS) operates. It is the only way of guaranteeing good quality detailed interviews and survey information.

A.6 Providing surveys are conducted with rigorous sampling and fieldwork standards to ensure a good approximation to a random survey, surveys can achieve very accurate results with quite moderate sized samples. However, it is not often understood that only proper random samples can be certified as more or less accurate at determinate confidence levels. The fieldwork for the Greater Norwich Study involved a household survey of a random and representative sample of 5,300 households and a physical survey of 3,000 properties across the sub-region.

A.7 The population base for selecting the required sample was the Valuation Office Agency register of domestic hereditaments, the basis of local authority Council Tax Registers. This dataset has several advantages over the Postal Address File (PAF), including:

- The PAF is known to include c.5% of "deadwood" – where the addresses concerned either no longer exist (in the case of undetected deletions) or have yet to be built (in the case of premature additions). The Valuation List is actively maintained ensuring that additions and deletions are quickly and accurately amended.
- The PAF is a register of Royal Mail small users (i.e. those addresses that only receive small volumes of mail each week), and whereas the majority of such users are domestic homes they also include some small business and other non-residential addresses. The Valuation List explicitly identifies domestic properties thereby avoiding such rogue addresses entering the sample.

A.8 The basic sampling strata were defined geographically, through considering the cross-sections between the local authority administrative boundaries and the functional local housing markets identified. Within each stratum, every dwelling had an equal chance of selection that would not be influenced by any previous selection, with the exception of prohibiting the selection of the same dwelling on more than one occasion.

A.9 In order to achieve 1,500 household surveys in both Broadland and South Norfolk districts, an initial sample of 2,150 dwellings was selected in each area – which would yield a response rate of c.70% before adjustment. Since the analysis required information for each local Housing Market Area, a base sample of 1,075 was split evenly between the HMAs – though HMAs that straddled more than one LA area had half the base sample of those

exclusively within the LA boundaries. The remaining sample was then distributed proportionately to the population.

A.10 The sample frameworks for Broadland and South Norfolk are detailed in Figure 227 and Figure 228 below.

Strata	Population		Sample			
	N	%	Base	Prop.	Total	%
BROADLAND DISTRICT						
Aylsham HMA	4,500	8.5%	269	91	360	16.7%
The Broads HMA	1,100	2.1%	134	23	157	7.3%
Norwich HMA	41,800	78.8%	134	847	981	45.6%
Reepham HMA	2,900	5.5%	269	59	328	15.3%
Wroxham HMA [1]	2,700	5.1%	269	55	324	15.0%
TOTAL	**53,000**	**100.0%**	**1,075**	**1,075**	**2,150**	**100.0%**

Figure 227: Sample Framework for Broadland District
Note 1: Figures do note include dwellings within these HMAs that are outside the Greater Norwich sub-region
Note 2: Figures may not sum due to rounding

Strata	Population		Sample			
	N	%	Base	Prop.	Total	%
SOUTH NORFOLK DISTRICT						
Beccles/Bungay HMA [1]	3,100	6.2%	179	67	246	11.4%
The Broads HMA	1,000	2.0%	90	21	111	5.1%
Diss HMA	6,500	13.0%	179	139	318	14.8%
Harleston HMA	4,500	9.1%	179	97	277	12.9%
Long Stratton HMA	4,900	9.8%	179	105	284	13.2%
Norwich HMA	20,700	41.3%	90	443	533	24.8%
Wymondham HMA	9,400	18.8%	179	202	381	17.7%
TOTAL	**50,100**	**100.0%**	**1,075**	**1,075**	**2,150**	**100.0%**

Figure 228: Sample Framework for South Norfolk District
Note 1: Figures do note include dwellings within these HMAs that are outside the Greater Norwich sub-region
Note 2: Figures may not sum due to rounding

A.11 Insofar as all of the properties within Norwich City fell within the Norwich HMA, a slightly different sampling strategy was adopted there.

A.12 As the Physical Stock Survey was confined to the private sector, all of the local authority stock was placed in a separate sampling stratum. The study sought to achieve 500 interviews with local authority tenants, and given the relatively high response rates typically achieved with this group, a base sample of 667 dwellings was selected for this stratum.

A.13 The second stage of the sample design sought to maximise the primary data gathered about households in housing need living in poor quality private sector housing in the city. In order to achieve this aim, we considered the outputs from the BRE Stock Modelling System, which determines the probability of individual Census Output Areas (COAs) having certain characteristics. The specific output that we considered to inform the sampling strategy was

the level of Vulnerable Occupiers living in Non Decent Dwellings, as this influenced the nature of households selected as well as the quality of stock.

A.14 Through ranking all COAs by their respective probability outputs from the BRE Model, they were grouped into deciles – with decile one representing the 10% of COAs most likely to have Vulnerable Occupiers living in Non-Decent Dwellings, and decile ten representing the 10% of COAs being least likely to have such households. Private Sector properties in the COAs within the three highest deciles were placed into three separate strata, and booster samples were drawn in each – the largest being in the top decile with the next two deciles having progressively smaller supplementary samples.

A.15 In relation to the sample sizes for the private sector stock, the remaining base sample (after the LA sample had been determined) was allocated proportionately in relation to the population. Booster samples of 600, 300 and 100 dwellings we then respectively allocated to each of the top three deciles from the BRE model.

A.16 Figure 229 (below) summarises the overall sample strategy for Norwich City, showing the distribution of the base and booster samples, and summarising the total sample to be selected within each of the identified strata.

Strata	Population		Sample			
	N	%	Base	Booster	Total	%
NORWICH CITY						
Local Authority Stock	15,700	100.0%	667	-	667	100.0%
All Local Authority Dwellings	**15,700**	**100.0%**	**667**	**-**	**667**	**100.0%**
Private Sector Stock						
Decile 1 from BRE model	2,100	5.1%	61	600	661	30.2%
Decile 2 from BRE model	2,300	5.6%	67	300	367	16.8%
Decile 3 from BRE model	2,800	6.6%	79	100	179	8.2%
Dwellings in remaining COAs	34,300	82.6%	983	-	983	44.9%
All Private Sector Dwellings	**41,500**	**100.0%**	**1,190**	**1,000**	**2,190**	**100.0%**
TOTAL	**57,200**	**-**	**1,857**	**1,000**	**2,857**	**-**

Figure 229: Sample Framework for Norwich City
Note: Figures may not sum due to rounding

A.17 Finally, Figure 230 (below) summarises the overall primary sample across the entire sub-region, and the supplementary reserve addresses that were issued. The reserve addresses were issued to compensate for differential non-response levels in each stratum, and these addresses were also selected on a probability without replacement basis (with addresses that had been selected within the primary sample also excluded from selection).

Strata	Sample		
	Primary	Reserve	Total
BROADLAND DISTRICT			
Aylsham HMA	360	57	417
The Broads HMA	157	25	182
Norwich HMA	981	141	1,122
Reepham HMA	328	96	424
Wroxham HMA	324	50	374
SOUTH NORFOLK DISTRICT			
Beccles/Bungay HMA	246	39	285
The Broads HMA	111	17	128
Diss HMA	318	-	318
Harleston HMA	277	8	285
Long Stratton HMA	284	30	314
Norwich HMA	533	73	606
Wymondham HMA	381	60	441
NORWICH CITY			
Local Authority Dwellings	667	-	667
Private Sector Decile 1	661	89	750
Private Sector Decile 2	367	28	395
Private Sector Decile 3	179	5	184
Remaining Private Sector	983	312	1,295
TOTAL	**7,157**	**1,030**	**8,187**

Figure 230: Primary & Reserve Sample, Achieved Interviews and Response Rate by Strata
Source: Greater Norwich Household & Physical Survey 2005-06

Fieldwork Procedures

A.18 Only experienced fieldwork staff that had previously worked on housing requirement studies with ORS undertook the interviews, and their work was carefully monitored on a day-by-day basis. Only householders or their partners were accepted as respondents, and they were interviewed in depth about their current and potential housing needs.

A.19 Similarly, only qualified surveyors that had previously worked on stock condition studies with **pps** undertook the required follow-on physical surveys and their work was monitored and moderated by a senior surveyor through a sequence of revisits to particular dwellings within the sample.

A.20 In order to achieve the required social and physical surveys a total of 8,187 randomly selected addresses were approached between August 2005 and January 2006 and a total of

5,279 interviews were achieved. Primary target addresses were visited on at least four occasions, at different times, and on different days before being considered a non-contact. Almost two-fifths of the interviews (37.7%) were achieved outside normal working hours.

