

# London Borough of Sutton Local Housing Needs Assessment

Sutton Council



FINAL REPORT

April 2008



Fordham Research Group Ltd, 57-59 Goldney Road, London, W9 2AR  
T. 020 7289 3988 F. 020 7289 3309 E. [info@fordhamresearch.com](mailto:info@fordhamresearch.com)  
[www.fordhamresearch.com](http://www.fordhamresearch.com)



# Table of Contents

<b>Executive Summary .....</b>	<b>1</b>
Introduction .....	1
Data collection .....	1
The Local Housing Market .....	2
Key Survey Findings .....	4
Future Movers.....	4
Financial Information.....	5
Housing Need .....	6
Affordable housing requirement.....	9
Household mobility.....	9
The Needs of Particular Groups .....	10
Care and support needs Households .....	10
Older Person Households .....	11
Key Workers .....	11
First Time Buyers.....	11
BME Groups and Migrant Workers.....	11
Policy recommendations .....	12
<b>SECTION A: CONTEXT .....</b>	<b>13</b>
<b>1. Introduction .....</b>	<b>15</b>
Introduction.....	15
Key outputs from this document .....	15
Government guidance.....	16
Assessing housing need .....	17
Summary .....	19
<b>2. Data Collection .....</b>	<b>21</b>
Introduction.....	21
Base household figures and weighting procedures .....	21
Sub-Areas.....	23
Summary .....	24
<b>3. The Local Housing Market.....</b>	<b>25</b>
Introduction.....	25
Sub-regional market position.....	25
Local impressions of the market.....	28
Entry-level market costs .....	28
Affordable housing .....	30
Comparison of housing costs .....	30
Summary .....	31
<b>SECTION B: BACKGROUND INFORMATION.....</b>	<b>33</b>
<b>4. Key Household Characteristics.....</b>	<b>35</b>

Introduction.....	35
Type of housing .....	35
Household type and size .....	37
Length of residence and recent movers.....	39
Car Ownership and Parking Provision .....	43
Access to Services.....	44
Ethnicity.....	44
Overcrowding and under-occupation.....	45
Economic status .....	47
Housing costs .....	48
Summary .....	48
<b>5. Household Financial Information .....</b>	<b>51</b>
Introduction.....	51
Household income .....	51
Household Savings and Equity.....	52
Household characteristics and income .....	53
Other financial information .....	54
Relationship of income to housing costs.....	54
Households in Social Housing.....	56
Newly forming households' financial situation.....	57
Summary .....	58
<b>SECTION C: HOUSING NEED.....</b>	<b>59</b>
<b>6. Guidance .....</b>	<b>61</b>
Introduction.....	61
Housing need .....	61
Newly arising need.....	61
Affordability.....	62
Affordable housing .....	63
Summary .....	63
<b>7. Extent of housing need .....</b>	<b>65</b>
Introduction.....	65
Stages 1 & 2: Housing Need .....	65
Unsuitable housing .....	66
Unsuitably housed households in need of affordable housing.....	68
Homeless households.....	70
Total current need.....	71
New household formation.....	72
Existing households falling into need.....	73
Total newly arising need .....	74
Stage 3: Affordable housing supply .....	74
Affordable dwellings occupied by households in need .....	75
Surplus stock .....	75
Planned supply of new affordable units .....	76
Units to be taken out of management.....	76

Total available stock to offset need.....	76
The future supply of social rented housing.....	77
Intermediate supply.....	77
Total future annual supply of affordable housing.....	78
Summary.....	79
<b>8. Affordable housing requirement.....</b>	<b>81</b>
Introduction.....	81
Alternative Scenario: a longer term view.....	81
Types of household in housing need.....	81
Size of affordable housing required.....	83
Type of affordable housing required.....	84
Affordability within the intermediate category.....	87
The role of the private rented sector.....	90
Findings in context.....	90
Summary.....	91
<b>SECTION D: CHARACTERISTICS OF HOUSING MARKET .....</b>	<b>93</b>
<b>9. Household mobility .....</b>	<b>95</b>
Introduction.....	95
Future moves – existing households.....	95
Future moves – newly forming households.....	99
Summary.....	102
<b>10. The Needs of Particular Groups.....</b>	<b>103</b>
Introduction.....	103
Households with care and support needs.....	103
Care and support needs groups: overview.....	104
Analysis of specific groups.....	108
Requirements of care and support needs households.....	108
Care & repair and staying put schemes.....	110
Older Person Households.....	110
Characteristics of older person households.....	111
Care & repair and staying put schemes.....	113
Specialist Accommodation.....	114
Key worker households.....	115
Overview.....	115
Income and affordability of key worker households.....	116
Key worker households in need.....	117
First Time Buyers.....	117
Overview.....	117
BME Groups.....	119
Introduction and Groupings.....	119
Nationalities.....	120
Overview.....	121
Income and Savings.....	122
BME households in unsuitable housing.....	122

BME households in need .....	123
Summary .....	124
Care and support needs households .....	124
Older person households .....	124
Key Workers .....	124
First Time Buyers .....	125
BME Groups .....	125
<b>11. Migrant workers .....</b>	<b>127</b>
Introduction .....	127
Background information .....	127
Migration to Sutton .....	129
Employment .....	131
Education .....	132
Details of households .....	132
Accommodation situation .....	134
Experience of Sutton .....	137
Summary .....	137
<b>12. Implications of findings for policy .....</b>	<b>139</b>
Introduction .....	139
Current affordable housing policy .....	139
Survey evidence for appropriate affordable housing targets .....	139
Size of affordable housing required .....	141
Summary .....	142
<b>Glossary .....</b>	<b>143</b>
<b>Appendix A1 Key Survey Findings: Sub-Areas .....</b>	<b>153</b>
Introduction .....	153
Number of households and sample size .....	154
Tenure .....	155
Dwelling Type .....	155
Household type .....	156
Household size .....	157
Overcrowding and under-occupation .....	158
Household mobility – past moves .....	158
Moving intentions – existing households .....	159
Newly forming households .....	159
Car ownership .....	160
Economic status .....	160
Income and savings .....	161
Unsuitable housing .....	162
Households containing someone with care and support needs .....	162
Older person only households .....	163
Key workers .....	163
<b>Appendix A2 Supporting Information .....</b>	<b>165</b>

Non-response and missing data .....	165
Weighting data.....	165
<b>Appendix A3 Survey Questionnaire.....</b>	<b>169</b>





# Executive Summary

## Introduction

1. This report details the findings of a Housing Need Assessment carried out in the London Borough of Sutton.
2. Where relevant, the report follows government advice given in PPS3: Housing (Nov 2006) and its Practice Guidance (published in April and August 2007). The former provides the formal requirements for assessment, and the latter provides detailed suggestions as to how to produce the requirements.
3. In particular, this report concentrates on the need for affordable housing and the supply and demand for housing across all tenure groups. It will form part of the local evidence used to inform the requirements of PPS3. The report therefore provides policy relevant outputs which can sensibly be translated into a range of strategies and will be an important input to the Local Development Framework (LDF) process.

## Data collection

4. A major part of the study process was the completion of the primary data collection via postal questionnaires with local households. In total 3,721 households in Sutton took part in the survey. The questionnaire covered a wide range of issues including questions about:
  - Current housing circumstances
  - Past moves
  - Future housing intentions
  - The requirements of newly forming households
  - Income levels
5. Information from the questionnaire survey was used throughout the report (along with secondary information) to make estimates about the future housing requirements in the borough. The number of responses provided sufficient data to allow complete, accurate and detailed analysis of needs across the borough and geographical breakdowns of key variables for six sub-areas.
6. Overall the survey estimated that there are approximately 76,360 households in the borough. Of these households, 72.6% are currently owner-occupiers, with 15.3% living in the social rented sector and 12.1% in the private rented sector.

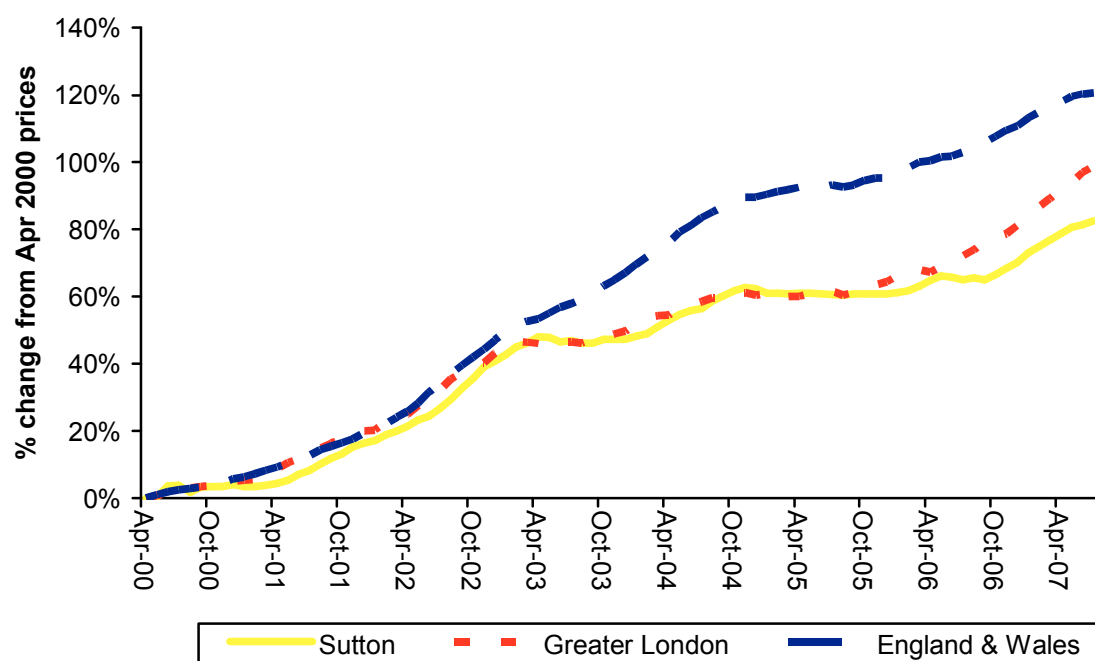
**Table S1 Number of households in each tenure group**

Tenure	Total number of households	% of households	Number of returns	% of returns
Owner-occupied (no mortgage)	20,723	27.1%	1,245	33.5%
Owner-occupied (with mortgage)	34,707	45.5%	1,660	44.6%
Social Rented	11,682	15.3%	529	14.2%
Private Rented	9,247	12.1%	287	7.7%
TOTAL	76,360	100.0%	3,721	100.0%

Source: Sutton HNA 2007

## The Local Housing Market

7. A key part of the project was an assessment of the local housing market. Information was drawn from a range of sources including the Land Registry and accommodation advertised for rent and for sale online.
8. The latest Land Registry data suggests that the average property price in Sutton (at £253,074) is only 17.1% above the England and Wales average (£216,100) and therefore well below the average for Greater London (£353,156).
9. The rate of increase in property prices in the borough over the past few years has been significant, the House Price Index provided by the Land Registry shows that the increase in property prices in Sutton has been slightly less severe than in the rest of London, at 82.5% compared with 98.9% since April 2000. However, this is a recent change; the increase of property prices in Sutton was almost exactly in line with the rest of London until about April 2006.

**Figure S1 Changes in House Price Index in Sutton: April 2000 – July 2007**

Source: House Price Index - Land Registry 2007

10. An internet-based survey of prices offered by estate agents operating in the borough was used to generate estimates of the entry-level of housing to both buy and rent in the borough. The entry-level equates to the cost of property at the lower quartile. Due to price disparities within the borough between the east and west, prices in the east of the borough only were used as the entry level prices. Overall, the survey suggested that prices started at around £144,400 for one bedroom properties with private rental costs starting from around £123 per week.

**Table S2 Entry-level market costs in Sutton**

Property size	Entry-level prices	Entry-level rents (per week)
1 bedroom	£144,400	£123
2 bedrooms	£185,300	£179
3 bedrooms	£260,300	£216
4 bedrooms	£358,600	**£258

Source: Rightmove.co.uk scanned 19/09/07 and 20/09/07 \*\* low base size

11. The information about entry-level prices and rents was used along with financial information collected in the survey to make estimates of households' ability to afford market housing without the need for subsidy.

## Key Survey Findings

12. Using data from the household survey it is possible to provide a detailed picture of the profile of local households and their dwellings. The nature of the current stock is an important consideration in identifying gaps in the market and for providing information about potential future requirements. Below we highlight some key findings from the household survey:
- An estimated 34.4% of households in Sutton live in flats, which is significantly above the national average of 16.7%, although below the Greater London average of 44.9%.
  - 23.2% of households in Sutton contain only pensioners, while 21.3% contain children. The average household size was 2.3 people, with the largest households found in owner-occupation with mortgages.
  - 20.8% of households had lived in their current accommodation for less than two years. The most mobile tenure was the private rented sector, where 59.1% had moved in the same period. 52.4% of all moves involved the private rented sector, illustrating its importance in Sutton's housing market, despite its relatively small size (12.1% of households).
  - 54.2% of all moves into dwellings in Sutton in the last two years were from households already living in Sutton. Two thirds of those moving into the borough from outside came from other parts of London. The profile of people moving into and within Sutton suggests the borough is particularly attractive to young couples, who then move within the borough when they need a family home.
  - Overcrowding is lower than the level recorded for London as a whole; however the survey estimates that there are still 2,127 overcrowded households resident in the Borough using the national bedroom standard and 3,762 households classified as overcrowded using the Council's definition.

## Future Movers

13. Another important aspect of the survey (in relation to future demand for housing) was an assessment of households who need or are likely to move home in the future. The study looked at the future aspirations and expectations of both existing households and newly forming households.
14. The table below shows that 22.1% of existing households need or are likely to move home in the next two years. Households in the private rented sector are most likely to be future movers (55.0%) although nearly half of all moving households are currently owner-occupiers.

**Table S3 Households who need or are likely to move in next two years by tenure**

Tenure	Number who need/likely to move	Total number of households	% need/likely to move
Owner-occupied (no mortgage)	2,045	20,723	9.9%
Owner-occupied (with mortgage)	7,394	34,707	21.3%
Social rented	2,315	11,682	19.8%
Private rented	5,090	9,247	55.0%
Total	16,844	76,360	22.1%

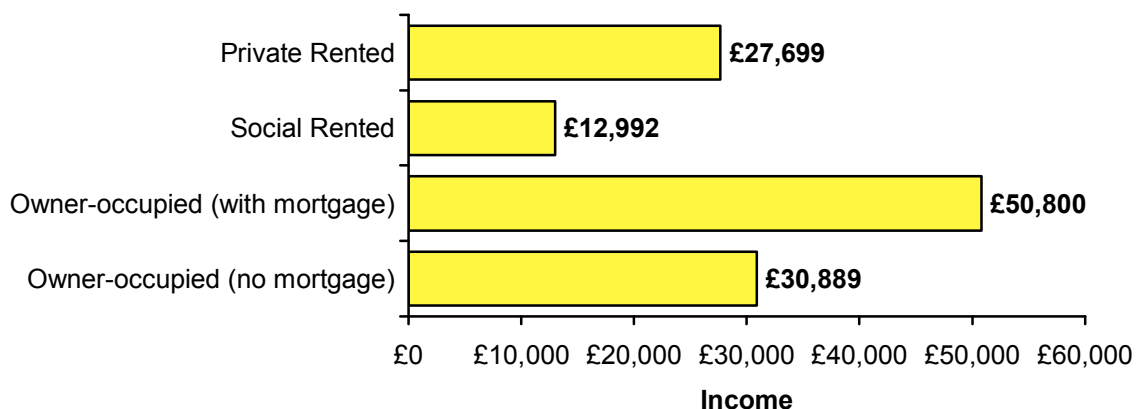
Source: Sutton HNA 2007

15. In addition to the 16,844 existing households who need or are likely to move the survey estimates that there are about 5,858 new households who need or are likely to form from households resident in the Borough over the next two years. Key findings in relation to these moving households include:
- 48.5% of existing households would like to remain in Sutton, and a slightly larger proportion expect to do so, which is to be expected given Sutton's relatively low prices in a London context. Newly forming households are more likely to want to remain in Sutton (57.3%).
  - Significantly more moving households would like owner-occupied accommodation than expect it (this finding is particularly notable for newly forming households). Similarly more moving households would like both larger sizes and larger types (e.g. detached) housing than expect to be able to secure it.

## Financial Information

16. A key part of the local housing needs assessment is an assessment of the financial situation of households. Data was therefore collected in the survey looking at a range of financial information (including income and savings).
17. The average (mean) gross annual household income in Sutton is £36,815 per annum, with a median of £29,363, indicating significant inequality. There were wide variations by tenure, with households living in social rented housing earning only £12,992 on average.

**Figure S2 Mean Income Levels by Tenure**



Source: Sutton HNA 2007

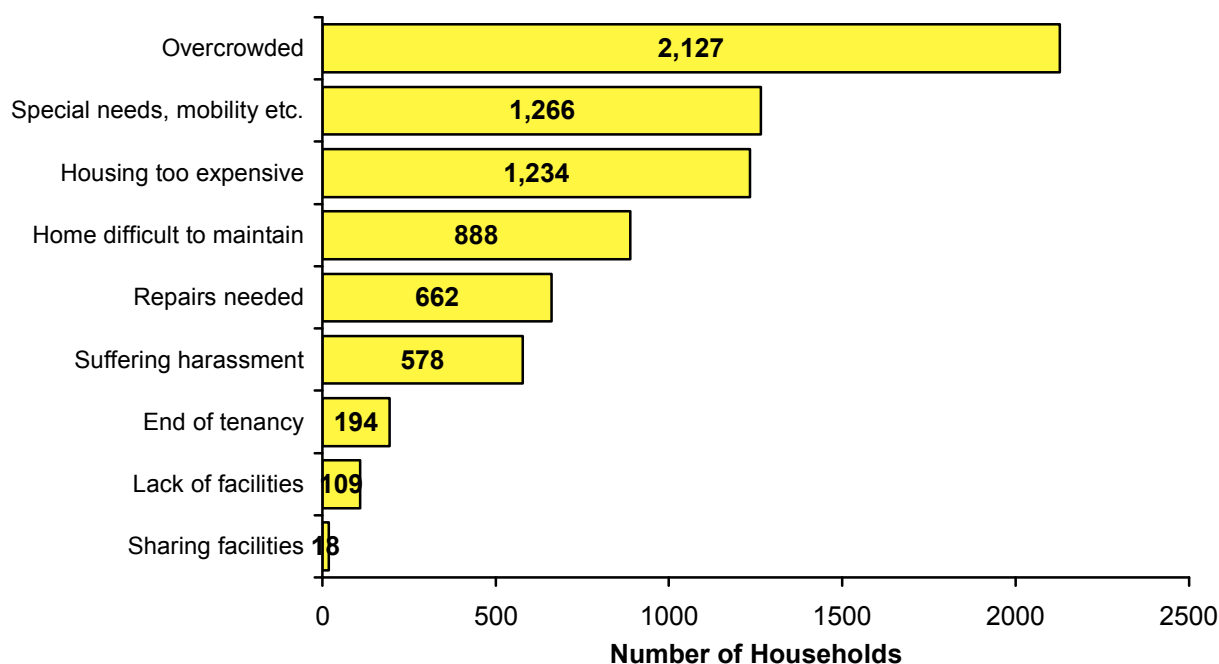
18. The survey also collected data about households' savings and equity levels. It is estimated that the median level of savings for all households was just £3,249 whilst the median equity level was £117,759.

## Housing Need

19. A key part of the study was to look at affordable housing requirements. To do this the report has closely followed guidance set out by CLG (Strategic Housing Market Assessments: Practice Guidance August 2007). The Practice Guidance sets out methods for looking at both the backlog of need and future need and in this report both have been addressed separately.
20. In broad terms the assessment of need (which takes account of both the need for and supply of affordable housing) can be split into the following four categories for analysis:
- Current (i.e. backlog) need
  - Newly arising (future) need
  - Available supply to offset need
  - Future supply of affordable units

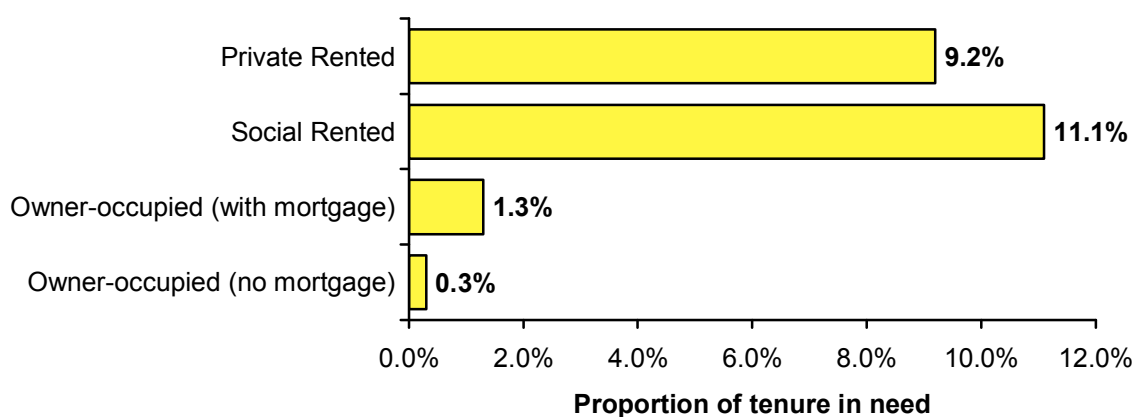
### **Current need**

21. Survey data suggests that 5,738 households (7.5%) in the borough are currently living in unsuitable housing - the main reasons being overcrowding, expense and care and support needs.

**Figure S3 Unsuitable Housing: Reasons**

Source: Sutton HNA 2007

22. Overall, it was estimated that 4,003 of the 5,738 households would need to move home to find a solution to the unsuitability of their housing. Of these households, an estimated 2,646 could not afford a suitable solution in the housing market without some form of subsidy and were therefore considered to be in housing need. Households in the rented sectors were most likely to be in need, accounting for 81.0% of all current need in Sutton.

**Figure S4 Levels of Current (backlog) Need by Tenure**

Source: Sutton HNA 2007

23. Taking into account 65 homeless households who would not have been picked up by the household-based survey brings the total current need figure to 2,711.

### **Future need**

24. The future need for affordable housing has been based on survey information about past household behaviour in terms of moves to different accommodation. The future need for affordable housing is split into two categories:
- New households formation (× proportion unable to buy or rent in market)
  - Existing households falling into need
25. The data suggests that on an annual basis there will be 551 newly forming households requiring affordable housing and a further 1,210 existing households. The total future need for affordable housing is therefore estimated to be 1,761 units per annum.

### **Supply**

26. Stage three of the model, which assesses affordable housing supply is split between existing (current) stock available and the likely future level of supply.
27. The existing supply represents the stock of dwellings known to be available at the time of the survey. This is calculated from a range of sources including the survey and the Housing Strategy Statistical Appendix (HSSA ) return. It is estimated that the total supply from the existing stock of affordable housing is 1,909 dwellings (including dwellings becoming available as households in the social rented sector move to different dwellings).
28. The future supply of affordable units represents the ongoing flow of affordable dwellings supplied by turnover in the housing market. This has been estimated from information on past trends. The total future supply of affordable housing is comprised of two sources, re-lets in the social rented and intermediate sectors and is estimated to be 874 units per year.

### **Net need**

29. The data from these stages is converted into a total annual net housing need in Sutton following the approach set out in the Practice Guidance. Firstly the estimated existing stock of affordable housing available of 1,909 is subtracted from the gross current need of 2,711. The resultant figure of 802 is then annualised by assuming that this net current need will be addressed over five years. Finally the annual net current need (160) is added to the total newly arising housing need (1,761) and then the future annual supply of affordable housing is subtracted (874). This results in a total annual net affordable housing need in Sutton of 1,047.



30. Overall, there is a notable increase in gross need since the last HNA carried out in Sutton in 2005, which could be attributed to changing market conditions. The model has changed since the last survey; however, a comparison using the same approach suggests that the annual net affordable housing need has increased by 198 since 2005.

### **Affordable housing requirement**

31. Survey information on the nature of households in need in Sutton is used to provide further detail on the type of affordable housing required.
32. A need was recorded for all sizes of affordable accommodation; however, the shortage relative to supply is greatest for four or more bedroom properties.
33. The survey estimates that 50.9% of households in gross need could afford more than the cost of social rent in Sutton and may be suitable for an intermediate product. Once the likely supply of affordable accommodation is taken into account, then the entire net requirement for one, two and three bedroom units is for intermediate housing. However, there is a net requirement for some four bedroom social rented accommodation.
34. It is clear that a range of products would be required throughout the identified intermediate band if this need is to be met. Further analysis indicates that only 24.2% of households in need that are suitable for intermediate housing would be able to afford the most expensive band.
35. It should be noted, however, that this analysis is based on intermediate housing being produced at a range of prices across the intermediate band; yet existing intermediate housing products are more expensive than the upper range of the intermediate band. This means that the affordable housing needs of households in the whole of the intermediate housing band will have to be met by social rented housing.

### **Household mobility**

36. Analysis of the survey informs the future demand for housing in Sutton from both existing households and newly forming households. The main findings are:
- 22.1% of existing households state a need or likelihood of moving home over the next two years.
  - 48.5% of these households would like to remain in Sutton, although slightly more expect to.

- Significantly more moving households would like owner-occupied and detached houses than expect to be able to live in them. Far more expect to live in the private rented sector and in flats than would like to do so.
- Most of those currently in the social rented sector would prefer to remain in that sector, while most of those in the private rented sector wish to move to owner-occupation.
- The survey estimates that there are 5,858 households who need or are likely to form from households in the borough over the next two years.
- In total an estimated 75.0% of newly forming households would like to move to owner-occupied accommodation, however, only 42.0% expect to secure such accommodation.
- While almost half (42.7%) of newly forming households hope to live in flats, many more (78.0%) expect to have to do so.
- 57.3% of newly forming households (more than existing households) would like to remain in Sutton, although only 49.3% expect to be able to do so.

### **The Needs of Particular Groups**

37. In addition to the main analyses of housing need and housing demand the study addressed particular client groups that may have specific housing requirements. Although such groups do not necessarily represent households in need as defined by the CLG Practice Guidance, it is important for the Council to have information on them in order to inform specific policies and service provision.
38. Key findings include:

#### ***Care and support needs Households***

- There are an estimated 11,905 households (14.5%) in Sutton with one or more members in an identified care and support needs group. These households tended to be relatively disadvantaged both financially and in terms of housing.
- The most requested housing improvement was for alterations to the bathroom or toilet, while the most commonly requested service was for help maintaining their home.
- There was determined to be significant scope for care and repair schemes.

### **Older Person Households**

- Nearly a quarter of households in Sutton contain only older people (23.2%). Older person households are almost always composed of one or two persons, however 46.8% under-occupy larger dwellings. 87.6% of such households are owner-occupied.
- There was determined to be significant scope for care and repair schemes.
- The level of demand for sheltered and supported accommodation was estimated at 3.3% of older person households in the next two years, but this had potential to be reduced by supporting households in their existing accommodation.

### **Key Workers**

- The survey estimates that 14,106 households in Sutton are headed by a key worker, and 18,792 contain a key worker. Key worker households show few significant differences from non-key worker households, except for their lower level of savings.

### **First Time Buyers**

- There are 3,633 people who have been first time buyers within the last two years in Sutton.
- They have an average income of £43,629, which is higher than the Borough-average. There are few low income households that have succeeded in becoming first time buyers.

### **BME Groups and Migrant Workers**

- About 14.5% of households in Sutton have a household head from a BME group.
- The largest broad group in terms of households is 'White Other' (4.6%), followed by 'Black' (4.4%). Significant individual ethnicities include Indian, Sri Lankan, Caribbean and African.
- The 'White Other' group was largely composed of British citizens and Western Europeans, and so no analysis of EU migrant workers was possible.
- BME groups were 2-3 times more likely than other groups to live in private rented housing. Incomes were not significantly lower on average, but this concealed many low income households, spending very large proportions of income on housing
- Overall 11.2% of Black households and 7.2% of Asian households are in housing need compared to 3.4% of households headed by a White British or White Irish person.

## Policy recommendations

39. The report concludes, with a list of policy recommendations in accordance with what is required by PPS3:
- Overall 50% of all new housing in the Borough should be affordable
  - The split of affordable housing should be 70% social rented accommodation and 30% intermediate provision
  - Evidence shows that recent intermediate products in Sutton are more expensive than market-entry level costs, therefore the Council must clearly define the cost at which future intermediate housing is provided at to ensure it targets households in need
  - Affordable housing provision should be sought on a site which has capacity to provide 10 or more homes
  - The need for larger family sized affordable housing is most acute, although all dwelling sizes are required. Within the affordable tenures the majority of the larger accommodation should be social rented, whilst intermediate provision should be concentrated on smaller one and two bedroom units.

# SECTION A: CONTEXT

This section summarises the Brief for the study and provides the context of information used to generate the analysis which follows.



# 1. Introduction

## Introduction

- 1.1 The Sutton Local Housing Needs Assessment 2007 was commissioned by Sutton Borough Council; the broad aim of the project was to provide the primary research at household level required to understand the need and demand for different forms of housing.
- 1.2 This report supersedes the housing needs survey completed in 2001 and the housing needs survey update undertaken in 2005. This chapter will describe the purpose of the report and the policy context in which it is set.
- 1.3 Table 1.1 below summarises key abbreviations used in this report.

**Table 1.1 Key abbreviations used in the Report**

<i>Key term or reference</i>	<i>Acronym</i>
Communities and Local Government	CLG
Continuous Recording System	CORE
Housing Needs Assessment	HNA
Housing Market Area	HMA
Local Development Framework	LDF
Planning Policy Statement 3: Housing (Nov 2006)	PPS3
Practice Guidance on PPS3 (April and August 2007)	The Practice Guidance
Regional Spatial Strategy	RSS
Registered Social Landlord	RSL
Strategic Housing Market Assessment	SHMA
Survey of English Housing	SEH

Source: Fordham Research 2007

## Key outputs from this document

- 1.4 The survey provides information covering household and dwelling characteristics (putting these in a regional and national context), households' current financial circumstances (e.g. income and savings) and future housing demands (from both current and new households).
- 1.5 This report also assesses current prices and rents in the local area, providing a background to the affordability of local housing.

- 1.6 A key output from the report is an assessment of the need for affordable housing. This is calculated by following the latest government guidance described below and provides an update to the figures for the annual need for affordable housing units of 1,143 recorded in the 2001 survey and 1,062 recorded in the 2005 update.
- 1.7 The report also considers the particular situation of a range of specific household groups, such as those containing key workers, or those containing one or more members with care and support needs.
- 1.8 Where possible, information has been provided for sub-areas, enabling a picture to be built up of the characteristics of the housing market across the borough.

### **Government guidance**

- 1.9 It is important to briefly summarise the key points from Government guidance which are relevant to this assessment. The documents of particular importance are:
- Planning Policy Statement 3 (Housing) – PPS3 (November 2006)
  - Strategic Housing Market Assessments Practice Guidance – The Practice Guidance (August 2007)
- 1.10 PPS3 sets out a number of key definitions relevant to this project (discussed further below). In addition, the PPS is clear about the outputs required from an assessment of the housing market. Paragraph 22 of PPS3 summarises the requirements:

*Based upon the findings of the Strategic Housing Market Assessment and other local evidence, Local Planning Authorities should set out in Local Development Documents*

- *The likely overall proportions of households that require market or affordable housing*
- *The likely profile of household types requiring market housing*
- *The size and type of affordable housing required*

- 1.11 This housing needs assessment will form part of the local evidence used to inform these three requirements.



- 1.12 The Practice Guidance provides details about the whole process of conducting a strategic housing market assessment (SHMA). The Greater London Authority (GLA) have indicated that they will commission a research project that will produce most of the results required from an SHMA for London, but that individual Boroughs may supplement this work with a localised study that produces the outputs described in chapters 5 and 6 of the Practice Guidance. Chapters 5 and 6 of the Practice Guidance relate to housing need and the housing requirements of specific household groups respectively.
- 1.13 Figure 1.1 in the Practice Guidance details the core outputs required from an SHMA. An abbreviated version of this figure is presented in table 1.2 below, which lists the outputs produced in chapter 5 and 6 of the Practice Guidance.

**Table 1.2 Core outputs listed in the Practice Guidance required from this study**

4	Estimate of current number of households in housing need
5	Estimate of future households that will require affordable housing
6	Estimate of future households requiring market housing
7	Estimate of size of affordable housing required
8	Estimate of household groups who have particular housing requirements e.g. families, older people, key workers, black and ethnic minority groups, disabled people, young people, etc

- 1.14 This report is a localised study that will, in accordance with chapters 5 and 6 of the Practice Guidance, ascertain the level of housing need in the Borough and examine the housing requirements of specific household groups in order to produce the outputs listed in the table above. The findings of this report should be viewed alongside the updated housing requirement study to be published by the GLA.
- 1.15 A description of the purpose of the housing needs model and an overview of the method used is provided below.

## Assessing housing need

- 1.16 The Practice Guidance sets out a series of steps to be followed when assessing net annual housing need and the implied affordable housing requirement (presented in chapter 5 of the Practice Guidance). This supersedes the original housing needs assessment model published in '*Local Housing Needs Assessment: A Guide to Good Practice*' by the (former) Department of Transport, Local Government and the Regions (DTLR) in July 2000.

- 1.17 A 16-step procedure is set out in the Practice Guidance across three distinct stages. This is aimed at producing an estimate of the net need for new affordable housing. Thus the Practice Guidance is very much geared to the requirements of planning for clear indications of the affordable housing requirement. Table 1.3 below reproduces the stages of the assessment.

<b>Table 1.3 Steps required for the calculation of the affordable housing requirement</b>	
Stage and step in calculation	
<b>STAGE 1: CURRENT NEED (Gross)</b>	
1.1	Homeless households and those in temporary accommodation
1.2	Overcrowding and concealed households
1.3	Other groups
1.4	equals Total current housing need (gross)
<b>STAGE 2: FUTURE NEED</b>	
2.1	New household formation (gross per year)
2.2	Proportion of new households unable to buy or rent in the market
2.3	Existing households falling into need
2.4	Total newly arising housing need (gross per year)
<b>STAGE 3: AFFORDABLE HOUSING SUPPLY</b>	
3.1	Affordable dwellings occupied by households in need
3.2	Surplus stock
3.3	Committed supply of affordable housing
3.4	Units to be taken out of management
3.5	Total affordable housing stock available
3.6	Annual supply of social re-lets (net)
3.7	Annual supply of intermediate housing available for re-let or resale at sub-market levels
3.8	Annual supply of affordable housing

Source: DCLG August 2007 Strategic Housing Market Assessments Practice Guidance

- 1.18 There is a further, final stage which describes how the current and future need and the affordable housing supply should be combined to produce an estimate of the net annual housing need.
- 1.19 The main changes in the calculation of housing need between the current approach proposed by the CLG and the previous approach published in 2000 is regarding the supply of affordable housing. This is now split between a current stock of housing supply and flow of continuous housing supply.

## Summary

- 1.20 This report details the findings of a Housing Needs Assessment carried out in the London Borough of Sutton during 2007. The report concentrates particularly on the need for affordable housing.
- 1.21 Where relevant, the report follows government advice given in PPS3 and The Practice Guidance and therefore provides policy relevant outputs which can sensibly be translated into a range of strategies and will be an important input to the LDF process.



## 2. Data Collection

### Introduction

- 2.1 The primary data was collected using postal questionnaires. A copy of the questionnaire is provided in Appendix A3. The sample for the survey was drawn, at random, from the Council Tax Register covering all areas and tenure groups in the borough.
- 2.2 In total 3,721 postal questionnaires were returned at a response rate of 14.9%, (which is a response rate in line with expectations from a postal survey in London). The number of responses provides sufficient data to allow complete, accurate and detailed analysis of needs across the borough. The sample size of 3,721 gives a maximum margin of error borough-wide of 1.6% at the 95% confidence interval.
- 2.3 Although the response represents a relatively small percentage of the total household population (4.9%), this does not undermine the validity of the survey as paragraph 18 of Strategic Housing Market Assessment Practice Guidance Annex C states:
- A common misconception when sampling is that it should be based on a certain percentage of the population being studied. In fact, it is the total number of cases sampled which is important. As the number of cases increases, the results become more reliable but at a decreasing rate...Approximately 1,500 responses should allow a reasonable level of analysis for a local authority area.*
- 2.4 Prior to analysis, data must be weighted in order to take account of any measurable bias. The procedure for doing this to the main dataset is presented in the following section.

### Base household figures and weighting procedures

- 2.5 Firstly, the total number of households is estimated. This is necessary in order to gross up the data to represent the entire household population. A number of different sources were consulted, which are listed below along with the estimate of households in Sutton derived from this source:
- Council's 2007 Housing Strategy Statistical Appendix (HSSA) occupied dwellings - 76,004
  - Council's 2007 Housing Strategy Statistical Appendix resident households - 76,004
  - Council Tax Register – 76,032
  - CLG household projection information – 77,400

- 2.6 Using this information, it is estimated that the number of households resident in the borough at the time of the survey (mid-2007) was 76,360 (the average of the four figures above).
- 2.7 Table 2.1 below shows an estimate of the current tenure split in Sutton along with the sample achieved in each group. The data shows that 72.6% of households were owner occupiers (27.1% with no mortgage and 45.5% with a mortgage) with 15.3% in the social rented sector and the remaining 12.1% in the private rented sector. The private rented sector includes those living in tied accommodation and those living in accommodation owned by relatives or friends.

Table 2.1 Number of households in each tenure group				
Tenure	Total number of households	% of households	Number of returns	% of returns
Owner-occupied	55,430	72.6%	2,905	78.1%
Owner-occupied (no mortgage)	20,723	27.1%	1,245	33.5%
Owner-occupied (with mortgage)	34,707	45.5%	1,660	44.6%
Social Rented	11,682	15.3%	529	14.2%
Private Rented	9,247	12.1%	287	7.7%
TOTAL	76,360	100.0%	3,721	100.0%

Source: Sutton HNA 2007

- 2.8 As can be seen from table 2.1 above, social survey responses never exactly match the estimated population totals. As a result it is necessary to 'rebalance' the data to correctly represent the population being analysed via 'weighting'. Weighting is recognised by the Strategic Housing Market Assessment Guidance as being a way of compensating for low response amongst certain groups. Although response rates were lower amongst certain groups of the population (such as private renters as shown in the table above) the application of an appropriate weighting process, as has been used in this survey, significantly reduces any bias. The weighting process involves weighting each variable in turn and then repeating this sequence until the survey profile for all groups considered are in line with the secondary data estimates.
- 2.9 Data was also weighted to be in line with the estimated number of households in each of various groupings:
- Tenure (as shown in the table above)
  - Wards
  - Council Tax bands
  - Number of people per household
  - Household type

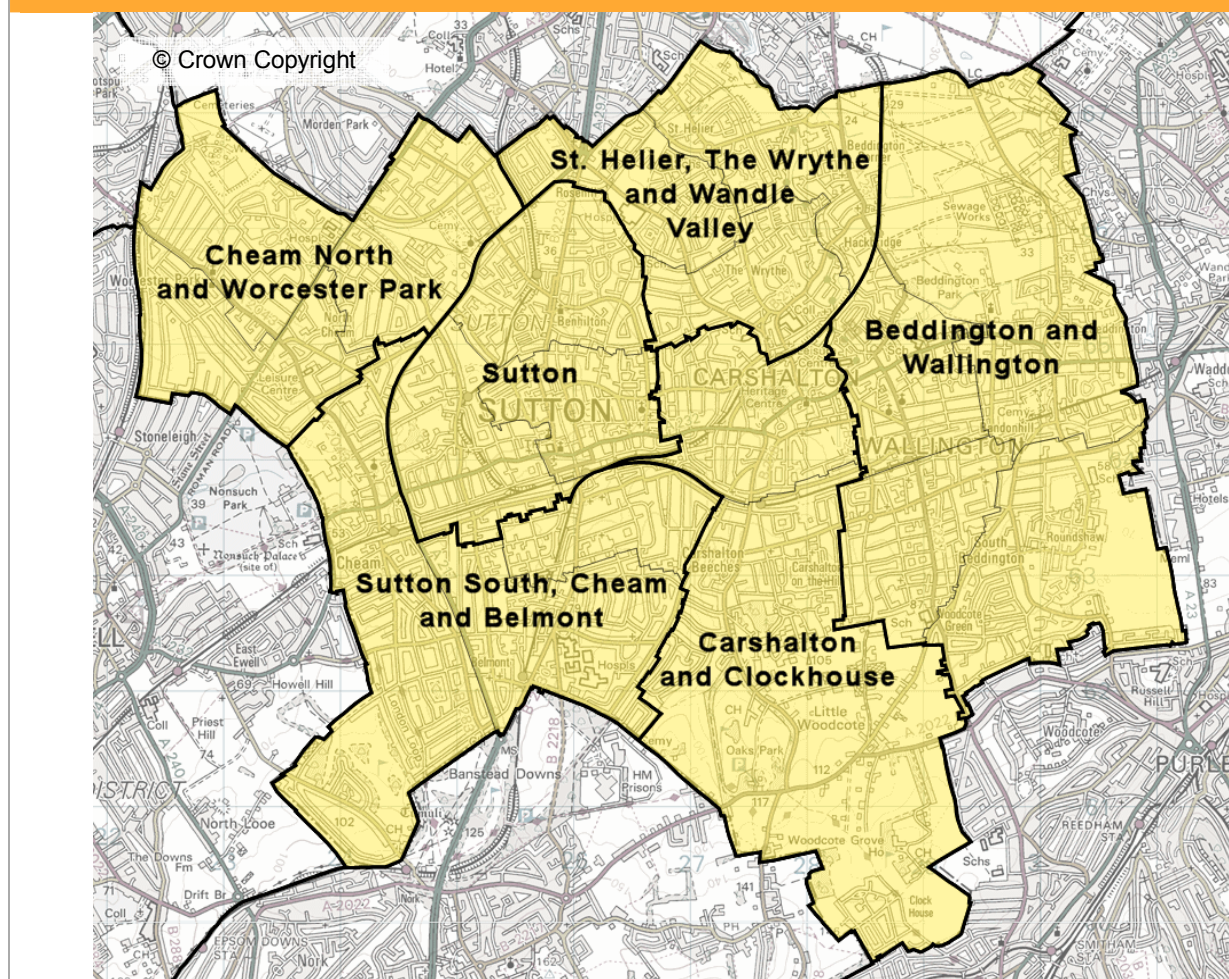
- Accommodation type
- Car ownership
- Ethnicity of household head

2.10 Further information on this process is presented in Appendix A2.

## Sub-Areas

2.11 The survey was designed to analyse the processes operating in six sub-areas, the Local Committee Areas as determined by Sutton Council, each composed of a group of three or four wards within the borough. These are shown on figure 2.1 below, and an analysis of the primary data for these wards is presented in Appendix A1.

**Figure 2.1 Local Committee Areas**



Source: Sutton Council, ONS Boundary Data

- 2.12 The process of weighting by individual wards as described above also had the effect of weighting by the Local Committee Areas, since they are based on groups of whole wards. All sub-areas are therefore represented in the survey outputs in proportion to the total number of households they contain.

## **Summary**

- 2.13 This survey is based on primary survey data collected via a postal questionnaire from 3,721 households. The survey data was grossed up to an estimated total of 76,360 households.
- 2.14 The data was also weighted by a wide range of economic and social household characteristics, estimated from a variety of secondary data sources so as to be as representative as possible of the borough's households. These secondary data sources include the Council Tax Register, the 2007 HSSA return, the Census, the latest population estimates by ethnic group, the Survey of English Housing and the latest CLG household projections.



## 3. The Local Housing Market

### Introduction

- 3.1 This chapter uses data from the Land Registry to compare Sutton with the national and regional housing market and summarises information from a survey of estate and letting agents on the entry-level costs to the market.

### Sub-regional market position

- 3.2 Table 3.1 below shows average house prices in the second quarter of 2007 for Sutton compared regionally and nationally. The table shows that average prices in Sutton are 17.1% above the national average; however in a Greater London context they are 28.3% below average.

Table 3.1 Land Registry average prices (2 <sup>nd</sup> quarter 2007)		
Area	Average price	Comparison with England & Wales
England & Wales	£216,100	
Greater London	£353,156	+63.4%
Sutton	£253,074	+17.1%

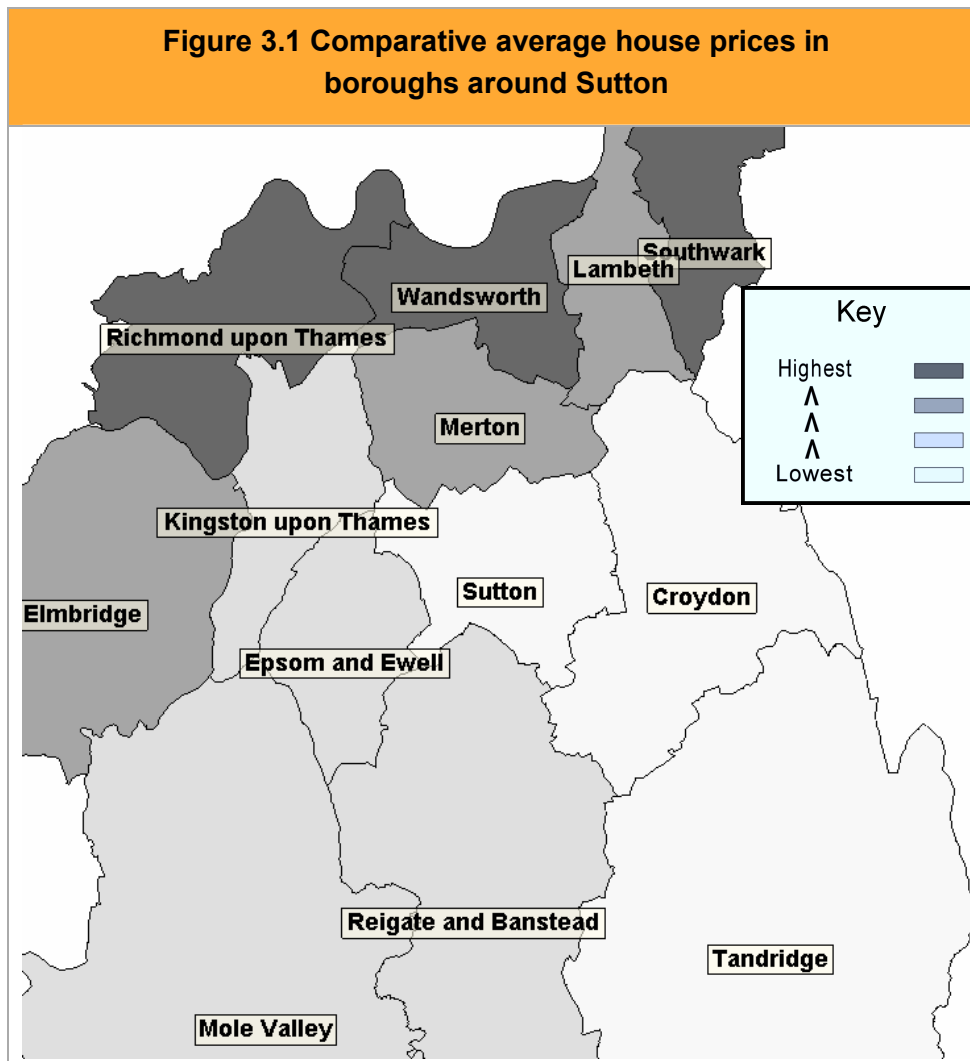
Source: Land Registry 2007

- 3.3 As table 3.2 below demonstrates, all local authorities adjoining Sutton have prices above the national average. As a proportion of the England and Wales average, Sutton itself has the second lowest average price, higher only than Croydon. Merton records the highest average price of all neighbouring authorities.

Table 3.2 Price levels in Sutton and adjoining areas (2 <sup>nd</sup> quarter 2007)	
Area	Comparison with England & Wales
Merton	+75.3%
Kingston-upon-Thames	+61.0%
Epsom and Ewell	+56.9%
Reigate and Banstead	+41.4%
Sutton	+17.1%
Croydon	+12.4%

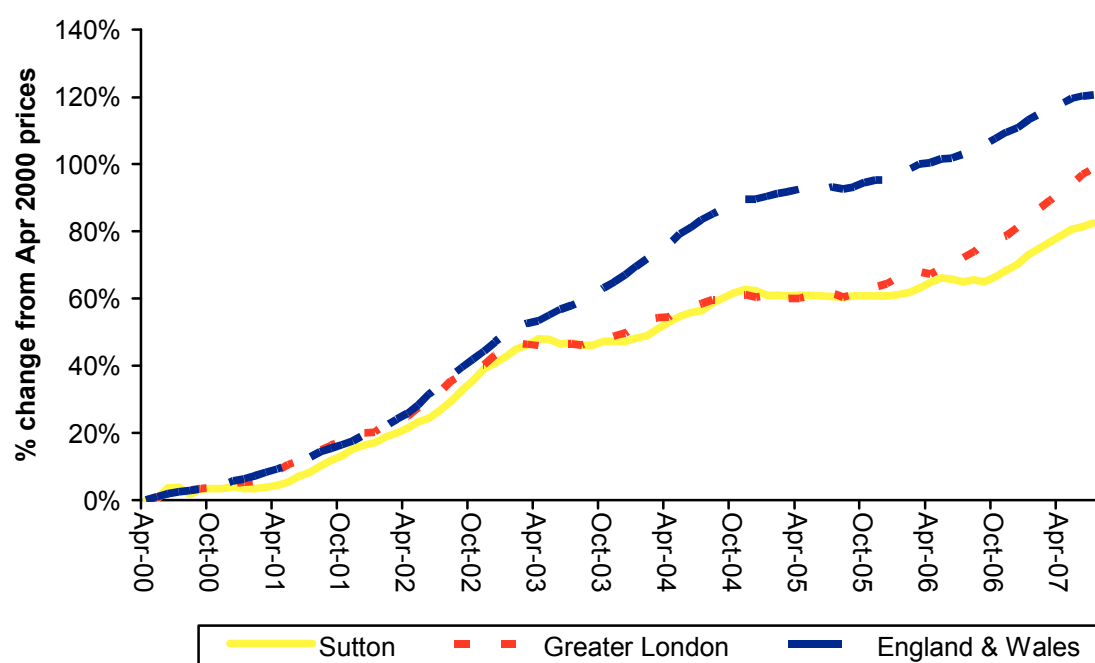
Source: Land Registry 2007

- 3.4 Figure 3.1 below shows the average property price in each local authority area in South West London and North East Surrey as a percentage of the average property price in England and Wales as a whole. This clearly shows the boroughs with higher or lower property prices, putting Sutton into a wider context.



Source: Land Registry 2007 \*weighted to adjust for differences in house types available in each borough

- 3.5 Figure 3.2 below shows the increase in prices in Sutton since April 2000 compared with the changes taking place in Greater London and England and Wales. The index shows the increase since April 2000 in percentage terms. The data shows that the increase in property prices in Sutton has been slightly less severe than in the rest of London, at 82.5% compared with 98.9% since April 2000. However, this is a recent change; the increase of property prices in Sutton was almost exactly in line with the rest of London until about April 2006.

**Figure 3.2 Changes in House Price Index in Sutton: April 2000 – July 2007**

Source: House Price Index - Land Registry 2007

- 3.6 The information presented so far suggests that average property prices in Sutton, while clearly high in a national context, in a Greater London context they are comparatively moderate. They are also increasing at a slower rate than average regionally or nationally. It is also important to check that this is not a result of a different profile of properties being sold. Table 3.3 below therefore shows average house prices in Greater London and Sutton by dwelling type.

**Table 3.3 Land Registry average prices and sales (2<sup>nd</sup> quarter 2007)**

Dwelling type	Sutton		Greater London	
	Average price	% of sales	Average price	% of sales
Detached	£505,553	6.3%	£726,637	4.3%
Semi-detached	£324,734	20.5%	£386,636	14.9%
Terraced	£250,101	32.2%	£374,527	28.9%
Flat/maisonette	£181,099	41.0%	£300,420	51.9%
All dwellings	£253,074	100.0%	£353,156	100.0%

Source: Land Registry 2007

- 3.7 Table 3.3 indicates that average prices for each dwelling type are significantly higher for Greater London as a whole than for Sutton, especially in the case of smaller properties. The table also indicates that Sutton shows a larger proportion of sales of houses, and a smaller proportion of sales of flats. This suggests that although Sutton's average dwelling price is already below the Greater London average, it would be lower still if the average was adjusted to reflect the different profile of property sold.

### Local impressions of the market

- 3.8 A number of estate and letting agencies were contacted in order to obtain local information about the housing market in Sutton. The general consensus amongst agents was that although demand was still exceeding supply there were a reduced number of dwellings coming onto the market over the last 6 months than had generally been witnessed over the last few years. The average length of time it took to sell a home was thought to be increasing.
- 3.9 It was felt that prices were still increasing, but at a notably slower rate, although the majority of properties are still out of the reach of first-time buyers. The private rented market had been boosted by an increase in the number of migrant workers that had moved into the Borough over the last few years.

### Entry-level market costs

- 3.10 The entry-level price recorded equates the cheapest cost of housing in good repair of which there is a reasonable supply. It is established by identifying the cost of property at the lower quartile.
- 3.11 Table 3.4 below shows that the estimated average entry-level prices across Sutton in September 2007 ranged from £149,800 for a one bedroom property up to £382,200 for one of four bedrooms. Entry-level weekly rents varied from £136 (one bed) to £312 (four beds).

Table 3.4 Entry-level market costs in Sutton: Average for borough		
Property size	Home to purchase (Resale)	Cost to rent (per week)
1 bedroom	£149,800	£136
2 bedrooms	£197,900	£189
3 bedrooms	£271,900	£245
4 bedrooms	£382,200	£312

Source: Rightmove.co.uk scanned 19/09/07 and 20/09/07

- 3.12 However, there is significant variation in prices across Sutton; in particular the North and East tend to have lower prices than the South and West, by approximately 10-15%. It was considered that it was reasonable to expect a household seeking entry level housing in the borough to move to, for example, the north rather than the south side of Sutton town centre in order to access cheaper accommodation.
- 3.13 For this reason, a different set of entry-level prices are used to assess whether or not a household is able to access the housing market as described in Chapter 6. These are based only on the prices in the generally lower cost SM1, SM5 and SM6 postcodes, corresponding to the northern side of the town centre, St. Helier, Wallington, Beddington and parts of Carshalton. The entry-level prices from these specific areas are presented in table 3.5 below.

<b>Table 3.5 Entry-level market costs in Sutton: for use with affordability test</b>		
Property size	Based on postcodes SM1, SM5 and SM6	
	Home to purchase (Resale)	Cost to rent (per week)
1 bedroom	£144,400	£123
2 bedrooms	£185,300	£179
3 bedrooms	£260,300	£216
4 bedrooms	£358,600	**£258

Source: Rightmove.co.uk scanned 19/09/07 and 20/09/07 \*\* low base size

- 3.14 It is worth noting that ex-Council accommodation costs slightly below the identified entry-level; however, the supply of this form of housing is very low.
- 3.15 These costs are considerably higher than were found in the 2005 HNA update; at that time we found the entry-level cost of a two bedroom dwelling was £144,000, indicating a 29% increase in just two years, compared to the 22% increase from £118,000 in the previous survey in 2001. This will clearly have consequences for affordability in the borough. In 2005 we also reported that rents were remaining stable since 2001 despite increasing sale prices. This is no longer the case, with the entry-level rent for a two bedroom property increasing by 17%, from £152 to £179 over the two year period.

## Affordable housing

- 3.16 To complete the housing cost profile in the local market it is appropriate to present information on the cost of affordable housing. The cost of social rented properties (both LA and RSL) by dwelling size can be obtained from CORE and these are presented in table 3.6 below. The cost for four bedroom properties is not presented separately so it has been estimated based on the difference between the cost of two and three bedroom properties recorded by CORE.

Table 3.6 The cost of affordable housing in Sutton			
Property size	Average social rent (£/week)*	Intermediate housing band (£/week)	Minimum priced market housing (£/week)**
1 bedroom	£61	£62-£122	£123
2 bedrooms	£73	£74-£178	£179
3 bedrooms	£84	£85-£215	£216
4+ bedrooms	£97	£98-£257	£258

Sources: \*CORE Report 2006-2007, including service charges \*\* Rightmove.co.uk scanned 19/09/07 and 20/09/07

- 3.17 Intermediate housing can be defined as housing (irrespective of tenure) priced between social rents and the market. Table 3.6 above shows our estimates of the entry-level cost of market housing, intermediate housing and social rent levels. The cost of private rented housing have been used for all sizes for the minimum price of market housing as these are cheaper than those for owner-occupation (in terms of cost).
- 3.18 It can be seen from table 3.6 above that for all dwelling sizes, the cost of social rented housing is significantly below that of market housing. Therefore it is clear that there is likely to be a significant market for intermediate housing.
- 3.19 The most common type of intermediate housing available in Sutton is shared ownership. It is possible to compare the cost of recent shared ownership products produced in the borough with the identified band for intermediate housing.
- 3.20 Examples of recent schemes indicate that the cost of shared ownership products in Sutton is significantly more expensive than the entry-level cost of market housing in the Borough.

## Comparison of housing costs

- 3.21 Table 3.7 below allows comparison of the costs of various forms of housing in Sutton, by presenting the cost as a weekly figure. For owner-occupation this is the calculated typical weekly cost of a mortgage on a house of the value in question.

**Table 3.7 Weekly costs of housing in Sutton by tenure**

Property size	Average social Rent	Entry-level private rent	Entry-level purchase (Resale)	Average newbuild purchase
1 bed	£61	£123	£219	£258
2 bed	£73	£179	£282	£342
3 bed	£84	£216	£396	£486
4 bed	£97	£258	£454	£562

Sources: CORE Report 2006-07, Rightmove.co.uk, Shared Ownership Housing Research. Sutton Council, 2007

## Summary

- 3.22 Information from the Land Registry indicates that whilst average property prices in Sutton are above the average for England and Wales, they are lower than the average for Greater London, despite the higher than average proportion of large properties sold in the borough.
- 3.23 The average sale price of a dwelling in Sutton was £253,074, and prices in the borough were found to have been rising less rapidly than national or regional averages since mid-2006, although there has still been a very large increase in average price between April 2000 and July 2007 of 82.5%.
- 3.24 It was found that entry-level prices ranged from £149,800 for a one bedroom property up to £382,200 for four bedrooms. Entry-level weekly rents in the private sector varied from £123 (one bed) to £258 (four beds). Social rents were on average less than half this level, at an average £61 per week for a one bedroom property rising to £97 per week for a four bedroom property. Recent shared ownership schemes within the borough, in terms of total costs (mortgage, rent and service charges) were found to be significantly more expensive than entry-level market costs.





## SECTION B: BACKGROUND INFORMATION

This section sets out the situation of households in Sutton as recorded by the survey.



## 4. Key Household Characteristics

### Introduction

- 4.1 This chapter sets out some of the main findings from the survey of local households. Throughout the analysis the tables are presented by tenure. Where possible, figures are compared with information at a national and regional level from the Survey of English Housing (SEH).

### Type of housing

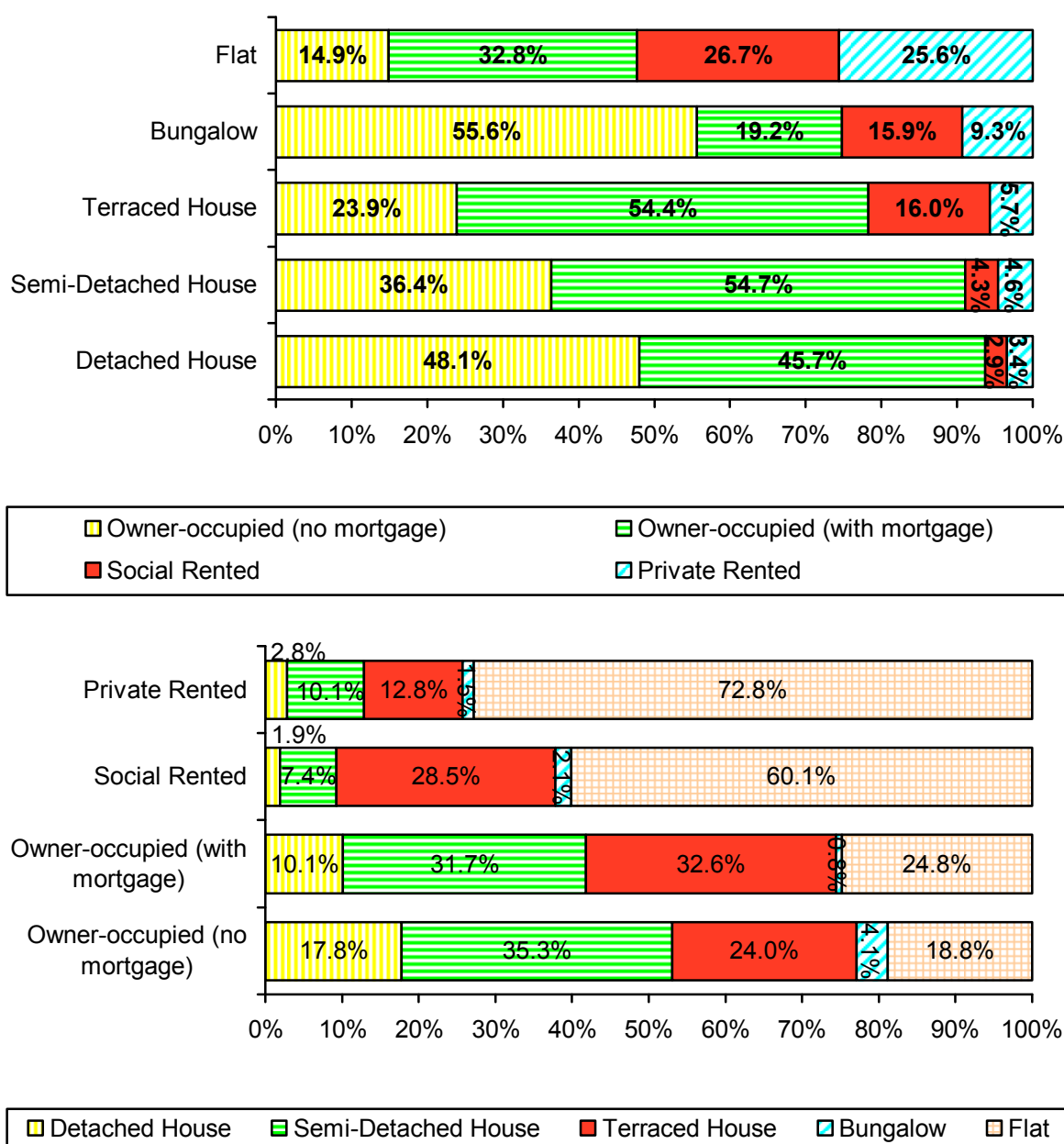
- 4.2 Table 4.1 below shows current accommodation types in the borough. The table shows that a large proportion of households live in flatted accommodation (34.4% of households). The latest SEH (2006) suggests that nationally 16.7% of households live in flats, but the figure for the Greater London region as a whole is 44.9%, even higher than in Sutton. Semi-detached houses are more common than detached houses, at 26.3% compared to 10.0%, although the most common type of house was terraced at 27.2% of the total. Bungalows are found only infrequently, at 2.0% of the total.

Table 4.1 Dwelling type		
Dwelling type	Number of households	% of households
Detached house	7,670	10.0%
Semi detached house	20,116	26.3%
Terraced house	20,793	27.2%
Detached bungalow	890	1.2%
Semi or terraced bungalow	605	0.8%
Purpose-built flat	22,353	29.3%
Converted flat or shared house	3,004	3.9%
Flat in commercial building	905	1.2%
Caravan or other temporary	24	0.0%
TOTAL	76,360	100.0%

Source: Sutton HNA 2007

- 4.3 Figure 4.1 below shows how accommodation type varies by tenure. For the purposes of this analysis the three flat categories have been merged into one whilst mobile homes are merged with bungalows. Bungalows are the most likely type of property to be owner-occupied without a mortgage, although unlike detached and semi-detached properties they also contain a significant number of renting households. Less than half of flats are in owner-occupation, with just over a quarter being rented from the council or another social landlord.

**Figure 4.1 Tenure and Accommodation Type**



Source: Sutton HNA 2007

- 4.4 Tabulating the data in the opposite direction, figure 4.1 shows the importance of flatted accommodation for the rented sector in Sutton, making up 72.8% of the private rented and 60.1% of the social rented sector in the borough. It also shows that although the vast majority of detached and semi-detached properties are owner-occupied (93.8% & 91.1% respectively), just over half of owner-occupied properties (52.0%) are either flats or terraced houses.

## Household type and size

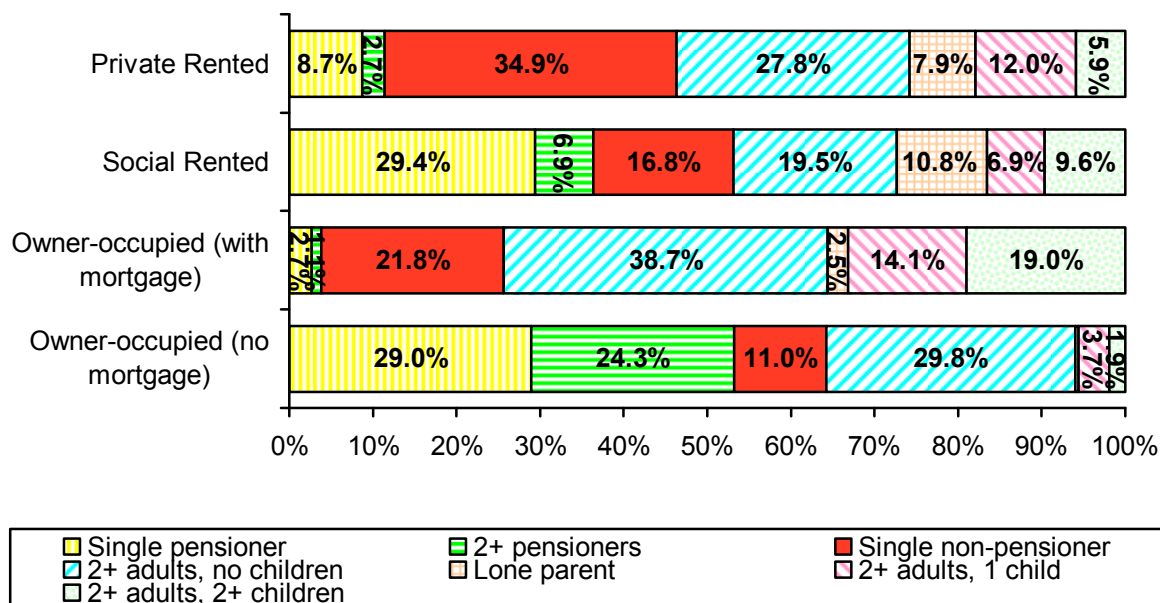
- 4.5 Table 4.2 below shows the household type breakdown in the borough. The survey estimates that 23.2% of households are pensioner only and that 21.3% of households contain children. Just under 4% of households are lone parent households. Direct comparisons with the SEH are not possible for household types due to the different definitions used. However, 2001 Census data suggests that in England 23.7% of households were pensioner only, and 18.4% in Greater London. The proportion of older residents in Sutton is therefore below the national average, but above average in a London context.

Table 4.2 Household type		
Household type	Number of households	% of households
Single pensioner	11,196	14.7%
2+ pensioners	6,485	8.5%
Single non-pensioner	15,031	19.7%
2+ adults, no children	24,454	32.0%
Lone parent	2,946	3.9%
2+ adults, 1 child	7,600	10.0%
2+ adults, 2+ children	8,649	11.3%
TOTAL	76,360	100.0%

Source: Sutton HNA 2007

- 4.6 Figure 4.2 below shows household type by tenure. As with dwelling type there are clear differences between the tenure groups. The owner-occupied (no mortgage) sector contains a relatively large proportion of pensioner households whilst lone parent households are concentrated in the social and private rented sectors. The owner-occupied (with mortgage) sector has the largest proportion of households with children, although not overwhelmingly so, with significant numbers of families living in both private and social rented housing. In private rented housing, single non-pensioners are found particularly frequently.

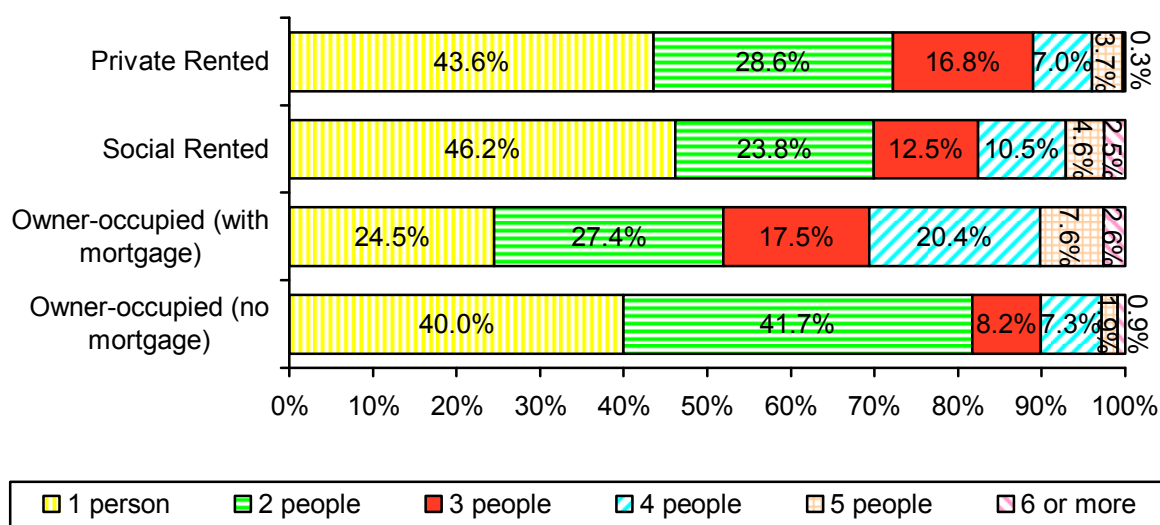
**Figure 4.2 Tenure and Household Type**



Source: Sutton HNA 2007

4.7 The average household size in Sutton was estimated from the survey to be 2.3. This figure is just below the most recent national estimates of around 2.4 persons per household. By tenure the largest households were those buying with a mortgage (average 2.7) whilst the smallest were outright owners (average 1.9). Figure 4.3 below shows the number of people in households by tenure.

**Figure 4.3 Tenure and Household Size**



Source: Sutton HNA 2007

- 4.8 Figure 4.3 shows that one-person households made up almost half of all those renting accommodation, and 40% of those owning without a mortgage.

### Length of residence and recent movers

- 4.9 At the time of the survey an estimated 15,905 households (8,884+7,021) (20.8%) had been resident at their current address for less than two years, and 11.6% for less than one year. These figures are derived from table 4.3 below. This figure is a little higher than the most recent SEH data which suggests that on average 9.6% of households at a point in time will have been resident at their address for less than one year.
- 4.10 Table 4.3 below shows length of residence by current tenure. Of the households moving in the past two years, 34.4% were private renters  $((3,462+2,004)/(8,884+7,021)) \times 100$ , 13.8% were in the social rented sector  $((931+1,258)/(8,884+7,021)) \times 100$  and 51.8% were owner-occupiers (100.0%-34.4%-13.8%).
- 4.11 An estimated 59.1% of private renters had moved home in the past two years, compared to only 18.8% of social renters and 14.9% of owner-occupiers. Private tenants are clearly much more mobile than social renters or owner-occupiers.

Table 4.3 Length of residence of household by tenure					
Tenure	Length of residence				Total
	Less than 1 year	1 to 2 years	3 to 5 years	Over 5 years	
Owner-occupied (no mortgage)	517	569	1,341	18,296	20,723
Owner-occupied (with mortgage)	3,974	3,189	7,807	19,736	34,707
Social rented	931	1,258	2,164	7,329	11,682
Private rented	3,462	2,004	1,826	1,955	9,247
Total	8,884	7,021	13,138	47,316	76,360
Owner-occupied (no mortgage)	2.5%	2.7%	6.5%	88.3%	100.0%
Owner-occupied (with mortgage)	11.5%	9.2%	22.5%	56.9%	100.0%
Social rented	8.0%	10.8%	18.5%	62.7%	100.0%
Private rented	37.4%	21.7%	19.7%	21.1%	100.0%
Total	11.6%	9.2%	17.2%	62.0%	100.0%

Source: Sutton HNA 2007

- 4.12 Table 4.3 also indicates that at the other end of the spectrum, over half of all households have lived in their home for more than five years. In the case of outright owners, over two thirds (88.3%) have lived in their home for more than five years – this compares with only 21.1% of private tenants.

- 4.13 Table 4.4 below shows the current and previous tenure of all households that moved in the last two years. In terms of tenure mobility, the most common types of move were from one owner-occupied property to another (4,617 households (944+3,673)) followed by moves within the private rented sector. There was also a fair degree of movement within the social rented sector. Overall, movement within sectors was more common than movement between them.

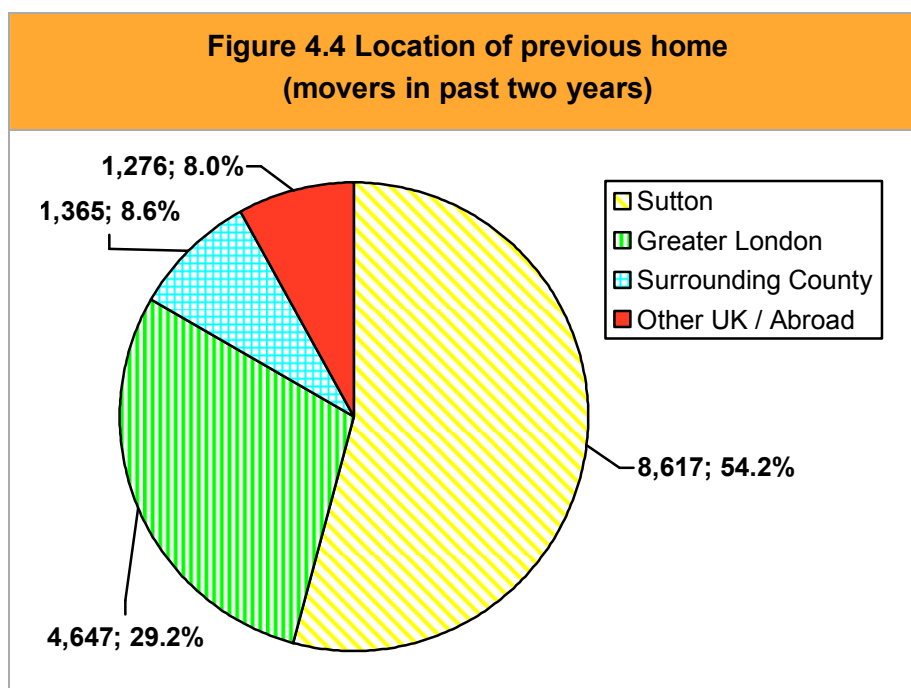
<b>Table 4.4 Previous tenure by current tenure (households moving in past two years)</b>					
Current tenure	Previous tenure				Total
	Owner-occupied	Social rented	Private rented	None (New)	
Owner-occupied (no mortgage)	944	0	97	45	1,086
Owner-occupied (with mortgage)	3,673	72	2,360	1,059	7,164
Social rented	23	1,353	404	409	2,189
Private rented	663	232	3,576	995	5,467
Total	5,303	1,657	6,437	2,508	15,905
Owner-occupied (no mortgage)	86.9%	0.0%	8.9%	4.1%	100.0%
Owner-occupied (with mortgage)	51.3%	1.0%	32.9%	14.8%	100.0%
Social rented	1.0%	61.8%	18.5%	18.7%	100.0%
Private rented	12.1%	4.2%	65.4%	18.2%	100.0%
Total	33.3%	10.4%	40.5%	15.8%	100.0%

Source: Sutton HNA 2007

- 4.14 Table 4.4 shows that 52.4% of all moves involved the private rented sector – households moving into it, out of it or within it – showing how important the sector is in providing mobility in the housing market  $((5,467+6,437-3,576)/15,905 \times 100)$ . The private rented sector shows the highest turnover of any tenure in most local authority areas: it is the 'gateway' to other tenures. Overall it is estimated that 12.1% of all households in Sutton currently live in the private rented sector. This figure is close to the national SEH figure of 11.9%, although given the urban character of Sutton it is perhaps lower than might be expected.
- 4.15 Table 4.4 indicates that 44.0% of newly-formed households moved into owner-occupation  $((45+1,059)/2,508 \times 100)$  and a further 39.6% into private rented accommodation  $((995/2,508 \times 100)$ . This leaves 16.4% of newly forming households which moved into a socially rented dwelling  $(100.0\% - 44.0\% - 39.6\%)$ , a figure significantly below the national average of around 23%.



- 4.16 It is also possible to look at the previous locations of households who have moved home in the past two years – this is shown in the figure 4.4 below. In total, over half of all moves were from within Sutton (54.2%), showing a relatively high level of containment of moves within the borough considering its location within London. Of those migrating into the borough, almost two thirds of these (63.7%, or 29.2% of all movers) came from other parts of London, with relatively few coming from outside of the City (36.3%, or 16.6% of all movers).



Source: Sutton HNA 2007

- 4.17 Given that almost half of movers in the last two years (45.8%) came from outside the borough, it is of interest to look briefly at the characteristics of these households, compared to households that moved within Sutton. Table 4.5 below shows the previous location of households that have moved into a home in the last two years by current tenure.