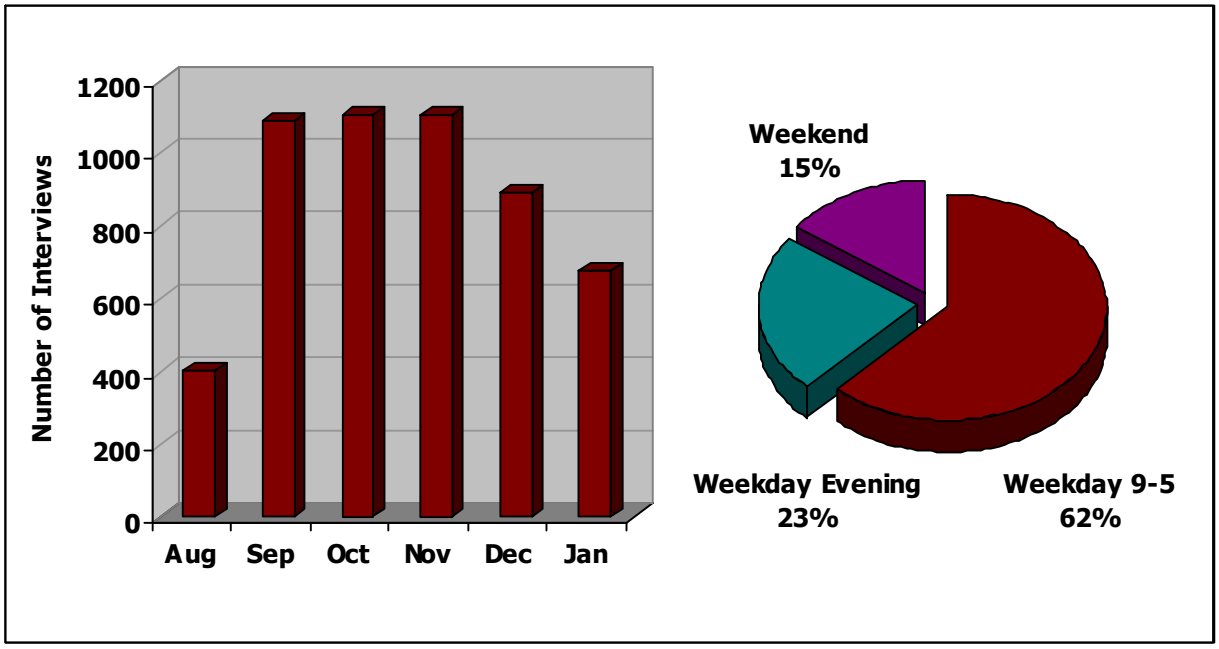

Figure 231: Number of Achieved Interviews by Interview Month and Time of Day
Source: Greater Norwich Household & Physical Survey 2005-06

A.21 Of the 8,187 addresses called on, 64.5% yielded a successful interviewed – though this increases to 68.1% when invalid addresses are discounted from the base sample. The remainder of the calls were as follows:

Interview Outcome	Number of Addresses Approached	% of Addresses Approached	% of Qualifying Households Approached
Household Interviewed			
Successful interview	5,279	64.5%	68.1%
Household Not Interviewed			
Refused to be interviewed	1,705	20.8%	22.0%
Not contactable	767	9.4%	9.9%
No Household Resident			
Property empty	288	3.5%	-
Non-residential or business only property	29	0.4%	-
Demolished or otherwise untraceable	119	1.5%	-
GRAND TOTAL	**8,187**	**100.0%**	**100.0%**

Figure 232: Summary of Interview Outcomes
Source: Greater Norwich Household & Physical Survey 2005-06
Note: Figures may not sum due to rounding

A.22 Emerging ODPM Guidance emphasises the importance of high response rates, and identifies an acceptable range of 60-80% (wider than the 67-75% identified in the earlier DETR Guidance). The achieved response rate of 68.1% clearly sits comfortably within this range.

A.23 Figure 233 (below) summarises the outcome of the contact at each address within each strata of the sample. Where no contact was made, interviewers had normally visited the households on at least four occasions, including two visits outside normal working hours. Properties classified as having no household present within the "other" grouping included those properties identified as being non-residential or business only premises and those properties that were demolished or otherwise untraceable.

Strata	Interview	Household Not Interviewed		No Household Present		Total
		Refused	No Contact	Empty	Other	
BROADLAND DISTRICT						
Aylsham HMA	263	78	43	21	12	417
The Broads HMA	121	38	12	8	3	182
Norwich HMA	739	233	117	24	9	1,122
Reepham HMA	240	138	22	11	13	424
Wroxham HMA	241	85	24	18	6	374
SOUTH NORFOLK DISTRICT						
Beccles/Bungay HMA	181	69	28	4	3	285
The Broads HMA	88	18	19	3	-	128
Diss HMA	237	46	26	6	3	318
Harleston HMA	194	65	16	6	4	285
Long Stratton HMA	217	57	32	8	-	314
Norwich HMA	393	131	59	12	11	606
Wymondham HMA	283	121	28	5	4	441
NORWICH CITY						
Local Authority Dwellings	504	66	78	7	12	667
Private Sector Decile 1	407	178	62	72	31	750
Private Sector Decile 2	261	77	27	18	12	395
Private Sector Decile 3	121	34	25	3	1	184
Remaining Private Sector	789	271	149	62	24	1,295
TOTAL	**5,279**	**1,705**	**767**	**288**	**148**	**8,187**

Figure 233: Interview Outcome by Sample Strata
Source: Greater Norwich Household & Physical Survey 2005-06

A.24 Figure 234 (overleaf) shows the overall response rate in terms of the number of properties approached that yielded a successful interview for each of the sample strata and overall rates for each of the local authority areas and for the sub-region as a whole.

A.25 The lowest proportionate response was from the "Private Sector Decile 1" in Norwich, where only 54.3% of all addresses yielded a successful interview. Nevertheless, a significant number of dwellings in this area were identified as being empty or other non-household addresses. When we consider the response rate in terms of households, it is far closer to the sub-region norm.

A.26 Response rates did not vary considerably by local authority in terms of overall response – with Broadland and Norwich falling fractionally below the sub-region average and South Norfolk slightly exceeding this figure.

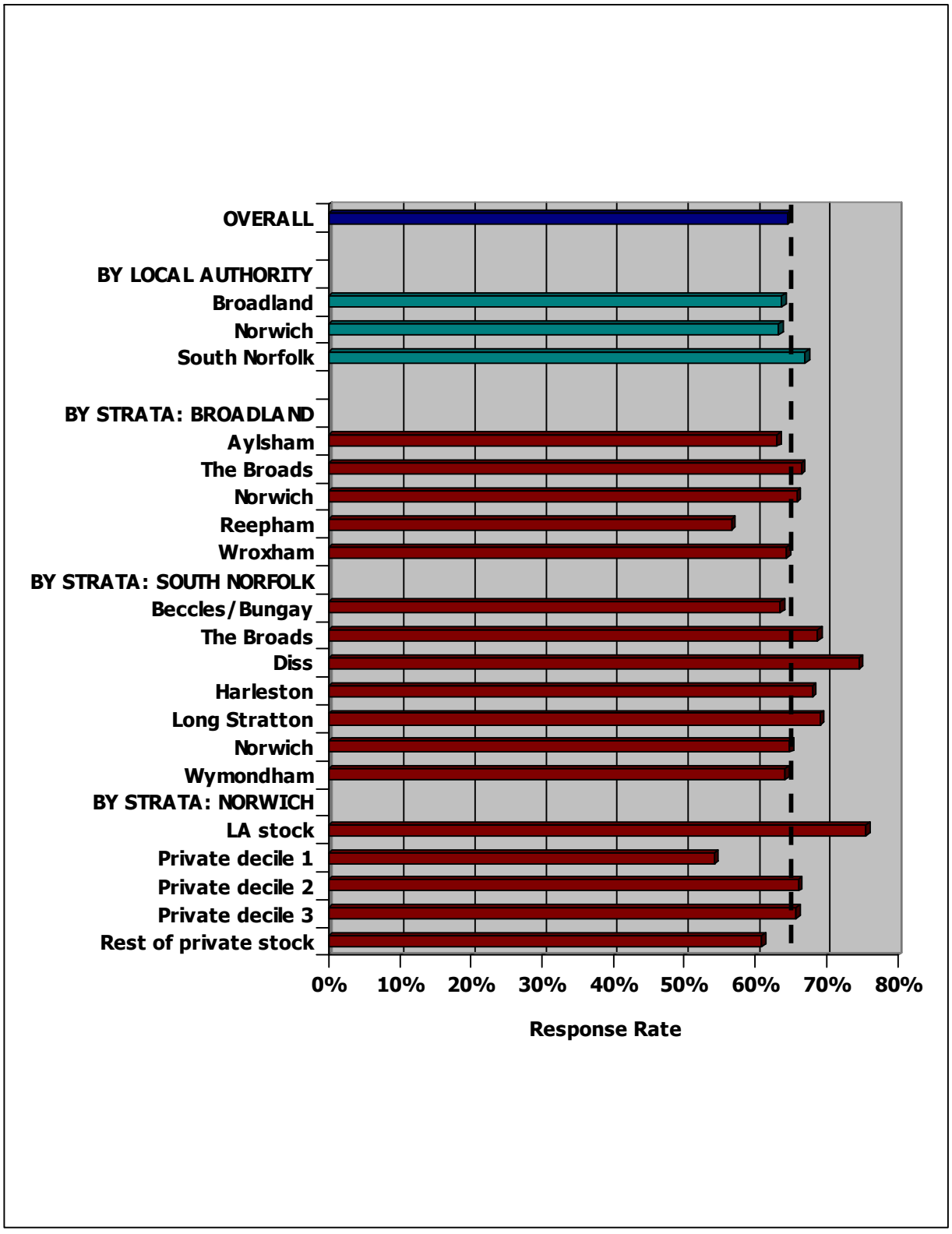

Figure 234: Response Rate by Local Authority and Sample Strata
Source: Greater Norwich Household & Physical Survey 2005-06

A.27 Figure 235 shows the reason for non-interview in each of the sample strata – where differential refusal and non-contact levels can also be identified, along with the proportion of properties without a resident household.

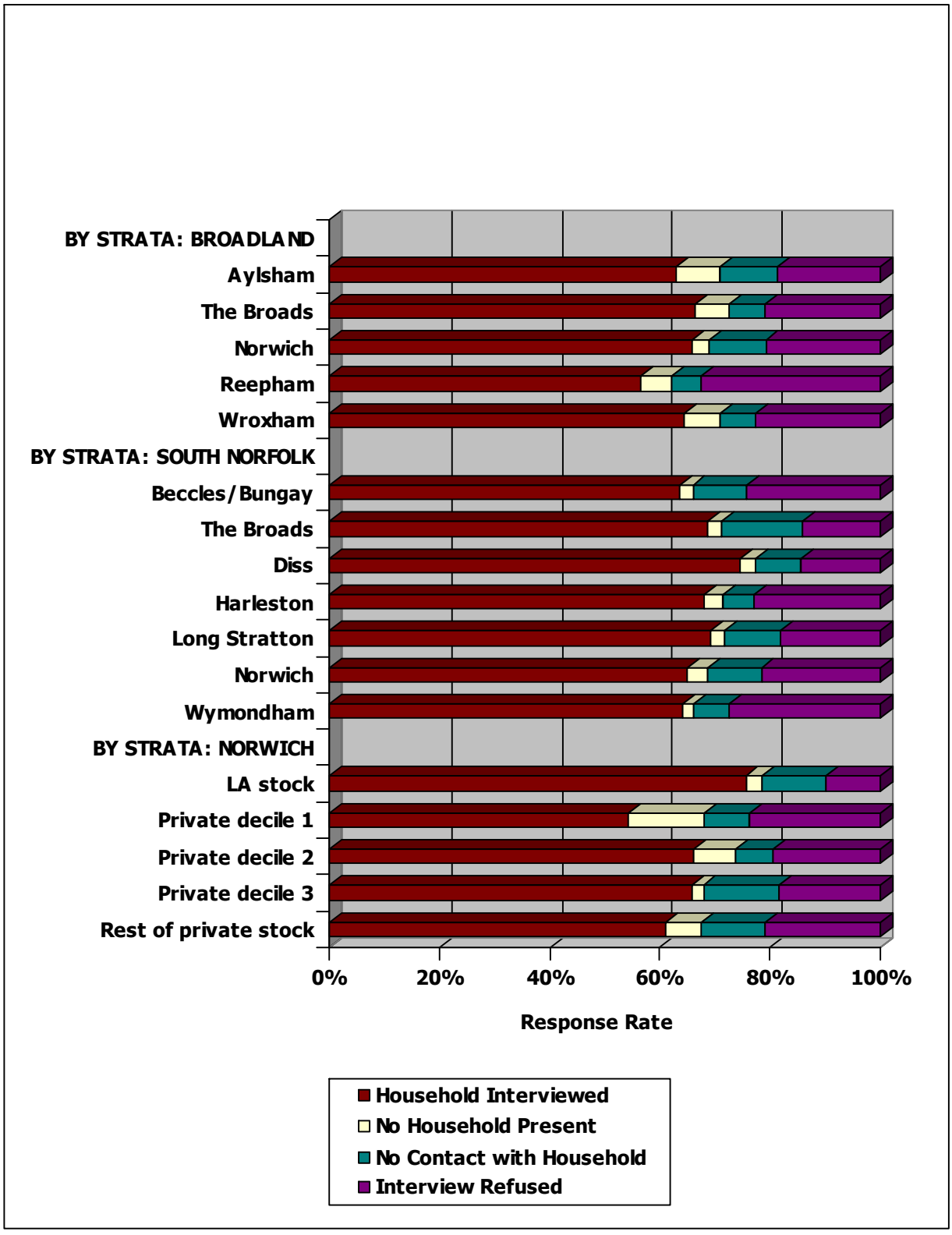

Figure 235: Interview Outcome by Sample Strata
Source: Greater Norwich Household & Physical Survey 2005-06

A.28 Details on the sample stratification and statistical weighting process are detailed in Figure 236 (below). To compensate for the stratification process, a weighting factor has been associated with each case as detailed in the table (column e). Once the achieved sample has been weighted, the proportion of weighted cases within each stratum (column g) matches the proportion within the original population (column b).

Strata	Population		Achieved Interviews		Weight Factor	Weighted Cases	
	N	%	n	%		n	%
Column Reference & Calculation (where applicable)	**a**	**b** a ÷ ∑ a	**c**	**d** c ÷ ∑ c	**e** b ÷ d	**f** c x e	**g** f ÷ ∑ f
BROADLAND DISTRICT							
Aylsham HMA	4,500	2.8%	263	5.0%	**0.56**	148	2.8%
The Broads HMA	1,100	0.7%	121	2.3%	**0.31**	37	0.7%
Norwich HMA	41,800	26.0%	739	14.0%	**1.86**	1,375	26.0%
Reepham HMA	2,900	1.8%	240	4.5%	**0.40**	96	1.8%
Wroxham HMA [1]	2,700	1.7%	241	4.6%	**0.37**	88	1.7%
SOUTH NORFOLK DISTRICT							
Beccles/Bungay HMA [1]	3,100	1.9%	181	3.4%	**0.57**	102	1.9%
The Broads HMA	1,000	0.6%	88	1.7%	**0.37**	32	0.6%
Diss HMA	6,500	4.1%	237	4.5%	**0.90**	214	4.1%
Harleston HMA	4,500	2.8%	194	3.7%	**0.77**	150	2.8%
Long Stratton HMA	4,900	3.1%	217	4.1%	**0.74**	162	3.1%
Norwich HMA	20,700	12.9%	393	7.4%	**1.73**	681	12.9%
Wymondham HMA	9,400	5.9%	283	5.4%	**1.09**	310	5.9%
NORWICH CITY							
Local Authority Dwellings	15,700	9.8%	504	9.5%	**1.02**	517	9.8%
Private Sector Decile 1	2,100	1.3%	407	7.7%	**0.17**	70	1.3%
Private Sector Decile 2	2,300	1.5%	261	4.9%	**0.30**	77	1.5%
Private Sector Decile 3	2,800	1.7%	121	2.3%	**0.75**	91	1.7%
Remaining Private Sector	34,300	21.4%	789	14.9%	**1.43**	1,129	21.4%
TOTAL	**160,300**	**100.0%**	**5,279**	**100.0%**	**-**	**5,279**	**100.0%**

Figure 236: Population, Achieved Interviews, Weight Factor and Weighted Cases by Strata
Source: Greater Norwich Household & Physical Survey 2005-06
Note 1: Figures do note include dwellings within these HMAs that are outside the Greater Norwich sub-region
Note 2: Figures may not sum due to rounding

A.29 This weighting process ensures that the sample stratification does not influence the overall study results.

Response Bias

A.30 The confidence limits described above consider only the probability of errors arising in the figures from chance, and do not take account of other potentially more systematic errors arising from sample bias – that is, where some households are more likely to participate in the study than others.

A.31 As previously noted, interviews were achieved at 65.4% of all addresses approached – but this rate varied for different types of properties approached as detailed below.