Table 4.5 Current tenure by previous location (movers in past two years)				
Tenure	Total moves	% moved from within Sutton	% moved from other London	% moved from elsewhere
Owner-occupied (no mortgage)	1,087	48.7%	27.2%	24.2%
Owner-occupied (with mortgage)	7,163	51.9%	34.0%	14.1%
Social rented	2,189	80.3%	14.0%	5.8%
Private rented	5,467	47.8%	29.5%	22.7%
Total	15,905	54.2%	29.2%	16.6%

Source: Sutton HNA 2007

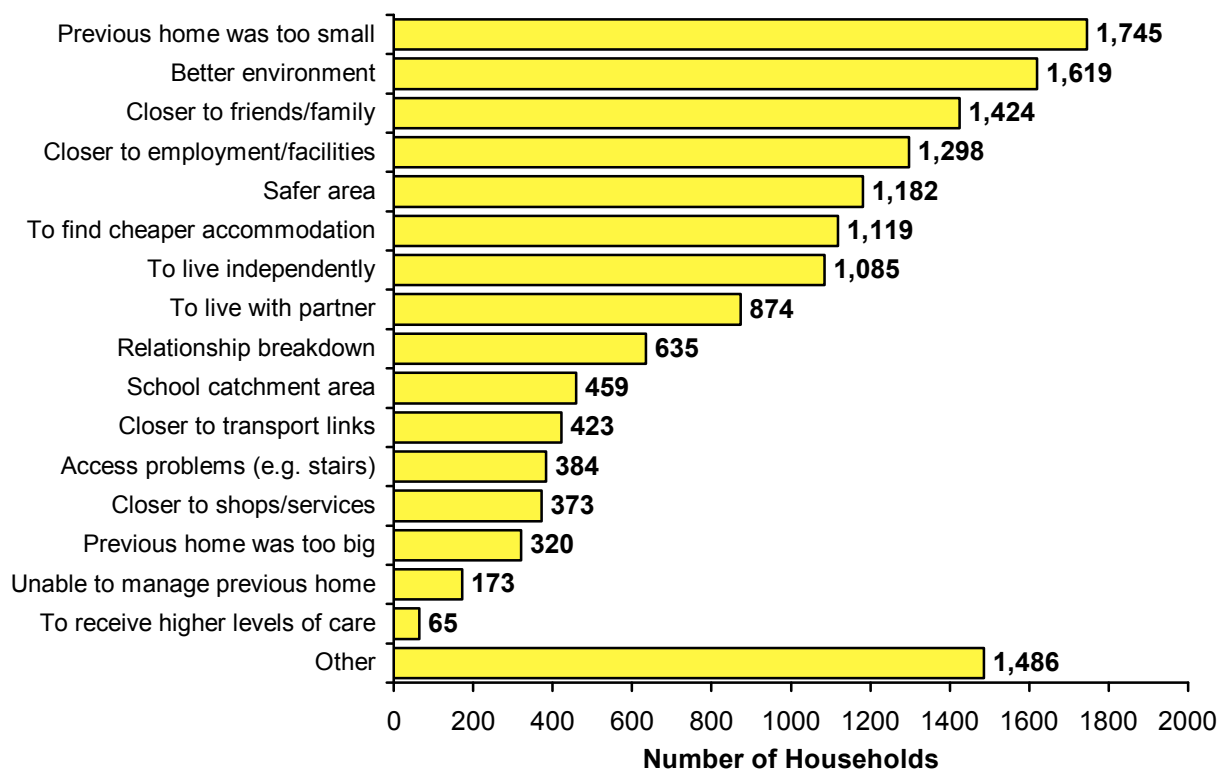
- 4.18 It is clear from table 4.5 that social renters are less mobile than those living in other tenures, and that those who are private renting – or who are able to buy without requiring a mortgage – are more mobile than others, with more than 20% of each of these groups coming from outside London.
- 4.19 Analysis of the household types of movers (shown in the table 4.6 below) suggests that the households migrating into the borough are significantly different in terms of composition to the households moving within the borough. The clearest trend is that households containing multiple young adults without children form a much larger proportion of those moving into Sutton than they do of those moving within Sutton. Young families, however, are less well represented in the profile of households moving into Sutton from outside, instead making up the single largest group of movers within Sutton. These two patterns, taken together, suggest that it is a common pathway for young couples to move into Sutton in order to start a family, and to stay in the borough when they require larger accommodation.

**Table 4.6 Household type by previous location (movers in past two years)**

Household Type	Total moves	% moved from within Sutton	% moved from other London	% moved from elsewhere
Young family (children under 12)	3,785	28.8%	17.7%	18.3%
Older family (children 12+)	1,308	8.2%	8.9%	7.2%
Young single (under 35)	2,404	13.4%	18.7%	14.4%
Middle age single (35-65)	2,693	18.9%	10.8%	21.5%
Older single (over 65)	630	4.2%	3.6%	3.8%
Young adults (under 35)	3,326	16.6%	27.6%	23.1%
Middle age adults (35-65)	1,343	7.3%	9.7%	10.1%
Older adults (over 65)	415	2.7%	3.0%	1.8%
Total	15,905	100.0%	100.0%	100.0%

Source: Sutton HNA 2007

- 4.20 It is also possible to analyse the reasons households moving into the borough in the last two years had for choosing Sutton. Figure 4.5 below shows the reasons for movement into Sutton, ordered by the most commonly cited reason. Figure 4.5 contains responses from 7,288 households; however the totals come to more than the total number of households moving home as each household was able to answer as many reasons as they felt were applicable.

**Figure 4.5 Reasons for moving into Sutton from elsewhere**

Source: Sutton HNA 2007

## Car Ownership and Parking Provision

4.21 A further question asked in the survey was car ownership/availability. Although not directly linked to housing, this is a useful variable as it can provide some indication of wealth. Table 4.7 below shows the number of cars households have available for use by tenure.

**Table 4.7 Car ownership and tenure**

Tenure	Number of cars/vans available for use				Average number of cars/vans
	0	1	2	3+	
Owner-occupied (no mortgage)	20.0%	46.1%	24.2%	9.8%	1.24
Owner-occupied (with mortgage)	7.6%	45.2%	38.0%	9.3%	1.49
Social rented	58.0%	32.0%	6.4%	3.6%	0.56
Private rented	40.3%	46.0%	13.0%	0.6%	0.74
TOTAL	22.6%	43.5%	26.4%	7.5%	1.19

Source: Sutton HNA 2007

- 4.22 Table 4.7 shows that more than half (58.0%) of all households in social rented housing have no access to a car or van, this compares with only 7.6% of owner-occupied (with mortgage) households. The average household has 1.19 cars/vans; this figure varies from 0.56 in the social rented sector to 1.49 for owner-occupiers with a mortgage.
- 4.23 The survey suggested that 50.2% (29,645) of those households with a car had a garage on their property, leaving 49.8% (29,453) which did not. Perhaps surprisingly, 21.1% of those without a car had a garage, totalling 3,644 households.

## Access to Services

- 4.24 Table 4.8 below summarises the level of access to various services for households in Sutton. The least accessible services were leisure facilities and hospitals, and the most accessible were grocery shops.

**Table 4.8 Access to Services**

Service	Easy		Quite Difficult		Very Difficult	
Grocery Shops	70,689	92.6%	4,163	5.5%	1,508	2.0%
Post Office	65,246	85.4%	8,768	11.5%	2,346	3.1%
Bank/Building Society	61,681	80.8%	11,985	15.7%	2,694	3.5%
Leisure Facilities	60,339	79.0%	12,648	16.6%	3,373	4.4%
Doctor	67,443	88.3%	7,159	9.4%	1,758	2.3%
Hospital	58,265	76.3%	15,147	19.8%	2,948	3.9%
Schools, Educational or Training Facilities	67,355	88.2%	6,885	9.0%	2,120	2.8%

Source: Sutton HNA 2007

## Ethnicity

- 4.25 Sutton has a significant ethnic minority population, with estimates the latest data available from National Statistics suggesting that 14.5% of heads of household come from a BME group, with 9.9% overall being non-white. The data was weighted to these figures, as shown in the table 4.9 below, in order to prevent any under-representation of these groups in the survey outcomes.

**Table 4.9 Ethnicity**

Broad Ethnicity	Estimated households	% of households	Number of returns	% of returns
White British or Irish	65,295	85.5%	3,252	87.4%
White Other	3,508	4.6%	158	4.2%
Asian	3,339	4.4%	165	4.4%
Black	2,099	2.7%	59	1.6%
Mixed and Other	2,120	2.8%	87	2.3%
<b>TOTAL</b>	<b>76,360</b>	<b>100.0%</b>	<b>3,721</b>	<b>100.0%</b>

Source: Sutton HNA 2007

- 4.26 As can be seen, most ethnic groups were well represented in the sample compared to their proportion in the population, with the exception of the Black minority, with a sample size of just 59. Data for this group should therefore be treated as approximate. BME groups are further discussed in the particular groups chapter (Chapter 11).

### Overcrowding and under-occupation

- 4.27 Levels of overcrowding are measured using the 'bedroom standard' (see glossary for definition). Essentially this is the difference between the number of bedrooms needed to avoid undesirable sharing and the number of bedrooms actually available to the household. Using the same standard it is also possible to study under-occupation – in this study it is assumed that any household with more than one spare bedroom is under-occupying their dwelling.
- 4.28 Table 4.10 below shows a comparison between the numbers of bedrooms in each home against the number of bedrooms required for all households.

**Table 4.10 Overcrowding and under-occupation**

Number of bedrooms required	Number of bedrooms in home				TOTAL
	1	2	3	4+	
1 bedroom	10,990	15,589	14,911	3,932	45,421
2 bedrooms	621	5,992	9,001	3,202	18,816
3 bedrooms	64	538	5,358	3,970	9,929
4+ bedrooms	91	26	612	1,464	2,193
<b>TOTAL</b>	<b>11,765</b>	<b>22,144</b>	<b>29,883</b>	<b>12,568</b>	<b>76,360</b>

KEY:  Overcrowded households  Under-occupied households

Source: Sutton HNA 2007

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

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

- **Overcrowded:** 2.8% of households = 2,127 households
- **Under-occupied:** 30.6% of households = 23,369 households

4.30 The latest SEH data on overcrowding suggests that nationally around 2.5% of households are overcrowded with the figure for Greater London being 6.6%, considerably higher than that found in Sutton. The sample size of overcrowded households is relatively small (87) and so detailed analysis of subgroups within this is not possible. However, the data does suggest that overcrowded households are more likely to be living in rented accommodation (around half in the social rented sector) and have a lower average income than other households at £32,543 compared to £36,814.

4.31 It is important to note that the estimate of 2,127 overcrowded households is based upon the occupancy calculation used for assessing overcrowding in the national General Household Survey (the General Household Survey is a multi-purpose continuous survey carried out by the Office for National Statistics).

4.32 The Council, however, uses a different occupancy classification, and it is possible to examine the rate of overcrowding and under-occupation recorded by this classification. The Council's occupancy classification is set out in table 4.11 below.

**Table 4.11 Councils' occupancy classification**

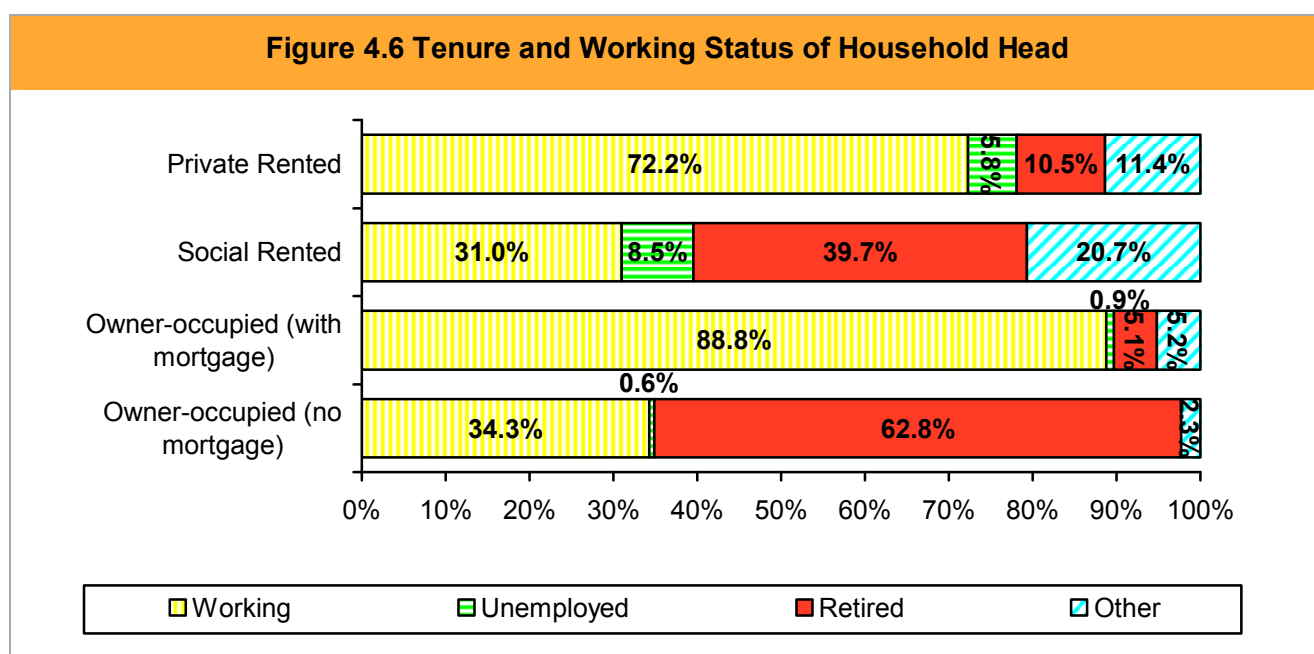
Household type	Number of bedrooms required
Single person	Bedsit or 1 bed
Couple	1 bed
Two adults – not partners	2 bed
Single parent + 1 child	2 bed
Single parent/partners + 1 child	2 bed
Single parent/partners + 2 children (of same sex)	2 bed
Single parent/partners + 3 children	3 bed
Single parent/partners + 4 children (2 of each sex)	3 bed
Single parent/partners + 4 children (3 of 1 sex and 1 of the opposite sex)	4 bed
Single parent/partners + 5 children	4 bed
Single parent/partners + 6 children	4 bed

Source: Sutton Council Guide to applying for Social Housing and Choice Based Lettings

4.33 The survey suggests that according to the definition used by Sutton Council there are 3,762 overcrowded households in the Borough (4.9%) and 48,567 households that under-occupy their home (63.6%).

## Economic status

- 4.34 For the purposes of analysis of economic status the status of the survey respondent is taken to represent the household reference person. At the time of the survey, 88.8% of those buying with a mortgage were working. For private renters the figure was 72.2%, and for social renters the percentage was 31.0%. For outright owners, only 34.3% were working and 62.8% were retired. Overall, some 26.7% of household reference persons were retired with the lowest percentage for households buying with a mortgage.
- 4.35 Figure 4.6 below summarises economic status by tenure. Although direct comparisons are not possible with the SEH (due to a different definition of household reference person) the main trends shown by tenure are in-line with the situation nationally. The 'Other' category includes students, the permanently sick and disabled, and those looking after home or family.



Source: Sutton HNA 2007

- 4.36 Within the 'Other' group, the different sub-categories showed markedly differing tenure patterns. Students tended to be found in either private rented or owner-occupied homes with mortgages (82.4% in total). Almost three quarters of those classifying themselves as 'looking after family' were found either in owner occupation with a mortgage or in social housing. 62.6% of those classed as permanently sick or disabled were in social rented accommodation, and a further 18.4% in social rented. Those not giving details of their working status tended to live particularly in owner-occupied accommodation (66.4%).

## Housing costs

- 4.37 The survey asked a series of questions about how much households currently pay for their housing. Table 4.12 below shows estimates of the amount of rent/mortgage paid by households by tenure (figures exclude households where there are no housing costs such as outright owners and some households in tied accommodation).

Table 4.12 Housing costs by tenure				
Weekly housing cost	Owner-occupied (with mortgage)	Social rented	Private rented	All tenures
Under £30	4.2%	32.4%	9.7%	11.0%
£30-£59	6.1%	5.9%	2.7%	5.5%
£60-£89	6.5%	29.4%	3.7%	10.9%
£90-£119	10.4%	28.1%	7.9%	13.7%
£120-£149	12.2%	2.1%	17.5%	10.9%
£150-£179	12.6%	0.9%	31.0%	13.2%
£180-£209	13.3%	0.5%	14.4%	10.8%
£210-£239	9.9%	0.4%	7.4%	7.5%
£240-£269	7.2%	0.0%	2.7%	4.9%
£270 or more	17.7%	0.3%	3.0%	11.6%
TOTAL	100.0%	100.0%	100.0%	100.0%
Average cost	£172	£65	£147	£145

Source: Sutton HNA 2007

- 4.38 Table 4.12 shows that those buying with a mortgage have the highest housing costs, at £172 per week. The average private tenant pays £147 per week, compared with £65 for social housing tenants.

## Summary

- 4.39 The household survey collected a significant amount of data about the resident household population. Some of the main findings were:
- In total around a third of households live in flats or maisonettes. Households living in rented housing are more likely to live in flats whilst those in owner-occupation are more likely to live in detached or semi-detached houses.
  - Some 23.2% of all households are 'pensioner-only', and a similar proportion contains children. Lone parent households were found to be concentrated in the rented sectors.



- Analysis of household moves in the last two years shows that private rented tenants are the most mobile. Nearly 60% of private renters had moved home in the past two years, compared to 19% of social renters and 15% of owner-occupiers. There were more moves recorded within tenures than between them.
- More than half of all moves involved the private rented sector, underscoring the importance of this tenure for Sutton.
- 14.5% of the population in Sutton were in a BME group, including 9.9% in a non-white BME group. The largest individual group was 'White Other' although this contained a wide range of sub-groups from multiple continents; other large groups included Indian (2.1%), Asian Other (not including Chinese) (1.7%), Black Caribbean (1.4%) and Black African (1.2%).
- Overcrowding is lower than the level recorded for London as a whole; however the survey estimates that there are still 2,127 overcrowded households resident in the Borough using the national bedroom standard and 3,762 households classified as overcrowded using the Council's definition.
- The proportion of employed household heads varied significantly across the tenures. Almost 90% of households with a mortgage are headed by an employed person compared to about a third in the social rented sector or in the owner-occupied sector without a mortgage.
- Those buying with a mortgage had the highest housing costs, on average £172 per week, and households in the social rented sector the lowest, at £65 per week.



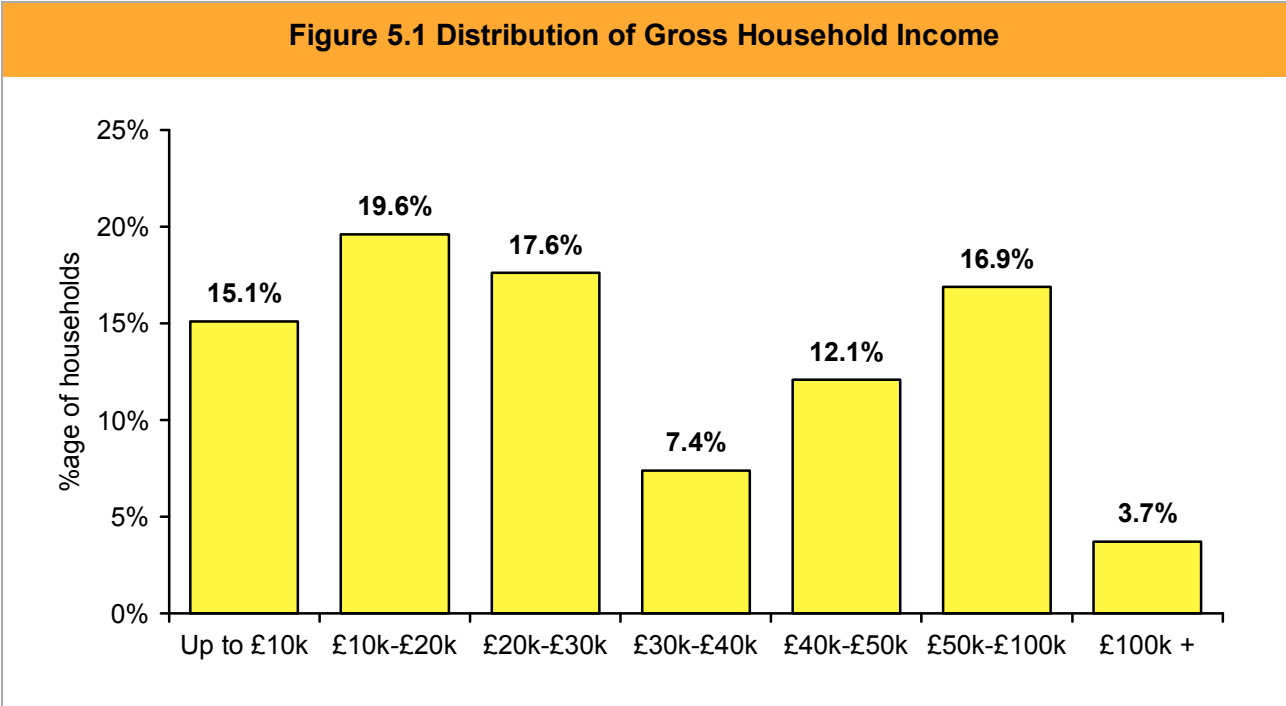
# 5. Household Financial Information

## Introduction

5.1 A key part of the local housing needs assessment is an assessment of the financial situation of households. Data was therefore collected in the survey looking at a range of financial information (including incomes, savings and equity). This chapter contains the analysis of the survey results with regard to households' financial situation.

## Household income

5.2 The response to the survey income question was good, with 85.8% of respondents answering this question. Survey results for household income in Sutton estimate the average (mean) gross household income level to be £36,815 per annum. The median income is noticeably lower than the mean (at £29,363 per annum); indicating that the mean income recorded was skewed by a small number of households with very high incomes. It is worth noting that households containing at least one person in current employment had an average income of £46,171. Figure 5.1 below shows the distribution of income of households in the borough.

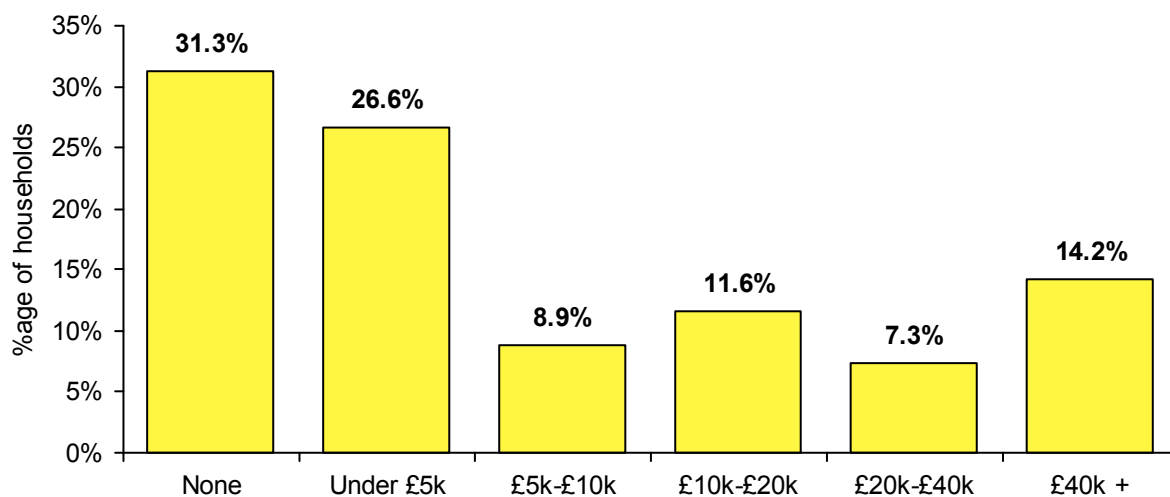


Source: Sutton HNA 2007

## Household Savings and Equity

- 5.3 The response to the survey savings question was also good with, 85.6% of respondents answering this question. The average (mean) household has £28,259 in savings, but with a much lower median of just £3,249, again indicating the mean is skewed by a small number of households with large savings.
- 5.4 Figure 5.2 below shows the distribution of savings in the borough. An estimated 57.9% of households had less than £5,000 in savings whilst 14.2% had savings of over £40,000. Households with no savings also include those in debt.

**Figure 5.2 Distribution of Household Savings**



Source: Sutton HNA 2007

- 5.5 The survey also collected information about the amount of equity owner-occupiers have in their property. For both owner occupier groups together (with and without mortgages) the average (mean) amount of equity was estimated to be £216,230 (with a median of £117,759). It is estimated that 0.3% of owner-occupiers (191 households) are in negative equity: this estimate is clearly subject to error due to the small sample, but clearly there is hardly any negative equity. Negative equity is a 'yes/no' question in the questionnaire and so the exact amount is not determined. Based on general experience in other surveys, an assumption of -£5,000 is made where a respondent indicates negative equity.

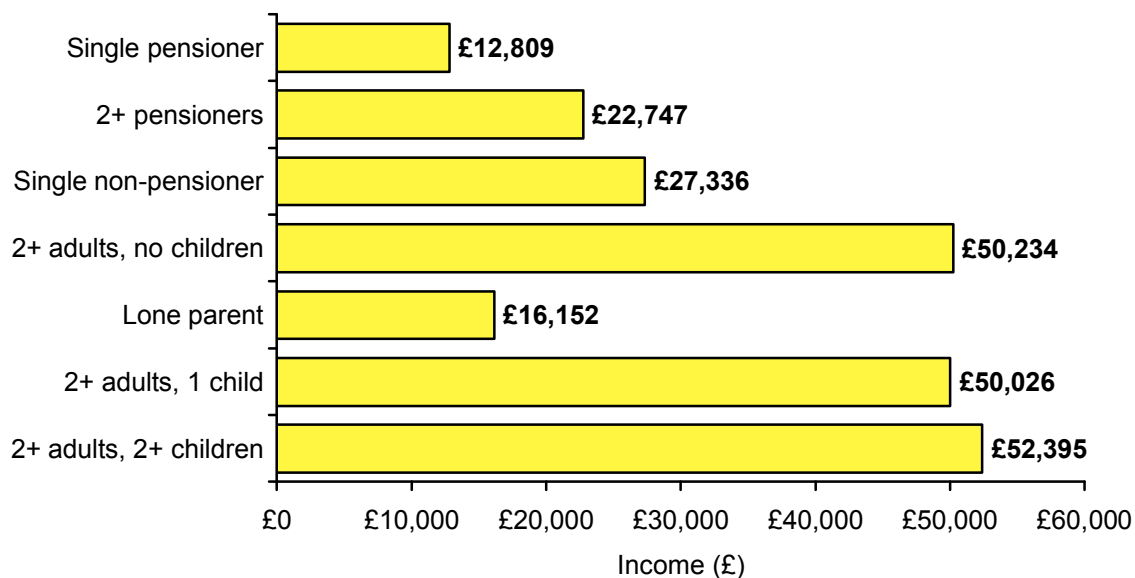
## Household characteristics and income

- 5.6 Table 5.1 below shows average income, savings and equity by tenure. As might be expected, the households with the lowest average incomes (and savings) are those in the social rented sector. Whilst owner-occupiers with no mortgage have an average household income considerably lower than those with a mortgage, this group contains many older people who are not working but have redeemed their mortgages. These households therefore have much higher levels of savings and equity.

Table 5.1 Financial information by tenure			
Tenure	Average annual gross household income	Average savings	Average equity
Owner-occupied (no mortgage)	£30,889	£74,746	£318,123
Owner-occupied (with mortgage)	£50,800	£14,572	£155,389
Social rented	£12,992	£2,090	n/a
Private rented	£27,699	£8,512	n/a
AVERAGE	£36,814	£28,259	£216,230

Source: Sutton HNA 2007

- 5.7 The income figures by tenure are higher than the latest English national estimates (from SEH 2004/05) except in the case of households in rented accommodation. The latest national figures are: outright owners - £28,300, owners with a mortgage - £42,800, Social renters - £14,300 and private tenants - £28,000.
- 5.8 Figure 5.3 below looks at income levels by household type. Single pensioner and lone parent households show average incomes considerably below the borough average.

**Figure 5.3 Income Levels by Household Type**

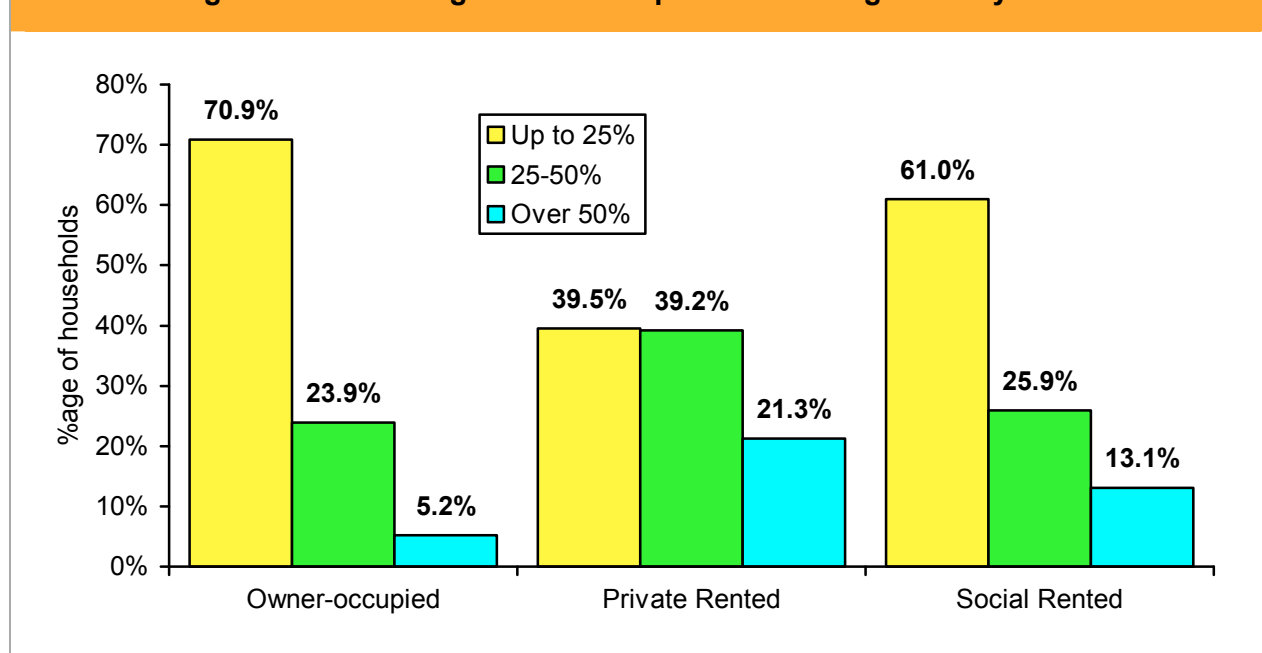
Source: Sutton HNA 2007

### Other financial information

- 5.9 In addition to the information collected about income, savings and equity, the survey form asked households whether they had access to any other financial resources which might be able to be used towards a deposit on a property (and if so – how much). The vast majority of households (88.5%) stated that they had no further access to financial resources other than those already analysed.
- 5.10 Despite the majority having no access to financial resources, the minority that do (e.g. borrowing from relatives) raise the overall average extra funding to around £7,907 from sources other than savings and equity. Therefore some of these households have access to quite significant amounts of funding. It is therefore possible that such additional funds will be able to help a small number of households to afford suitable market housing without the need for any subsidy.

### Relationship of income to housing costs

- 5.11 It is of interest to study the amount of income that households are spending on their housing costs (whether rent or mortgage). Figure 5.4 below shows the number of households in each tenure group by the proportion of their income spent on housing. The figure shows that there are a significant number of households spending over 25% and in many cases in excess of 50%, particularly in the private rented sector. Households paying more than 50% are most likely to be found in the private and social rented sectors.

**Figure 5.4 Percentage of income spent on housing costs by tenure**

Source: Sutton HNA 2007

5.12 The above analysis does not, however, take account of the fact that many households will be in receipt of housing benefit (or income support in the case of owners) which will be helping them to afford housing. Table 5.2 below investigates the receipt of financial assistance towards housing costs. The table clearly shows that the greater the proportion of income spent on housing the greater the number of households who are claiming assistance.

**Table 5.2 Percentage of households receiving Housing Benefit by tenure and proportion of income spent on housing**

Income spent on housing	Owner-occupied (with mortgage)		Social rented		Private rented		Total	
	On IS	Not on IS	On HB	Not on HB	On HB	Not on HB	On HB	Not on HB
Up to 25%	1.1%	98.9%	59.6%	40.4%	9.6%	90.4%	11.8%	88.2%
25%-50%	1.2%	98.8%	44.5%	55.5%	8.3%	91.7%	10.4%	89.6%
Over 50%	7.7%	92.3%	68.2%	31.8%	62.9%	37.1%	51.9%	48.1%
Total	1.4%	98.6%	59.0%	41.0%	20.4%	79.6%	16.7%	83.3%

Source: Sutton HNA 2007

- 5.13 Table 5.2 shows for example, that of all households paying up to 25% of income on housing costs some 11.8% are also claiming housing benefit, mostly in the social rented sector. For households spending more than 50% of income on housing, more than half are on housing benefit, including a substantial number in the private rented sector. Whilst this finding shows that to a certain extent that the benefit system is meeting the needs of low income households the data does also suggest that a notable number of households are spending large proportions of their income on housing and receiving no subsidy to help with the costs.
- 5.14 Table 5.3 presents further detail on those households spending more than 25% of their income on housing. Specifically, the survey suggests that 16,400 households are spending more than 25% of their income on housing (and 3,507 spending more than 50%) and yet not receiving housing benefit, with the largest group of these found in the owner-occupied sector.

**Table 5.3 Households spending more than 25% of their income on housing and not receiving Housing Benefit**

Income spent on housing	Owner-occupied (with mortgage)		Social rented		Private rented		Total	
	Number	%age	Number	%age	Number	%age	Number	%age
25% - 50%	8,205	63.6%	1,365	10.6%	3,323	25.8%	12,893	100.0%
Over 50%	1,655	47.2%	1,122	32.0%	730	20.8%	3,507	100.0%

Source: Sutton HNA 2007

## Households in Social Housing

- 5.15 A related point to this is the consideration of the number of tenants of social rented housing who might be able to afford to live in other tenures. This is presented in table 5.4 below.

**Table 5.4 Proportion of households in social housing able to afford other tenures**

Owner-occupation	Private rent	Intermediate	Social rent only	Total
149	361	947	10,225	11,682
1.3%	3.1%	8.1%	87.5%	100.0%

Source: Sutton HNA 2007

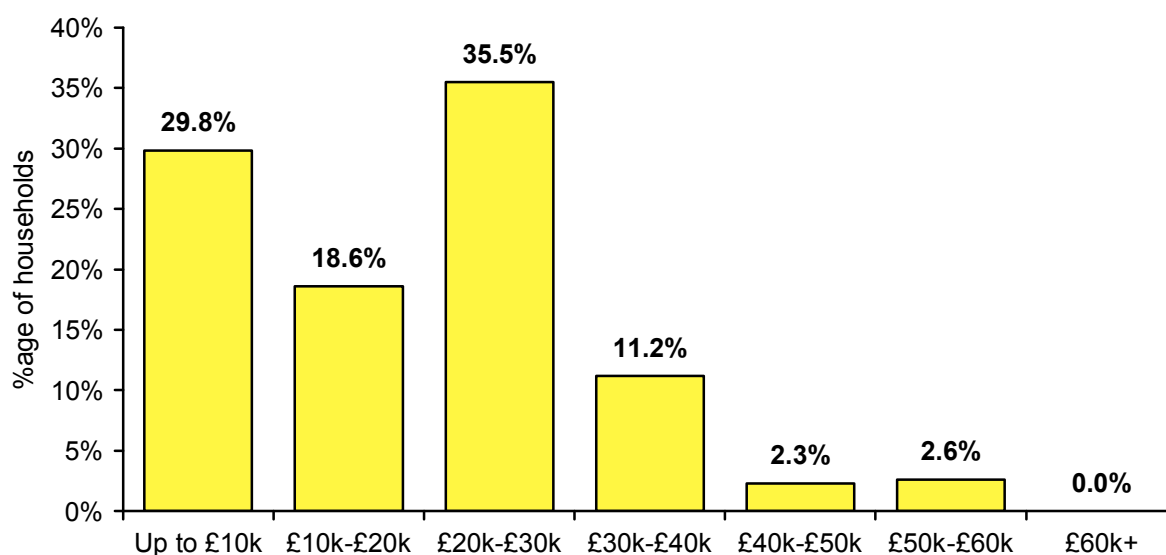


- 5.16 Table 5.4 shows that in general there is very limited scope for moving social rented tenants into other tenures, unless with support from Housing Benefit. It is estimated that only 149 households in social rented housing in the borough (1.3% of the total) could afford to live in owner-occupation. It should be remembered that it is possible that even within these 149 households, a number of these households might not be able to access owner-occupation because of their particular circumstances. For example, they might require specialist accommodation (unable to live in a flat due to age or disability, for example) which would typically be more expensive than entry level owner-occupation for their size of household.

### Newly forming households' financial situation

- 5.17 The survey estimates that there are 5,858 households in the borough who need or are likely to form over the next two years. Figure 5.5 below shows estimated income levels for newly forming households. This shows that income distribution is heavily concentrated in the lower income brackets with 29.8% having an income of below £10,000 and 83.9% an income below £30,000. The average (mean) income of newly forming households is estimated to be £18,965 – significantly below the figure for all households of around £36,815.

**Figure 5.5 Distribution of Gross Household Income – Newly Forming Households**



Source: Sutton HNA 2007

- 5.18 In addition, newly forming households were asked about any financial resources which might be available for a deposit/bond when buying or renting a home.

- 5.19 It is estimated that the average newly forming household will have access to £5,729. There is, however, a considerable difference between different households in terms of likely financial resources available, with 44.8% stating that they have no money to use as a deposit/bond and 15.9% having more than £15,000.
- 5.20 Given the level of income and savings shown for newly forming households from the survey data it is clear that many will have difficulty accessing the housing market without some form of subsidy. However, it is widely recognised that this group of households can have rapidly changing financial situations (for example households who have actually formed over the past two years show an average income of £38,258 per annum) and therefore to rely solely on the information provided here may not properly reflect the affordability of this important group.
- 5.21 Therefore the survey form also asked a 'subjective' question about future affordability. In response to this question 66.4% of newly forming households stated that they would not be able to afford market housing without some sort of subsidy (e.g. housing benefit).

## Summary

- 5.22 The collection of financial information is a fundamental part of any assessment of housing need and future housing demand. The survey estimates that mean annual gross household income (including non-housing benefits) in Sutton is £36,815, with a median of £29,363. The average conceals wide variations among different tenure groups with households in social rented housing showing average incomes significantly below the borough average.
- 5.23 When income is compared with housing costs the data reveals that many households spend more than a quarter of their income, and some more than half, on their housing costs. A total of 3,507 households spend more than 50% of their income on housing costs without receiving Housing Benefit.
- 5.24 Newly forming households have on average 51.5% of the income of other households, and low levels of funds for a deposit, although this may of course change quickly; households which have actually formed in the last two years show an above-average income. However, two thirds (66.4%) of newly forming households believe that they will not be able to afford market housing without some form of subsidy.

## SECTION C: HOUSING NEED

This section sets out the calculation of housing need, and analyses the housing issues of particular groups.



## 6. Guidance

### Introduction

- 6.1 The two chapters following this one study the need for affordable housing in Sutton (both in terms of a backlog of need and likely future needs). This initial chapter sets out some key definitions which are central to both of the following chapters. Where appropriate, definitions have been drawn from the CLG Strategic Housing Market Assessment Guidance of August 2007 and PPS3.

### Housing need

- 6.2 PPS3 describes that housing need is the quantity of housing required for households who are unable to access suitable housing without financial assistance. The Practice Guidance provides the definition of which households are in housing need:

**DCLG  
Practice  
Guidance**

*'The number of households who lack their own housing or live in unsuitable housing and who cannot afford to meet their housing needs in the market.'* [Strategic Housing Market Assessment: Practice Guidance (page 42)]

- 6.3 In this assessment we have fully followed the Practice Guidance's definition of unsuitable housing. In addition, we have considered those types of unsuitability which will require a move to a different dwelling prior to applying the affordability test. The most common such category is overcrowding.

### Newly arising need

- 6.4 Newly arising (or future) need is a measure of the number of households who are expected to have an affordable housing need at some point in the future (measured annually). In this assessment we have used survey data about past household moves (along with affordability) to estimate future needs. In line with the Practice Guidance we have split future needs into two groups – newly forming households and existing households.

- 6.5 An estimate of the likely future supply of affordable housing is also made (drawing on secondary data sources about past lettings). The future supply of affordable housing is subtracted from the future need to make an assessment of the net future need for affordable housing. In this report we have also estimated the likely supply of Housing Benefit supported private rented housing so as to provide an alternative output regarding suggested future provision.

## Affordability

- 6.6 Affordability is assessed using survey data regarding the full range of financial information available along with an estimate of a household's size requirements and the cost of suitable market housing (to either buy or rent). Separate tests are applied for home ownership and private renting and are summarised below (both tests are fully in line with the advice given in the Practice Guidance):
- 6.7 Assessing whether a household can afford home ownership - A household is considered able to afford to buy a home if it costs no more than 3.5 times the gross household income for a single earner household or no more than 2.9 times the gross household income for dual-income households. Allowance is also made for any access to capital that can be used towards home ownership (e.g. savings or equity). This approach corresponds with the Practice Guidance definition set out on page 42:

<b>DCLG Practice Guidance</b>	<i>'A household can be considered able to afford to buy a home if it costs 3.5 times the gross household income for a single earner household, or 2.9 times the household income for dual income households.'</i> [Strategic Housing Market Assessment: Practice Guidance (page 42)]
-------------------------------	--

- 6.8 Assessing whether a household can afford market renting - A household is considered able to afford market rented housing in cases where the rent payable would constitute no more than 25% of gross income. This approach corresponds with the Practice Guidance definition set out on page 42:

<b>DCLG Practice Guidance</b>	<i>'A household can be considered able to afford market house renting in cases where the rent payable was up to 25 per cent of the gross household income.'</i> [Strategic Housing Market Assessment: Practice Guidance (page 42)]
-------------------------------	--

- 6.9 It should be noted that whilst these affordability rules are required to produce an estimate of housing need that can be standardised across the country, the reality is that many households spend a greater proportion of their income on housing costs. This was demonstrated in the previous chapter.

## **Affordable housing**

- 6.10 Affordable housing includes social rented and intermediate housing, provided to specified eligible households whose needs are not met by the market. Affordable housing should be at a cost which is below the costs of housing typically available in the open market and be available at a sub-market price in perpetuity (although there are many exceptions to this such as many shared ownership schemes, with public subsidy, and the Right-to-Acquire).

## **Summary**

- 6.11 A key element of this report is an assessment of both current and future affordable housing needs. There are a number of definitions which are central to making estimates of need (such as definitions of housing need, affordability and affordable housing). All definitions used in this report are consistent with guidance given in the CLG Strategic Housing Market Assessment Guidance of August 2007 and PPS3, and the following two chapters look at the analysis of housing need.





## 7. Extent of housing need

### Introduction

- 7.1 This chapter presents the results of the three stages of the housing needs assessment model. The model estimates the true need for affordable housing. The three stages of the model are: Current need (gross), Future need and Affordable housing supply and each will be dealt with individually. The Affordable housing supply stage is split between current stock and future supply. A full description of the model is included in chapter 1 of this report.
- 7.2 Within each of the three broad stages set out in table 1.3 above there are a number of detailed calculations (16 in total) many of which themselves have a number of components. This chapter presents details of how each of these sixteen detailed steps is calculated using locally available data for Sutton.
- 7.3 This model supersedes the housing needs estimates presented in the housing needs survey update of 2005 and the housing needs survey of 2001 that were based on the 18 step methodology set out in the original guidance – ‘*Local Housing Needs Assessment: A Guide to Good Practice*’ (DTLR, July 2000).

### Stages 1 & 2: Housing Need

- 7.4 Housing need is split between households currently in need and the flow of households falling into need each year in the future. These form two different stages of the housing needs assessment (stage 1 and 2).

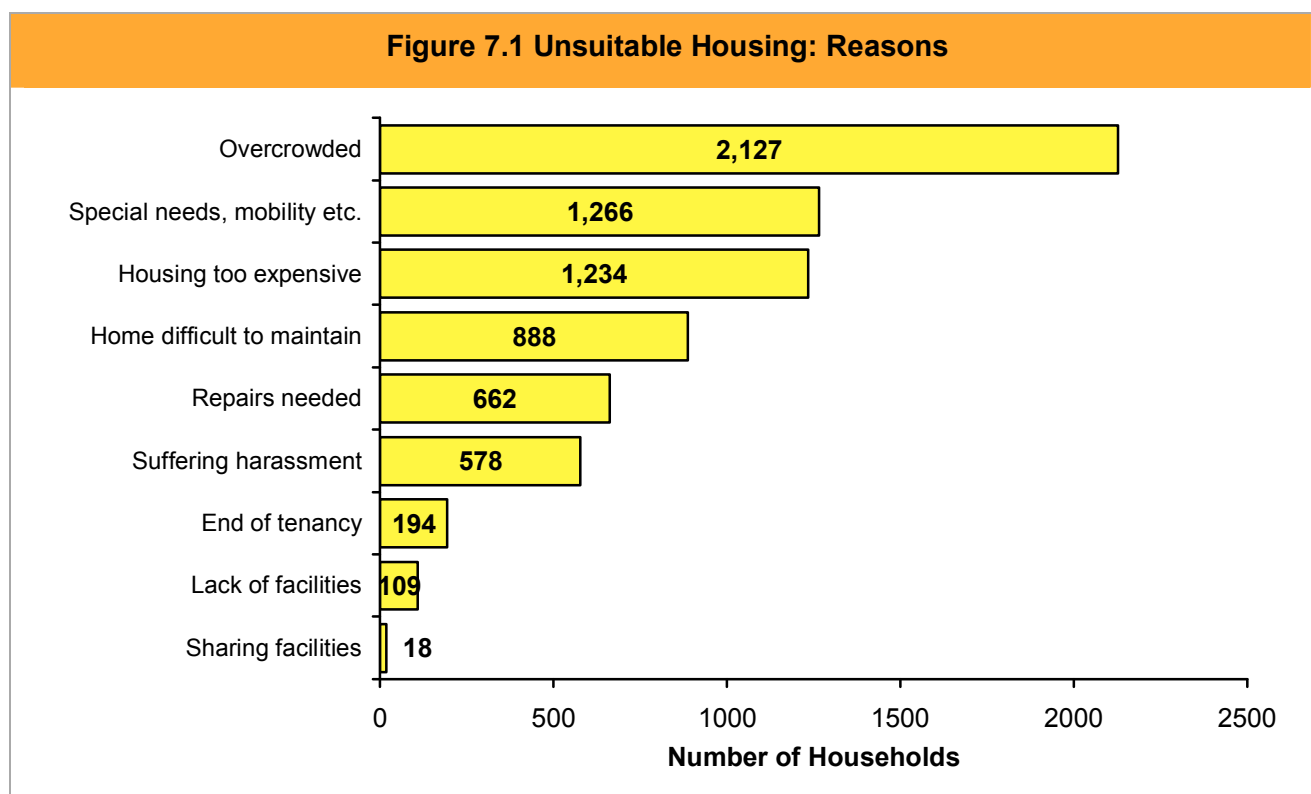
#### ***Stage 1: Current need (gross)***

- 7.5 This includes an assessment of housing suitability and affordability and also considers homeless households before arriving at a total current need estimate (gross). Although within the Practice Guidance homeless households form the first step of the calculation, due to the data sources used to calculate stage 1, this step will be examined last.

## Unsuitable housing

7.6 A key element of housing need is an assessment of the suitability of a household's current housing. The CLG Practice Guidance sets out a series of nine criteria for unsuitable housing - which has been followed in this report. It is estimated that a total of 5,738 households are living in unsuitable housing. This represents 7.5% of all households in the borough.

7.7 Figure 7.1 below shows a summary of the numbers of households living in unsuitable housing (ordered by the number of households in each category). It should be noted that the overall total of reasons for unsuitability shown in the figure is greater than the total number of households with unsuitability, as some households have more than one reason for unsuitability.



Source: Sutton HNA 2007

7.8 Figure 7.1 shows that by far the most frequent reason for households being classified as living in unsuitable housing in Sutton is overcrowding, a factor in 37.1% of cases of unsuitable housing, although care and support needs or mobility problems, as well as the expense of housing, are also significant issues, as shown in the chart.

- 7.9 Table 7.1 below shows unsuitable housing by tenure. The patterns emerging suggest that households living in rented accommodation are more likely to be in unsuitable housing than owner-occupiers. Some 13.8% of households in private rented accommodation and 18.6% of households in the social rented sector are estimated to be living in unsuitable housing. This compares with 3.7% and 4.4% of households in owner-occupied (no mortgage) and owner-occupied (with mortgage) tenures respectively.

<b>Table 7.1 Unsuitable housing and tenure</b>					
Tenure	Unsuitable housing				
	In unsuitable housing	Not in unsuitable housing	Total households	% of group in unsuitable housing	% of those in unsuitable housing
Owner-occupied (no mortgage)	771	19,953	20,723	3.7%	13.4%
Owner-occupied (with mortgage)	1,515	33,193	34,707	4.4%	26.4%
Social rented	2,175	9,507	11,682	18.6%	37.9%
Private rented	1,277	7,971	9,247	13.8%	22.2%
<b>TOTAL</b>	<b>5,738</b>	<b>70,622</b>	<b>76,360</b>	<b>7.5%</b>	<b>100.0%</b>

Source: Sutton HNA 2007

- 7.10 Table 7.2 below shows unsuitable housing by accommodation type. Half (50.2%) of all households in unsuitable housing live in flats, and 11.0% of those living in flats live in unsuitable accommodation. All other accommodation types are less likely than average to contain households living in unsuitable housing, with the numbers found in detached housing being particularly low.

<b>Table 7.2 Unsuitable housing and dwelling type</b>					
Dwelling type	Unsuitable housing				
	In unsuitable housing	Not in unsuitable housing	Total households	% of group in unsuitable housing	% of those in unsuitable housing
Detached House	217	7,453	7,670	2.8%	3.8%
Semi-Detached House	1,184	18,932	20,116	5.9%	20.6%
Terraced House	1,457	19,336	20,793	7.0%	25.4%
Bungalow	0	1,519	1,519	0.0%	0.0%
Flat or Maisonette	2,880	23,382	26,262	11.0%	50.2%
<b>Total</b>	<b>5,738</b>	<b>70,622</b>	<b>76,360</b>	<b>7.5%</b>	<b>100.0%</b>

Source: Sutton HNA 2007

- 7.11 Table 7.3 below shows unsuitable housing by household type. It is clear that lone parents are particularly likely (21.9% of all households in this category) to live in unsuitable housing, but the largest single group of households in unsuitable housing, making up 30.1% of the total, are non-pensioner households containing two adults but no children.

**Table 7.3 Unsuitable housing and household type**

Household type	Unsuitable housing				
	In unsuitable housing	Not in unsuitable housing	Total households	% of group in unsuitable housing	% of those in unsuitable housing
Single pensioner	568	10,627	11,196	5.1%	9.9%
2+ pensioners	399	6,086	6,485	6.2%	7.0%
Single non-pensioner	651	14,380	15,031	4.3%	11.3%
2+ adults, no children	1,725	22,729	24,454	7.1%	30.1%
Lone parent	646	2,300	2,946	21.9%	11.3%
2+ adults, 1 child	892	6,708	7,600	11.7%	15.6%
2+ adults, 2+ children	856	7,793	8,649	9.9%	14.9%
<b>Total</b>	<b>5,738</b>	<b>70,622</b>	<b>76,360</b>	<b>7.5%</b>	<b>100.0%</b>

Source: Sutton HNA 2007

7.12 Table 7.3 also shows that pensioner households and single non-pensioner households are particularly unlikely to live in unsuitable housing, although the numbers that do so (967 pensioner households in total) are still significant.

### Unsuitably housed households in need of affordable housing

7.13 Not all of the 5,738 households that are in unsuitable housing will have a requirement for affordable housing. This is because for some households the dwelling unsuitability can be resolved in the households' current accommodation, whilst a further group of households will be able to afford entry-level costs and be able to move to alternative accommodation in the market. The requirement for new affordable housing from households in unsuitable housing will be examined in this section.

7.14 The survey has identified that there are 5,738 households in unsuitable housing. However, it is most probable that some of these households will have an in-situ solution and the accommodation unsuitability can be resolved in the households' current home. Households living in housing deemed unsuitable for the following reasons were not considered to have an in-situ solution:

- End of tenancy
- Accommodation too expensive
- Overcrowding
- Sharing facilities
- Harassment.

- 7.15 The survey data estimates that of the households in unsuitable housing, 4,003 (or 69.8%) do not have an in-situ solution and therefore require a move to alternative accommodation.
- 7.16 It is therefore assumed that households in unsuitable housing only for the reasons of support needs or mobility problems, home too difficult to maintain, repairs required to home or lack of facilities have an in situ solution as their problem can be resolved in the current dwelling (either via improvements to the dwelling or the provision of services). This assumption appears accurate; as analysis of the 1,735 households deemed to have an in situ solution shows that none record a need to move home now. The survey shows that 39.7% of these 1,735 households contain only pensioners, a further 24.0% contain children, 20.3% are single non-pensioner households and 16.1% are multi-adult households without children.
- 7.17 Each of the 4,003 households without an in situ solution are individually assessed as to their ability to afford market housing within Sutton (using information about their particular financial situation and the size of home they require to inform the affordability test described in Chapter 6). The application of this affordability assessment to these households without an in situ solution identified within the survey dataset indicates that 66.1% cannot afford market housing. Therefore it is estimated that there are 2,646 existing households that cannot afford market housing and are living in unsuitable housing (and require a move to alternative accommodation). This represents 3.5% of all existing households in the Borough.
- 7.18 Table 7.4 below shows the tenure of the 2,646 households currently estimated to be in housing need (for whom there is no in-situ solution). The results show that social rented tenants are most likely to be in housing need (11.1%), although there are almost as many private rented households in the same situation (9.2%). Of all households in need, 48.8% currently live in social rented accommodation and 32.2% in private rented housing.

**Table 7.4 Housing need and tenure**

Tenure	Housing need				
	In need	Not in need	Number of households in borough	% of tenure group in need	% of all households in need
Owner-occupied (no mortgage)	62	20,661	20,723	0.3%	2.4%
Owner-occupied (with mortgage)	440	33,428	33,868	1.3%	16.6%
Shared ownership	0	840	840	0.0%	0.0%
Social rented	1,292	10,390	11,682	11.1%	48.8%
Private rented	853	8,394	9,247	9.2%	32.2%
<b>TOTAL</b>	<b>2,646</b>	<b>73,714</b>	<b>76,360</b>	<b>3.5%</b>	<b>100.0%</b>

Source: Sutton HNA 2007

- 7.19 For the purposes of the supply stage of the housing needs assessment it is important to note that, of the 2,646 households considered to be in housing need, there are 1,292 currently resident in affordable housing (this includes occupiers of social rented and shared ownership accommodation).
- 7.20 Stage one (steps 1.2 and 1.3) of the housing needs assessment indicates that households in housing need should be split between overcrowded and concealed households, and households in unsuitable housing for other reasons. Analysis of the reasons for unsuitability of the 2,646 households in need can provide this distinction and gives the following.

*STEP 1.2 – Overcrowding and concealed households = 1,591*

*STEP 1.3 – Other groups = 1,055*

### **Homeless households**

- 7.21 The Housing Needs Assessment is a 'snapshot' survey that assesses housing need at a particular point in time. There will, in addition to the existing households in need, be some homeless households who were in need at the time of the survey and should also be included within any assessment of backlog need.
- 7.22 To assess the number of homeless households we have used information contained in the Council's P1 (E) Homelessness returns. The main source of information used is Section E6: Homeless households accommodated by your authority at the end of the quarter. The important point about this information is the note underneath. "This should be a 'snapshot' of the numbers in accommodation on the last day of the quarter, not the numbers taking up accommodation during the quarter." This is important given the snapshot nature of the survey. Data compiled from the June 2007 P1 (E) form is shown in table 7.5 below.

**Table 7.5 Homeless households accommodated by authority at June 2007 (Section E6, P1(E) form)**

Category	Quarter ending 30/06/07
<u>Bed and breakfast</u>	<u>36</u>
<u>Other nightly paid</u>	<u>24</u>
<u>Hostel</u>	<u>5</u>
Private sector accommodation leased by authority	0
Private sector accommodation leased by RSLs	189
Directly with a private sector landlord	5
Within Council's own stock	178
Within RSL stock	40
Other	3
<b>TOTAL</b>	<b>490</b>

Source: Sutton Borough Council P1(E) form June 2007

- 7.23 Not all of the categories in table 7.5 above are added to our assessment of existing and concealed households in need. This is because, in theory, they will be part of our sample for the Housing Needs Assessment. For example, households housed in RSL accommodation should already be included as part of the housing need – such household addresses should appear on the Council Tax file from which the sample was drawn. After considering the various categories, we have decided there are three which should be included as part of the homeless element. These have been underlined in the table above. Therefore of the 490 homeless households identified in the P1E form, 65 shall be considered as in housing need for the purpose of the survey.

*STEP 1.1 – Homeless households and those in temporary accommodation = 65*

### **Total current need**

- 7.24 Having been through a number of detailed steps in order to calculate the different components of current need, the last step of stage one is to calculate the total current need in Sutton. Step 1.4 is the sum of the number of households identified as being in need in steps 1.1 to 1.3 (65+1,591+1,055).

*STEP 1.4 – Total current need (gross) = 2,711*

**Stage 2: Future need**

- 7.25 In addition to the current needs discussed so far in this report, there will be future (newly arising) need. This is split, as per the Practice Guidance, into two main categories: newly forming households (× proportion unable to buy or rent in market) and existing households falling into need.

**New household formation**

- 7.26 The estimate of the number of newly forming households in need of affordable housing is based on an assessment of households that have formed over the past two years. Such an approach is preferred to studying households stating likely future intentions as it provides more detailed information on the characteristics of these households contributing to this element of newly arising need.
- 7.27 Table 7.6 below shows details of the derivation of new household formation. The table begins by establishing the number of newly forming households over the past two years. It then shows the proportion of households unable to afford and the resultant annual estimate of newly arising need from new household formation.

<b>Table 7.6 Derivation of newly arising need from new household formation</b>		
Aspect of calculation	Number	Sub-total
Number of households moving in past two years		15,905
Minus households NOT forming in previous move	-13,397	2,508
TOTAL APPLICABLE MOVES		2,508
Times proportion unable to afford		43.9%
ESTIMATE OF NEWLY ARISING NEED (OVER TWO YEARS)		1,101
Divide by number of years		2
ANNUAL ESTIMATE OF NEWLY ARISING NEED		551

Source: Sutton HNA 2007

- 7.28 The table shows that an estimated 2,508 households have been newly formed within the borough over the past two years (1,254 per annum).



**STEP 2.1 – New household formation = 1,254**

- 7.29 Each of these newly forming households are individually assessed as to their ability to afford market housing within Sutton (using information about their particular financial situation and the size of home they require to inform the affordability test described in Chapter 6). The application of this affordability assessment to these newly forming households identified within the survey dataset indicates that 43.9% are unable to afford market housing without some form of subsidy. The annual estimate of the number of newly forming households falling into need is therefore 551 ( $1,254 \times 43.9\%$ ).

**STEP 2.2 – Proportion of newly forming households unable to buy or rent in the market = 43.9%****Existing households falling into need**

- 7.30 This is an estimate of the number of existing households who will fall into housing need over the next two years (and then annualised). The basic information for this is households who have moved home within the last two years and affordability. A household will fall into need if it has to move home and is unable to afford to do this within the private sector (examples of such a move will be because of the end of a tenancy agreement). A household unable to afford market rent prices but moving to private rented accommodation may have to either claim housing benefit or spend more than a quarter of their gross income on housing, which is considered unaffordable (or indeed a combination of both).
- 7.31 Households previously living with parents, relatives or friends are excluded as these will double-count with the newly forming households already considered in the previous table. The data also excludes moves between social rented properties.
- 7.32 Households falling into need in the social rented sector have their needs met through a transfer to another social rented property, hence releasing a social rented property for someone else in need. The number of households falling into need in the social rented sector should therefore, over a period of time, roughly equal the supply of 'transfers' and so the additional needs arising from within the social rented stock will be net zero. It should be noted, that whilst households in social rented accommodation provide no net need for affordable housing there may be a mismatch between the size and type of home required and the size and type of home supplied by these households. This will be investigated further in chapter 8.

Table 7.7 below shows the derivation of existing households falling into need.

<b>Table 7.7 Derivation of Newly Arising Need from existing households</b>		
Aspect of calculation	Number	Sub-total
Number of households moving in past two years	15,905	
Minus households forming in previous move	-2,508	13,397
Minus households transferring within affordable housing	-1,396	12,001
<b>TOTAL APPLICABLE MOVES</b>	12,001	
Times proportion unable to afford	20.2%	
<b>ESTIMATE OF NEWLY ARISING NEED</b>	2,420	
Divide by number of years	2	
<b>ANNUAL ESTIMATE OF NEWLY ARISING NEED</b>	1,210	

Source: Sutton HNA 2007

7.33 Table 7.7 above shows that a total of 12,001 existing households are considered as potentially in need (6,001 per annum). Each of these existing households are individually assessed as to their ability to afford market housing within their price market area (using information about their particular financial situation and the size of home they require to inform the affordability test described in Chapter 6). The application of this affordability assessment to these potentially in need households identified within the survey dataset indicates that 20.2% are unable to afford market housing without some form of subsidy. The annual estimate of the number of existing households falling into need is therefore 1,210 (6,001x20.2%).

**STEP 2.3 – Existing households falling into need = 1,210**

### **Total newly arising need**

7.34 The data from each of the above steps is used to determine the last step of stage two – the total newly arising housing need (gross per year). Step 2.4 is calculated by multiplying steps 2.1 and 2.2 and adding the result to step 2.3 ((1,254x43.9%) +1,210).

**STEP 2.4 – total newly arising housing need (gross per year) = 1,761**

### **Stage 3: Affordable housing supply**

7.35 The affordable housing supply stage is split between existing stock that is available to offset the current need and the likely future level of supply.

- 7.36 The existing supply represents the stock of dwellings known to be available at the time of the survey. It is calculated within steps 3.1 to 3.5 of stage 3. The existing supply includes stock from current occupiers of affordable housing in need, surplus stock from vacant properties and committed supply of new affordable units. Units to be taken out of management are removed from the calculation.
- 7.37 The future supply of affordable units represents the ongoing flow of affordable dwellings supplied by turnover in the housing market. It is calculated within steps 3.6 to 3.8 of stage 3. Future supply comes from two sources, relets within the social rented stock and relets within the intermediate stock.

### ***Existing affordable housing supply***

### **Affordable dwellings occupied by households in need**

- 7.38 Firstly, it is important when considering net need levels to discount households already living in affordable housing. This is because the movement of such households within affordable housing will have an overall nil effect in terms of housing need. The figure to be used in this section is therefore 1,292 (as presented in paragraph 7.19).

*STEP 3.1 – Affordable dwellings occupied by households in need = 1,292*

- 7.39 It should be noted, that whilst households in affordable accommodation provide no net need for affordable housing there may be a mismatch between the size and type of dwellings required and the size and type of dwellings supplied by these households. This will be investigated further in chapter 8.

### **Surplus stock**

- 7.40 A certain level of vacant dwellings is normal as this allows for transfers and for work on properties to be carried out. The CLG Practice Guidance suggests that if the vacancy rate in the affordable stock is in excess of 3% then these should be considered as surplus stock which can be included within the supply to offset needs. Sutton records a vacancy rate in the social rented sector of just 1.4%; therefore no adjustment needs to be made to the figures.

*STEP 3.2 – Surplus stock = 0*

## **Planned supply of new affordable units**

- 7.41 The CLG Practice Guidance recommends that this part of the assessment includes 'new social rented and intermediate housing which are committed to be built over the period of the assessment'. For the purposes of analysis we have taken Council data on the number of planned and proposed affordable units for the five year period 2007/08-2011/12.
- 7.42 Overall the Council data suggests that there are 1,065 affordable dwellings planned or proposed for this five year period. It is worth noting that 264 of these dwellings will be intermediate housing and 801 will be social rented units.

*STEP 3.3 – Committed supply of new affordable units = 1,065*

## **Units to be taken out of management**

- 7.43 The Practice Guidance states that this stage 'involves estimating the numbers of social rented or intermediate units that will be taken out of management'. The main component of this step will be properties which are expected to be demolished (or replacement schemes that lead to net losses of stock). For the purposes of analysis we have taken Council data on the number of affordable units planned to be demolished over the five year period 2007/08-2011/12.
- 7.44 The Council data indicates that some 448 affordable dwellings are expected to be demolished over this period.

*STEP 3.4 – Units to be taken out of management = 448*

## **Total available stock to offset need**

- 7.45 Having been through a number of detailed steps in order to assess the total available stock to offset need in the borough, we shall now bring together all pieces of data to complete this part of the needs assessment. The total affordable housing stock available in Sutton is the sum of steps 3.1 to 3.3 minus step 3.4 (1,292+0+1065-448).

*STEP 3.5 – Total affordable housing stock available = 1,909*

## **Future affordable housing supply**

## The future supply of social rented housing

- 7.46 The Practice Guidance suggest that this should be based on past trend data which can be taken as a prediction for the future. The Guidance also suggests the use of a three year average. However, in this instance we have looked at trend data for the past two years only. This is done simply to allow consistency with the projected needs section (stage two) where figures were all calculated on an annual basis based on trends over the past two years.
- 7.47 Table 7.8 below presents the figures for the supply of lettings (re-lets) from both Council and RSL stock in the borough over the past two years contained within the 2007 HSSA. The average number of lettings over the two-year period was 791 per annum.

<b>Table 7.8 Analysis of past housing supply – (social rented sector)</b>			
	2005/06	2006/07	Average
LA – mobility arrangements	0	0	0
LA – new secure tenants	376	437	407
LA – introductory tenancies	0	0	0
LA – other tenancies	205	182	194
LA – transfers from RSL	(7)	(6)	(7)
RSL – total lettings	307	225	266
RSL – transfers from LA	(121)	(16)	(69)
Total	760	822	791

Source: Sutton Council HSSA 2007

**STEP 3.6 – Annual supply of social re-lets = 791**

## Intermediate supply

- 7.48 Although the stock of intermediate housing (mostly shared ownership) in Sutton is relatively small, it still contributes a supply of accommodation available to those in need of affordable housing.
- 7.49 Therefore we include an estimate of the number of shared ownership units that become available each year. Based on survey data it is estimated that around 83 units of shared ownership housing will become available to meet housing needs from the existing stock of such housing.

**STEP 3.7 – Annual supply of intermediate housing available for re-let or resale at sub-market levels = 83**

## Total future annual supply of affordable housing

7.50 The total future supply of affordable housing is comprised of two sources, re-lets in the social rented and intermediate sectors. It is therefore calculated as the sum of steps 3.6 and 3.7 (791+83).

*STEP 3.8 – Annual supply of affordable housing = 874*

### Net annual need estimate

7.51 Table 7.9 below shows the final figures in housing needs assessment model. This brings together the data from the three stages calculated in this chapter.

Table 7.9 Housing needs assessment model for Sutton		
Stage and step in calculation	Notes	Output
<b>STAGE 1: CURRENT NEED (Gross)</b>		
1.1 Homeless households and those in temporary accommodation		65
1.2 Overcrowding and concealed households	Two steps taken together	2,646
1.3 Other groups		
1.4 equals Total current housing need (gross)	1.1+1.2+1.3	2,711
<b>STAGE 2: FUTURE NEED</b>		
2.1 New household formation (gross per year)		1,254
2.2 Proportion of new households unable to buy or rent in the market		43.9%
2.3 Existing households falling into need		1,210
2.4 Total newly arising housing need (gross per year)	(2.1x2.2)+2.3	1,761
<b>STAGE 3: AFFORDABLE HOUSING SUPPLY</b>		
3.1 Affordable dwellings occupied by households in need		1,292
3.2 Surplus stock		0
3.3 Committed supply of affordable housing (planned)		1,065
3.4 Units to be taken out of management		448
3.5 Total affordable housing stock available	3.1+3.2+3.3-3.4	1,909
3.6 Annual supply of social re-lets (net)		791
3.7 Annual supply of intermediate housing available for re-let or resale at sub-market levels		83
3.8 Annual supply of affordable housing	3.6+3.7	874

Source: Sutton HNA 2007

- 7.52 The Practice Guidance states that these figures need to be annualised to establish an overall estimate of net housing need. The first step in this process is to calculate the net current need. This is derived by subtracting the estimated total stock of affordable housing available of 1,909 (step 3.5) from the gross current need of 2,711 (step 1.4). This produces a net current need figure of 802.
- 7.53 The second step is to convert this net backlog need figure into an annual flow. The Practice Guidance acknowledges that this backlog can be addressed over any length of time although a period of less than five years should be avoided. For the purposes of this study the quota of five years proposed in the Practice Guidance will be used. Therefore to annualise the net current need figure it will be divided by five. This calculation results in a net annual quota of households who should have their needs addressed of 160 (802/5).
- 7.54 The final step is to sum the net annual quota of households who should have their needs addressed with the total newly arising housing need (step 2.4) and subtract the future annual supply of affordable housing (step 3.8). This leads to a total net annual housing need in Sutton of 1,047 (160+1,761-874). Table 7.10 below illustrates how this figure is calculated.

**Table 7.10 Derivation of annual net need for affordable housing in Sutton**

Step in calculation	Calculation	Output
Net current need	2,711-1,909	802
Annualised net current need	802/5	160
Total net annual housing need	160+1,761-874	1,047

## Summary

- 7.55 This chapter presented the results of the housing needs assessment model following the Practice Guidance from CLG. Each stage was calculated separately before an annual net housing need for affordable housing was derived.
- 7.56 Stage one of the housing needs assessment examined the number of households in unsuitable housing. The survey data suggests that around 5,738 households in the borough are currently living in unsuitable housing. The main reason for unsuitable housing is overcrowding.

- 7.57 Not all of these households required a move to affordable accommodation. It was estimated that 1,735 of the 5,738 households in unsuitable housing would be able to resolve the accommodation unsuitability within their current home. Of the remaining 4,003 households, an estimated 66.1% cannot afford a suitable solution in the housing market without some form of subsidy and are hence considered to be in housing need (2,646 households). Households in the social rented sector were most likely to be in housing need, followed by those in the private rented sector.
- 7.58 Taking into account a small number of homeless households who would not have been picked up by the household-based survey (65 additional households) makes for a total current need of 2,711 households.
- 7.59 Stage two of the housing needs assessment calculated the number of households in future need of affordable housing. This was based on survey information about past household behaviour in terms of moves to different accommodation. The data suggests that on an annual basis there will be 551 newly forming households requiring affordable housing and a further 1,210 existing households who will fall into need. The total future need for affordable housing is therefore estimated to be 1,761 units per annum.
- 7.60 Stage three of the model, which assesses affordable housing supply is split between existing (current) stock available and the likely future level of supply.
- 7.61 The existing supply represents the stock of affordable dwellings known to be available at the time of the survey. This is calculated from a range of sources including the survey and the HSSA return. It is estimated that the total supply from the existing stock of affordable housing is 1,909 dwellings (including dwellings becoming available as households in the social rented sector move to different dwellings).
- 7.62 The future supply of affordable units represents the ongoing flow of affordable dwellings supplied by turnover in the housing market. This has been estimated from information on past trends. The total future supply of affordable housing comprises two sources: re-lets in the social rented and intermediate sectors and is estimated to be 874 units per year.
- 7.63 The data from these stages is converted into a total annual net housing need in Sutton following the approach set out in the Practice Guide. Firstly the estimated existing stock of affordable housing available of 1,909 is subtracted from the gross current need of 2,711. This figure of 802 is then annualised by assuming that this net current need will be addressed over five years (resulting in a figure of 160). Finally this annual net current need of 160 is added to the total newly arising housing need (1,761) and then the future annual supply of affordable housing is subtracted (874). This results in a total annual net housing need in Sutton of 1,047.



## 8. Affordable housing requirement

### Introduction

- 8.1 The previous chapter presented the calculation of the housing needs assessment model. This chapter provides further detail on the type of affordable housing required.

### Alternative Scenario: a longer term view

- 8.2 The main assessment of the requirement for additional affordable housing has been based on a five year time period (as recommended by CLG Practice Guidance). It is, however, possible to extend this period further into the future, although due to the difficulties of extrapolating from current data in an unpredictable economic and social environment, the results are inevitably approximate. The model therefore can be adjusted to consider what the requirement for additional affordable housing would be over a ten year period following the same approach as set out in the preceding chapter.
- 8.3 The annual estimates of newly arising need and future supply are unchanged but the net current need has been divided by ten (rather than five as suggested in the Practice Guidance) to spread it over the ten year period. This reduces the figure for the annual net current need to 80 ( $802/10$ ). This would generate a total annual net housing need (from all sources) of 967.
- 8.4 Assuming the level of supply remains the same over this period, the total requirement to 2017 would therefore be for 9,670 additional affordable homes (i.e. 967 per year for 10 years). These figures are, however, less robust than those estimating the requirement over five years.

### Types of household in housing need

- 8.5 The CLG model identified that the gross number of households in need annually is 2,303 (the total number of households in need before the supply of affordable housing is discounted). This consists of a newly arising need of 1,761 households and an annualised current need of 542 ( $2,711/5$ ). The current need figure includes those transferring within the affordable housing sector.

- 8.6 Table 7.7 of this report showed that 1,396 existing households that are resident in the affordable sector are expected to fall into newly arising need over the next two years. These households create no net need for affordable housing as they would release a home to be occupied by someone else in need when they transfer within the sector. However, it is important to consider the housing requirements of these households, as there may be a mismatch between the size and type of dwellings required and the size and type of dwellings supplied, so they are added to the estimate of gross housing need. The figure of 1,396 households equates to 698 households per year. This is added to the gross need from 2,303 households identified in the model, resulting in a total of 3,001 households in need each year in Sutton (gross of the supply of affordable housing).
- 8.7 Table 8.1 below gives a breakdown of the 3,001 gross households in need, by household type. The table shows that 15.9% of lone parent households and 6.0% of single non-pensioner households are in housing need compared to 1.8% of households containing two or more pensioners.

**Table 8.1 Need requirement by household type, next five years, annualised**

Household type	Need requirement			% of h'hold type in housing need	% of all those in housing need
	In need per year	Not in need per year	Total Households		
Single pensioners	285	10,911	11,196	2.5%	9.5%
2 or more pensioners	117	6,368	6,485	1.8%	3.9%
Single non-pensioners	910	14,121	15,031	6.0%	30.3%
2 or more adults - no children	434	24,020	24,454	1.8%	14.5%
Lone parent	470	2,476	2,946	15.9%	15.7%
2+ adults 1 child	384	7,216	7,600	5.1%	12.8%
2+ adults 2+ children	402	8,247	8,649	4.6%	13.4%
Total	3,001	73,359	76,360	3.9%	100.0%

Source: Sutton HNA 2007

- 8.8 Table 8.1 clearly indicates that households with children are particularly likely to be in housing need. The Practice Guide identified the provision of accommodation for families with children as being important in the context of creating mixed and balanced communities. The housing needs assessment model indicates that there is a gross requirement for affordable accommodation from 1,256 families with children, and that they constitute some 41.9% of households in need.

## Size of affordable housing required

8.9 Overall the survey suggests a significant shortfall of affordable housing in Sutton. However, it is also important to look at what type of shortfalls exists within the current stock of affordable housing. This section looks at any mismatches between the size of affordable housing need and supply. This is done by looking at the size of home required by households in need according to the Council's bedroom standard described in chapter 4 and the likely size of affordable accommodation to become available. Table 8.2 below presents this analysis. The annual number of households in need was identified as 3,001 above. The annualised supply of affordable accommodation is 1,954. This consists of a future supply of 874 dwellings, an annualised current supply of 382 (1,909/5) and the supply from the 698 existing households in newly arising need each year that transfer within the affordable sector.

Table 8.2 Size of affordable housing required in Sutton					
Size required	Need	Supply	Net affordable housing requirement	% of net shortfall	Supply as % of need
1 bedroom	1,404	715	689	65.9%	50.9%
2 bedroom	872	802	70	6.7%	92.0%
3 bedroom	527	377	150	14.3%	71.6%
4+ bedroom	197	60	137	13.1%	30.4%
TOTAL	3,001	1,954	1,047	100.0%	65.1%

Source: Sutton HNA 2007

8.10 Table 8.2 shows the need, supply and overall requirement for affordable housing. The table indicates that each dwelling size has an overall shortage of affordable housing. The shortfall is largest for one bedroom properties; however, the shortage relative to supply is greatest for four bedroom dwellings, where supply is estimated to meet 30.4% of the need for affordable housing.

8.11 Although an inaccurate indicator of the absolute need for housing, it is useful to consider the size of homes required by those on the housing register. Table 8.3 below shows the size of accommodation required by households in priority bands (1 to 6) on the Council's housing register as of 1<sup>st</sup> April 2007 and the size of accommodation required by households in gross need according to the Practice Guidance model.

**Table 8.3 Size of affordable housing required in Sutton from housing register and gross housing need**

Size required	Number of households on housing register in priority bands	Percentage of households in priority bands on housing register	Percentage of gross need from CLG model
1 bedroom	502	32.9%	46.8%
2 bedroom	487	31.9%	29.1%
3 bedroom	449	29.4%	17.6%
4+ bedroom	87	5.7%	6.5%
TOTAL	1,525	100.0%	100.0%

Source: Sutton Council 2007, Sutton HNA 2007

- 8.12 Table 8.3 shows that households in a priority band on the housing register are more likely to require a three bedroom property and are less likely to require one bedroom accommodation than households in need identified in the survey. The difference in the size requirement profiles recorded is principally because of the different definitions used. The register information only includes households that have the most acute current circumstances and have the highest priority, whereas the housing need estimate includes all households in need. Households that are most likely to be a high priority are homeless households and households containing children.

### **Type of affordable housing required**

- 8.13 Having considered the level of housing need in the borough, it is important to study what types of affordable housing might be most appropriate to meet this need. In principle there are two broad categories of housing which can be considered (intermediate housing and social rented). The cost of these two forms of housing was presented in chapter 3; this analysis assesses the ability of households in need to afford intermediate housing and therefore determine the need for the two forms of affordable accommodation.
- 8.14 Table 8.4 below shows the estimated breakdown of additional affordable housing requirements by size and type of housing per annum. The figures are for gross need.