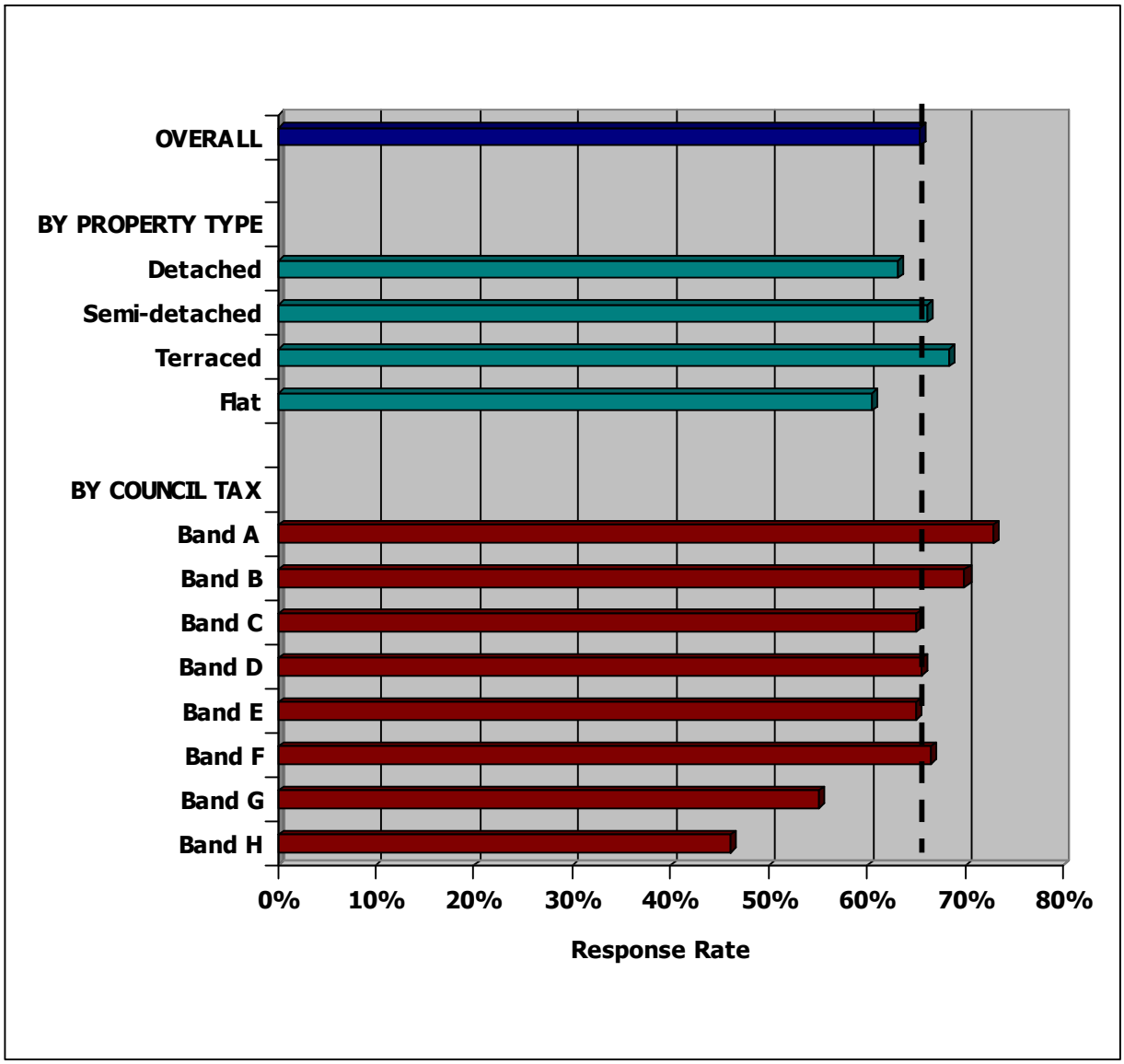

Figure 237: Response Rate by Property Type and Council Tax Band
Source: Greater Norwich Household & Physical Survey 2005-06

A.32 To compensate for these differential response rates, a second weight is derived for each case on the basis of property type and Council Tax band. This weight for observed response bias is then combined with the original weight for stratification to generate a combined weighting factor for each case.

A.33 Whilst it's not possible to identify further response bias in this way (insofar as no information is available about the households that were not interviewed), it is important to critically consider the profile of the achieved interviews against existing secondary data sources.

Statistical Confidence

A.34 A random sample should be representative of its population to within specified statistical limits, and (as previously noted) the Greater Norwich Local Household Survey achieved 5,279 personal interviews with households randomly selected throughout the area. The analysis for such a sample should represent the entire population of households to within ±1.3% points at the 95% level confidence – that is, if all households in the Greater Norwich sub-region were interviewed, 19 times out of 20 the results would not differ by more than 1.3% points from the results for the sample.

A.35 Such error margins and levels of confidence are linked. Whilst we can be 95% confident that the overall sample is accurate to within ±1.3% points, we are confident that 4 times out of 5 the results will actually be within ±0.9% points. A further factor that influences the error margin is the split in opinion. If the result for a specific question is significantly biased to one response (e.g. if 95% of the sample stated Option A whilst only 5% stated Option B) the results will be subject to a smaller error than if there was less consensus (i.e. where both Option A and Option B are represented more equally). Whilst the achieved sample is always accurate to within ±1.3% points (based on the worse case scenario of a 50:50 split in opinion), the error margin reduces to ±0.6% points when at least 95% of respondents opt for the same option.

A.36 The level of accuracy and impact of changes in the opinion split are illustrated below, though most social research projects adopt a confidence level of 95% when reporting their findings.

Confidence Level	Opinion Split				
	50:50	75:25	90:10	95:5	99:1
MARGIN OF ERROR ±					
80% (4 times out of 5)	0.9%	0.8%	0.5%	0.4%	0.2%
90% (9 times out of 10)	1.1%	1.0%	0.7%	0.5%	0.2%
95% (19 times out of 20)	1.3%	1.2%	0.8%	0.6%	0.3%
99% (99 times out of 100)	1.8%	1.5%	1.1%	0.8%	0.4%

Figure 238: Differential Error Margins by Confidence Level and Opinion Split

A.37 Of course, the above table is based on results for the entire population. When results for individual sub-groups are considered, the error margins will increase – but to what extent will depend on the number of achieved interviews within the sub-group, as detailed below.

% of Overall Sample in Sub-sample	Opinion Split				
	50:50	75:25	90:10	95:5	99:1
MARGIN OF ERROR ± @ 95% Confidence Level					
75% of sample (3,959 cases)	1.6%	1.3%	0.9%	0.7%	0.3%
50% of sample (2,640 cases)	1.9%	1.7%	1.1%	0.8%	0.4%
25% of sample (1,320 cases)	2.7%	2.3%	1.6%	1.2%	0.5%
10% of sample (528 cases)	4.3%	3.7%	2.6%	1.9%	0.8%
5% of sample (264 cases)	6.0%	5.2%	3.6%	2.6%	1.2%

Figure 239: Differential Error Margins by Sub-Sample Size and Opinion Split

A.38 The overall accuracy for both the household interview sample and the physical survey sample are detailed in Figure 240 (below) in terms of the overall sample, the individual local authority samples and the HMA samples.

A.39 Overall results from the interview survey should always be accurate to within ±1.3% points at the 95% level of confidence, with local authority results accurate to within ±2.5% points and all HMA results accurate to ±7.3% points, again at the 95% level of confidence. Results would be more accurate in some areas (where larger samples were achieved) or where a bias in opinion was identified (rather than a 50:50 split).

A.40 In the same way, we can consider results from the physical survey sample and identify that overall figures should be accurate to within ±1.8% points, local authority results accurate to within ±3.1% points and HMA results accurate to ±9.3% points, all at the 95% level of confidence.

Sub Area	MARGIN OF ERROR ± @ 95% Confidence Level					
	Achieved Interviews	Opinion Split		Achieved Surveys	Characteristic Split	
		50:50	90:10		50:50	90:10
Local Authority Area						
Broadland	1,604	2.4%	1.5%	1,003	3.1%	1.9%
Norwich	2,082	2.1%	1.3%	991	3.1%	1.9%
South Norfolk	1,593	2.5%	1.5%	1,014	3.1%	1.8%
Housing Market Area						
Aylsham	263	6.0%	3.6%	146	8.1%	4.9%
Beccles/Bungay	181	7.3%	4.4%	110	9.3%	5.6%
The Broads	209	6.8%	4.1%	155	7.9%	4.7%
Diss	237	6.4%	3.8%	153	7.9%	4.8%
Harleston	194	7.0%	4.2%	122	8.9%	5.3%
Long Stratton	217	6.7%	4.0%	123	8.8%	5.3%
Norwich	3,214	1.7%	1.0%	1,702	2.4%	1.4%
Reepham	240	6.3%	3.8%	156	7.8%	4.7%
Wroxham	241	6.3%	3.8%	151	8.0%	4.8%
Wymondham	283	5.8%	3.5%	190	7.1%	4.3%
Greater Norwich Sub-region	**5,279**	**1.3%**	**0.8%**	**3,008**	**1.8%**	**1.1%**

Figure 240: Differential Error Margins for Household & Physical Surveys by Local Authority Area, Housing Market Area and Opinion Split
Source: Greater Norwich Household & Physical Survey 2005-06

Appendix B:
Definition of a Non Decent Home

Measure of a Decent Home

B.1 A dwelling is defined as non decent if it fails any one of the following 4 criteria:

A. It meets the current statutory minimum standard for housing – at present the fitness standard;

B. It is in a reasonable state of repair – has to have no old and defective major elements (described in more detail below);

C. It has reasonably modern facilities and services – adequate bathroom, kitchen, common areas of flats and is not subject to undue noise; and

D. Provides a reasonable degree of thermal comfort.

B.2 Each of these criteria has a sub-set of criteria, which are used to define such things as 'providing a reasonable degree of thermal comfort'. The exact details of these requirements are covered in the aforementioned DLTR circular.

Applying the Standard

B.3 The standard is specifically designed in order to be compatible with the kind of information collected as standard during a House Condition Survey (HCS). All of the variables required to calculate the standard are contained within a complete data set.

B.4 The four criteria used to determine the decent homes standard have specific parameters. The variables from the survey used for the criteria are described below:

Criterion A:

B.5 Criterion A is simply determined as whether or not a dwelling fails the current minimum standard for housing. This was formerly (at the time the Decent Homes Standard was written) based on the Housing Fitness Standard, but is now measured by the Housing Health and Safety Rating System (HHSRS). All dwellings surveyed were marked on the basis of the HHSRS and if any one or more of the 29 health and safety hazards scored greater than 1,000 the dwelling was deemed to have a Category 1 Hazard. Under criterion A, any dwelling that has a Category 1 Hazard is automatically non-decent.

Definition of Hazards under the HHSRS and Category Level

B.6 The HHSRS has been the replacement for the Fitness Standard since April 2006 and is a prescribed method of assessing individual hazards, rather than a conventional standard to give a judgment of fit or unfit. The HHSRS is evidence based – national statistics on the

health impacts of hazards encountered in the home are used as a basis for assessing individual hazards.

B.7 After the trial, the system for collecting hazard information was subsequently reviewed, along with the underlying statistics, and a new, second version produced. Guidance on Version 2 of the HHSRS was subsequently published in November 2004 and it is Version 2 that will brought into force in April 2006 by statutory instruments made under the Housing Act 2004. The results from this survey will give an indication of likely future problems and will provide a useful comparative tool.

B.8 The new system deals with a much broader range of issues than the previous Fitness Standard. It covers a total of 29 hazards in four main groups:

- *Physiological Requirements* (e.g. damp & mould growth, excess cold, asbestos, carbon monoxide, radon, etc.)
- *Psychological Requirements* (crowding and space, entry by intruders, lighting, noise)
- *Protection Against Infection* (domestic hygiene, food safety, personal hygiene, water supply)
- *Protection Against Accidents* (e.g. falls on the level, on stairs and steps and between levels, electrical hazards, fire, collision, etc.)

B.9 The HHSRS scoring system combines the probability that deficiency (i.e. a fault in a dwelling, whether due to disrepair or a design fault) will lead to a harmful occurrence (e.g. an accident or illness), with the spread of likely outcomes. If an accident is very likely to occur and the outcome is likely to be extreme or severe (e.g. death or a major or fatal injury) then the score will be very high.

B.10 The approach adopted for this survey mirrors the EHCS 2001 methodology whereby the most common 7 hazards are examined. These are:

- Falls associated with stairs and steps
- Falls on the level
- Falls between levels
- Fire
- Hot surfaces & materials,
- Damp & mould growth
- Excessive cold

B.11 The surveyor records the first five of these hazards during the inspection. The remaining two hazards (damp & mould growth and excessive cold) are modelled, based on the energy data, damp and condensation information collected. In practice, the great majority of hazards found are one of these seven types.

B.12 All dwellings contain certain aspects that can be perceived as potential hazardous, such as staircases and steps, heating appliances, electrical installation, glass, combustible materials,

etc. It is when disrepair or inherent defective design makes an element of a dwelling significant more likely to cause a harmful occurrence that that it is scored under the HHSRS.

B.13 The exact scores generated under the HHSRS can be banded into one of ten bands from A to J, with bands A to C being further defined as Category 1 Hazards and those in bands D to J as Category 2. The threshold score for a Category 1 Hazard is 1,000.

B.14 As stated earlier, a local authority has a duty to deal with any Category 1 Hazards found, and a discretionary power to deal with Category 2 hazards. This survey focuses particularly on Category 1 Hazards, but describes all hazards, including Category 2, for comparative purposes.

Criterion B:

B.15 Criterion B falls into 2 parts: firstly, if any one of a number of key major building elements is both in need of replacement and old, then the dwelling is automatically non decent. Secondly, if any two of a number of key minor building elements are in need of replacement and old, then the dwelling is automatically non-decent. The elements in question are as follows:

Building Element	Age to be Considered Old	
	Houses	Flats
Major Elements (one or more)		
Major Walls (Repair/Replace >10%)	80	80
Roofs (Replace 50% or more)	50	30
Chimney (one or more needing partial rebuild)	50	50
Windows (Replace two or more windows)	40	30
Doors (Replace one or more doors)	40	30
Gas Boiler (Major Repair)	15	15
Gas Fire (Major Repair)	10	10
Electrics (Major Repair)	30	30
Minor Elements (two or more)		
Kitchen (Major repair or replace three or more items)	30	30
Bathroom (Replace two or more items)	40	40
Central heating distribution (Major Repair)	40	40
Other heating (Major Repair)	30	30

Figure 241: Age of Major and Minor Building Elements to be Considered Old
Source: A Decent Home – the definition and guidance for implementation ODPM 2004

Criterion C:

B.16 Criterion C requires the dwelling to have reasonably modern facilities. These are classified as the following:

Amenity	Defined as
Reasonably modern kitchen	Less than 20 yrs
Kitchen with adequate space and layout	If too small or missing facilities
Reasonably modern bathroom	Less than 30 yrs
An appropriately located bathroom and W.C.	If unsuitably located etc.
Adequate noise insulation	Where external noise a problem
Adequate size and layout of common parts	Flats

Figure 242: Age Categories for Amenities
Source: A Decent Home – the definition and guidance for implementation ODPM 2004

B.17 You may notice that the age definition for kitchens and bathrooms differs from Criterion B. This is because it was determined that a decent kitchen, for example, should generally be less than 20 years old but may have the odd item older than this. The same idea applies for bathrooms.

Criterion D:

B.18 The dwelling should provide an adequate degree of thermal comfort. It is currently taken that a dwelling, which is in fuel poverty, is considered to be non-decent. A dwelling is in fuel poverty if the occupiers spend more than 10% of their net income (after Tax, N.I and housing cost e.g. mortgage or rent) on heating and hot water.

B.19 A number of local authorities criticised this approach, as it requires a fully calculated SAP for each dwelling that is being examined. Whilst this is fine for a general statistical approach, such as this study, it does cause problems at the individual dwelling level for determining the course of action.

B.20 The alternative, laid out in the new guidance, is to examine a dwelling's heating systems and insulation types. The following is an extract from the new guidance:

B.21 The revised definition requires a dwelling to have both:

- Efficient heating; and
- Effective insulation.

B.22 Efficient heating is defined as any gas or oil programmable central heating or electric storage heaters or programmable LPG/solid fuel central heating or similarly efficient heating systems, which are developed in the future. Heating sources, which provide less efficient options, fail the decent homes standard.

B.23 Because of the differences in efficiency between gas/oil heating systems and other heating systems listed, the level of insulation that is appropriate also differs:

- **For dwellings with gas/oil programmable heating**, cavity wall insulation (if there are cavity walls that can be insulated effectively) or at least 50mm loft insulation (if there is loft space) is an effective package of insulation;

- **For dwellings heated by electric storage radiators/LPG/programmable solid fuel central heating** a higher specification of insulation is required: at least 200mm of loft insulation (if there is a loft) and cavity wall insulation (if there are cavities that can be insulated effectively).

B.24 For the purposes of this study the above definition will be used in calculating the proportion of dwellings that are considered non-decent.

Appendix C:
Identifying Unsuitably Housed Households

Introduction

C.1 Housing need refers to households lacking their own housing or living in housing which is inadequate or unsuitable, who are unlikely to be able to meet their needs in the housing market without some assistance (Bramley & Pawson, 2000). Therefore, to identify existing housing need we must first consider the adequacy and suitability of households' current housing circumstances.

C.2 A classification of unsuitable housing, adapted from Parker and Stirling (1995): "Seen to be Fair: a guide to allocations", was presented by Bramley and Pawson (2000) in the DETR publication "Local Housing Needs Assessment: A Guide to Good Practice". The classification is sub-divided into four main categories, with a total of sixteen sub-divisions as detailed below.

Main Category	Sub-divisions
1. Homeless or with insecure tenure	i. under notice, real threat of notice, or lease coming to an end ii. living in temporary accommodation (e.g. hostel, B&B, with friends or relatives) iii. accommodation too expensive
2. Mismatch of household and dwelling	iv. overcrowded v. house too large (difficult to maintain) vi. households with children living in high flats or maisonettes vii. sharing a kitchen, bathroom or WC with another household viii. household containing person with mobility impairment or other special needs living in unsuitable dwelling (e.g. accessed via steps or containing stairs)
3. Dwelling amenities and condition	ix. lacks a separate bathroom, kitchen or inside WC x. subject to major disrepair or unfitness
4. Social requirements	xi. harassment or threats of harassment from neighbours or others living in the vicinity xii. relationship breakdown xiii. family unable to live together because of lack of accommodation xiv. need to give or receive support including living closer to family/friends xv. need to live closer to employment and/or other essential facilities xvi. want to live independently

Figure 243: Classification of Unsuitable Housing
Source: Bramley & Pawson, 2000

C.3 Most of the identified sub-divisions concern established households and several may cause a household to need to move from one property to another, though many will not necessarily need to move if appropriate changes are made to their existing home.

C.4 Even where a move is deemed necessary, facilitating households to relocate from one property to another will not inherently require additional homes to be provided because, whilst the characteristics of such dwellings may differ, the overall number of homes will remain the same. Nevertheless, to satisfy the needs of all households, it may be necessary to provide some additional housing with particular characteristics leaving an equivalent number of dwellings (with different characteristics) available to meet housing needs and demands from elsewhere in the market.

C.5 Whilst the majority of sub-divisions concerning established households may not contribute directly to the additional housing requirement, households who are currently in temporary housing (group ii.) and a number of sub-divisions of the social requirements category may each require additional housing provision.

Established Households in Unsuitable Housing

C.6 Figure 243 established four main categories for identifying unsuitable housing, each with a number of sub-divisions. Whilst some of the indicators related to households currently lacking their own housing, the majority considered the circumstances of existing households.

C.7 Information on a wide range of housing issues was collated by the Household Survey, and by drawing on information gathered throughout the questionnaire we are able to rigorously identify whether or not households' current homes are suitable for their needs. Whilst the assessment of housing suitability is based on responses to questions within the survey, many of the indicators are assessed relatively objectively on the basis of answers provided to factual questions. This is a far more sophisticated approach than relying on households identifying themselves with one or more problems selected from a "shopping list" of possibilities, and avoids households associating themselves with issues on the basis of interviewer prompts.

C.8 Objective assessments (based upon factual information) can clearly be used in assessing issues such as households' lack of facilities. Where, for example, respondents are asked whether they have an inside WC or not. Such a factual yes/no response clearly leads to an objective assessment of the criteria.