**Table 8.4 Amount of annual requirement for each type of affordable housing (all tenures)**

Dwelling size	Type of housing		
	Intermediate housing	Social rented	TOTAL
1 bedroom	774	631	1,404
2 bedrooms	411	461	872
3 bedrooms	267	261	528
4+ bedrooms	76	120	197
TOTAL	1,528	1,473	3,001

Source: Sutton HNA 2007

- 8.15 Table 8.4 shows that in total 50.9% of the gross requirement could be intermediate housing, the remainder should be social rented housing.
- 8.16 However, from these figures it is important to deduct the supply of affordable housing. As with the previous analysis this has been split by social rented and intermediate housing. This is presented in table 8.5 below. The intermediate housing supply consists of an annual re-let figure of 83 units (identified in step 3.7 of the model) and an annualised current supply of 53 dwellings (264/5). The current supply is derived entirely from planned new units (identified in step 3.3 of the model).

**Table 8.5 Annual supply for each type of affordable housing**

Dwelling size	Type of housing		
	Intermediate housing	Social rented	TOTAL
1 bedroom	34	681	714
2 bedrooms	85	717	802
3 bedrooms	17	360	378
4+ bedrooms	0	60	60
TOTAL	136	1,818	1,954

Source: Sutton HNA 2007

- 8.17 Table 8.6 below therefore estimates the net requirements for each type of affordable housing by size. Overall, the table shows that for one, two and three bedroom units the net requirement is for intermediate housing and there would be a surplus of social rented accommodation. The table does, however, indicate that there is a need for some four bedroom social rented accommodation.

**Table 8.6 Net annual need for affordable housing for each type of affordable housing (surplus)**

Dwelling size	Type of housing		
	Intermediate housing	Social rented	TOTAL
1 bedroom	740	-50	690
2 bedrooms	326	-256	70
3 bedrooms	250	-100	150
4+ bedrooms	76	60	137
TOTAL	1,392	-345	1,047

Source: Sutton HNA 2007

- 8.18 It can be assumed that in reality there will not be a surplus of social rented housing, but that this accommodation will house households that could potentially afford intermediate housing. The table presented above can therefore be simplified to present the affordable housing required without the existence of surpluses. This is presented in table 8.7 below.

**Table 8.7 Simplified net annual need for affordable housing for each type of affordable housing (without surpluses)**

Dwelling size	Type of housing		
	Intermediate housing	Social rented	TOTAL
1 bedroom	690	0	690
2 bedrooms	70	0	70
3 bedrooms	150	0	150
4+ bedrooms	76	60	137
TOTAL	987	60	1,047

Source: Sutton HNA 2007

## Affordability within the intermediate category

- 8.19 The survey suggests that with the exception of four bedroom units, all the additional affordable housing requirement could be provided as 'intermediate'; however, the intermediate housing band is large and evidence presented in chapter 3 indicates that intermediate housing products in Sutton are significantly above entry-level market costs, let alone at costs close to social rents. Nevertheless we have sought to provide further information on the potential for intermediate housing (on the assumption that it might be possible to provide it at lower levels of cost) by looking at four categories based on price. Table 8.8 below shows the price bands of intermediate housing used for analysis. The bands created do not reflect the actual cost of intermediate housing, but represent equal size bands within the wider intermediate housing range.

**Table 8.8 Approximate outgoings for different types of intermediate housing (£/week)**

Size requirement	Band of intermediate housing			
	1st (Cheapest intermediate housing)	2nd	3 <sup>rd</sup>	4th (Most expensive)
1 bedroom	£62-£77	£78-£91	£92-£107	£108-£122
2 bedrooms	£74-£100	£101-£125	£126-£152	£153-£178
3 bedrooms	£85-£117	£118-£149	£150-£182	£183-£215
4+ bedrooms	£98-£137	£138-£177	£178-£217	£218-£257

Source: Sutton HNA 2007

- 8.20 As per the previous analysis, we can estimate the number of gross households in need who fall into each of these categories. This is shown in table 8.9 below. It is clear that the households in the 'intermediate' category have income/affordability levels across the range of the scale. For example, the data suggests that 45.4% of those who could theoretically afford intermediate housing could afford only housing costing less than a price set halfway between market and social rented prices, whilst 24.4% of households would be able to afford the most expensive band of intermediate housing.

**Table 8.9 Number of households in gross need able to afford at different 'intermediate' housing prices**

Size requirement	Type of housing					TOTAL
	Social rented housing	1st (Cheapest intermediate housing)	2nd	3 <sup>rd</sup>	4th (Most expensive)	
1 bedroom	631	152	114	295	214	1,404
2 bedrooms	461	98	95	150	67	871
3 bedrooms	261	97	76	17	76	528
4+ bedrooms	120	35	25	0	16	197
Total	1,473	382	311	462	372	3,001

The column and row totals may not exactly equal the sum of the component cells due to the figures being rounded.

Source: Sutton HNA 2007

- 8.21 From these figures it is possible to deduct the supply of affordable housing. However, there is limited information on the cost at which the intermediate supply is available. Information on recent shared ownership products suggests that it is likely that all of the supply of intermediate housing is significantly above the highest cost band. However, for the purpose of our analysis, table 8.10 below shows the supply of affordable housing across the intermediate bands based on the assumption that all intermediate supply falls within the highest band.

**Table 8.10 Annual supply of affordable housing across different 'intermediate' housing bands**

Size requirement	Type of housing					TOTAL
	Social rented housing	1st (Cheapest intermediate housing)	2nd	3 <sup>rd</sup>	4th (Most expensive)	
1 bedroom	681	0	0	0	34	714
2 bedrooms	717	0	0	0	85	802
3 bedrooms	360	0	0	0	17	378
4+ bedrooms	60	0	0	0	0	60
Total	1,818	0	0	0	136	1,954

The column and row totals may not exactly equal the sum of the component cells due to the figures being rounded.

Source: Sutton HNA 2007

- 8.22 Table 8.11 below therefore estimates the net requirements for each band of intermediate housing by size. Overall, the table shows that 33.2% of the net requirement for intermediate housing is for housing priced in the third intermediate band and 17.0% is for the most expensive band of intermediate housing.



**Table 8.11 Net annual need for different 'intermediate' housing bands**

Size requirement	Number of households					TOTAL
	Social rented housing	1st (Cheapest intermediate housing)	2nd	3 <sup>rd</sup>	4th (Most expensive)	
1 bedroom	-50	151	114	295	180	690
2 bedrooms	-256	98	95	150	-18	70
3 bedrooms	-100	97	76	17	59	150
4+ bedrooms	60	36	25	0	16	137
Total	-345	382	311	462	236	1,047

The column and row totals may not exactly equal the sum of the component cells due to the figures being rounded.

Source: Sutton HNA 2007

- 8.23 Again, if it is assumed that in reality there will not be surpluses of affordable housing, a simplified version of the table above can be presented. It is assumed that the surpluses of social rented housing will meet the requirements of those in the cheapest intermediate bands, as it is less likely that an intermediate product will be produced at this end of the range. This is presented in table 8.12 below.

**Table 8.12 Simplified net annual need for different 'intermediate' housing bands (without surpluses)**

Size Requirement	Number of households					TOTAL
	Social rented housing	1st (Cheapest intermediate housing)	2nd	3 <sup>rd</sup>	4th (Most expensive)	
1 bedroom	0	101	114	295	180	690
2 bedrooms	0	0	0	70	0	70
3 bedrooms	0	0	74	17	59	150
4+ bedrooms	60	36	25	0	16	137
Total	60	137	311	462	236	1,047

The column and row totals may not exactly equal the sum of the component cells due to the figures being rounded.

Source: Sutton HNA 2007

- 8.24 It should be noted, however, that this analysis is based on intermediate housing being produced at a range of prices across the intermediate band as defined in Chapter 3. However, recent evidence shows that it is not possible to provide an intermediate product even at the most expensive quartile of the intermediate band, let alone any cheaper level, which means that the affordable housing needs of households in the whole of the intermediate housing band will have to be met by social rented housing.

## **The role of the private rented sector**

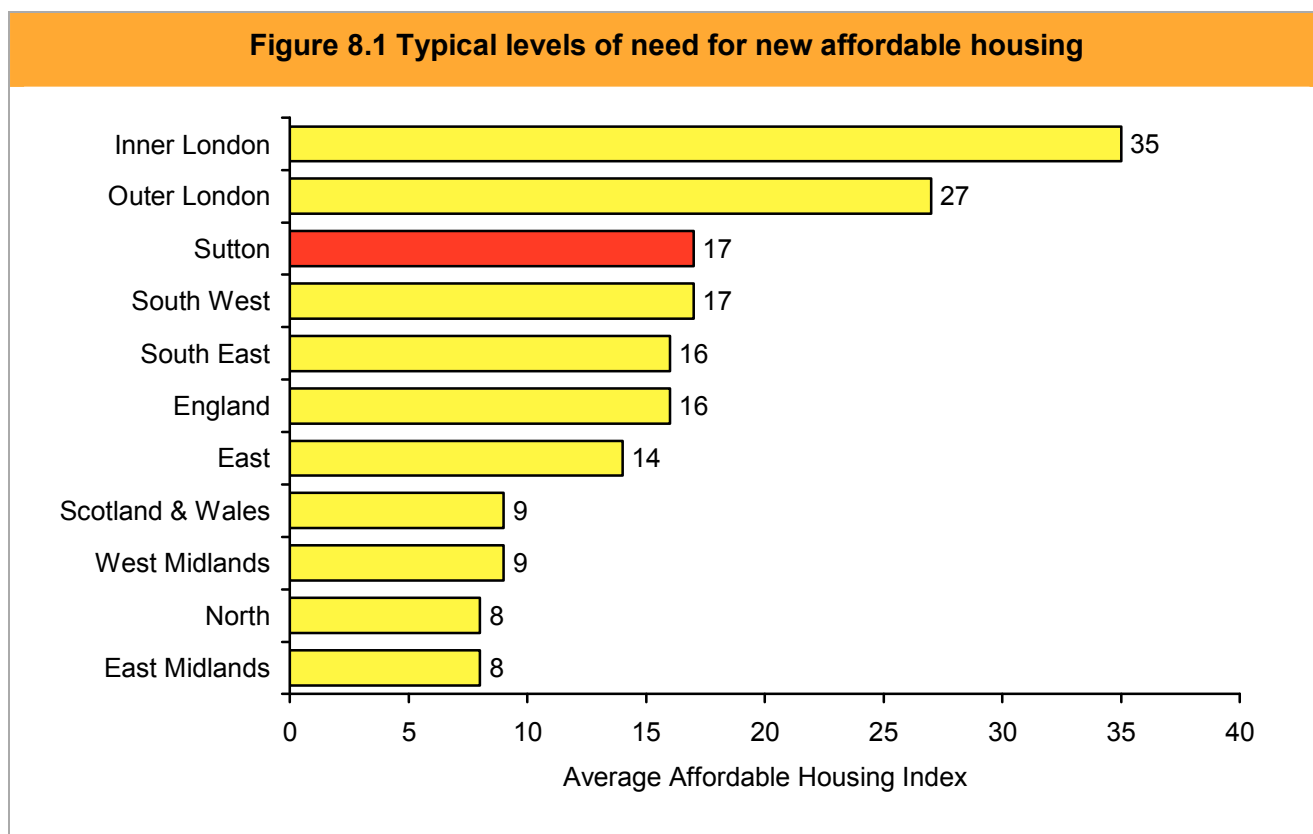
- 8.25 The Strategic Housing Market Assessment Guidance requires the potential of the private rented sector (through the Housing Benefit system) to meet the needs of households in need to be estimated. Survey data suggests that over the past two years around 844 new lets of HB supported private rented housing have been made (422 per annum).
- 8.26 The London Plan Annual Monitoring Report 2007 indicates that lettings in the private rented sector with housing benefits can be considered as equivalent to social housing where the property is available to let to the household for at least five years. The survey suggests that 33.9% of lets in the private rented sector with housing benefit are available to the household for five or more years; this indicates that around 143 of these annual lettings can be considered social housing. If this additional supply is deducted from the annual requirement for affordable housing of 1,047 dwellings the need becomes 904 affordable homes per year.
- 8.27 As the Strategic Housing Market Assessment Guidance does not explicitly state that the supply of private rented accommodation via HB should be discounted from the net annual need estimate, the figure of 1,047 can be considered the true level of need for affordable housing.

## **Findings in context**

- 8.28 In comparison with most recent housing needs assessment carried out by Fordham Research in Sutton the figure of 1,047 is a slight decrease (the annual estimate in the 2005 update was 1,062). The 2005 estimate, however, did not include the planned future affordable housing as part of the affordable supply (step 3.3 in the current model), and therefore recorded a lower total supply estimate. If the planned supply of affordable housing is removed from the current calculation, the net annual housing need in Sutton would rise to 1,260. This figure is directly comparable to the estimate of 1,062 in 2005 and indicates a notable increase in the need for affordable housing reflecting the rapid rise in property prices in the borough in recent years.
- 8.29 The net shortfall of affordable housing can be related to the Fordham Research Affordable Housing Index, which is the result of standardising the annual requirement for affordable housing by dividing it by the number of thousands of households in the local authority area. However, as the majority of the housing needs surveys completed by Fordham Research in London were calculated under the old guidance (that did not include the planned future affordable housing as part of the affordable supply) it is appropriate to use the figure of 1,260 for Sutton to ensure consistency between authorities. The index figure for Sutton is therefore calculated as:

$$(1,260 / 76,360) \times 1,000 = 17$$

- 8.30 Figure 8.1 below shows how this Index figure for Sutton compares to the average Index figures for other parts of the country. It shows that the Index figure is higher than the national average of 16, but significantly lower than the average for Outer London of 27.



Source: Fordham Research Housing Surveys 2003 - 2007, Sutton HNA 2007

## Summary

- 8.31 An alternative scenario was also considered, in which spreading the meeting of the backlog of need over a ten year period would allow a reduction in the annual requirement to 967 units per year.
- 8.32 A need was recorded for all sizes of affordable accommodation; however, the shortage relative to supply is greatest for four or more bedroom properties.

- 8.33 The survey estimates that 50.9% of households in gross need could afford more than the cost of social rent in Sutton and may be suitable for an intermediate product. Once the likely supply of affordable accommodation is taken into account, then the entire net requirement for one, two and three bedroom units is for intermediate housing. However, there is a net requirement for some four bedroom social rented accommodation.
- 8.34 It is clear that a range of products would be required throughout the identified intermediate band if this need is to be met. Further analysis indicates that only 24.2% of households in need that are suitable for intermediate housing would be able to afford the most expensive band.
- 8.35 It should be noted, however, that this analysis is based on intermediate housing being produced at a range of prices across the intermediate band; yet existing intermediate housing products are more expensive than the upper range of the intermediate band. This means that the affordable housing needs of households in the whole of the intermediate housing band will have to be met by social rented housing.
- 8.36 If secure private rented lettings via housing benefit are considered as part of the affordable supply, the net need is reduced to 904 affordable homes per year. The true level of need for affordable housing is, however, 1,047 units per year.

# SECTION D: CHARACTERISTICS OF HOUSING MARKET



## 9. Household mobility

### Introduction

- 9.1 An important part of the survey is an analysis of the future demand for housing and the survey questionnaire collected information about households' future needs, expectations and aspirations. Information was collected about both existing households and newly forming households.

### Future moves – existing households

- 9.2 Table 9.1 below shows estimates of the number and proportion of households who would consider themselves to need or expect to move home per annum over the next two years by tenure. The data shows that around 22.1% of households state a need or likelihood of moving home over the next two years. Households living in the private rented sector are particularly likely to be future movers.

Table 9.1 Households who need or are likely to move in next two years by tenure			
Tenure	Number who need/likely to move	Total number of households	% need/likely to move
Owner-occupied (no mortgage)	2,045	20,723	9.9%
Owner-occupied (with mortgage)	7,394	34,707	21.3%
Social rented	2,315	11,682	19.8%
Private rented	5,090	9,247	55.0%
Total	16,844	76,360	22.1%

Source: Sutton HNA 2007

- 9.3 The survey moved on to look at where households would both like and expect to move. The results of this analysis are shown in table 9.2 below. The table suggests that 48.5% of households would like to remain in the borough whilst a slightly higher proportion expect to remain (49.9%), reflecting the Borough's relatively low cost status compared to many of the surrounding boroughs. Supporting this, slightly more people would like to live in other boroughs of London than expect to be able to do so. The proportion of households that would both like and expect to remain in the local authority is lower than what Fordham Research typically finds nationally.

**Table 9.2 Where households would like and expect to move**

Location of next home	Like	Expect
Sutton	48.5%	49.9%
Elsewhere in Greater London	12.2%	10.0%
County surrounding London	18.8%	19.6%
Other	20.5%	20.4%
<b>TOTAL</b>	<b>100.0%</b>	<b>100.0%</b>

Source: Sutton HNA 2007

- 9.4 Households were similarly asked about what tenure they would both like and expect to move to; the results are shown in table 9.3 below. The results suggest that the great majority (78.7%) of all households would like to move to owner-occupation; however, only 61.4% expect to secure this type of accommodation. Considerably more households expect to rent privately than would like to.

**Table 9.3 Housing tenure aspirations and expectations**

Tenure	Like	Expect
Buy own home	78.7%	61.4%
Shared Ownership	1.1%	2.4%
Social rented	16.0%	17.3%
Private rented	4.2%	18.9%
<b>TOTAL</b>	<b>100.0%</b>	<b>100.0%</b>

Source: Sutton HNA 2007

- 9.5 Tables 9.4 and 9.5 below show cross-tabulations between current tenure and future tenure preference as well as future tenure expectations.

**Table 9.4 Current tenure and tenure preference**

Current tenure	Tenure preference			Total
	Owner-occupied	Social rented	Private rented	
Owner-occupied (no mortgage)	<b>1,906</b>	0	139	2,045
Owner-occupied (with mortgage)	<b>7,111</b>	141	142	7,394
Social rented	462	<b>1,775</b>	78	2,315
Private rented	3,959	783	<b>348</b>	5,090
<b>Total</b>	<b>13,438</b>	<b>2,699</b>	<b>707</b>	<b>16,844</b>

Moves between tenures are highlighted in bold for ease of reading.

Source: Sutton HNA 2007



**Table 9.5 Current tenure and tenure expectations**

Current tenure	Tenure expectation			
	Owner-occupied	Social rented	Private rented	Total
Owner-occupied (no mortgage)	<b>1,978</b>	0	67	2,045
Owner-occupied (with mortgage)	<b>6,879</b>	178	337	7,394
Social rented	42	<b>2,140</b>	133	2,315
Private rented	1,845	592	<b>2,654</b>	5,090
Total	10,744	2,909	3,191	16,844

Moves between tenures are highlighted in bold for ease of reading.

Source: Sutton HNA 2007

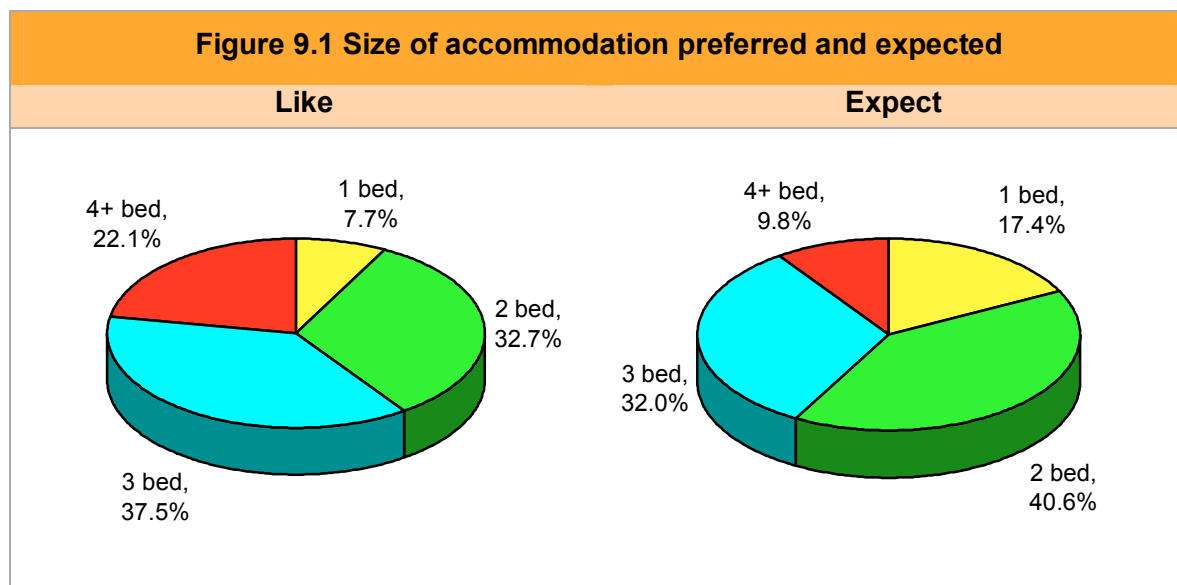
- 9.6 Table 9.4 shows that households in the owner-occupied and social rented sectors usually wish to remain in the same tenure as they currently live (figures highlighted in bold). The exception to this is the private rented sector, where the majority want to move to either owner-occupation (77.8%) or the social rented sector (15.3%), with only 6.8% wanting to stay in private rented housing.
- 9.7 In terms of expectations (Table 9.5) we find that the main difference is the large number of private tenants (52.1%) who expect to remain in the sector when they would prefer owner-occupation. In total, 77.8% of private tenant movers would like to become owners but only 36.2% expect to do so. Again moves between tenures are highlighted in bold.
- 9.8 Table 9.6 below shows the type of dwellings households would like and expect to move to. Unsurprisingly a large proportion of households would like detached accommodation (44.0%) but a much smaller proportion would expect to move to such accommodation (12.9%). The same applies to detached bungalows, to a lesser extent. Overall more households expect to move to all other dwelling types than would like to. For example, whilst 14.5% of households would like a flat, well over twice this proportion would expect to move to that type of accommodation.

**Table 9.6 Housing type aspirations and expectations**

Type of home	Like	Expect
Detached house	44.0%	12.9%
Semi-detached house	20.5%	25.3%
Terraced house	8.7%	18.3%
Detached bungalow	9.0%	4.0%
Semi-detached/terraced bungalow	3.3%	4.0%
Flat/maisonette	14.5%	35.6%
TOTAL	100.0%	100.0%

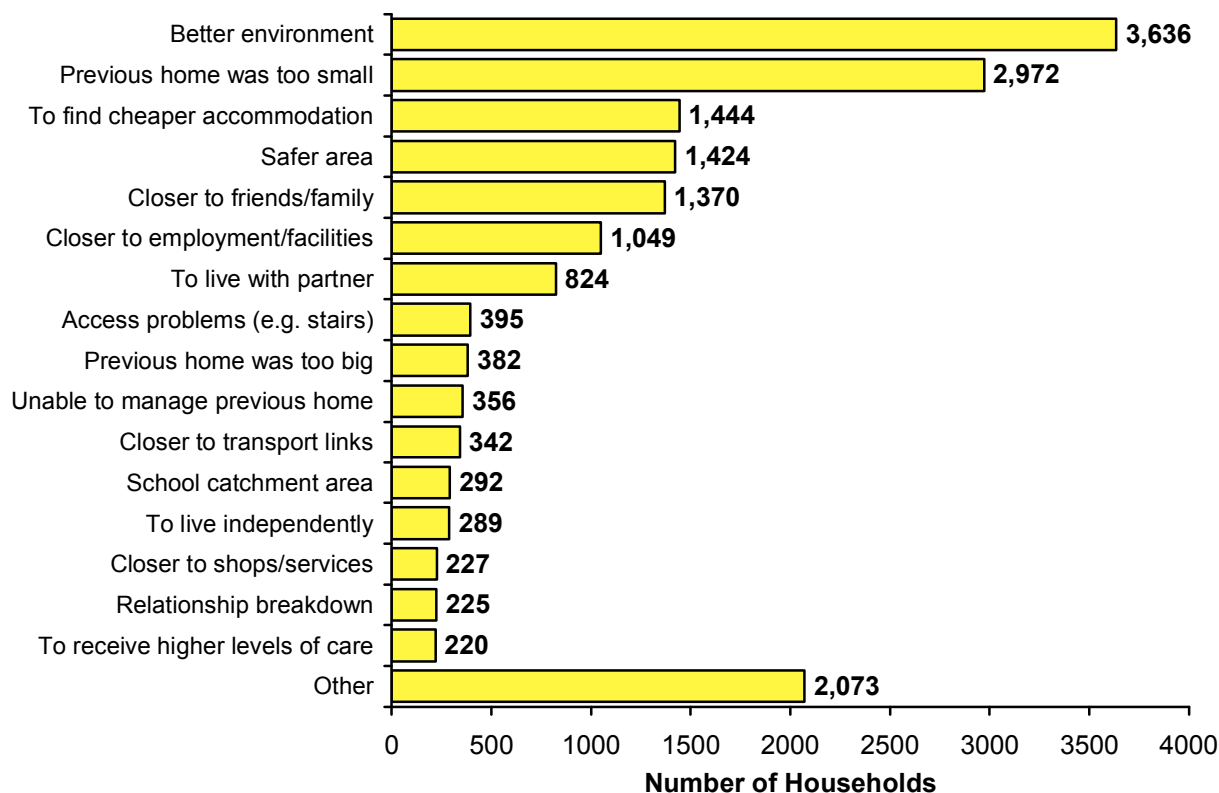
Source: Sutton HNA 2007

- 9.9 Figure 9.1 below shows the size of dwelling preferred and expected by moving households. In terms of the sizes of accommodation required we find that more than two thirds of households overall would like two or three bedroom accommodation. In general households aspire to larger homes than they expect to live in; this is particularly clear in the case of one and four bedroom homes – less than half of the proportion expecting to live in a one bedroom home would prefer that size of house, while the reverse is true for four bedroom homes.



Source: Sutton HNA 2007

- 9.10 In addition, households were asked if they would like or expected to move to specialist accommodation. The vast majority of households would either like (92.9%) or expect (93.3%) ordinary residential accommodation. Where households have indicated either a preference or expectation for specialist accommodation the main form is sheltered housing with a warden.
- 9.11 This section covers the reasons for existing households' migration out of Sutton. Figure 9.2 below shows that of the 8,431 existing households expecting to move out of Sutton into a different area in the next two years, the largest number (3,636, or 43.1%) were doing so in order to move to a better environment. Seeking a bigger property was the second most popular reason for moving (2,972, or 35.3%).

**Figure 9.2 Reasons for moving out of Sutton**

Source: Sutton HNA 2007

### Future moves – newly forming households

9.12 A similar analysis can be carried out for newly forming households. The survey estimates that there are 5,858 households who need or are likely to form from households in Sutton over the next two years.

9.13 Table 9.7 below suggests that newly forming households are more likely to want to remain in the area than existing households. In total 57.3% of newly forming households would like to remain in the area with a slightly lower proportion, 49.3%, expecting to do so. For all other areas, more people would expect to move there than would like to. The proportion of households that would both like and expect to remain in the local authority is higher than what Fordham Research typically finds nationally and regionally.

**Table 9.7 Where newly forming households would like and expect to move**

Location of next home	Like	Expect
Sutton	57.3%	49.3%
Elsewhere in Greater London	24.8%	27.7%
In a county surrounding London	10.3%	12.3%
Other	7.6%	10.7%
TOTAL	100.0%	100.0%

Source: Sutton HNA 2007

- 9.14 In terms of tenure preferences and expectations, table 9.8 below shows some interesting results. In total, an estimated 75.0% of newly forming households would like to move to owner-occupied accommodation; however, only 42.0% expect to secure such accommodation. In total, only 11.5% want to move to private rented accommodation but almost four times as many (41.5%) expect to do so. Around 9% expect to move into shared accommodation, again a considerably larger proportion than would like to do so.

**Table 9.8 Housing tenure aspirations and expectations – newly forming households**

Tenure	Like	Expect
Buy own home	75.0%	42.0%
Social rented	13.5%	16.5%
Private rented	8.5%	32.1%
Shared Accommodation	3.0%	9.4%
TOTAL	100.0%	100.0%

Source: Sutton HNA 2007

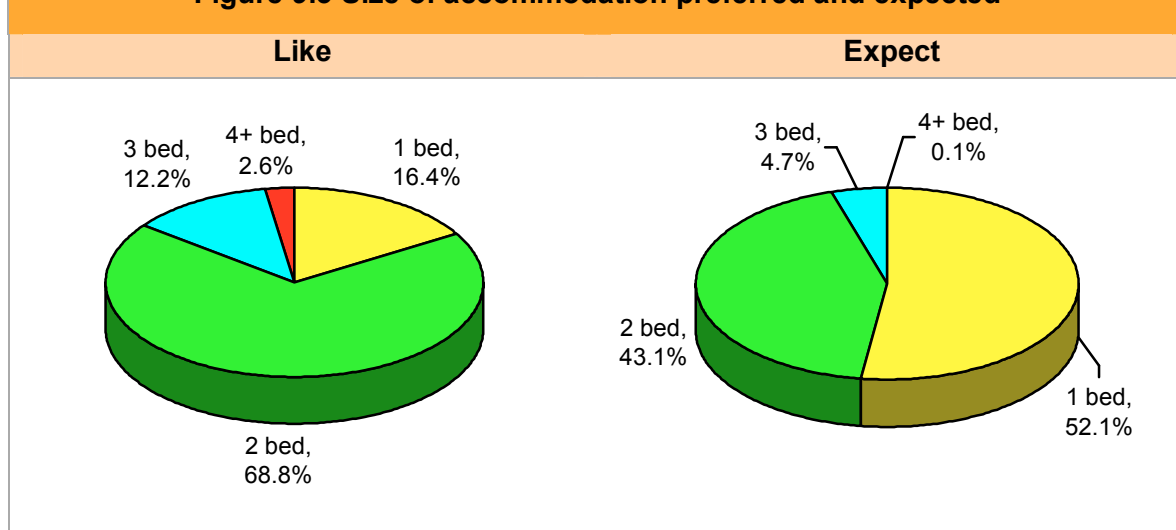
- 9.15 Table 9.9 below shows the type of dwellings newly forming households would like and expect to move to. A far higher proportion than for existing households (over 40%) would want to move into a flat. However, the proportion of newly forming households that expect to live in flats is still higher, at 78.0%.

**Table 9.9 Housing type aspirations and expectations of newly forming households**

Type of home	Like	Expect
Detached house	12.4%	1.6%
Semi-detached house	18.8%	6.4%
Terraced house	21.0%	11.8%
Detached bungalow	2.0%	1.4%
Semi-detached/terraced bungalow	3.1%	0.9%
Flat/maisonette	42.7%	78.0%
TOTAL	100.0%	100.0%

Source: Sutton HNA 2007

- 9.16 In terms of the sizes of accommodation required (presented in figure 9.3 below) we find that over two thirds would like two bedroom accommodation (68.8%). However, looking at expectations we find that most expect a one bedroom property (52.1%) with a much lower proportion expecting to secure larger properties than would like to.

**Figure 9.3 Size of accommodation preferred and expected**

Source: Sutton HNA 2007

- 9.17 In addition, newly forming households were asked if they would like or expected to move to specialist accommodation. The vast majority of households would either like (96.9%) or expect (97.7%) ordinary residential accommodation.

## Summary

9.18 This chapter presented information on the future housing intentions of households in Sutton. The main findings were:

- 22.1% of existing households state a need or likelihood of moving home over the next two years.
- 48.5% of these households would like to remain in Sutton, although slightly more expect to.
- Significantly more moving households would like owner-occupied and detached houses than expect to be able to live in them. Far more expect to live in the private rented sector and in flats than would like to do so.
- Most of those currently in the social rented sector would prefer to remain in that sector, while most of those in the private rented sector wish to move to owner-occupation.
- The survey estimates that there are 5,858 households who need or are likely to form from households in the borough over the next two years
- In total an estimated 75.0% of newly forming households would like to move to owner-occupied accommodation, however, only 42.0% expect to secure such accommodation.
- While almost half (42.7%) of newly forming households hope to live in flats, many more (78.0%) expect to have to do so.
- 57.3% of newly forming households (more than existing households) would like to remain in Sutton, although only 49.3% expect to be able to do so.
- Newly forming households generally expect to live in significantly smaller accommodation than they would like to.
- The primary reasons for moving out of Sutton were to seek a larger property and a better living environment.

## 10. The Needs of Particular Groups

### Introduction

- 10.1 This section addresses particular client groups that may have specific housing requirements. Although such groups do not necessarily represent households in need as defined by the CLG Practice Guidance, it is important for the Council to have information on them in order to inform specific policies and service provision.
- 10.2 For example, the frail elderly may not be in housing need in the sense of not being able to afford market housing, but many of them are liable to require extra care in the future, whether directly, or via aids and adaptations in the home.
- 10.3 This section covers the following groups:
- Households with Care and Support needs
  - Older Person Households
  - Key Workers
  - First Time Buyers
  - BME Groups
- 10.4 It does not include a section covering students for the reason that there were no all-student households picked up by the survey.

### Households with care and support needs

- 10.5 Information collected through the survey enables us to identify whether any household members have a particular care or support need. Information about the characteristics of these households can inform the Council's Supporting People strategy.
- 10.6 The survey looked at whether household members fell into one or more of a range of groups. Whilst these represent the larger client groups covered in the Supporting People Strategy, they are not exhaustive. There are, for example, many groups for which it would not be possible to obtain results through the questionnaire type approach (either due to the small numbers or because of the nature of the need).

10.7 It should also be noted that the finding of a household with a care or support need does not necessarily mean that the household needs to move to alternative accommodation. In many cases, the need can be catered for within the household's current home whilst for others the issue may be the need for support rather than any specific type of accommodation.

10.8 The groups covered were:

- Frail elderly
- Persons with a medical condition
- Persons with a physical disability
- Persons with a learning difficulty
- Persons with a mental health problem
- Persons with a sensory disability
- Other

10.9 Some care and support needs are uncommon, whilst others are much more common. The accuracy of each figure will, of course, vary according to the size of the group involved.

### **Care and support needs groups: overview**

10.10 Overall there are an estimated 11,095 households in the Sutton borough with one or more members in an identified care and support needs group - this represents 14.5% of all households. Table 10.1 below shows the numbers of households with different types of care and support needs. The numbers of households in each category exceed the total number of care and support needs households because people can have more than one category of need.

<b>Table 10.1 Care and support needs categories</b>			
Category	Number of households	% of all households	% of all care and support needs households
Medical Condition	6,150	8.1%	51.7%
Physical Disability	4,572	6.0%	38.4%
Frail Elderly	2,838	3.7%	23.8%
Mental Health Problem	1,618	2.1%	13.6%
Learning Difficulties*	1,411	1.8%	11.9%
Sensory Disability	1,139	1.5%	9.6%
Other	584	0.8%	4.9%

\* The term 'learning difficulty' is used instead of 'learning disability' in this and subsequent tables as this was the category used on the questionnaire.

Source: Sutton HNA 2007



10.11 Households describing themselves as having a medical condition are the largest single group, containing 6,150 households. The next largest group is physically disabled, with 4,572 households having a member in this category. These two categories represent 55.3% and 47.1% of all care and support needs households respectively.

10.12 In addition to the above information, we are able to look at the number of people in each household with a care and support need and also households containing persons with multiple care and support needs. The results for these are shown in table 10.2 and 10.3 below.

**Table 10.2 Number of people with care and support needs**

Category	Number of households	% of all households	% of all care and support needs households
No people with support needs	65,265	85.5%	-
One person with support needs	9,338	12.2%	84.2%
Two persons with support needs	1,604	2.1%	14.5%
Three or more persons with support needs	153	0.2%	1.4%
TOTAL	76,360	100.0%	100.0%

Source: Sutton HNA 2007

**Table 10.3 Households with single and multiple care and support needs**

Category	Number of households	% of all households	% of all care and support needs households
No people with support needs	65,265	85.5%	-
Single support need only	6,730	8.8%	60.7%
Multiple support needs	4,365	5.7%	39.3%
TOTAL	76,360	100.0%	100.0%

Source: Sutton HNA 2007

10.13 Tables 10.2 and 10.3 above show that the majority of care and support needs households (84.2%) only contain one person with a care and support need and that the majority of households with a care and support needs member do not have multiple care and support needs (60.7%). However, some 1,757 households in Sutton are estimated to have two or more people with a care and support need whilst an estimated 4,365 households contain someone with multiple care and support needs.

10.14 There are evidently a significant number of households in which an individual with multiple care and support needs resides. It is useful therefore to assess the care and support needs combinations most commonly occurring in households containing someone with multiple care and support needs. This is presented in the table 10.4 below.

**Table 10.4 Most common combinations of care and support needs**

Categories	Number of households
Medical condition and physical disability	2,009
Medical condition and frail elderly	1,042
Physical disability and frail elderly	835

Source: Sutton HNA 2007

10.15 Tables 10.5, 10.6 and 10.7 below show the characteristics of care and support needs households in terms of age, tenure and unsuitable housing.

**Table 10.5 Care and support needs households with and without older people**

Age group	Care and support needs households				
	Care and support needs	No care and support needs	Number of h'holds	% of group with care and support needs	% of all with a care and support need
No older people	4,999	47,515	52,514	9.5%	45.1%
Both older & non older people	1,476	4,689	6,166	23.9%	13.3%
Older people only	4,620	13,060	17,680	26.1%	41.6%
TOTAL	11,095	65,265	76,360	14.5%	100.0%

Source: Sutton HNA 2007

**Table 10.6 Care and support needs households and tenure**

Tenure	Care and support needs households				
	Care and support needs	No care and support needs	Number of h'holds	% of total h'holds with care and support needs	% of those with a care and support need
Owner-occupied (no mortgage)	3,454	17,270	20,723	16.7%	31.1%
Owner-occupied (with mortgage)	2,673	32,034	34,707	7.7%	24.1%
Social rented	3,940	7,742	11,682	33.7%	35.5%
Private rented	1,028	8,219	9,247	11.1%	9.3%
TOTAL	11,095	65,265	76,360	14.5%	100.0%

Source: Sutton HNA 2007

**Table 10.7 Care and support needs households and unsuitable housing**

Care and support needs	Unsuitable housing				
	In unsuitable housing	Not in unsuitable housing	Number of h'holds	% of total h'holds in unsuitable housing	% of those in unsuitable housing
Care and support needs	2,125	8,970	11,095	19.2%	37.0%
No care and support needs	3,612	61,653	65,265	5.5%	63.0%
<b>TOTAL</b>	<b>5,738</b>	<b>70,622</b>	<b>76,360</b>	<b>7.5%</b>	<b>100.0%</b>

Source: Sutton HNA 2007

- 10.16 Table 10.5 shows that care and support needs households are, as might be expected, much more likely than average to contain older persons, although it should be noted that despite this, 45.1% of care and support needs households do not contain an older person.
- 10.17 Table 10.6 indicates that care and support needs households are more likely to be living in social rented housing. 33.7% of households living in social rented housing contain a care and support needs member, and 16.7% of those in owner-occupied housing without a mortgage, reflecting the concentration of older people in this sector.
- 10.18 Table 10.7 indicates that 37.0% of all households in unsuitable housing have care and support needs. Care and support needs households are more than three times as likely to be living in unsuitable housing as other households. Some 19.2% of all care and support needs households are living in unsuitable housing, which compares with 7.5% of all households and 5.5% of all non-care and support needs households.
- 10.19 Table 10.8 below shows the average income and savings levels for care and support needs households in comparison to other households in the borough. The figure shows that care and support needs groups have average income and savings levels noticeably below the average for non-care and support needs households.