C.9 The measure of overcrowding and under-occupancy is also calculated objectively. The number of rooms required by a household is assessed through analysing the household profile against an agreed "bedroom & living room standard". This requirement is then set against the number of rooms available in the home. The bedroom standard used for the Redbridge study is similar as follows. It provides one bedroom for each of the following groups or individuals:

- Each adult couple;
- Each remaining adult (aged 18 or over);
- Each pair of children of the same gender;
- Each pair of children aged 10 or under;
- Each remaining child that has not been paired.

C.10 The number of rooms required is then set against the number of bedrooms in the current home, to determine the level of overcrowding or under-occupation.

C.11 A similar (though less complicated) assessment is used to identify children living in high rise flats – where the presence of children within the household is compared with the floor on which the household lives to determine whether or not the combination is acceptable.

C.12 Where it is not possible to identify problems in an objective manner, subjective responses from the Survey have been used. Nevertheless, these are largely responses provided in an unprompted manner to more general, open-ended questions. This avoids any bias being introduced by the interviewing process.

C.13 A summary of the categories used to assess housing suitability from the Household Survey data is detailed below:

Categories	Survey Analysis
1. Homeless or with Insecure Tenure	
Tenancy under notice, real threat of notice or lease coming to an end	Household wanting/having/needing to move because of end of tenancy, eviction, repossession or otherwise forced to move Or Landlord or mortgagor taking action to repossess the property or evict them because of arrears
Accommodation too expensive	Household currently in rent or mortgage arrears and currently finding housing costs extremely difficult to manage
2. Mismatch of Household and Dwelling	
Overcrowding	Size and composition of household used to assess number of bedrooms required; compared with Number of current bedrooms
Households having to share a kitchen, bathroom, washbasin or WC with another household	Household with children/pensioners; and Living in multiple occupancy dwelling; and Sharing at least one basic facility
Home too difficult to maintain	Someone in household has long-term illness and difficulty maintaining the garden; or Someone in the household has long-term illness and has problems maintaining the home
Children living in high-rise flats	Household with children aged under 16; and Living in a flat above 4th floor
Households with support needs	Someone in the household has long-term illness and has problems with general mobility in the home, climbing stairs in/to the home or access to toilet facilities because of the home's layout; or Someone in the household has long-term illness and has problems with bathing or showering or preparing food because of the homes layout; or Need a carer to stay permanently or overnight and do not have space for them; or Need to move to supported housing, residential home, nursing home or hospital; or Household wanting/having/needing to move to receive care from a friend or relative

Continued...

Categories	Survey Analysis
3. Dwelling Amenities and Condition	
Dwelling Amenities and Conditions	Household having no bathroom or shower-room; or Household having no inside WC; or Household having no kitchen; or Household having no washbasin with running hot water; or Household having no heating in the home; or Household relying exclusively on portable fires or heaters; or Household experiencing serious problems (as opposed to only experiencing problems) with interior or exterior structural repairs, roof repairs or rising damp; or Household experiencing serious problems (as opposed to only experiencing problems) with two or more of the following: - Damp penetration or condensation - Window repairs - Electrical or wiring repairs - Gas supply or appliances - Heating or plumbing - Drainage - Repairs to gutters or down pipes
4. Social Requirements	
Harassment	Household wanting/having/needing to move because of racial or other harassment problems
Need to live closer to essential facilities	Household wanting/having/needing to move to live closer to hospital/doctor
Family reasons	Household wanting/having/needing to move because of separation from partner, to join other household members or to give care to a friend or relative

Figure 244: Classification of Unsuitable Housing

C.14 Households are classified as being unsuitably housed if one or more of the above factors are found to apply. The households identified are considered to be living in unsuitable housing regardless of the number of problems that are identified. This avoids potential double counting.

C.15 Although local authorities typically use points systems to score and prioritise overall needs, our analysis does not use artificial calculations to score the relative unsuitability of housing. After all, to say that some homes are more unsuitable than others does not mean that the households in the latter are not in need.

Appendix D:
BRE Housing Stock Modelling System

Introduction

D.1 The Building Research Establishment (BRE) has now established its new Housing Stock Modelling System (HSMS) as an important tool for examining decency for over 50 local authorities. The system links Census information to English House Condition Survey (EHCS) data as well as other sources of information. The modelling system then uses a form of linear regression to predict the likely level of unfitness and non-decency at the Census Output area level. This can all be done from existing data sources and requires no new additional surveys.

D.2 Below are some examples of the type of map produced using the HSMS. These particular maps show the predicted level of non decency, for each Census Output Area (COA) for each local authority that forms part of the Greater Norwich sub-region. The maps are based on predictions for the private sector stock.

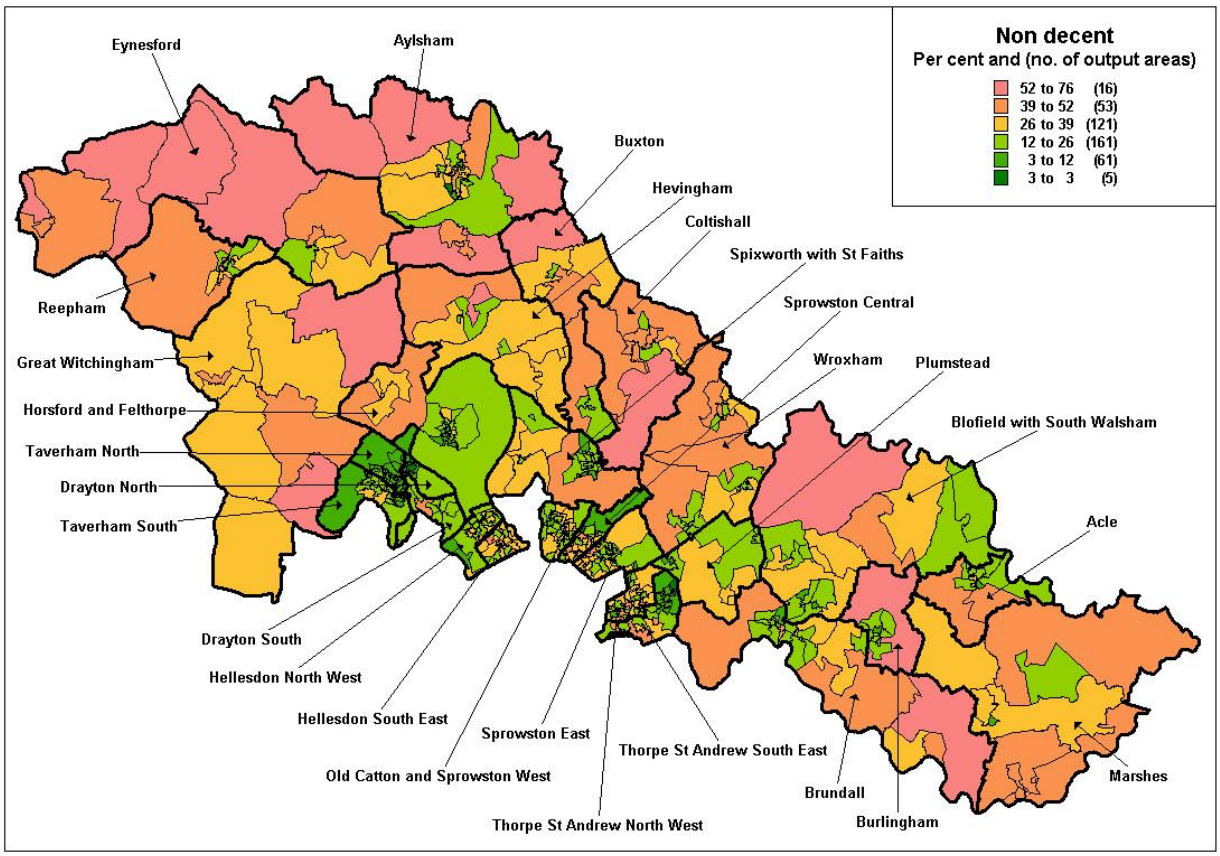

Figure 245: Distribution of Non-Decent Dwellings in Bands: Broadland
Source: BRE Stock Modelling System

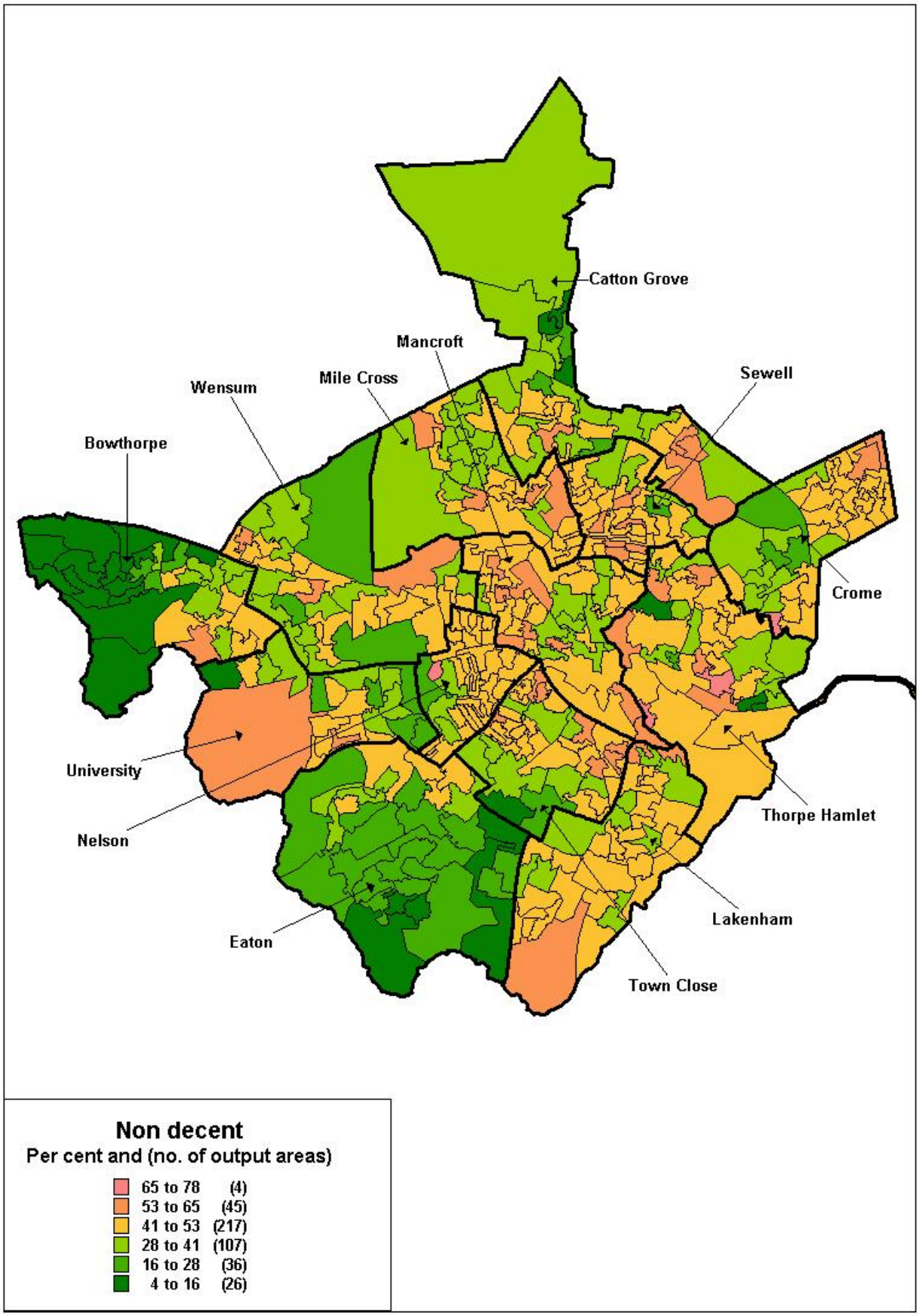

Figure 246: Distribution of Non-Decent Dwellings in Bands: Norwich (private sector only)
Source: BRE Stock Modelling System

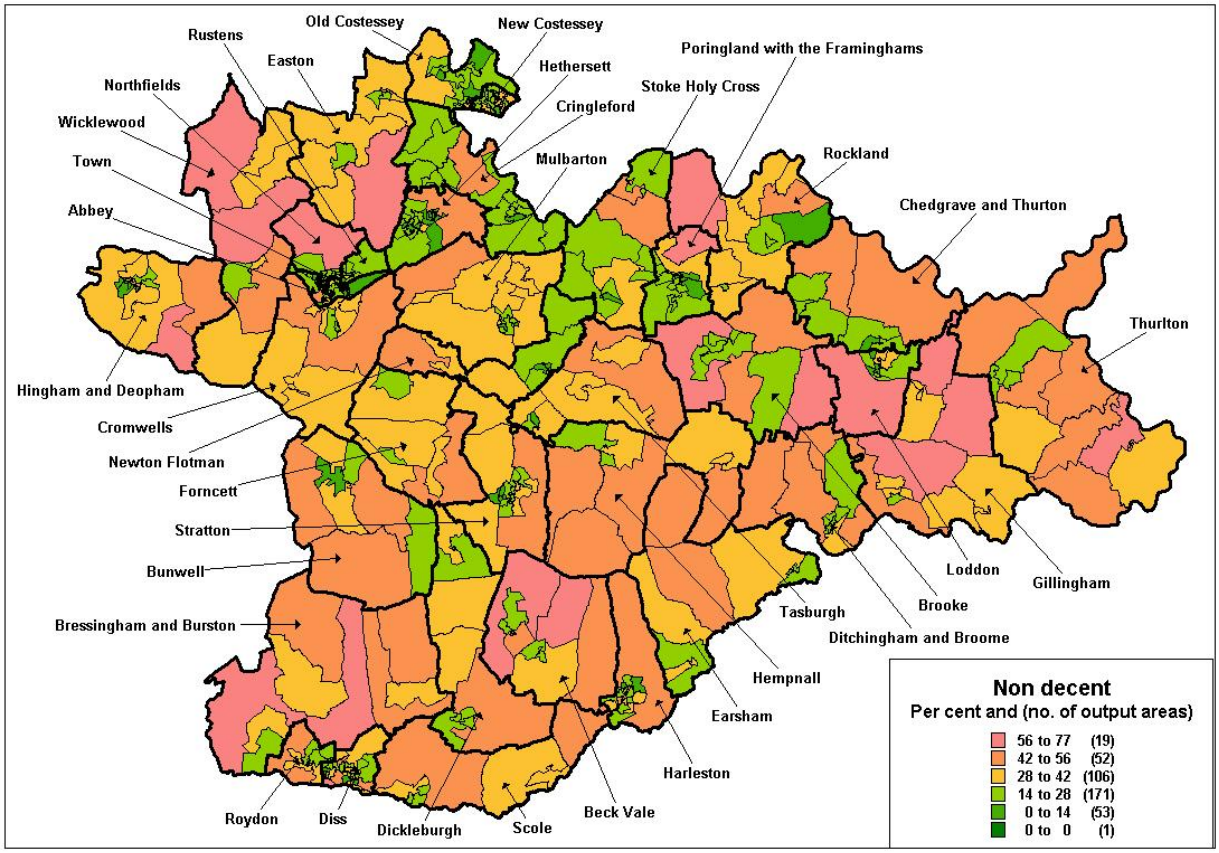

Figure 247: Distribution of Not Decent Dwellings in Bands: South Norfolk
Source: BRE Stock Modelling System

D.3 The Models are produced by taking each individual COA in turn and examining the mix of housing type, tenure and occupancy for that COA. This will include socio-economic grouping, income, ethnicity, benefit receipt and a host of other variables. The Model then produces a decision tree that compares COAs with similar housing characteristics from all across the country as well as the condition of any EHCS dwellings within the local authority in question. By working through the decision tree the Model is then able to pick the most likely outcome in terms of non-decent or any of the other variables concerned. As the Model is making a blanket prediction for each COA the results can only be given in bands (as per the maps above) not finite figures.

D.4 Individual anomalies can occur in the Model at COA or even ward level, however these can usually be explained by local officer knowledge. Things such as renewal area activity, or other schemes can have a much more dramatic affect than might otherwise be the case.

D.5 Pilot authorities, in conjunction with the BRE, have used the Stock Models as a method of defining samples prior to conducting house condition surveys and this method was used to define specific areas in Norwich that will be reported on as part of the survey results in the Norwich report. The HSMS is recognised by the ODPM as an effective and legitimate way of improving the quality and effectiveness of stock surveys. It also has the added benefit of increasing the likelihood of completing fieldwork on time and being able to staff the fieldwork, a traditional problem in such a specialist field.

D.6 Whilst the Modelling System has proven to be a useful tool in predicting stock conditions it is worth bearing in mind that it is a 'model' and the following caution is advised by the BRE:

> *The BRE Housing Stock Models provide estimates for key indicators at the level of census output areas, statistical wards and local authority Boroughs. The estimates are derived from statistical models (using CHAID and logistic regression) which predict the probability of the percentage of dwellings in an area having a particular attribute e.g. unfitness. There main value is in providing an overall cross tenure picture of housing conditions. Because the estimates are based on probabilistic models BRE can give no guarantee of the accuracy of the results for individual census output areas, wards or local authority boroughs. BRE is however, working continuously with local authorities in attempts to verify the models and results to date have been sufficiently encouraging to recommend their use in pre-survey planning. We would however recommend that they should not be used in isolation. At the very least they should be scrutinized to ensure they appear credulous to local officers and where possible corroborated with local data sources.*