**Table 10.8 Income and savings levels of care and support needs households**

Care and support needs	Annual gross household income	Average household savings
Care and support needs	£26,870	£7,012
No care and support needs	£37,622	£29,986
All households	£36,815	£28,259

Source: Sutton HNA 2007

### Analysis of specific groups

10.20 Table 10.9 below shows some characteristics by care and support needs group. It shows a number of interesting findings. The table indicates that households containing someone with a learning disability are the group least likely to contain older people. By tenure the results show that all care and support needs groups are less likely than average to live in owner-occupied accommodation (with a mortgage) and all groups are more likely than average to live in social rented housing.

**Table 10.9 Characteristics of care and support needs households by care and support needs group**

Characteristic	Medical Condition	Frail Elderly	Physical Disability	Mental Health	Learning Difficulties	Sensory Disability	Other
<b>Age of household members</b>							
No older people	38.8%	0.0%	39.9%	77.7%	52.2%	38.7%	24.0%
Both older & non older people	14.4%	19.3%	14.9%	14.9%	18.1%	20.3%	22.0%
Older people only	46.8%	80.7%	45.3%	7.4%	29.7%	41.0%	54.0%
<b>Tenure</b>							
Owner-occupied (no mortgage)	25.8%	33.4%	26.4%	18.4%	20.9%	16.6%	20.1%
Owner-occupied (with mortgage)	27.0%	13.5%	25.5%	34.8%	17.6%	15.5%	36.1%
Social rented	41.3%	43.6%	38.4%	33.2%	54.9%	53.5%	32.3%
Private rented	5.9%	9.5%	9.8%	13.6%	6.7%	14.4%	11.5%
<b>Unsuitable housing</b>							
In unsuitable housing	26.4%	31.5%	28.4%	36.9%	37.2%	26.8%	36.6%
Not in unsuitable housing	73.6%	68.5%	71.6%	63.1%	62.8%	73.2%	63.4%

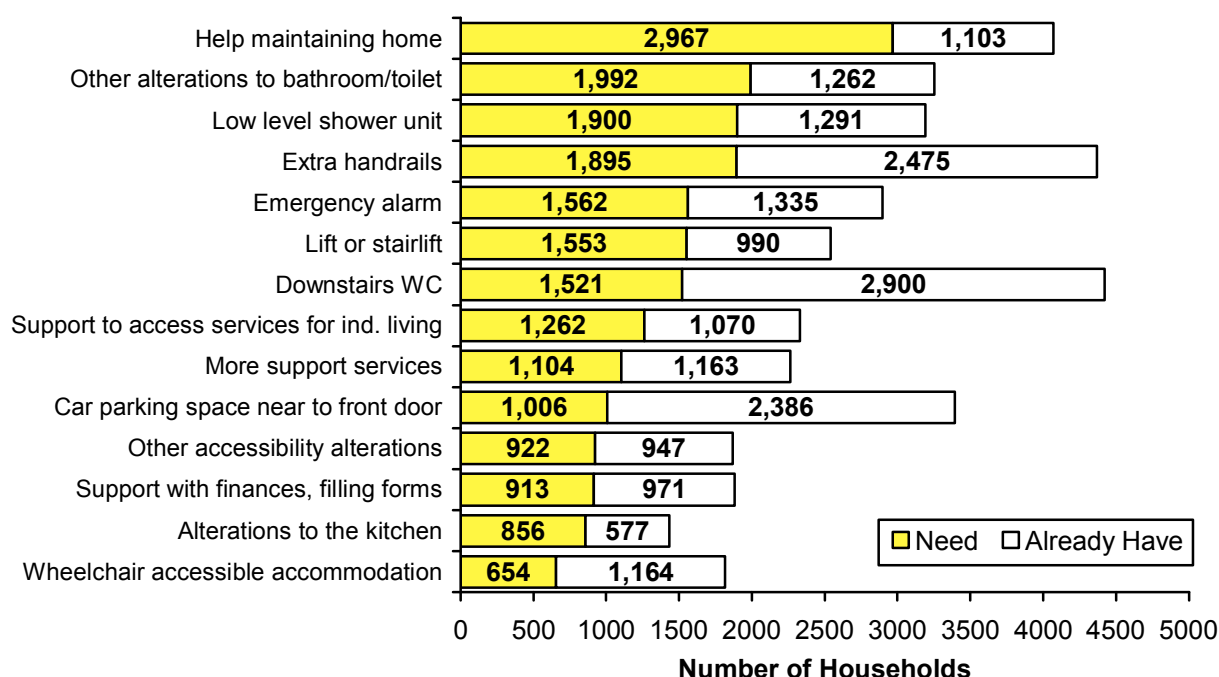
Source: Sutton HNA 2007

10.21 Table 10.9 also indicates that all care and support needs groups are more likely than average to be in unsuitable housing. Households containing someone with a learning disability are the group most likely to be in unsuitable housing at 37.2%.

### Requirements of care and support needs households

10.22 Those households with a member with care and support needs were asked to indicate if they required additional services or improvements to their current accommodation and/or services. The questionnaire also asked if households already had access to such services or had the required improvements already. The responses are detailed in figure 10.1 below.

**Figure 10.1 Care and support needs households: improvements to accommodation and services**



Source: Sutton HNA 2007

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

- Help maintaining home (2,967 households – 26.7% of all care and support needs households)
- Emergency alarm (1,562 households – 14.1% of all care and support needs households)

10.24 The most commonly-sought improvements to accommodation were:

- Alterations to bathroom / toilet (1,992 households – 18.0% of all care and support needs households)
- Low level shower unit (1,900 households – 17.1% of all care and support needs households)
- Extra handrails (1,895 households – 17.1% of all care and support needs households)

### Care & repair and staying put schemes

10.25 This section studies care and support needs households who have stated experiencing difficulty in maintaining their home. The results are shown in table 10.10 below and are split by broad tenure. The table clearly shows that care and support needs households are more likely than other households in the borough area to have problems with maintaining their homes.

**Table 10.10 Care and support needs households and difficulty maintaining home**

Household group	No problem		A problem/ serious problem		TOTAL	
	Number	%	Number	%	Number	%
Care and support needs – owner-occupied	4,366	71.3%	1,761	28.7%	6,127	100.0%
Care and support needs – social tenants	2,772	70.4%	1,168	29.6%	3,940	100.0%
Care and support needs – private rented tenants	817	79.5%	211	20.5%	1,028	100.0%
All care and support needs households	7,955	71.7%	3,140	28.3%	11,095	100.0%
All households	68,203	89.3%	8,157	10.7%	76,360	100.0%

Source: Sutton HNA 2007

10.26 Of all households with a problem or serious problem, a total of 38.5% have care and support needs. Just over half of these (56.1%) are owners.

10.27 The evidence of Table 10.10 above is that there is certainly some scope for 'staying put' or 'care and repair' schemes in Sutton. A total of 8,157 households state a problem with maintaining their homes – of these 3,140 are care and support needs households with an estimated 1,761 living in the owner-occupied sector.

### Older Person Households

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

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

- 10.29 Almost a quarter of households in Sutton contain only older people (23.2%) and a further 8.1% contain both older and non-older people. Table 10.11 below shows the number and percentage of households in each group.

<b>Table 10.11 Older person households</b>		
Categories	Number of households	% of all households
Households without older persons	52,514	68.8%
Households with both older and non-older persons	6,166	8.1%
Households with older persons only	17,680	23.2%
<b>TOTAL</b>	<b>76,360</b>	<b>100.0%</b>

Source: Sutton HNA 2007

### **Characteristics of older person households**

- 10.30 Table 10.12 below shows the housing tenures of households with older persons. Almost three quarters of older person only households are owner-occupiers. The overwhelming majority of these do not have a mortgage. This finding suggests that the potential for equity release schemes in Sutton is quite high.

<b>Table 10.12 Older person only households and tenure</b>					
Tenure	Age group			% of total h'holds older persons only	% of all older persons only h'holds
	Older persons only	Other households	Number of households		
Owner-occupied (no mortgage)	11,041	9,682	20,723	53.3%	62.5%
Owner-occupied (with mortgage)	1,334	33,373	34,707	3.8%	7.5%
Social Rented	4,246	7,436	11,682	36.3%	24.0%
Private rented	1,059	8,188	9,247	11.5%	6.0%
<b>TOTAL</b>	<b>17,680</b>	<b>58,680</b>	<b>76,360</b>	<b>23.2%</b>	<b>100.0%</b>

Source: Sutton HNA 2007

- 10.31 Another significant finding, displayed in table 10.12, is the relatively high proportion of social rented accommodation containing older people only. 36.3% of social rented dwellings contain only older people, which may have implications for future supply of specialised social rented accommodation.
- 10.32 The number of occupants in older person households is shown in table 10.13 below. The data suggests that almost all households containing older persons only are comprised of one or two persons only – there are only 78 older person only households containing three or more people. Nearly half (42.7%) of all single person households are older person households.

**Table 10.13 Size of older person only households**

Number of persons in household	Age group				
	Older persons only	Other households	Number of households	% of total h'holds older persons only	% of all older persons only h'holds
One	11,196	15,031	26,226	42.7%	63.3%
Two	6,406	17,170	23,576	27.2%	36.2%
Three	13	10,785	10,798	0.1%	0.1%
Four	0	10,460	10,460	0.0%	0.0%
Five	39	3,872	3,912	1.0%	0.2%
Six or more	26	1,361	1,387	1.9%	0.1%
TOTAL	17,680	58,680	76,360	23.2%	100.0%

Source: Sutton HNA 2007

10.33 Table 10.14 below shows that older person only households are more likely than others in the Sutton area to be living in one and two bedroom properties. However, given the great discrepancy in household size shown above between older person households and others, there are clearly still many older person households containing one or two people living in three or four bedroom properties.

**Table 10.14 Size of dwellings (number of bedrooms) for older person only households**

Number of bedrooms	% of older person households	% of non-older person households
1 bedroom	19.3%	14.2%
2 bedrooms	33.0%	27.8%
3 bedrooms	37.3%	39.7%
4+ bedrooms	10.4%	18.3%
TOTAL	100.0%	100.0%

Source: Sutton HNA 2007

10.34 Under-occupation for older person households (according to the national general household survey bedroom standard) is summarised in table 10.15 below. As can be seen, 46.8% of older person households are under-occupied, making up 35.4% of all under-occupied dwellings in Sutton.



**Table 10.15 Older person only households and occupation levels**

Occupation Level	Age group				
	Older persons only	Other households	Number of households	% of total h'holds older persons only	% of all older persons only h'holds
Overcrowded	51	2,076	2,127	2.4%	0.3%
Normal	9,359	41,506	50,864	18.4%	52.9%
Under-occupied	8,271	15,097	23,369	35.4%	46.8%
TOTAL	17,680	58,680	76,360	23.2%	100.0%

Source: Sutton HNA 2007

10.35 This information can be further broken down by tenure (for older person households only) and this is shown in table 10.16 below. The table indicates that whilst the majority of under-occupied dwellings are in owner-occupation (87.6%), there are still 718 social rented dwellings which might offer potential to reduce under-occupation in the borough.

**Table 10.16 Older person only households – occupation levels and tenure**

Tenure	Occupation Level			
	Overcrowded	Normal	Under-occupied	TOTAL
Owner-occupied (no mortgage)	26	4,388	6,628	11,041
Owner-occupied (with mortgage)	0	718	617	1,334
Social rented	0	3,527	718	4,246
Private rented	24	726	309	1,059
TOTAL	51	9,359	8,271	17,680

Source: Sutton HNA 2007

### **Care & repair and staying put schemes**

10.36 This section studies older person households who have stated experiencing difficulty in maintaining their home. The results are shown in table 10.17 below and are split between owner-occupiers and tenants. The table clearly shows that older person households are more likely than other households in Sutton to have problems with maintaining their homes.

**Table 10.17 Older person households and difficulty maintaining home**

Household group	No problem		A problem/ serious problem		TOTAL	
	Number	%	Number	%	Number	%
Older persons – owner-occupied	10,704	86.5%	1,671	13.5%	12,375	100.0%
Older persons – tenants	4,250	80.1%	1,055	19.9%	5,305	100.0%
All older person only households	14,955	84.6%	2,726	15.4%	17,681	100.0%
All households	68,203	89.3%	8,157	10.7%	76,360	100.0%

Source: Sutton HNA 2007

- 10.37 Of all households with a problem or serious problem, a total of 33.4% contain only older people. A little more than half of these (60.4%) are owners.
- 10.38 The evidence of table 10.17 above is that there is certainly some scope for 'staying put' or 'care and repair' schemes in Sutton targeting older people. A total of 8,157 households state a problem with maintaining their homes – of these 2,726 are households containing only older people with an estimated 1,671 living in the owner-occupied sector.

### ***Specialist Accommodation***

- 10.39 A total of 12.1% (2,135) older person only households described themselves as containing someone with care and support needs due to being 'frail elderly'. Within this group, 1,221 (57.2%) felt they needed physical alterations to their existing home, while 1,125 (52.7%) felt they needed support services such as help maintaining their home. However, only 156 (7.3%) felt that overall their needs could not be met in their current home.
- 10.40 Some 3.3% (577 of 17,680) of older person households stated that they would like to move into sheltered or supported accommodation of some sort in the next two years. While the sample was not large enough to determine the balance of types of accommodation demanded or expected, it appeared that sheltered housing without a warden made up around half of demand (an estimated 361 units although this is based on a small sample so should be treated with extreme caution).
- 10.41 Those older people expecting to move into such accommodation had an average income of £9,535, and an average savings level of £13,845. However, this was skewed by a minority of wealthy households; half had incomes of £8,088 per annum or less, savings of £3,456 per annum or less. Around half of the total also had no equity available.
- 10.42 This would indicate at least some requirement for subsidised sheltered and supported housing in the borough, although it appears that only a very small number of older households believe they could not have their needs met in their current homes given sufficient support and resources.
- 10.43 Providing a figure for an exact requirement for these types of housing is not possible from this survey, due to the small proportion of such households in the sample. Information from the Council's housing register indicates that as of 1<sup>st</sup> April 2007 618 households on the housing register required sheltered housing, equating to 15.0% of all households on the register.

## Key worker households

### Overview

10.44 For the purposes of analysis key workers were defined as people working in any one of the following 12 categories identified by the Council. These were:

- Clinical NHS staff
- Teachers and nursery nurses in schools and FE or 6th Form colleges
- Police and Community support officers
- Prison Service staff
- Probation Service staff
- Local Authority planners
- Social workers, nursery nurses, educational psychologists or therapists employed by Local Authorities, CAFCASS or the NHS
- Fire-fighters and other uniformed staff below principal level in the Fire and Rescue Services
- Connexions personal advisors employed by a Local Authority or a Connexions Partnership
- Ministry of Defence employees
- Public Transport employees
- Other Local Government employees

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

10.46 In total it is estimated that 18,792 households contain a key worker, and of those 14,106 are headed by a key worker (the head of household was taken to be the survey respondent). These households are subject to further analysis in the section below.

10.47 Table 10.18 below shows the tenure distribution of key worker households, which is little different to that of employed non-key worker households. The results indicate that key worker households are slightly more likely to be owner-occupiers than non-key workers (79.4% compared to 77.8%). Key worker households are slightly less likely than non-key worker households to be living in the private rented sector.

**Table 10.18 Tenure of key worker households**

Tenure	Key worker household		Not key worker household	
	Number of households	% of households	Number of households	% of households
Owner-occupied (no mortgage)	2,966	15.8%	6,135	17.6%
Owner-occupied (with mortgage)	11,947	63.6%	20,952	60.2%
Social Rented	1,631	8.7%	2,802	8.0%
Private rented	2,248	12.0%	4,919	14.1%
TOTAL	18,792	100.0%	34,808	100.0%

Source: Sutton HNA 2007

**Income and affordability of key worker households**

10.48 Table 10.19 below shows a comparison of income and savings levels for key worker and non-key worker households. The table suggests that generally key worker households have very similar income levels to non-key worker households in employment, but significantly lower savings levels. Households without an employed member tend to have low incomes (as might be expected) but high levels of savings, due to the large proportion of retired individuals in this group.

**Table 10.19 Income and savings levels of key worker households**

Category	Annual gross household income (including non-housing benefits)	Average household savings
All key worker household	£46,424	£19,894
All non-key worker (in employment)	£46,035	£25,223
All other households (no-one working)	£14,779	£39,811

Source: Sutton HNA 2007

10.49 It is possible to consider the ability of key worker households to afford both entry-level market prices and intermediate forms of housing and this is presented in the table 10.20 below for all key worker households.

**Table 10.20 Key worker households and ability to afford housing**

Category	Key worker household		Not key worker household	
	Numbers	%age	Numbers	%age
Afford market housing	14,610	77.7%	27,112	77.9%
Afford intermediate housing	1,568	8.3%	3,184	9.1%
Social rent only	2,614	13.9%	4,512	13.0%
Total	18,792	100.0%	34,808	100.0%

Source: Sutton HNA 2007

- 10.50 Table 10.20 indicates that the proportions able to afford market housing are very similar for key worker and non-key worker households, at about 77.7 and 77.9% respectively. However, slightly more key worker households are in a situation of only being able to afford social housing (13.9% compared to 13.0%). This is largely due to the lower proportion able to afford intermediate housing (8.3% compared to 9.1%).

### **Key worker households in need**

- 10.51 Table 10.21 below gives a breakdown of gross households in need, by whether the household contains a key worker. The table shows that 3.5% of key worker households are in housing need compared to 4.1% of non-key worker households.

<b>Table 10.21 Key worker households in housing need</b>					
Category	Need requirement				
	In need	Not in need	Total Number of h'holds	% of h'hold group in housing need	% of all those in housing need
Key worker	660	18,132	18,792	3.5%	22.0%
Not key worker	2,340	55,228	57,568	4.1%	78.0%
Total	3,001	73,359	76,360	3.9%	100.0%

Source: Sutton HNA 2007

## **First Time Buyers**

### **Overview**

- 10.52 In order to identify first time buyers, the survey focuses on households that have moved into owner-occupied accommodation from a different tenure in the last two years. It is assumed that all of these households are first-time buyers although some may have owned a home at some stage previously before a spell of renting.
- 10.53 Table 10.22 below shows the household type of first time buyers. It should be borne in mind that it is two years since some of these households formed and therefore it is likely that some households will have had children between then and the time of the survey. Even so, only 17.6% had children, compared to a borough average of 25.2%, and an average among other recent buyers of 32.3%. Pensioners were rarely first time buyers, and no lone parents in this category were found by the survey.

**Table 10.22 Household types of first time buyers**

	First Time Buyer		Other Recent Buyer		Other Household		Total	
Single pensioner	62	1.7%	396	8.6%	10,738	15.8%	11,196	14.7%
2+ pensioners	17	0.5%	205	4.4%	6,262	9.2%	6,485	8.5%
Single non-pensioner	1,280	35.2%	844	18.3%	12,907	19.0%	15,031	19.7%
2+ adults, no children	1,637	45.0%	1,683	36.4%	21,135	31.0%	24,454	32.0%
Lone parent	0	0.0%	126	2.7%	2,820	4.1%	2,946	3.9%
2+ adults, 1 child	416	11.5%	649	14.1%	6,534	9.6%	7,600	10.0%
2+ adults, 2+ children	221	6.1%	714	15.5%	7,714	11.3%	8,649	11.3%
Total	3,633	100.0%	4,617	100.0%	68,110	100.0%	76,360	100.0%

Source: Sutton HNA 2007

10.54 Table 10.23 below shows the average age of all adults found in first time buyer households (adjusted for the time elapsed since buying the property). First time buyers are on average ten years younger than other recent buyers, at about 32.

**Table 10.23 Average age of adults in first time buyer households**

Group	Mean Age	Median Age
First Time Buyer	31.8	30.4
Other Recent Buyer	41.9	38.3
Other Households	51.9	49.2
Overall Average	50.5	47.7

Source: Sutton HNA 2007

10.55 Table 10.24 below shows the household income and savings of first time buyer households. The average income of recent first time buyer households is £43,629, which is higher than the borough average, although lower than that of other recent buyers. Their savings are, however, very low, suggesting that they have been depleted by the process of buying a house. The fact that the median income among recent buyers of all types is much higher than the borough-wide equivalent (£39,711 compared to £29,363) suggests that there are few people on low incomes able to buy in the borough.

**Table 10.24 Income and savings of first time buyer households**

	First time buyers	Other recent buyers	Other households	Borough average
Mean income	£43,629	£52,227	£35,270	£36,814
Median income	£39,711	£46,824	£27,389	£29,363
Mean savings	£4,808	£31,070	£29,320	£28,259
Median savings	£1,143	£5,284	£3,380	£3,249

Source: Sutton HNA 2007

- 10.56 The financial situation of those households that have become first-time buyers suggests that households have to have an income well above the borough average before they can access owner-occupation, and that the savings levels of households who have just bought are significantly reduced. This implies that the number of first-time buyers in Sutton is being restricted by the cost of housing.
- 10.57 Owner-occupied households were asked to estimate the current value of their home within the survey. Analysis of those households that have become first-time buyers suggests that the average current value of their home is £204,862 (median figure of £196,080). Information from the Land Registry indicates that the average price of a dwelling bought in the Borough between April and June 2007 was £253,074. It is clear therefore that despite a higher than average household income, first-time buyers are only able to purchase a home at the lower-end of the market.

## BME Groups

### *Introduction and Groupings*

- 10.58 The data suggested that 14.5% of the households (11,065 in total) in Sutton had a head of household within a BME group, which for the purposes of this study includes all households except those in the White British or White Irish groups. The usual classification of BME households (all non-White households) has been expanded to include those classified as White Other. This is because European migrant workers are most likely to categorise themselves in this group and they are an important group to collect information on as their population has been reported to have increased notably recently. Table 10.25 below shows the distribution of households.

<b>Table 10.25 BME Groups in Sutton – Broad Groups</b>		
	Number	Percentage of households
White British or Irish	65,295	85.5%
White Other	3,508	4.6%
Asian	3,339	4.4%
Black	2,099	2.7%
Mixed and Other	2,120	2.8%
<i>Subtotal: BME</i>	11,065	14.5%
TOTAL	76,360	100.0%

Source: Sutton HNA 2007

- 10.59 Table 10.25 shows that the largest BME group in the Borough is 'White Other', making up 4.6% of the households in the dataset, closely followed by Black at 4.4%.

- 10.60 Looking within these broad groups, the BME population in Sutton comes from a wide range of backgrounds. Table 10.26 below shows a breakdown into smaller sub-groups; particularly of note is the unusually large 'Asian Other' population. Information on place of birth from the 2001 census suggests that this group is likely to be predominantly Sri Lankan, although the survey could not confirm this.

**Table 10.26 Ethnicity: Group stated by head of household**

Group	Number	Percentage of households
White: British	64,197	84.1%
White: Irish	1,098	1.4%
White: Other	3,508	4.6%
Asian / Asian British: Indian	1,619	2.1%
Asian / Asian British: Pakistani	295	0.4%
Asian / Asian British: Bangladeshi	130	0.2%
Asian / Asian British: Other	1,295	1.7%
Black / Black British: Caribbean	1,060	1.4%
Black / Black British: African	953	1.2%
Black / Black British: Other	85	0.1%
Other: Chinese	590	0.8%
Other: Other	517	0.7%
Mixed: White + Black Caribbean	129	0.2%
Mixed: White + Black African	81	0.1%
Mixed: White + Asian	417	0.5%
Mixed: Other	385	0.5%
<b>TOTAL</b>	<b>76,360</b>	<b>100.0%</b>

Source: Sutton HNA 2007

### **Nationalities**

- 10.61 A further dimension can be added to this by considering the nationalities given by the 'White Other' group, including potentially the identification of migrant worker groups. 48.2% (1,691) of this group were British citizens; of the remainder, 96% (1,744) gave a nationality.
- 10.62 Contrary to what might be expected given recent trends on a national level, within this group Eastern Europeans were in a small minority (11%, 190) although this figure could be artificially low due to variations in response rates between groups. 52% (910) of the group were Western European (in particular from Germany and Italy), 11% (190) Southern African and another 11% (190) from Australia or New Zealand. There were also small numbers describing themselves as 'White Other' from North America, South America and the Middle East.



## Overview

10.63 Table 10.27 below shows the current tenure of BME groups in Sutton. As can be seen, all BME groups tend to be dramatically over-represented in the private rented sector, with at least twice the proportion living in this sector than for non-BME households. These groups are also under-represented in both the social rented and owner-occupied sectors, when both those with and without mortgages are taken together. However, more BME households than average have mortgages, indicating that this distribution may change in the future.

**Table 10.27 Tenure of BME Groups**

Ethnic group	Owner-occupied (no mortgage)	Owner-occupied (with mortgage)	Social Rented	Private Rented	Total
White British or Irish	29.7%	44.5%	15.9%	9.9%	100.0%
White Other	9.2%	53.0%	12.9%	25.0%	100.0%
Asian	19.1%	49.2%	11.3%	20.4%	100.0%
Black	5.2%	52.2%	11.4%	31.3%	100.0%
Mixed and Other	13.9%	49.5%	11.1%	25.5%	100.0%
Total	27.1%	45.5%	15.3%	12.1%	100.0%

Source: Sutton HNA 2007

10.64 As a result of this distribution, 29.8% of the private rented sector is currently occupied by BME households, even though the overall proportion of BME households in Sutton is 14.5%.

10.65 Data on household types (presented in table 10.28 below) shows significant variation between BME and non-BME groups. Although for many household types there are no clear differences, especially given the small sample sizes for the Black and Mixed/Other groups, there are clearly fewer pensioner households than average (10.3% for BME groups overall as compared to 25.3%) and more households containing children (35.2% for BME groups overall, compared to 23.4%).

**Table 10.28 Household Types of BME Groups**

Ethnic group	Single pensioner	2+ pensioners	Single non- pensioner	2+ adults, no children	Lone parent	2+ adults, 1 child	2+ adults, 2+ children	Total
White British or Irish	16.0%	9.3%	19.6%	31.7%	3.8%	8.5%	11.2%	100.0%
White Other	6.7%	5.8%	15.5%	42.1%	2.0%	18.4%	9.4%	100.0%
Asian	6.2%	5.7%	15.8%	37.0%	1.9%	15.8%	17.6%	100.0%
Black	7.7%	1.2%	24.2%	23.1%	9.1%	29.0%	5.7%	100.0%
Mixed and Other	5.6%	0.0%	31.8%	27.2%	6.7%	13.9%	14.9%	100.0%
Total	14.7%	8.5%	19.7%	32.0%	3.9%	10.0%	11.3%	100.0%

Source: Sutton HNA 2007

## Income and Savings

10.66 Table 10.29 below shows average income and savings levels by ethnic group, showing that average savings levels for BME households are lower than the borough average. The difference in incomes is however less significant; White Other households and Asian households in the borough actually record significantly higher average incomes than White British or Irish.

<b>Table 10.29 Income and savings levels of ethnic minority households</b>		
Ethnic group	Annual gross household income (including non-housing benefits)	Average household savings
White British or Irish	£35,964	£30,324
White Other	£45,128	£18,703
Asian	£45,849	£22,135
Black	£34,419	£7,516
Mixed and Other	£37,381	£10,637
Overall Average	£36,814	£28,259

Source: Sutton HNA 2007

10.67 Income spent on housing (presented in table 10.30 below) shows a slightly different pattern, suggesting that the higher incomes shown above are a result of greater income inequalities within BME groups. Each group (particularly Black) shows a higher percentage of people spending over 25% of their income on housing than the general population. In the case of Black households, a majority (60%) spend more than 25% of their income on housing, compared to just 26% of White British or Irish households.

<b>Table 10.30 Income spent on housing by BME Groups</b>				
Ethnic group	up to 25%	25%-50%	over 50%	Total
White British or Irish	74.0%	17.3%	8.8%	100.0%
White Other	68.6%	21.1%	10.3%	100.0%
Asian	61.2%	23.0%	15.8%	100.0%
Black	39.9%	41.3%	18.8%	100.0%
Mixed and Other	52.5%	34.7%	12.9%	100.0%
Total	71.6%	18.8%	9.5%	100.0%

Source: Sutton HNA 2007

## BME households in unsuitable housing

10.68 Table 10.31 below shows the number of BME households in unsuitable housing. The table shows that Black households are most likely to be in unsuitable housing, followed by White Other and Asian households. Over a fifth of Black households are in unsuitable housing.

**Table 10.31 Unsuitable housing by ethnicity of household head**

Ethnic group	Unsuitable housing				
	In unsuitable housing	Not in unsuitable housing	Number of h'holds	% of total h'holds in unsuitable housing	% of those in unsuitable housing
White British or Irish	4,362	60,934	65,295	6.7%	76.0%
White Other	434	3,074	3,508	12.4%	7.6%
Asian	379	2,960	3,339	11.4%	6.6%
Black	435	1,663	2,099	20.7%	7.6%
Mixed and Other	128	1,992	2,120	6.0%	2.2%
Total	5,738	70,622	76,360	7.5%	100.0%

Source: Sutton HNA 2007

**BME households in need**

10.69 Table 10.32 below gives a breakdown of gross households in need, by ethnicity of household head. The table shows that 11.2% of Black households and 7.2% of Asian households are in housing need compared to 3.4% of households headed by a White British or White Irish person.

**Table 10.32 Need requirement by ethnicity of household head**

Ethnic group	Need requirement				
	In need	Not in need	Total Number of h'holds	% of ethnic group in housing need	% of all those in housing need
White British or Irish	2,236	63,059	65,295	3.4%	74.5%
White Other	172	3,336	3,508	4.9%	5.7%
Asian	240	3,099	3,339	7.2%	8.0%
Black	236	1,863	2,099	11.2%	7.9%
Mixed and Other	116	2,003	2,120	5.5%	3.9%
Total	3,001	73,359	76,360	3.9%	100.0%

Source: Sutton HNA 2007

10.70 The Practice Guidance acknowledges that particular social or ethnic groups may have distinct accommodation requirements. Whilst the survey is able to show that there is a gross requirement for affordable accommodation from 764 households headed by a BME person (including White Other), the survey is unable to provide any further detail on any specific cultural or religious requirements of these households.

## Summary

10.71 This chapter focused on particular groups of interest to the Council within the population. It showed that:

### ***Care and support needs households***

- There are an estimated 11,905 households (14.5%) in Sutton with one or more members in an identified care and support needs group.
- Households containing people with care and support needs were more likely to contain older people, more likely to live in social rented housing, and 3.5 times more likely than average to live in unsuitable housing, and had household incomes 29% lower than average.
- The most requested housing improvement by these households was for alterations to the bathroom or toilet (1,992 households), while the most commonly requested service was for help maintaining their home (2,967 households).
- There was determined to be significant scope for care and repair schemes targeted at care and support needs households.

### ***Older person households***

- Nearly a quarter of households in Sutton contain only older people (23.2%). They are particularly likely to live in owner-occupation without a mortgage, or social rented housing.
- Older person households are almost always composed of one or two persons, however 46.8% under-occupy larger dwellings. 87.6% of such households are owner-occupied.
- There was determined to be significant scope for care and repair schemes targeted at households containing only older people.
- The level of demand for sheltered and supported accommodation was estimated at 3.3% of older person households in the next two years, but this had potential to be reduced by supporting households in their existing accommodation.

### ***Key Workers***

- The survey estimates that 14,106 households in Sutton are headed by a key worker, and 18,792 contain a key worker. Key worker households show few significant differences from non-key worker households, except for their lower level of savings.

### **First Time Buyers**

- There are 3,633 people who have been first time buyers within the last two years in Sutton. 80.3% of such households currently contain no children or pensioners, more than the borough average of 51.7%.
- The average age of a first time buyer is around 32, compared to 42 for other buyers.
- First time buyers have higher than average incomes, at £43,629 compared with an average of £36,814. The median income is also high, suggesting that there are few low income households that have succeeded in becoming first time buyers.

### **BME Groups**

- About 14.5% of households in Sutton have a household head from a BME group, if White Irish is not counted as BME.
- The largest broad group in terms of households is 'White Other' (4.6%), followed by 'Black' (4.4%). In absolute population terms the 'Black' group is larger (5.3%).
- Significant individual ethnicities include Indian, Sri Lankan, Caribbean and African. The sample included very few Eastern Europeans, with the 'White Other' group being mostly Western European or holding British citizenship, and so no analysis of EU migrant workers was possible.
- BME groups were 2-3 times more likely than other groups to live in private rented housing, and as a proportion contained more families and fewer pensioner households.
- Incomes were not significantly lower on average, but there was evidence for a relatively large group of very low income households within each broad ethnic group. This was particularly clear among Black households, where 60% spent more than a quarter of their income on housing, compared to a borough average of just 26%.
- Overall 11.2% of Black households and 7.2% of Asian households are in housing need compared to 3.4% of households headed by a White British or White Irish person.



# 11. Migrant workers

## Introduction

- 11.1 A separate survey of migrant workers was undertaken to obtain a sufficient sample of this subset of the population and to allow more detailed information to be collected. This survey was completed through personal interviews with migrant workers that were accessed via on street recruitment and through key employers identified by the Council. In total, 50 personal interviews were completed with migrant workers in the borough.
- 11.2 As this data was not obtained via a random sample survey, the information cannot be added to the main survey and cannot be weighted to represent the whole migrant worker household population. Information in this chapter will therefore illustrate the situation of the migrant workers responding to this supplementary survey.
- 11.3 It is worth noting, however, that the March 2007 estimate of the number of National Insurance Number Registrations from non-UK Nationals in Sutton was 1,940. This is the only official figure available on the possible size of the migrant worker population in the borough.

## Background information

- 11.4 Table 11.1 below shows the nationality of the respondents. The table shows that no single nationality dominated, although the largest was Sri Lankan, with eight respondents (16% of the sample). By continental group, a total of 54% came from Asia, with the largest groups coming from Sri Lanka, China and Hong Kong.

**Table 11.1 Nationality of migrant workers, grouped by continental origin**

Continental Group	Nationality	Number of responses	% of respondents
African	not given	2	
	Egyptian	1	
	South African	3	
	<b>Total</b>	<b>6</b>	<b>12%</b>
South American	Colombian	1	
	<b>Total</b>	<b>1</b>	<b>2%</b>
East Asian	Chinese	5	
	Hong Kong	4	
	Malaysian	1	
	Vietnamese	1	
	<b>Total</b>	<b>11</b>	<b>22%</b>
South Asian	Indian	2	
	Pakistani	2	
	Sri Lankan	8	
	<b>Total</b>	<b>12</b>	<b>24%</b>
West Asian / Anatolian	Turkish	3	
	Kurdish	1	
	<b>Total</b>	<b>4</b>	<b>8%</b>
Eastern European	Bosnian	1	
	Bulgarian	2	
	Czech	1	
	Latvian	2	
	Lithuanian	2	
	Ukrainian	2	
	<b>Total</b>	<b>10</b>	<b>20%</b>
Western European	French	1	
	Italian	1	
	Portuguese	4	
	<b>Total</b>	<b>6</b>	<b>12%</b>
<b>Total</b>		<b>50</b>	<b>100%</b>

Source: Sutton HNA 2007– supplementary migrant worker survey data

- 11.5 European migrants made up 32% of the sample, with the majority coming from Eastern Europe, although the largest single nationality within this group was Portuguese (4 respondents). There were relatively few African migrants in the sample, totalling 12%.
- 11.6 Table 11.2 below shows the UK status of the respondents. The table shows that some the most common status was 'Other', which could reflect a variety of differing circumstances. The vast majority of others (although there were some students) had either leave to remain or indefinite leave to remain.



**Table 11.2 Current status in the UK**

Status	Number of responses	% of households
EU qualified person	0	0%
Registered Accession 8 worker	0	0%
Romania/Bulgaria Accession	0	0%
Worker card		
Student	3	6%
Work permit	0	0%
Indefinite leave to remain	15	30%
Leave to remain	12	24%
Home office work concession	0	0%
Other	20	40%
TOTAL	50	100%

Source: Sutton HNA 2007– supplementary migrant worker survey data

- 11.7 The respondents were asked to assess their English language skills. The responses are presented in table 11.3 below. The data indicates that 14% of respondents considered their English language skills to be poor or very poor. Four respondents (8%) had English as their first either written or spoken language.

**Table 11.3 English language skills**

Competency	Number of responses	% of households
Very good	7	14%
Good	14	28%
Adequate	22	44%
Poor	5	10%
Very poor	2	4%
TOTAL	50	100%

Source: Sutton HNA 2007– supplementary migrant worker survey data

- 11.8 Only 8 of the 50 respondents (16%) in Sutton identified language as a barrier to gaining information. Of these, two used family members and six used friends to translate in case of difficulty.

## Migration to Sutton

- 11.9 Table 11.4 below shows when the migrant workers moved to the UK. The table indicates that the vast majority of respondents in Sutton (74%) have been in the UK for more than two years, while 44% have been in the country for more than five years.

**Table 11.4 When the respondent moved to the UK**

When moved	Number of responses	% of households
Within the last year	5	10%
1 to 2 years ago	8	16%
2 to 5 years ago	15	30%
More than 5 years ago	22	44%
TOTAL	50	100%

Source: Sutton HNA 2007– supplementary migrant worker survey data

11.10 The 28 respondents that moved to the UK in the last five years were asked further detail about their migration. Table 11.5 below presents the reasons for coming to the UK listed by the migrant workers. It is clear that financial motivations were the strongest, followed by previous unemployment.

**Table 11.5 Reason respondent moved to the UK**

Reason	Number of responses	% of households
Financial reasons	24	86%
Unemployment in country of origin	15	54%
Adventure	4	14%
To join family or friends	2	7%
To learn the language	4	14%
Historic links	1	4%
Victim of discrimination in country of origin	4	14%
Wanting to work in the UK	7	25%
Other	3	11%

Source: Sutton HNA 2007– supplementary migrant worker survey data

11.11 Data from the survey shows that, when they initially moved into the UK, 12 of these migrants had no definite plan as to how long they would stay, while nine intended to stay permanently and seven temporarily. Information on the current plan of migrant workers was also collected for comparison. This showed that the vast majority of these 28 respondents (24, 86%) now planned to stay permanently.

11.12 Table 11.6 below shows when the migrant workers who moved to the UK within the last five years moved to Sutton. Comparing responses for individual cases reveals that at least 12 respondents (43%) lived in another part of the UK for at least a year prior to moving to Sutton.

**Table 11.6 When the respondent moved to Sutton**

When moved	Number of responses	% of households
Within the last year	10	36%
1 to 2 years ago	11	39%
2 to 5 years ago	7	25%
<b>TOTAL</b>	<b>28</b>	<b>100%</b>

Source: Sutton HNA 2007– supplementary migrant worker survey data

- 11.13 The 28 respondents that moved to the UK in the last five years resident in Sutton were asked further detail about why they moved to the borough. Table 11.7 below presents the reasons for coming to Sutton listed by the migrant workers. The main difference from the reasons for moving to the UK is that joining family and friends was much more significant, cited by half of the respondents. This indicates that while living near family and friends does not appear to be a dominant reason for coming to the UK, it is certainly important in determining the location chosen within the UK.