Appendix E:
Wards and Parishes in HMAs

Housing Market Area	Parishes	Wards
Aylsham	Aylsham, Blickling, Brampton, Burgh and Tuttington, Buxton with Lammas, Hevingham, Marsham, Oulton	Aylsham, Buxton, Hevingham
Beccles and Bungay	Bedingham, Broome, Ditchingham, Earsham, Ellingham, Geldeston, Gillingham, Hales, Heckingham, Hedenham, Kirby Cane, Raveningham, Stockton, Thwaite, Toft Monks, Woodton	Ditchingham and Broome, Earsham, Gillingham, Hempnall, Thurlton
The Broads	Aldeby, Burgh St Peter, Freethorpe, Haddiscoe, Halvergate, Norton Subcourse, Reedham, Thurlton, Wheatacre	Marshes, Thurlton
Diss	Bressingham, Burston And Shimpling, Dickleburgh And Rushall, Diss, Gissing, Roydon, Shelfanger, Tibenham, Tivetshall St Margaret, Tivetshall St Mary, Winfarthing	Bressingham and Burston, Bunwell, Dickleburgh, Diss, Roydon, Scole
Harleston	Alburgh, Brockdish, Denton, Needham, Pulham Market, Pulham St Mary, Redenhall With Harleston, Scole, Starston, Wortwell	Beck Vale, Dickleburgh, Earsham, Harleston, Scole
Long Stratton	Aslacton, Flordon, Forncett, Great Moulton, Hempnall, Long Stratton, Morning Thorpe, Saxlingham Nethergate, Shelton, Tasburgh, Tharston And Hapton, Topcroft, Wacton	Bunwell, Dickleburgh, Earsham, Forncett, Hempnall, Newton Flotman, Stratton, Tasburgh
Reepham	Alderford, Booton, Brandiston, Cawston, Foulsham, Great Witchingham, Guestwick, Heydon, Little Witchingham, Reepham, Salle, Swannington, Themelthorpe, Wood Dalling	Eynesford, Great Witchingham, Reepham
Wroxham	Belaugh, Coltishall, Crostwick, Horstead With Stanninghall, Salhouse, Woodbastwick, Wroxham	Blofield with South Walsham, Coltishall, Wroxham,
Wymondham	Ashwellthorpe, Bunwell, Carleton Rode, Deopham, Hingham, Kimberley, Morley, Tacolneston, Wicklewood, Wreningham, Wymondham	Bunwell, Cromwells, Newton Flotman, Wicklewood, Hingham and Deopham, Abbey, Town, Rustens, Forncett, Northfields

Figure 248: Wards and Parishes in HMAs
Source: Figure 5

Housing Market Area	Parishes	Wards
Norwich HMA	**Broadland District** Acle, Attlebridge, Beeston St Andrew, Beighton, Blofield, Brundall, Cantley, Drayton, Felthorpe, Frettenham, Great And Little Plumstead, Hainford, Haveringland, Hellesdon, Hemblington, Honingham, Horsford, Horsham St Faith And Newton St Faith, Lingwood And Burlingham, Morton On The Hill, Old Catton, Postwick With Witton, Rackheath, Ringland, South Walsham, Spixworth, Sprowston, Stratton Strawless, Strumpshaw, Taverham, Thorpe St Andrew, Upton With Fishley, Weston Longville **Norwich City** **South Norfolk District** Alpington, Ashby St Mary, Barford, Barnham Broom, Bawburgh, Bergh Apton, Bixley, Bracon Ash, Bramerton, Brooke, Caistor St Edmund, Carleton St Peter, Chedgrave, Claxton, Colney, Costessey, Cringleford, East Carleton, Easton, Framingham Earl, Framingham Pigot, Great Melton, Hellington, Hethersett, Holverston, Howe, Keswick, Ketteringham, Kirby Bedon, Kirstead, Langley With Hardley, Little Melton, Loddon, Marlingford, Mulbarton, Mundham, Newton Flotman, Poringland, Rockland St Mary, Runhall, Seething, Shotesham, Sisland, Stoke Holy Cross, Surlingham, Swainsthorpe, Swardeston, Thurton, Trowse With Newton, Wramplingham, Yelverton	**Broadland District** Acle, Blofield with South Walsham, Brundall, Burlingham, Buxton, Drayton North, Drayton South, Great Witchingham, Hellesdon North West, Hellesdon South East, Hevingham, Horsford and Felthorpe, Marshes, Old Catton and Sprowston West, Plumstead, Spixworth with St Faiths, Sprowston Central, Sprowston East, Taverham North, Taverham South, Thorpe St Andrew North West, Thorpe St Andrew South East, Wroxham **Norwich City** Bowthorpe, Catton Grove, Crome, Eaton, Lakenham, Mancroft, Mile Cross, Nelson, Sewell, Thorpe Hamlet, Town Close, University, Wensum **South Norfolk District** Brooke, Chedgrave and Thurton, Cringleford, Easton, Hethersett, Loddon, Mulbarton, New Costessey, Newton Flotman, Old Costessey, Poringland with the Framinghams, Rockland, Stoke Holy Cross, Tasburgh, Wicklewood

Figure 249: Wards and Parishes in Norwich HMA
Source: Figure 5

Table of Figures

Glossary of Terms

Key Terms and Definitions

Affordable housing: is housing of an adequate standard which is cheaper than the housing generally available in the local housing market. This can comprise a combination of subsidised rented housing, subsidised low cost home ownership (LCHO) including shared ownership, and in some market situations cheap housing for sale. Local planning policies can provide for the provision of appropriate quantities of affordable housing in this sense.

Bedroom standard: objective measure of occupation density. A standard number of bedrooms was allocated to each household depending upon the household composition.

Debts: exclude any mortgage/house loan, but include debts on credit cards, hire purchase etc.

Equity: is the difference between the selling price of a house and the value of the outstanding mortgage.

Hidden households: include anyone who lives as part of a household who are likely to leave to establish independent accommodation during the next two years.

Household income: includes all salaries, benefits and pensions – before deductions such as tax and National Insurance.

Household: one person living alone, or a group of people (not necessarily related) living at the same address with common housekeeping – that is, they normally share at least one meal per day and the housekeeping costs. Any students or schoolchildren that normally live there should be included as part of the household, even if they are currently away at school, college or university.

Housing demand: the quantity of housing, of the type and quality, that households both want and can afford to buy or rent in the open market without subsidy. In other words, housing demand takes account of both preference and the ability to pay.

Housing Market Area: the geographical area in which a substantial majority of the employed population both live and work and where those moving house without changing employment choose to stay.

Housing need: the quantity of housing, of the type and quality, necessary to house those households currently lacking their own housing, or living in housing which is unsuitable or inadequate, and who cannot afford to buy or rent suitable housing in the open market. In other words, housing need takes account of those without adequate housing who are unable to resolve their situation without assistance.

Housing requirements: encompasses both housing demand and housing need, and is therefore the quantity of housing necessary for all households to have access to suitable housing, irrespective of their ability to pay. In other words, it is the amount of housing necessary to accommodate the population at appropriate minimum standards.

Intermediate housing: housing which is below market rents, but above social rent rates. This can include low cost ownership and Key Worker schemes.

Key Worker: someone whose services are essential to the development and sustainability of the local community – normally by virtue of their employment in essential services (such as police and emergency services; social services, health and personal care; or education).

Low cost home ownership or shared ownership: housing designed to help people who wish to buy their own home, but cannot afford to buy outright (with a mortgage). Through this type of scheme you buy a share in the property with a Housing Association or other organisation.

Market Housing: housing which sells, or is rented, for its full market price.

McClement Equivalence Scale: used to adjust gross household incomes on the basis of the household structure to recognise the impact of each household member upon the cost of living.

New build Homebuy: a low cost home ownership scheme where the householders part buy a property and pay rent on the remaining share.

Older person household: any household containing a member who is aged over 60 years where no member is aged less than 50 years.

Open market Homebuy: a low cost home ownership scheme where the householders part buy a property and get an interest free loan from a housing association, which is repaid as an equity stake when the house is sold.

Output area: the smallest area for which UK Census of Population statistics are produced. An output area usually comprises 100-200 households.

Sub-region: a set of local authorities which interact closely with each other. The local authorities may all be in one region, or they may spread across two or more regions.

Social housing: housing of an adequate standard which is provided to rent (or on a shared ownership basis) at below market cost for households in need by local authorities or Registered Social Landlords (RSLs) operating on a basis of accepted and regulated standards of good practice in relation to physical conditions, management, allocation, equal opportunities, and accountability to tenants and other stakeholders.

Special needs: people currently living as part of the household who suffer from any long-term illness, health problem, mental health problem or disability, including problems associated with old age, which limit their daily activities or affect their housing requirements.

Transactional vacancies: it is necessary for a proportion of the housing stock to be empty at any point in time to enable people to move within the housing market. Transactional vacancies also include properties that are empty while undergoing repairs and improvement, but are brought back into use quickly and without intervention.

Acronyms and Initials

ASHE	Annual Survey of Hours and Earnings
BDC	Broadland District Council
BME	Black and Minority Ethnic
BRE	Building Research Establishment
CLASSIC	Comprehensive Local Authority Stock Survey Information Collation
COA	Census Output Area
CORE	Continuous Recording
CRE	Commission for Racial Equality
DDA	Disability Discrimination Act
DETR	Department of the Environment, Transport and the Regions
DOE	Department of the Environment
DWP	Department of Work and Pensions
EHCS	English House Condition Survey
HA	Housing Association
HCS	House Condition Survey
HECA	Home Energy Conservation Act
HIP	Housing Strategies and Investment Programmes
HMA	Housing Market Area
HMO	Houses in Multiple Occupation
HSMS	House Stock Modelling Service
HSOP	Housing Strategy and Operational Plan
LA	Local Authority
LCHO	Low Cost Home Ownership
NDC	Norwich District Council
NES	New Earnings Survey
NHSCR	National Health Service Central Patient Register
NS-SeC	National Statistics Socio-economic Classifications

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ODPM	Office of the Deputy Prime Minister
ONS	Office for National Statistics
ORS	Opinion Research Services
PAF	Postcode Address File
PPG	Planning Policy Guidance note
PPS	Professional Partnership Services
PSA	Public Service Agreement
RSL	Registered Social Landlord
PSL	Private Sector Leased
RTB	Right to Buy
SNDC	South Norfolk District Council
UA	Unitary Authority
UDP	Unitary Development Plan