**Table 11.7 Reason respondent moved to Sutton**

Reason	Number of responses	% of households
Financial reasons	24	86%
Unemployment in country of origin	15	54%
Adventure	2	7%
To join family and friends	14	50%
To learn the language	2	7%
Victim of discrimination in country of origin	2	7%
Wanting to work in the UK	9	32%
Other	5	18%

Source: Sutton HNA 2007– supplementary migrant worker survey data

## Employment

- 11.14 Of the respondents moving to Sutton in the last five years, all were in employment. However, most (22. 8%) had only been in their current employment for less than a year. Of the 23 who had a job prior to their current employment, in 17 of these cases this had also lasted less than a year, illustrating a pattern of short term employment.
- 11.15 All of those respondents arriving in the last five years had obtained their current job by applying while in the UK, rather than applying from their country of origin.

- 11.16 The average number of hours respondents work each week is 42.1, although this conceals considerable variation: 29% of respondents work 50 or more hours a week, and 21% work less than 35 hours. Most (86%) feel their hours of work to be reasonable.

## Education

- 11.17 Table 11.8 below shows the level of education of recent migrant workers responding to the survey. The table shows that more than half have a university education, and the vast majority (all except one) had completed secondary school.

Table 11.8 Level of education of migrant workers		
Level of education	Number of responses	% of households
Primary school education	0	0%
Incomplete secondary school education	1	4%
Secondary/High school education	10	36%
University/College education	16	57%
Postgraduate education	1	4%
Doctorate education	0	0%
Other	0	0%
TOTAL	28	100%

Source: Sutton HNA 2007– supplementary migrant worker survey data

- 11.18 Of the 28 recent migrant workers questioned, six were working in a field that they were trained in, while 21 were not. The remainder had no training for a specific type of job. Language problems and lack of qualifications accepted in the UK were the leading reasons for this, cited by eight respondents and seven respondents respectively.

## Details of households

- 11.19 Table 11.9 below shows the number of people living in the dwellings respondents resided in. The table indicates that some 64% of migrant worker respondents reside in a dwelling containing three or four people.

**Table 11.9 Size of migrant worker households**

Household size	Number of responses	% of households
One person	1	2%
Two people	6	12%
Three people	15	30%
Four people	17	34%
Five people	8	16%
Six or more people	3	6%
<b>TOTAL</b>	<b>50</b>	<b>100%</b>

Source: Sutton HNA 2007– supplementary migrant worker survey data

- 11.20 The survey also collected information on the size of the household unit of the migrant worker, where a household unit was defined as a group of people who don't have to be related that live as part of a unit in their accommodation, for example that share meals together. It does not include landlord/landlady and their family and also excludes co-workers in live-in accommodation.
- 11.21 In all cases, there were the same number of people in the migrant worker's household as lived in the dwelling in total.
- 11.22 Table 11.10 below shows the type of migrant worker household units. The table shows that 30% of household units contain children and over two-thirds are adults sharing.

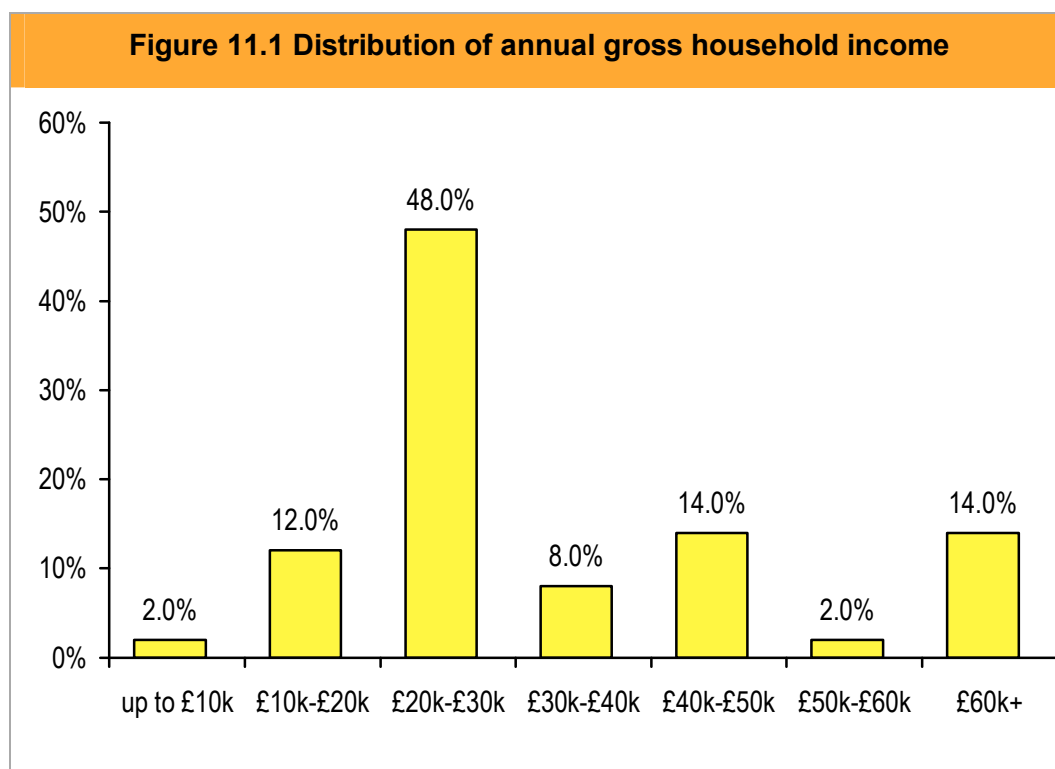
**Table 11.10 Type of migrant of worker household units**

Household type	Number of responses	% of households
Single non-pensioners	1	2.0%
2 or more adults - no children	34	68.0%
Lone parent	1	2.0%
2+ adults 1 child	10	20.0%
2+ adults 2+ children	4	8.0%
<b>TOTAL</b>	<b>50</b>	<b>100.0%</b>

Source: Sutton HNA 2007– supplementary migrant worker survey data

- 11.23 The survey reveals that four migrant worker household units (8%) who responded to the survey had a member with a special need; three households contained a member with a medical condition while one contained a member with a mental health condition.

11.24 Migrant worker household units have an average income of £34,645 and savings of £1,500. Figure 11.1 below shows the income distribution of migrant worker households. It indicates that 48% of migrant worker household units have an income of between £20,000 and £30,000. Some 24.0% of migrant worker household units have no savings.



Source: Sutton HNA 2007– supplementary migrant worker survey data

11.25 The figures presented are the average income of the whole household. As many migrant workers households contain more than one employed member, the results do not necessarily represent incomes earned by individual workers. The survey suggests that the average income of individual migrant workers is lower, at £13,435.

## Accommodation situation

11.26 Table 11.11 below shows the tenure of accommodation migrant workers reside in. Some 74% of the migrant worker respondents live in some form of private rented accommodation, with 2% in the social rented sector and 24% owner-occupiers.

**Table 11.11 Tenure of migrant workers**

Tenure	Number of responses	% of households
Owns outright	3	6%
Owns with a mortgage or loan	9	18%
Rents from the council /local authority	1	2%
Rents from a private landlord or letting agency	24	48%
Rents from a relative of friend of a household member	9	18%
Rents from a resident landlord	3	6%
Tied or linked to a job	1	2%
TOTAL	50	100%

Source: Sutton HNA 2007– supplementary migrant worker survey data

11.27 Some 17 of the respondents renting privately (46%) have a contract with the landlord and just 4% reside in the same home as the landlord.

11.28 Table 11.12 below shows the size of accommodation migrant workers reside in. The data indicates that 50% live in a three bedroom home with a further 44% resident in a two bedroom property.

**Table 11.12 Size of migrant workers accommodation**

Number of bedrooms	Number of responses	% of households
One bedroom	1	2.0%
Two bedrooms	22	44.0%
Three bedrooms	25	50.0%
Four or more bedrooms	2	4.0%
TOTAL	50	100.0%

Source: Sutton HNA 2007– supplementary migrant worker survey data

11.29 The survey reveals that only 4% of migrant worker respondents can be considered to live in overcrowded housing as they share a room with someone that is not their partner. Six of the 50 migrant workers live in a dwelling in which people are sleeping in rooms that are not bedrooms.

- 11.30 Overall 26 of the 50 migrant worker respondents moved into their home in the last two years. These respondents were asked further questions about how they moved to their current home. Table 11.13 below presents the responses given. The most common method was word of mouth followed by through a relative or friend. The total responses sum to more than 26 as it is possible for the respondent to site more than one reason.

**Table 11.13 How migrant workers found their current accommodation**

Method	Number of responses	% of households
Through a relative or friend	21	80.8%
Word of mouth	22	84.6%
Council information	0	0.0%
Employer information	0	0.0%
Employment agency	0	0.0%
Newspaper or other advertisement	0	0.0%
Estate agent	2	7.7%
Internet search	0	0.0%
Through a voluntary agency/ community group	0	0.0%
Other	0	0.0%

Source: Sutton HNA 2007– supplementary migrant worker survey data

- 11.31 Some 65.4% of respondents indicated that they found it easy or very easy to find their present accommodation, whilst 7.6% found it difficult or very difficult and 27.0% said it was neither easy nor difficult. Only 3.8% of respondents indicated that they would like more help finding suitable accommodation in the future.
- 11.32 Migrant workers reported a range of problems with their accommodation including electrical wiring, lighting, draughty windows and doors and vermin. Of the 50 respondents one reported a problem with electrical wiring, one with lighting, seven with draught windows or doors and three with vermin. None of the respondents thought that the condition of the property was affecting the health of anyone living there.
- 11.33 Some 38% of respondents stated that they have difficulty paying the full amount of their mortgage/rent. However, only three of these 19 respondents received housing benefit.
- 11.34 Some nine of the 50 respondents intended to bring any children or family members living abroad to the UK to live with them.



## Experience of Sutton

- 11.35 The survey collected information about migrant workers use of the healthcare system in Sutton. The survey showed that whilst 37 of respondents (74%) were registered with a local doctor/GP only 20 (40%) were registered with a local dentist. Overall 28 (46%) of respondents had needed to use a hospital or other related service in the UK.
- 11.36 Some nine respondents indicated that there were parts of Sutton that they would not consider living. The locations listed were Rosehill, Gander Lane and Benhill Estate. Some 15 out of the 50 respondents (30%) stated that they had been the victim of crime or bullying because of their ethnic background or faith, with verbal abuse the form of harassment experienced in 11 cases, assault in one instance and property vandalism in 4 instances. Seven of these respondents reported the incident to the police.

## Summary

- 11.37 A separate survey of migrant workers was undertaken to obtain a sufficient sample of this subset of the population and to allow more detailed information to be collected. In total, 50 personal interviews were completed with migrant workers in Sutton.
- 11.38 The survey collected a range of valuable information for the Council. Some of the most stark trends are:
- Some 14% described their language skills as poor or very poor
  - The average number of hours full-time migrant workers work each week is 42.1
  - Migrant worker household units have an average income of £34,645 with the average income of individual migrant workers £13,435
  - Some 74% of the migrant worker respondents live in some form of private rented accommodation
  - The survey reveals that some 4% of migrant worker respondents can be considered to live in overcrowded housing
  - Some 38% of respondents stated that they have difficulty paying the full amount of their mortgage/rent
  - Some 30% of respondents had been a victim because of their ethnic or faith background but only seven of the fifteen incidences was reported the incident to the police



# 12. Implications of findings for policy

## Introduction

- 12.1 This chapter will introduce the current affordable housing policy in London, before indicating what the evidence of this housing needs assessment would suggest for future policy locally.
- 12.2 This chapter also presents the key outputs of this report in line with those required from PPS3 and the relevant sections of the Practice Guidance. These fall into two broad categories:
- The nature of affordable housing required
  - The nature of market housing required in the borough

## Current affordable housing policy

- 12.3 The Greater London Authority (GLA) has set a target that 50% of all new housing in London should be affordable, of which 70% should be social rented accommodation and 30% intermediate housing. The majority of boroughs in London are currently pursuing a target of 50% of new housing as affordable, with the GLA encouraging the remaining boroughs to review their targets.

## Survey evidence for appropriate affordable housing targets

### *Percentage target*

- 12.4 Chapter seven of this study identified that 1,047 additional affordable units would be required per year if all affordable needs are to be met. The published Early Alterations to the London Plan (December 2006) require that 345 additional homes will be built in Sutton each year from 2007/08. As the annual housing need figure exceeds the projected level of supply of all new housing, it is clear that in theory any percentage target for affordable housing could be justified.
- 12.5 The recommended target is also framed by prevailing practice elsewhere as well as the likely viability of the target. Considering all of this information it is suggested that, in line with the GLA guidance, a target of 50% of all new housing as affordable could be adopted.

- 12.6 We would advise the use of a borough-wide percentage target. This form of target is the most easily understood and implemented. It applies to allocated and windfall sites where viability permits. It is almost impossible to justify any variation of targets, since the housing needs problem is one for the Council as the Local Planning Authority and the Local Housing Authority as a whole. The question of how and where to address the housing need is a strategic one for the Council.

#### *Threshold site size*

- 12.7 The national indicative threshold stipulated by PPS3 is 15 dwellings. However, PPS3 acknowledges that lower minimum thresholds can be set, including in rural areas. The Further Alterations to the London Plan (published February 2008) state that boroughs should normally require affordable housing provision on a site which has capacity to provide 10 or more homes.
- 12.8 Given the amount of additional affordable housing required, it would seem reasonable to assume that the Council would want to secure affordable housing on all sites regardless of size, and so a threshold in line with the GLA's recommended level of 10 dwellings could seriously be considered.

#### *Tenure of affordable housing*

- 12.9 In terms of the type of affordable housing required, the survey is again able to provide evidence. The housing needs model showed that 50.9% of households in gross need could afford more than the cost of social renting in Sutton. Once the likely supply of affordable housing has been deducted and any surpluses removed, the net need for intermediate housing is 94.3% of the 1,047 affordable dwellings required each year.
- 12.10 It should be noted, however, that this is based on intermediate housing being produced at a range of prices across the intermediate band as defined in Chapter 3 and on the assumption that existing intermediate housing products are available at prices within the intermediate band. However, recent evidence shows that it is not possible to provide an intermediate product in Sutton even at the most expensive quartile of the intermediate band, let alone any cheaper level, which means that the affordable housing needs of households in the whole of the intermediate housing band will have to be met by social rented housing.

- 12.11 The data in this report does not provide any evidence as to why the Council should pursue a lower ratio of social to intermediate housing from new affordable provision to that recommended by the GLA and already being pursued by the Council. Arguably, in light of the current costs of intermediate (shared ownership) products, a higher proportion could be justified. However, in light of the regional policy context it is recommended that the 50% affordable housing target be split between 70% social rented accommodation and 30% intermediate housing.

### **Size of affordable housing required**

- 12.12 The size of affordable housing required, as indicated by the housing needs model, is presented in table 8.2 of this report. It shows that there are shortfalls for all accommodation sizes with one bedroom property displaying the largest net shortfall, followed by three, four and two bedroom dwellings.
- 12.13 When housing supply is as limited as it is in this case, it does not follow that the profile of affordable housing supplied should reflect the profile of all households who require it. Some groups will receive much higher priority than others; other groups will in practice rarely, if ever, reach the top of any waiting list and be offered a home. Information from the Council's housing register on the size of accommodation required by households in priority bands (presented in table 8.3) emphasises this as it shows a much greater requirement for three bedroom accommodation than the housing needs model and a smaller requirement for one bedroom homes. Further evidence of this is presented in table 8.2 of the housing needs model, and shows that the shortage of affordable housing relative to supply is greatest for four bedroom properties.
- 12.14 Whilst a range of property sizes will be required in the affordable sector there is a need to skew future provision towards larger (three or more bedroom) family accommodation to ensure those with the most acute need can be housed and that communities become more mixed and balanced.
- 12.15 The results from the housing needs assessment model indicate that the majority of the larger affordable accommodation should be social rented, whilst intermediate provision should be concentrated on smaller one and two bedroom units.

## Summary

12.16 This chapter discussed the policy recommendations resulting from this study. The main recommendations are:

- Overall, 50% of all new housing in the Borough should be affordable
- The split of affordable housing should be 70% social rented accommodation and 30% intermediate provision
- Evidence shows that recent intermediate products in Sutton are more expensive than market-entry level costs, therefore the Council must clearly define the cost at which future intermediate housing is provided at to ensure it targets households in need
- Affordable housing provision should be sought on any site which has capacity to provide 10 or more homes
- The need for larger family sized affordable housing is most acute, although all dwelling sizes are required. Within the affordable tenures the majority of the larger accommodation should be social rented, whilst intermediate provision should be concentrated on smaller one and two bedroom units.

# Glossary

*[This Glossary aims to define terms used in the report. Where there is an existing definition (e.g. in Government Guidance) reference is made to it. Otherwise the terms are defined simply in the way used in the report]*

## **Affordability**

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

## **Affordable housing**

Affordable housing includes social rented and intermediate housing, provided to specified eligible households whose needs are not met by the market. Affordable housing should be at a cost which is below the costs of housing typically available in the open market and be available at a sub-market price in perpetuity (although there are some exceptions to this such as the Right-to-Acquire). [There is an ambiguity in PPS3: Housing, where 'intermediate housing' is defined as being below market entry to rent, while 'affordable housing' is defined to be below the threshold to buy (normally much higher than the private rental one). But in principle the Guidance defines affordable housing as below the market threshold, and rationally speaking, that includes the private rented as well as purchase sectors].

## **Annual need**

The combination of the net future need plus an allowance to deal progressively with part of the net current need.

## **Average**

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

## **Bedroom standard**

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

## **Concealed household**

A household that currently lives within another household but has a preference to live independently and is unable to afford appropriate market housing.

## **Current need**

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

## **Demand**

This refers to market demand. In principle anyone who has any financial capacity at all can 'demand' something, in other words want to acquire it and be prepared to pay for it. The question is whether they can pay enough actually to obtain it. Thus many households who are unable fully to afford market housing to buy do aspire to buy it. The word 'demand' is therefore used in two senses in this report:

'demand' when used in the general text refers to the ordinary understanding of 'wanting' something that has a market price

'demand' when associated with numbers (as in the Balancing Housing Markets model) refers to expressed demand: the numbers of people who can actually afford the type of housing in question



In relation to (expressed) demand mention should be made of the private rented sector where typically there are not only households who can afford to rent at market prices, but also others who are unable to access affordable housing but who are able to access the private rented sector due to the subsidy of Housing Benefit. Such households do not have a demand in the sense used here, as they can only access the private rented sector with a subsidy.

### **Disaggregation**

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

### **Entry level market housing.**

The survey of prices and rents is focussed on 'entry level' prices/rents. That is to say the price/rent at which there is a reasonable supply of dwellings in reasonable condition. The purpose of this approach is to ensure that when assessments are made of say first time buyers, that the prices are the appropriate ones for the typical members of this group. Thus it would in many areas involve second-hand terraced housing, rather than newbuild, which would be much more expensive. Testing affordability against newbuild would clearly produce an underestimate of those who could afford to buy.

### **Financial capacity**

This is defined as household income+savings+equity (the value of the property owned by owner occupiers, typically the family home, net of mortgage). This provides an indication, when put on a capital basis, of the amount which the household could afford to pay for housing. Since equity is now a substantial part of the overall financial capacity of the large fraction of owner occupiers it is essential to use this measure rather than the old price/income ratio to measure the activity of a housing market.

### **Forecast**

Either of housing needs or requirements is a prediction of numbers which would arise in future years based on a model of the determinants of those numbers and assumptions about (a) the behaviour of households and the market and (b) how the key determinants are likely to change. It involves understanding relationships and predicting behaviour in response to preferences and economic conditions.

## **Grossing-up**

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

## **Headship rates**

Measures the proportion of individuals in the population, in a particular age/sex/marital status group, who head a household. Projected headship rates are applied to projected populations to produce projected numbers of households.

## **Household**

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

## **Household formation**

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

## **(A) household living within another household**

Is a household living as part of another household of which they are neither the head or the partner of the head.

## **Households sharing**

Are households (including single people) who live in non-self-contained accommodation but do not share meals or a living room (e.g. 5 adults sharing a house like this constitute 5 one-person households).

## **Housing demand**

The quantity of housing that households are willing and able to buy or rent.

**Housing Market Area**

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

**Housing need**

Housing need is defined as the number of households who lack their own housing or who live in unsuitable housing and who cannot afford to meet their housing needs in the market.

**Housing Register**

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

**Housing size**

Measured in terms of the number of bedrooms, habitable rooms or floorspace. This guidance uses the number of bedrooms.

**Housing type**

Refers to the type of dwelling, for example, flat, house, specialist accommodation.

**Income**

Income means gross household income unless otherwise qualified

**Intermediate Housing**

PPS3 defines intermediate housing as 'housing at prices and rents above those of social rent but below market prices or rents and which meet the criteria set out above. These can include shared equity products (e.g. HomeBuy), other low cost homes for sale and intermediate rent.'

**Lending multiplier**

The number of times a household's gross annual income a mortgage lender will normally be willing to lend. The most common multipliers quoted are 3.5 times income for a one-income household and 2.9 times total income for dual income households.

### **Lower quartile**

The value below which one quarter of the cases falls. In relation to house prices, it means the price of the house that is one-quarter of the way up the ranking from the cheapest to the most expensive.

### **Market housing/low cost market housing**

This is defined by CLG as anything not affordable. In the Housing Gaps Figure: anything above market entry. CLG has not defined 'low cost market' other than that it falls within the market range. Since this is very wide, it is not very helpful. The most useful kind of low cost market would be that which falls into the rent/buy gap on the Housing Gaps Figure. Shared ownership would provide a partial equity solution for those unable to afford second hand entry level purchase, for example.

### **Mean**

The mean is the most common form of average used. It is calculated by dividing the sum of a distribution by the number of incidents in the distribution.

### **Median**

The median is an alternative way of calculating the average. It is the middle value of the distribution when the distribution is sorted in ascending or descending order.

### **Migration**

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

### **Net need**

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

### **Newly arising need**

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

**Non-self-contained accommodation**

Where households share a kitchen, bathroom or toilet with another household, or they share a hall or staircase that is needed to get from one part of their accommodation to another.

**Overcrowding**

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

**Primary data**

Information that is collected from a bespoke data collection exercise (e.g. surveys, focus groups or interviews) and analysed to produce a new set of findings.

**Potential households**

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

**Projection**

Either of housing needs or requirements is a calculation of numbers expected in some future year or years based on the extrapolation of existing conditions and assumptions. For example, household projections calculate the number and composition of households expected at some future date(s) given the projected number of residents, broken down by age, sex and marital status, and an extrapolation of recent trends in the propensity of different groups to form separate households.

**Random sample**

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

**Relets**

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

## **Rounding error**

Totals in tables may differ by small amounts (typically one) due to the fact that fractions have been added together differently. Thus a table total may say 2011, and if the individual cell figures are added the total may come to 2012. This is quite normal and is a result of the computer additions made. Figures should never be taken to be absolutely accurate. No such state exists. The figures in this document are robust estimates not absolutely precise ones. The usual practice is to use the stated total (in the above case 2011) rather than the figure of 2012 to which the individual figures sum. That is because the total will have resulted from a rounding after all the fractions are taken fully into account.

## **Sample survey**

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

## **Sampling frame**

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

## **Secondary data**

Existing information that someone else has collected. Data from administrative systems and some research projects are made available for others to summarise and analyse for their own purposes (e.g. Census, national surveys).

## **Shared equity schemes**

Provide housing that is available part to buy (usually at market value) and part to rent.

## **SHMA (Strategic Housing Market Assessment)**

SHMA derives from government guidance suggesting that the 'evidence base' required for the good planning of an area should be the product of a process rather than a technical exercise.

**Social rented housing**

PPS3 defines social rented housing as 'rented housing owned by local authorities and registered social landlords, for which guideline target rents are determined through the national rent regime', the proposals set out in the Three Year review of Rent Restructuring (July 2004) were implemented in policy in April 2006. It may also include rented housing owned or managed by other persons and provided under equivalent rental arrangements to the above, as agreed with the local authority or with the Housing Corporation as a condition of grant'

**Special Needs**

Relating to people who have specific needs: such as those associated with a disability.

**Stratified sample**

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

**Specialised housing**

Refers to specially designed housing (such as mobility or wheelchair accommodation, hostels or group homes) or housing specifically designated for particular groups (such as retirement housing).

**Supporting People**

This term refers to a programme launched in 2003 which aims to provide a better quality of life for vulnerable people by aiding them to live independently and maintain their tenancies/current home life. The programme covers a wide variety of vulnerable people from travellers, to young people at risk, to those with HIV or AIDS. Supporting People provide housing related support in many different forms but include enabling individuals to access their correct benefits entitlement, ensuring they have the correct skills to manage their tenancy and providing advice on property adaptations.

**Under-occupation**

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

## **Unsuitably housed households**

All circumstances where households are living in housing which is in some way unsuitable, whether because of its size, type, design, location, condition or cost. Households can have more than one reason for being in unsuitable housing, and so care should be taken in looking at the figures: a total figure is presented for households with one or more unsuitability reason, and also totals for the numbers with each reason.

## **Definitions**

ABI - Annual Business Inquiry

BME - Black and Minority Ethnic

CBL - Choice Based Lettings

CORE - The Continuous Recording System (Housing association and local authority lettings/new tenants)

DETR - Department of the Environment, Transport and the Regions

GIS - Geographical Information Systems

HMO - Households in Multiple Occupation

HSSA - The Housing Strategy Statistical Appendix

IMD - Indices of Multiple Deprivation

LA - Local Authority

LCHO - Low Cost Home Ownership

LDF - Local Development Framework

NeSS - Neighbourhood Statistics Service

NHSCR - National Health Service Central Register

NOMIS - National On-line Manpower Information System

NROSH - National Register of Social Housing

ODPM - Office of the Deputy Prime Minister

ONS - Office for National Statistics

PPS - Planning Policy Statement

RSL - Registered Social Landlord

RSR - Regulatory and Statistical Return (Housing Corporation)

RTB - Right to Buy

SEH - Survey of English Housing

TTWA - Travel to Work Area

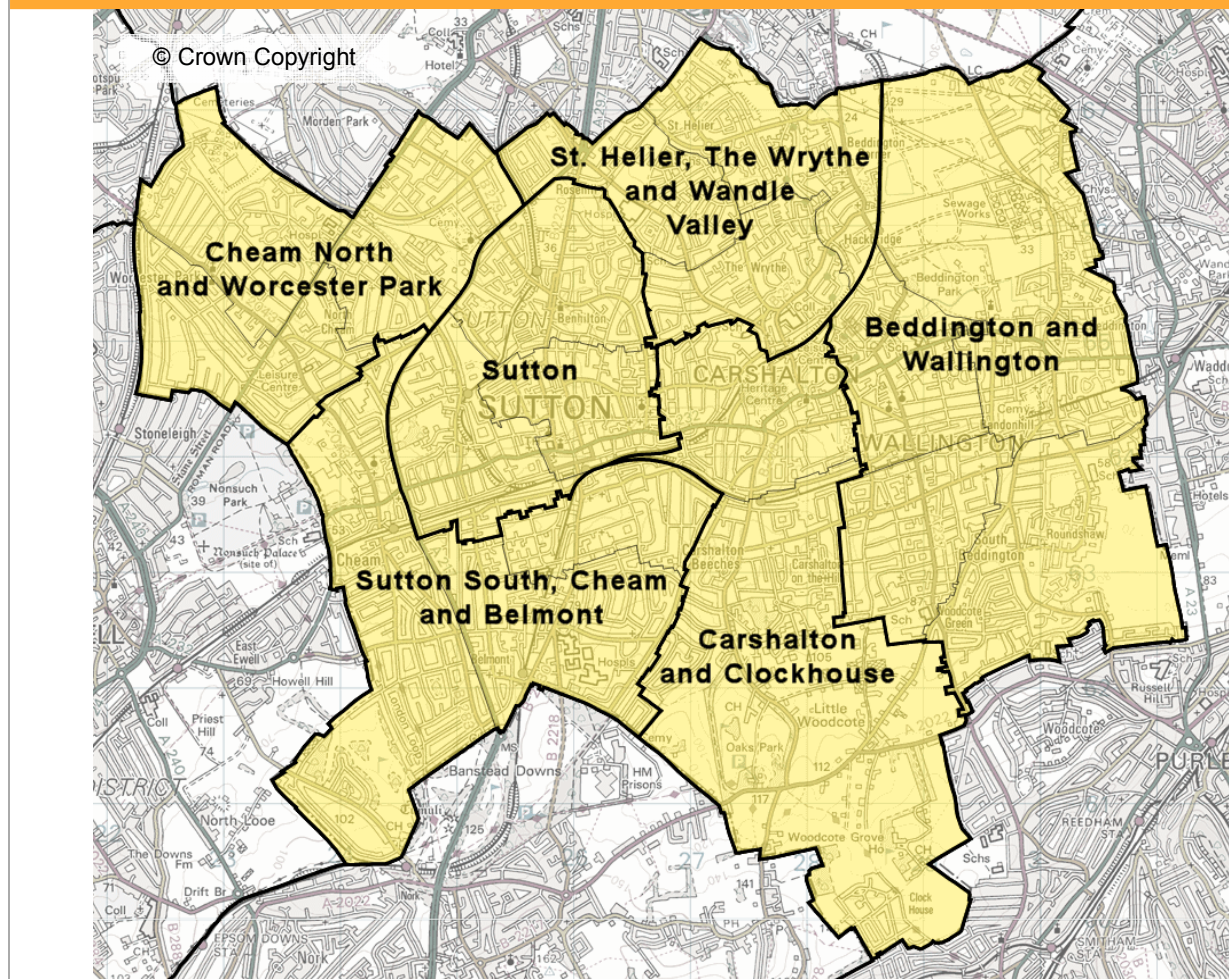


# Appendix A1 Key Survey Findings: Sub-Areas

## Introduction

- A1.1 This appendix provides details of the key survey findings at local committee area level. Although the sample sizes are generally good at this level (and all are well in excess of the suggested figure of 100 in CLG guidance) care should be taken when interpreting the results as the findings at this level are subject to a greater degree of 'error' when compared with the figures presented in the main body of the report for all households in the borough.
- A1.2 The sub-areas used are the six local committee areas within the borough. These are composed of wards. For the purposes of this chapter we have used alternative names for clarity due to the length of the formal names of these areas.

**Figure A1.1 Local Committee Areas**



Source: Sutton HNA 2007

**Table A1.1 Local Committee Areas**

Full Name	Short Name	Constituent Wards
Beddington and Wallington	Beddington	Beddington North & South, Wallington North & South
Sutton	Sutton	Sutton Central, Sutton North, Sutton West
Sutton South, Cheam and Belmont	Cheam	Belmont, Cheam, Sutton South
Carshalton and Clockhouse	Carshalton	Carshalton Central, Carshalton South and Clockhouse
St. Helier, The Wrythe and Wandle Valley	St. Helier	St. Helier, The Wrythe, Wandle Valley
Cheam North and Worcester Park	Worcester Park	Nonsuch, Stonecot, Worcester Park

Source: Sutton HNA 2007

### Number of households and sample size

- A1.3 The table below shows the estimated number of households in each area and the number of returns from the postal survey. The largest area was Beddington, containing 16,598 households, and the smallest was Carshalton, containing 7,659 households.
- A1.4 The representation of each area in the sample was approximately in line with the numbers of households. It should be remembered that in any case, the data was weighted back to the estimated numbers of households in each ward, and so the representation of an individual sub-area in the data or analysis will not be influenced by a locally lower or higher response rate.

**Table A1.2 Number of households in each sub-area and sample size**

Local Committee	Estimated number of households	% of households	Sample size	% of sample
Beddington	16,598	21.7%	803	21.6%
Sutton	13,566	17.8%	634	17.0%
Cheam	12,844	16.8%	708	19.0%
Carshalton	7,659	10.0%	453	12.2%
St. Helier	13,439	17.6%	594	16.0%
Worcester Park	12,254	16.0%	529	14.2%
Total	76,360	100.0%	3,721	100.0%

Source: Sutton HNA 2007

## Tenure

A1.5 The table below shows the estimated tenure split across the area. The most notably uneven distribution is of social housing. 82.2% of which is found in three Local committee areas (St. Helier, Beddington and Sutton), mostly in the east and northeast of the borough. Private rented housing is most heavily concentrated in the area immediately around central Sutton. Owner-occupation is the predominant tenure in every sub-area; however, the proportion of owners paying a mortgage varies from 76.9% in St. Helier to 52.5% in Cheam.

**Table A1.3 Tenure by Sub-Area**

Local Committee	Owner-occupied No mortgage		Owner-occupied With mortgage		Social Rented		Private Rented		Total
	No.	%age	No.	%age	No.	%age	No.	%age	
Beddington	4,329	26.1%	7,628	46.0%	2,982	18.0%	1,658	10.0%	16,598
Sutton	3,493	25.7%	6,099	45.0%	1,981	14.6%	1,993	14.7%	13,566
Cheam	4,471	34.8%	4,942	38.5%	934	7.3%	2,497	19.4%	12,844
Carshalton	2,365	30.9%	3,958	51.7%	504	6.6%	833	10.9%	7,659
St. Helier	1,769	13.2%	5,882	43.8%	4,634	34.5%	1,154	8.6%	13,439
Worcester Park	4,296	35.1%	6,198	50.6%	648	5.3%	1,111	9.1%	12,254
Total	20,723	27.1%	34,707	45.5%	11,682	15.3%	9,247	12.1%	76,360

Source: Sutton HNA 2007

## Dwelling Type

A1.6 The tables below show that the types of accommodation available vary considerably across the borough, with only Beddington and Sutton itself showing a distribution of housing types reasonably close to the borough average. In Worcester Park, semi-detached and terraced housing makes up three quarters of the stock, while in St. Helier terraced housing and flats make up almost 80% of the total.

A1.7 Carshalton and Cheam show a much larger proportion of detached housing than other areas, although not a majority in either case. The housing stock in Carshalton is around 40% semi-detached, while the Cheam area contains many flats; this is likely to be because this local committee area includes Sutton South ward.

**Table A1.4 Dwelling Type by Sub-Area: Numbers**

Local Committee	Detached House	Semi-Det. House	Terraced House	Bungalow	Flat / Apartment	Total
Beddington	1,841	4,797	3,906	543	5,511	16,598
Sutton	801	3,294	3,313	189	5,968	13,566
Cheam	2,938	1,764	1,746	343	6,052	12,844
Carshalton	1,307	3,051	1,222	61	2,017	7,659
St. Helier	335	2,258	6,306	98	4,441	13,439
Worcester Park	447	4,952	4,300	284	2,271	12,254
Total	7,670	20,116	20,793	1,519	26,262	76,360

Source: Sutton HNA 2007

**Table A1.5 Dwelling Type by Sub-Area: Percentages**

Local Committee	Detached House	Semi-Det. House	Terraced House	Bungalow	Flat / Apartment	Total
Beddington	11.1%	28.9%	23.5%	3.3%	33.2%	100.0%
Sutton	5.9%	24.3%	24.4%	1.4%	44.0%	100.0%
Cheam	22.9%	13.7%	13.6%	2.7%	47.1%	100.0%
Carshalton	17.1%	39.8%	16.0%	0.8%	26.3%	100.0%
St. Helier	2.5%	16.8%	46.9%	0.7%	33.0%	100.0%
Worcester Park	3.6%	40.4%	35.1%	2.3%	18.5%	100.0%
Total	10.0%	26.3%	27.2%	2.0%	34.4%	100.0%

Source: Sutton HNA 2007

## Household type

A1.8 As can be seen from the tables below, the different areas of Sutton show different trends in terms of household types, although the variations across the borough are not dramatic, with none of the areas being dominated by a single household type. Carshalton, St. Helier and Worcester Park contain above average numbers of households containing children. Central areas of Sutton contain more single households, both pensioners and non-pensioners, but relatively few multiple pensioner households.

**Table A1.6 Household Type by Sub-Area: Numbers**

Local Committee	Single pensioner	2+ pensioners	Single non-pensioner	2+ adults, no children	Lone parent	2+ adults, 1 child	2+ adults, 2+ children	Total
Beddington	2,509	1,441	3,331	5,323	892	1,445	1,657	16,598
Sutton	2,263	823	3,174	4,334	457	1,285	1,231	13,566
Cheam	2,047	1,305	3,012	3,762	330	1,228	1,161	12,844
Carshalton	813	749	1,069	2,744	291	707	1,287	7,659
St. Helier	1,910	937	2,975	3,878	733	1,469	1,536	13,439
Worcester Park	1,654	1,231	1,469	4,413	243	1,466	1,778	12,254
Total	11,196	6,485	15,031	24,454	2,946	7,600	8,649	76,360

Source: Sutton HNA 2007

**Table A1.7 Household Type by Sub-Area: Percentages**

Local Committee	Single pensioner	2+ pensioners	Single non-pensioner	2+ adults, no children	Lone parent	2+ adults, 1 child	2+ adults, 2+ children	Total
Beddington	15.1%	8.7%	20.1%	32.1%	5.4%	8.7%	10.0%	100.0%
Sutton	16.7%	6.1%	23.4%	31.9%	3.4%	9.5%	9.1%	100.0%
Cheam	15.9%	10.2%	23.5%	29.3%	2.6%	9.6%	9.0%	100.0%
Carshalton	10.6%	9.8%	14.0%	35.8%	3.8%	9.2%	16.8%	100.0%
St. Helier	14.2%	7.0%	22.1%	28.9%	5.5%	10.9%	11.4%	100.0%
Worcester Park	13.5%	10.0%	12.0%	36.0%	2.0%	12.0%	14.5%	100.0%
Total	14.7%	8.5%	19.7%	32.0%	3.9%	10.0%	11.3%	100.0%

Source: Sutton HNA 2007

## Household size

A1.9 The table below shows that the largest households overall are in Carshalton and Worcester Park; in each of these areas, more than a quarter of households contain four or more people. The smallest households are in central areas of Sutton, as well as in Cheam, where about 40% of households contain just one person.



**Table A1.8 Household Size by Sub-Area**

Local Committee	One Person		Two People		Three People		Four or more		Average
	No.	%age	No.	%age	No.	%age	No.	%age	
Beddington	5,840	35.2%	5,246	31.6%	2,390	14.4%	3,122	18.8%	2.27
Sutton	5,437	40.1%	4,223	31.1%	1,719	12.7%	2,188	16.1%	2.12
Cheam	5,059	39.4%	3,925	30.6%	1,547	12.0%	2,313	18.0%	2.19
Carshalton	1,882	24.6%	2,542	33.2%	1,144	14.9%	2,092	27.3%	2.56
St. Helier	4,886	36.4%	4,056	30.2%	1,919	14.3%	2,578	19.2%	2.23
Worcester Park	3,123	25.5%	3,585	29.3%	2,080	17.0%	3,467	28.3%	2.63
Total	26,226	34.3%	23,576	30.9%	10,798	14.1%	15,759	20.6%	2.31

Source: Sutton HNA 2007

## Overcrowding and under-occupation

A1.10 It can be seen in the table below that overcrowding is relatively uncommon in most of Sutton, but is relatively high in St. Helier, at 4.7%. Under-occupation is most prevalent in Carshalton, where 41.4% of houses are classed as under-occupied according to the bedroom standard, although more than 30% of homes also fall into this category in Cheam, Worcester Park and Beddington.

**Table A1.9 Overcrowding and Under-occupation by Sub-Area**

Local Committee	Overcrowded		Normal		Under-occupied		Total
	No.	%age	No.	%age	No.	%age	
Beddington	485	2.9%	10,855	65.4%	5,258	31.7%	16,598
Sutton	309	2.3%	9,651	71.1%	3,607	26.6%	13,566
Cheam	219	1.7%	8,056	62.7%	4,570	35.6%	12,844
Carshalton	218	2.8%	4,267	55.7%	3,174	41.4%	7,659
St. Helier	625	4.7%	10,218	76.0%	2,596	19.3%	13,439
Worcester Park	271	2.2%	7,818	63.8%	4,164	34.0%	12,254
Total	2,127	2.8%	50,864	66.6%	23,369	30.6%	76,360

Source: Sutton HNA 2007

## Household mobility – past moves

A1.11 The table below shows that there is not a great deal of variation in the level of household mobility across the borough; however, Worcester Park has the largest proportion of long term residents, with 67.5% having spent more than five years in their current accommodation. The fastest moving populations appear to be in Cheam, Sutton and St. Helier, where 12-14% had moved within the last year. These figures when given at this scale will of course be influenced by the building of individual housing developments.

**Table A1.10 Length of Residence by Sub-Area**

Local Committee	Less than 1 yr.		1 to 2 years		2 to 5 years		5 or more yrs.		Total
	No.	%age	No.	%age	No.	%age	No.	%age	
Beddington	1,500	9.0%	1,937	11.7%	2,475	14.9%	10,686	64.4%	16,598
Sutton	1,712	12.6%	1,320	9.7%	2,615	19.3%	7,919	58.4%	13,566
Cheam	1,839	14.3%	1,332	10.4%	2,292	17.8%	7,381	57.5%	12,844
Carshalton	905	11.8%	527	6.9%	1,443	18.8%	4,784	62.5%	7,659
St. Helier	1,698	12.6%	1,065	7.9%	2,401	17.9%	8,275	61.6%	13,439
Worcester Park	1,231	10.0%	839	6.9%	1,912	15.6%	8,272	67.5%	12,254
Total	8,884	11.6%	7,021	9.2%	13,138	17.2%	47,316	62.0%	76,360

Source: Sutton HNA 2007

### Moving intentions – existing households

A1.12 In terms of future planned moves there are no great variations across the area. Beddington and Worcester Park show slightly lower turnover, while Cheam and the centre of Sutton show slightly higher turnover.

**Table A1.11 Moving intentions by Sub-Area**

Local Committee	Now		Within 1 year		1 to 2 years		More than 2 yrs		Total
	No.	%age	No.	%age	No.	%age	No.	%age	
Beddington	574	3.5%	958	5.8%	1,661	10.0%	13,406	80.8%	16,599
Sutton	440	3.2%	1,167	8.6%	1,896	14.0%	10,062	74.2%	13,565
Cheam	454	3.5%	1,063	8.3%	1,837	14.3%	9,490	73.9%	12,844
Carshalton	207	2.7%	439	5.7%	1,030	13.4%	5,983	78.1%	7,659
St. Helier	831	6.2%	684	5.1%	1,403	10.4%	10,521	78.3%	13,439
Worcester Park	268	2.2%	874	7.1%	1,058	8.6%	10,054	82.0%	12,254
Total	2,774	3.6%	5,185	6.8%	8,885	11.6%	59,516	77.9%	76,360

Source: Sutton HNA 2007

### Newly forming households

A1.13 The table below shows the rate of creation of new households from existing households in each sub-area. The highest rate is found in Carshalton, and the lowest in St. Helier.

**Table A1.12 Rate of New Household Formation by Sub-Area**

Local Committee	Number of households intending to form in the next two years	Number of existing households	Annual rate of household formation
Beddington	1,235	16,599	7.4%
Sutton	802	13,565	5.9%
Cheam	1,077	12,844	8.4%
Carshalton	869	7,659	11.3%
St. Helier	672	13,439	5.0%
Worcester Park	1,203	12,254	9.8%
Total	5,858	76,360	7.7%

Source: Sutton HNA 2007

## Car ownership

A1.14 The table below considers variations in car ownership by sub-area. Car ownership is lowest in the centre of Sutton and St. Helier, with around 30% of the population of each area having no access to a car.

A1.15 In Worcester Park, the area with the highest level of car ownership, only 13.7% do not own a car, and 12.3% own three or more.

**Table A1.13 Car Ownership by Sub-Area**

Local Committee	None		One		Two		Three or more		Total
	No.	%age	No.	%age	No.	%age	No.	%age	
Beddington	3,749	22.6%	7,662	46.2%	3,972	23.9%	1,215	7.3%	16,598
Sutton	4,117	30.3%	6,171	45.5%	2,573	19.0%	706	5.2%	13,566
Cheam	2,645	20.6%	5,384	41.9%	3,648	28.4%	1,168	9.1%	12,844
Carshalton	1,256	16.4%	2,868	37.4%	2,876	37.6%	659	8.6%	7,659
St. Helier	3,814	28.4%	6,499	48.4%	2,668	19.9%	459	3.4%	13,439
Worcester Park	1,682	13.7%	4,639	37.9%	4,431	36.2%	1,502	12.3%	12,254
Total	17,262	22.6%	33,222	43.5%	20,168	26.4%	5,708	7.5%	76,360

Source: Sutton HNA 2007

## Economic status

A1.16 Employment rates were also measured; the proportion of household heads in work was highest in Carshalton (67.6%), although unemployment was marginally lower in Beddington (1.5%), largely due to variations in the proportion of retired people. The lowest proportion in employment was 61.9% in St. Helier, and the highest proportion of retired was 29.9% in Cheam.



**Table A1.13 Economic Status by Sub-Area**

Local Committee	Working		Unemployed		Retired		Other		Total
	No.	%age	No.	%age	No.	%age	No.	%age	
Beddington	10094	60.8%	250	1.5%	4729	28.5%	1525	9.2%	16598
Sutton	8489	62.6%	415	3.1%	3633	26.8%	1030	7.6%	13566
Cheam	7985	62.2%	384	3.0%	3845	29.9%	631	4.9%	12844
Carshalton	5179	67.6%	137	1.8%	1788	23.3%	556	7.3%	7659
St. Helier	8317	61.9%	523	3.9%	3148	23.4%	1450	10.8%	13439
Worcester Park	8172	66.7%	262	2.1%	3263	26.6%	556	4.5%	12254
Total	48236	63.2%	1971	2.6%	20405	26.7%	5748	7.5%	76360

Source: Sutton HNA 2007

## Income and savings

A1.17 The wealth of households in terms of income and savings varies substantially between sub-areas. Carshalton and Cheam, closely followed by Worcester Park, are clearly the sub-areas with residents (on average) in the strongest financial position. Cheam, with a high proportion of retired residents, although not having the highest average income, shows a much higher level of savings than any other sub-area, while Carshalton shows the highest outright incomes.

A1.18 St. Helier also stands out as having relatively low incomes compared to the other sub-areas, and substantially lower average savings.

A1.19 Median incomes and savings were lower than the mean figures across the board, indicating significant levels of inequality within sub-areas. Cheam had the largest gap between mean and median household incomes (19%), reflecting the fact that the Cheam sub-area includes less affluent wards than Cheam itself such as Sutton South.

**Table A1.14 Mean and Median Household Income and Savings by Sub-Area**

Local Committee	Mean (average) Income*	Median Income*	Mean (average) Savings	Median Savings
Beddington	£35,664	£26,966	£27,263	£3,157
Sutton	£34,652	£27,700	£20,514	£2,907
Cheam	£44,441	£35,846	£52,292	£6,705
Carshalton	£46,623	£38,946	£38,789	£5,766
St. Helier	£26,885	£22,665	£9,489	£887
Worcester Park	£37,531	£32,195	£26,997	£5,022
Total	£36,814	£29,363	£28,259	£3,249

Source: Sutton HNA 2007 \* annual gross per household

## Unsuitable housing

A1.20 The table below shows the location of unsuitably housed households in Sutton. 47.7% of all unsuitably housed households were found in the St. Helier or Beddington sub-areas, with 10.5% of households in St. Helier being in unsuitable housing.

A1.21 In comparison, only 5.5% of households in Cheam, and 5.9% in central Sutton were considered to be in unsuitable housing.

**Table A1.15 Unsuitable Housing by Sub-Area**

Local Committee	In Unsuitable Housing		Not in Unsuitable Housing		% in unsuitable housing	Total
	No.	%age	No.	%age		
Beddington	1,323	8.0%	15,275	92.0%	23.1%	16,598
Sutton	805	5.9%	12,762	94.1%	14.0%	13,566
Cheam	702	5.5%	12,142	94.5%	12.2%	12,844
Carshalton	574	7.5%	7,085	92.5%	10.0%	7,659
St. Helier	1,412	10.5%	12,027	89.5%	24.6%	13,439
Worcester Park	922	7.5%	11,332	92.5%	16.1%	12,254
Total	5,738	7.5%	70,622	92.5%	100.0%	76,360

Source: Sutton HNA 2007

## Households containing someone with care and support needs

A1.22 The table below shows the location of households containing someone with care and support needs in the borough. The data suggests that the highest concentration of such households is in St. Helier, and the lowest in Carshalton. Almost half of households (45.5%) with a member with care and support needs are found in either the St. Helier or Beddington sub-areas.

**Table A1.16 Households with care and support needs by Sub-Area**

Local Committee	Care and support needs		No Care and support needs		% of total support needs households	Total
	No.	%age	No.	%age		
Beddington	2,626	15.8%	13,972	84.2%	23.7%	16,598
Sutton	1,720	12.7%	11,847	87.3%	15.5%	13,566
Cheam	1,668	13.0%	11,176	87.0%	15.0%	12,844
Carshalton	914	11.9%	6,745	88.1%	8.2%	7,659
St. Helier	2,424	18.0%	11,015	82.0%	21.8%	13,439
Worcester Park	1,742	14.2%	10,511	85.8%	15.7%	12,254
Total	11,095	14.5%	65,265	85.5%	100.0%	76,360

Source: Sutton HNA 2007

## Older person only households

A1.23 Households containing only older people are reasonably evenly distributed across the borough, although there are variations. The area with the highest proportion of older residents is Cheam, where 26.1% of households only contain older people. The lowest proportion is found in Carshalton, at 20.4%.

**Table A1.17 Older person only households by Sub-Area**

Local Committee	Older people only		Other Households		% of total older person h'holds	Total
	No.	%age	No.	%age		
Beddington	3,951	23.8%	12,647	76.2%	22.3%	16,598
Sutton	3,085	22.7%	10,481	77.3%	17.4%	13,566
Cheam	3,351	26.1%	9,493	73.9%	19.0%	12,844
Carshalton	1,561	20.4%	6,098	79.6%	8.8%	7,659
St. Helier	2,847	21.2%	10,592	78.8%	16.1%	13,439
Worcester Park	2,885	23.5%	9,369	76.5%	16.3%	12,254
Total	17,680	23.2%	58,680	76.8%	100.0%	76,360

Source: Sutton HNA 2007

## Key workers

A1.24 The table below shows the location of households headed by a key worker, or containing any other key workers apart from the household head, within Sutton. Households headed by a key worker are most likely to be found in St. Helier or Worcester Park, and least likely to be found in Cheam. Households containing a key worker but not as the head of household are most likely to be found in Worcester Park or Cheam, and least likely to be found in St. Helier.

**Table A1.18 Key worker households by Sub-Area (employed households only)**

Local Committee	Headed by key worker		Other key worker		No key workers		Total
	No.	%age	No.	%age	No.	%age	
Beddington	2,981	26.5%	917	8.2%	7,347	65.3%	11,245
Sutton	2,394	24.9%	834	8.7%	6,394	66.5%	9,621
Cheam	1,947	22.0%	798	9.0%	6,090	68.9%	8,835
Carshalton	1,430	25.0%	507	8.9%	3,778	66.1%	5,715
St. Helier	2,879	31.7%	700	7.7%	5,509	60.6%	9,089
Worcester Park	2,474	27.2%	931	10.2%	5,690	62.6%	9,095
Total	14,106	26.3%	4,686	8.7%	34,808	64.9%	53,600

Source: Sutton HNA 2007



# Appendix A2 Supporting Information

## Non-response and missing data

A2.1 Missing data is a feature of all housing surveys: mainly due to a respondent's refusal to answer a particular question (e.g. income). For all missing data in the survey imputation procedures were applied. In general, throughout the survey the level of missing data was minimal. The main exception to this was in relation to financial information, where there was an appreciable (although typical) level of non-response.

A2.2 Non-response can cause a number of problems:

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

A2.3 To overcome these problems missing data was 'imputed'. Imputation involves substituting for the missing value, a value given by a suitably defined 'similar' household, where the definition of similar varies depending on the actual item being imputed.

A2.4 The specific method used was to divide the sample into sub-groups based on relevant characteristics and then 'Probability Match' where a value selected from those with a similar predicted value was imputed. The main sub-groups used were tenure, household size and age of respondent.

## Weighting data

A2.5 The survey data was weighted to estimated profiles of households based on various secondary sources of information. The tables below show the final estimates of the number of households in each group along with the number of actual survey responses (weighting data for tenure can be found in Chapter 2 and data for each sub-area can be found in Appendix A1). Although in some cases it is clear that the proportion of survey responses is close to the 'expected' situation there are others where it is clear that the weighting of data was necessary to ensure that the results as presented are reflective of the household population of the borough.

**Table A2.1 Accommodation type profile**

Accommodation type	Estimated households	% of households	Number of returns	% of returns
Detached house/bungalow	8,584	11.2%	521	14.0%
Semi-detached house/bungalow	41,514	54.4%	2,040	54.8%
Flat	26,262	34.4%	1,160	31.2%
TOTAL	76,360	100.0%	3,721	100.0%

Source: Sutton HNA 2007

**Table A2.2 Car ownership**

Cars owned	Estimated households	% of households	Number of returns	% of returns
None	17,262	22.6%	764	20.5%
One	33,222	43.5%	1,854	49.8%
Two	20,168	26.4%	901	24.2%
Three or more	5,708	7.5%	202	5.4%
TOTAL	76,360	100.0%	3,721	100.0%

Source: Sutton HNA 2007

**Table A2.3 Household type profile**

Household type	Estimated households	% of households	Number of returns	% of returns
Single pensioner	11,196	14.7%	547	14.7%
2 or more pensioners	6,485	8.5%	439	11.8%
Single non-pensioner	15,031	19.7%	626	16.8%
Other households	43,649	57.2%	2,109	56.7%
TOTAL	76,360	100.0%	3,721	100.0%

Source: Sutton HNA 2007

**Table A2.4 Household size**

Number of people in household	Estimated households	% of households	Number of returns	% of returns
One	26,226	34.3%	1,173	31.5%
Two	23,576	30.9%	1,285	34.5%
Three	10,798	14.1%	557	15.0%
Four	10,460	13.7%	514	13.8%
Five	3,912	5.1%	144	3.9%
Six or more	1,387	1.8%	48	1.3%
TOTAL	76,360	100.0%	3,721	100.0%

Source: Sutton HNA 2007

**Table A2.5 Council Tax Band**

Council Tax Band	Estimated households	% of households	Number of returns	% of returns
A and B	7,107	9.3%	310	8.3%
C	24,753	32.4%	1,083	29.1%
D	22,591	29.6%	1,155	31.0%
E	11,624	15.2%	546	14.7%
F	6,568	8.6%	387	10.4%
G and H	3,718	4.9%	240	6.4%
<b>TOTAL</b>	<b>76,360</b>	<b>100.0%</b>	<b>3,721</b>	<b>100.0%</b>

Source: Sutton HNA 2007

**Table A2.6 Ethnicity**

Broad Ethnicity	Estimated households	% of households	Number of returns	% of returns
White British or Irish	65,295	85.5%	3,252	87.4%
White Other	3,508	4.6%	158	4.2%
Asian	3,339	4.4%	165	4.4%
Black	2,099	2.7%	59	1.6%
Mixed and Other	2,120	2.8%	87	2.3%
<b>TOTAL</b>	<b>76,360</b>	<b>100.0%</b>	<b>3,721</b>	<b>100.0%</b>

Source: Sutton HNA 2007





# Appendix A3 Survey Questionnaire





## LONDON BOROUGH OF SUTTON: HOUSING SURVEY

Dear Resident

The London Borough of Sutton is carrying out an important and confidential study of housing within the area and would be grateful for your help. Households across Sutton are being asked to take part in a survey that will give the Council up to date information about the housing circumstances and aspirations of local people. This information will be used to help the Council develop its housing and planning policies to best meet these needs in the coming years.

Your household has been chosen at random to be included in this survey and I would be very grateful if you would take a few minutes to complete the questionnaire and return it in the prepaid envelope. We are interested in getting a full range of views, from home owners as well as those who rent from the Council or a private landlord. Even if you are not planning to move, the information is important, as it will help to give a balanced picture of housing circumstances in Sutton.

The data is being collected and analysed on behalf of the Council by Fordham Research. All of the information you give will be treated as strictly confidential and will only be used for the purpose of this survey. The Council will not see any of your individual replies nor will any of the information you give be passed on to any other agency or market research organisation.

To thank you for taking part, every household that responds will be entered into a £100 cash prize draw. An ID number at the top of the form will identify your address and you will be contacted by Fordham Research if you win.

**Please return the completed questionnaire in the pre-paid envelope or send to: FREEPOST RRBE-RHHK-HJLZ, Fordham Research, 64 Ship Street, Brighton, BN1 1AE 9<sup>th</sup> August.**

Yours faithfully

Simon Latham  
Executive Head of Service, Community Living

### NOTES FOR COMPLETING THE QUESTIONNAIRE

Most questions are answered by ticking the appropriate box: ☐ 01

For some questions you need to write a number in a larger box:  people

Please follow the questions in the numbered order unless the box you tick has a 'Go to question XX' next to it, where you will need to go to the question stated.

Most of the questions are about your **household**. A household is made up of either:

- One person living alone, or
- A group of people (not necessarily related) living at the same address with common housekeeping - so sharing at least one meal a day, **or** sharing a living/sitting room.

If you would like **help** with any of the questions or want to discuss the questionnaire, please telephone JAMES EVE at Fordham Research on the free phone number: 0800 163 231.

**Questionnaires in large print are also available on request.**

# A

## YOUR HOUSEHOLD AND HOME

### A1. What type of property do you and your household live in?

Detached house ..... ☐ 01  
 Semi-detached house ..... ☐ 02  
 Terraced (including end-terrace) ..... ☐ 03  
 Detached bungalow ..... ☐ 04  
 Semi-detached/ terraced bungalow ..... ☐ 05

**A flat, maisonette, or apartment that is:**  
 In a purpose built block ..... ☐ 06  
 Part of a converted or shared house ..... ☐ 07  
 In a commercial building ..... ☐ 08

**Mobile or temporary structure:**  
 A caravan or other mobile or temporary structure ..... ☐ 09

### A2. What type of accommodation do you and your household live in?

Ordinary accommodation ..... ☐ 1  
 Sheltered housing scheme with a warden ..... ☐ 2  
 Sheltered housing scheme without a warden ..... ☐ 3

Extra care housing scheme ..... ☐ 4  
 Supported Housing scheme ..... ☐ 5  
 Residential care and/or nursing home ..... ☐ 6

### A3. Do you own or rent the home?

Owns outright ..... ☐ 01  
 Owns with a mortgage or loan ..... ☐ 02  
 Rents from the Council ..... ☐ 03  
 Rents from a Housing Association ..... ☐ 04  
 Rents from a private landlord or letting agency ..... ☐ 05

Rents from a relative or friend of a household member ..... ☐ 06  
 Tied or linked to a job ..... ☐ 07  
 Shared Ownership ..... ☐ 08  
 Other ..... ☐ 09

### A4. Is this property a second home?

Yes ..... ☐ 1

No ..... ☐ 2

### A5. Is your property newbuild?

Yes ..... ☐ 1

No ..... ☐ 2

### A6. How many bedrooms does your home have?

single bedroom(s)

double bedroom(s)

### A7. a) How many people (including you) currently live in your household?

b) How many couples are there?

a)  people

b)  couple(s)

### A8. Please enter information for each person in your household in the table below. (If there are more than six household members, please give details for the six oldest members).

Person	a) Relationship to Respondent	b) Age	c) Sex (M/F)	d) Working Status (See list below)	e) Employment Group (See list below)
<b>Example</b>	Wife	37	F	1	2
<b>1</b>	Respondent/ You				
<b>2</b>					
<b>3</b>					
<b>4</b>					
<b>5</b>					
<b>6</b>					

#### d) Working Status

- 1) Full time employment
- 2) Part time employment
- 3) Self employed
- 4) Unemployed
- 5) Full-time student (16+ years)
- 6) Retired
- 7) Looking after home/family
- 8) Permanently sick/disabled
- 9) School/preschool/nursery
- 10) Other

#### e) Employment Group

- 1) Clinical NHS Staff (except doctors and dentists)
- 2) Teachers and nursery nurses in schools and further education/sixth form colleges
- 3) Police, Community Support Officers
- 4) Prison Service staff
- 5) Probation Service staff
- 6) Local Authority Planners
- 7) Social workers, nursery nurses, educational psychologists and therapists employed by local authorities, CAFCASS or the NHS

- 8) Firefighters & other uniformed staff below principal level in Fire & Rescue Services
- 9) Connexions Personal Advisors employed by a local authority or a Connexions Partnership
- 10) Ministry of Defence
- 11) Public Transport
- 12) Local Government employees
- 13) Other professionals
- 14) Other not stated above

### A9. How many cars or vans are owned or can be used by one or more members of your household?

None ..... ☐ 1  
 One ..... ☐ 2

Two ..... ☐ 3  
 Three or more ..... ☐ 4

**A10. How do you and your partner (if applicable) travel to work?** Please tick the type of transport used for the longest part (by distance) of your usual journey to work.

	a) Self	b) Partner		a) Self	b) Partner
Work mainly from home .....	<input type="checkbox"/> 01	<input type="checkbox"/> 01	Bus .....	<input type="checkbox"/> 06	<input type="checkbox"/> 06
On foot .....	<input type="checkbox"/> 02	<input type="checkbox"/> 02	Overground train .....	<input type="checkbox"/> 07	<input type="checkbox"/> 07
Bicycle .....	<input type="checkbox"/> 03	<input type="checkbox"/> 03	Other .....	<input type="checkbox"/> 08	<input type="checkbox"/> 08
Car .....	<input type="checkbox"/> 04	<input type="checkbox"/> 04	Not in employment.....	<input type="checkbox"/> 09	<input type="checkbox"/> 09
Motor Cycle .....	<input type="checkbox"/> 05	<input type="checkbox"/> 05	No partner .....	<input type="checkbox"/> 10	

If both you and your partner (if applicable) are not in employment then please go to question A13

**A11. Please tick the appropriate box for where you and your partner (if applicable) work and enter the name of the town/area**

	a) Self	b) Partner		a) Self	b) Partner
In the London Borough of Sutton .....	<input type="checkbox"/> 1	<input type="checkbox"/> 1	In a county surrounding London .....	<input type="checkbox"/> 3	<input type="checkbox"/> 3
Elsewhere in London .....	<input type="checkbox"/> 2	<input type="checkbox"/> 2	Elsewhere in the UK /Abroad .....	<input type="checkbox"/> 4	<input type="checkbox"/> 4

**Self** Town/Area \_\_\_\_\_ **Partner** Town/Area \_\_\_\_\_

**A12. How far in miles do you and your partner travel to work?**

a) Self  miles      b) Partner  miles

**A13. How easy is it for you to get to each of the following?**

	Easy	Quite difficult	Very difficult
a) Grocery shops .....	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
b) Post office .....	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
c) Bank/building society .....	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
d) Leisure facilities .....	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
e) Doctor .....	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
f) Hospital .....	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
g) Schools/educational or training facilities .....	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3

**A14. Please tick whether the following are no problem, a problem, or a serious problem. Please tick one box per item**

	Not a problem/ not applicable	A problem	A serious problem
a) The health of someone in your household is suffering because of condition of your home .....	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
b) Your home is in major disrepair .....	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
c) You have difficulty maintaining your home .....	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
d) You have to share a bathroom/toilet/kitchen with another household .....	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
e) You are lacking basic facilities (such as bathroom/toilet/kitchen) .....	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
f) Your accommodation is too expensive .....	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
g) You are under notice of eviction/re-possession, real threat of notice, or your lease is coming to an end .....	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
h) Someone in your household is suffering harassment or threats of harassment from neighbours or others living in the vicinity .....	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
i) Someone in your household has difficulty using stairs and/or lifts to or within your home .....	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
j) You need to be close to a relative/friend to <b>give</b> and/or <b>receive</b> care .....	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
k) A household member is unable to get employment locally .....	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
l) A household member is unable to access other important facilities .....	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
m) Public transport provision near home does not provide for your household's needs .....	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3

**A15. Do you have a garage?**

Yes ..... ☐ 1      No ..... ☐ 3

**A16. Where do you normally park your car/s when you are at home? Please answer for up to 2 cars**

	1 <sup>st</sup> car	2 <sup>nd</sup> car		1 <sup>st</sup> car	2 <sup>nd</sup> car
Drive/garage/car port .....	<input type="checkbox"/> 1	<input type="checkbox"/> 1	Un-allocated space in private car park .....	<input type="checkbox"/> 3	<input type="checkbox"/> 3
Allocated space within private car park .....	<input type="checkbox"/> 2	<input type="checkbox"/> 2	Other .....	<input type="checkbox"/> 4	<input type="checkbox"/> 4
On the street .....	<input type="checkbox"/> 2	<input type="checkbox"/> 2	No car .....	<input type="checkbox"/> 5	<input type="checkbox"/> 5

**A17. How much do you spend per week, month or year on gas and or electricity to heat your home?**

Weekly	Monthly	Yearly		Weekly	Monthly	Yearly	
Up to £3 .....	Up to £17 .....	Up to £200 .....	<input type="checkbox"/> 1	£11 - £13 .....	£43 - £50 .....	£501 - £700 .....	<input type="checkbox"/> 5
£3 - £6 .....	£17 - £25 .....	£200 - £300 .....	<input type="checkbox"/> 2	£14 - £17 .....	£51 - £58 .....	£601 - £900 .....	<input type="checkbox"/> 6
£7 - £8 .....	£26 - £33 .....	£301 - £400 .....	<input type="checkbox"/> 3	£18 - £23 .....	£59 - £75 .....	£701 - £1,200 .....	<input type="checkbox"/> 7
£9 - £10 .....	£34 - £42 .....	£401 - £500 .....	<input type="checkbox"/> 4	More than £23 .....	More than £75 .....	More than £1,200 .....	<input type="checkbox"/> 8

# B

## PREVIOUS MOVES & ACCOMMODATION

### B1. When did you move to your current home?

Within the last year ..... ☐ 1 Go to B2      2 to 5 years ago ..... ☐ 3 Go to C1  
 1 to 2 years ago ..... ☐ 2 Go to B2      Over 5 years ago/always lived here. .... ☐ 4 Go to C1

### B2. What was your previous home?

Owner occupied (with/without mortgage) ..... ☐ 01      Rented from a private landlord ..... ☐ 06  
 House/ flat share, or lodging in private rented sector ..... ☐ 02      Tied or linked to a job ..... ☐ 07  
 Living with parents, relatives or friends ..... ☐ 03      Shared Ownership ..... ☐ 08  
 Rented from a Council ..... ☐ 04      Previously homeless or in temporary accommodation ..... ☐ 09  
 Rented from a Housing Association ..... ☐ 05      Other ..... ☐ 10

### B3. Where was your previous home? Please tick a box and enter the name of the town or area

In the London Borough of Sutton ..... ☐ 1      In a county surrounding London ..... ☐ 3  
 Elsewhere in London ..... ☐ 2      Elsewhere in the UK /Abroad ..... ☐ 4  
 Town/area .....

### B4. Were any of the following important reasons in the decision to move? Please tick as many as apply

To move to cheaper accommodation ..... ☐ 01      To live closer to employment or other facilities ..... ☐ 09  
 Previous home was too small ..... ☐ 02      To move closer to shops and services ..... ☐ 10  
 Previous home was too big ..... ☐ 03      To move to a better environment ..... ☐ 11  
 Access problems (e.g. steps, stairs) ..... ☐ 04      To move to a safer area ..... ☐ 12  
 Relationship breakdown ..... ☐ 05      To move into a school catchment area ..... ☐ 13  
 To move to live with partner ..... ☐ 06      To live independently ..... ☐ 14  
 To move closer to transport links ..... ☐ 07      To receive higher levels of care ..... ☐ 15  
 To move closer to friends/family ..... ☐ 08      Unable to manage in previous home ..... ☐ 16  
 Other <Please state> .....

# C

## SUPPORT NEEDS

**C1. Do you or any of your household need support for any of the reasons listed below? If anyone has more than one need for support, please tick more than one box for that person. If there are more than three people with a need for support please answer for those with the greatest needs. If your household has no support needs, please go to D1**

	First Person	Second Person	Third Person
Frail elderly .....	<input type="checkbox"/> 1	<input type="checkbox"/> 1	<input type="checkbox"/> 1
A medical condition .....	<input type="checkbox"/> 2	<input type="checkbox"/> 2	<input type="checkbox"/> 2
A physical disability .....	<input type="checkbox"/> 3	<input type="checkbox"/> 3	<input type="checkbox"/> 3
A learning difficulty .....	<input type="checkbox"/> 4	<input type="checkbox"/> 4	<input type="checkbox"/> 4
A mental health problem .....	<input type="checkbox"/> 5	<input type="checkbox"/> 5	<input type="checkbox"/> 5
A sensory disability .....	<input type="checkbox"/> 6	<input type="checkbox"/> 6	<input type="checkbox"/> 6
Other .....	<input type="checkbox"/> 7	<input type="checkbox"/> 7	<input type="checkbox"/> 7

<Please state> .....

### C2. Please enter their person number from question A8




**C3. How could the accommodation or services for your (their) support needs best be improved? Please also say if you already have these improvements. Please tick one box per item**

	Need	No Need	Already Have
a) Wheelchair accessible accommodation .....	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
b) Lift/Stair lift .....	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
c) Extra handrails .....	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
d) Other alterations to improve accessibility (e.g. ramps to front door) .....	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
e) Downstairs toilet .....	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
f) Low level shower unit .....	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
g) Other alterations to the bathroom/toilet .....	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
h) Alterations to the kitchen (e.g. low level units) .....	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
i) Emergency alarm .....	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
j) Car parking space near to front door of home .....	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
k) More support services to your present home (such as a home carer, meals on wheels etc) ....	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
l) Need support managing finances, completing forms etc .....	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
m) Need help maintaining home e.g. handyman service .....	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
n) Support to access services to help you live independently and safely in your home .....	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
o) Need to move to alternative housing with specialist adaptations or care/support .....	<input type="checkbox"/> 1	<input type="checkbox"/> 2	

# D

## FUTURE HOUSING INTENTIONS

### D1. Does your household need and/or is it likely to move to a different home...

- Now..... ☐ 1 ..... Go to question D2  
 Within a year ..... ☐ 2 ..... Go to question D2  
 In 1 to 2 years..... ☐ 3 ..... Go to question D2  
 In 2 to 5 years..... ☐ 4 ..... Go to question E1  
 No need/not likely to move ..... ☐ 5 ..... Go to question E1

### D2. How many bedrooms would you a) LIKE and b) EXPECT?

a) Like  bedroom(s)

b) Expect  bedroom(s)

### D3. What are the main reasons for moving to a different home? Please tick as many as apply

- |   |   |
|---|---|
| To move to cheaper accommodation ..... <input type="checkbox"/> 01    | To live closer to employment or other facilities..... <input type="checkbox"/> 09 |
| Your home is too small ..... <input type="checkbox"/> 02              | To move closer to shops and services..... <input type="checkbox"/> 10             |
| Your home is too big..... <input type="checkbox"/> 03                 | To move to a better environment..... <input type="checkbox"/> 11                  |
| Access problems (e.g. steps, stairs)..... <input type="checkbox"/> 04 | To move to a safer area ..... <input type="checkbox"/> 12                         |
| Relationship breakdown ..... <input type="checkbox"/> 05              | To move into a school catchment area ..... <input type="checkbox"/> 13            |
| To move to live with partner ..... <input type="checkbox"/> 06        | To live independently..... <input type="checkbox"/> 14                            |
| To move closer to transport links ..... <input type="checkbox"/> 07   | To receive higher levels of care ..... <input type="checkbox"/> 15                |
| To move closer to family/ friends ..... <input type="checkbox"/> 08   | Unable to manage in current home ..... <input type="checkbox"/> 16                |
| Other <Please state> .....  |   |

### D4. Please state where you would a) most LIKE to move to, please also state where you b) EXPECT to move to? Please tick the appropriate box **and** write the town/area, giving one response for Like and one for Expect.

- | a) Like  |                            | b) Expect   |                            | a) Like |  | b) Expect |  |
|--|----------------------------|---|----------------------------|---------|--|-----------|--|
| In the London Borough of Sutton..... <input type="checkbox"/> 1..... | <input type="checkbox"/> 1 | In a county surrounding London..... <input type="checkbox"/> 3..... | <input type="checkbox"/> 3 |         |  |           |  |
| Elsewhere in London ..... <input type="checkbox"/> 2.....            | <input type="checkbox"/> 2 | Elsewhere in the UK/Abroad ..... <input type="checkbox"/> 4.....    | <input type="checkbox"/> 4 |         |  |           |  |
| a) Like: Town/Area .....   |                            | b) Expect: Town/Area .....  |                            |         |  |           |  |

### D5. What type of housing: a) would you LIKE to move to and b) would you EXPECT to move to? Please tick one response for a) Like, and one response for b) Expect.

- | a) Like   |                            | b) Expect   |                            | a) Like |  | b) Expect |  |
|---|----------------------------|---|----------------------------|---------|--|-----------|--|
| Buy own home ..... <input type="checkbox"/> 1.....  | <input type="checkbox"/> 1 | Tied-linked to a job..... <input type="checkbox"/> 6.....                           | <input type="checkbox"/> 6 |         |  |           |  |
| Rent from the Council..... <input type="checkbox"/> 2.....                                | <input type="checkbox"/> 2 | Shared Ownership..... <input type="checkbox"/> 7.....                               | <input type="checkbox"/> 7 |         |  |           |  |
| Rent from a Housing Association..... <input type="checkbox"/> 3.....                      | <input type="checkbox"/> 3 | House/ flat share in the private rented sector..... <input type="checkbox"/> 8..... | <input type="checkbox"/> 8 |         |  |           |  |
| Rent from a private landlord or letting agency..... <input type="checkbox"/> 4.....       | <input type="checkbox"/> 4 | Other..... <input type="checkbox"/> 9.....  | <input type="checkbox"/> 9 |         |  |           |  |
| Rent from a relative or friend of a household member..... <input type="checkbox"/> 5..... | <input type="checkbox"/> 5 |   |                            |         |  |           |  |

### D6. What type of property: a) would you LIKE to move to and b) would you EXPECT to move to? Please tick one response for a) Like, and one response for b) Expect.

- | a) Like   |                            | b) Expect   |                            | a) Like |  | b) Expect |  |
|---|----------------------------|---|----------------------------|---------|--|-----------|--|
| Detached house..... <input type="checkbox"/> 1.....                         | <input type="checkbox"/> 1 | Semi-detached/terraced bungalow..... <input type="checkbox"/> 5.....                  | <input type="checkbox"/> 5 |         |  |           |  |
| Semi-detached house..... <input type="checkbox"/> 2.....                    | <input type="checkbox"/> 2 | A flat, maisonette, or apartment..... <input type="checkbox"/> 6.....                 | <input type="checkbox"/> 6 |         |  |           |  |
| Terraced house (including end-terrace)..... <input type="checkbox"/> 3..... | <input type="checkbox"/> 3 | A caravan or other mobile or temporary structure..... <input type="checkbox"/> 7..... | <input type="checkbox"/> 7 |         |  |           |  |
| Detached bungalow..... <input type="checkbox"/> 4.....                      | <input type="checkbox"/> 4 |   |                            |         |  |           |  |

### D7. What type of accommodation: a) would you LIKE to move to and b) would you EXPECT to move to? Please tick one response for a) Like, and one response for b) Expect.

- | a) Like   |                            | b) Expect   |                            | a) Like |  | b) Expect |  |
|---|----------------------------|---|----------------------------|---------|--|-----------|--|
| Sheltered housing with a warden..... <input type="checkbox"/> 1.....    | <input type="checkbox"/> 1 | Extra care scheme..... <input type="checkbox"/> 4.....                    | <input type="checkbox"/> 4 |         |  |           |  |
| Sheltered housing without a warden..... <input type="checkbox"/> 2..... | <input type="checkbox"/> 2 | Residential care and/or nursing home..... <input type="checkbox"/> 5..... | <input type="checkbox"/> 5 |         |  |           |  |
| Supported housing..... <input type="checkbox"/> 3.....                  | <input type="checkbox"/> 3 | Ordinary accommodation..... <input type="checkbox"/> 6.....               | <input type="checkbox"/> 6 |         |  |           |  |

# E

## REQUIREMENTS OF FUTURE HOUSEHOLDS

**E1. Will any of the other people in your household need and/or are they likely to move to their own separate accommodation within the next five years?** *For example, a son or daughter, a parent, etc*

Yes..... ☐ 1 .....Go to question E2  
No..... ☐ 2 .....Go to question F1

**E2. For each person that needs and/or is likely to move in the next five years, please give an indication of when they will need separate accommodation?**

	Person 1	Person 2	Person 3
Now.....	<input type="checkbox"/> 1 .....	<input type="checkbox"/> 1 .....	<input type="checkbox"/> 1 .....
Within a year .....	<input type="checkbox"/> 2 .....	<input type="checkbox"/> 2 .....	<input type="checkbox"/> 2 .....
In 1 to 2 years.....	<input type="checkbox"/> 3 .....	<input type="checkbox"/> 3 .....	<input type="checkbox"/> 3 .....
In 2 to 5 years.....	<input type="checkbox"/> 4 .....	<input type="checkbox"/> 4 .....	<input type="checkbox"/> 4 .....

*If more than one person in your household needs and/or is likely to move to their own accommodation sometime in the next 5 years – please answer for the person who will need their own accommodation/are most likely to move first.*

**E3. What is their relationship to the head of household?**

Son/daughter.....	<input type="checkbox"/> 1 .....	Friend .....	<input type="checkbox"/> 4 .....
Parent/grandparent.....	<input type="checkbox"/> 2 .....	Other.....	<input type="checkbox"/> 5 .....
Other relative.....	<input type="checkbox"/> 3 .....		

**E4. Are they:**

Single adult(s) without children .....	<input type="checkbox"/> 1 .....	Couple with, or expecting child(ren) .....	<input type="checkbox"/> 4 .....
Single adult(s) with, or expecting child(ren) .....	<input type="checkbox"/> 2 .....	Other.....	<input type="checkbox"/> 5 .....
Couple without children .....	<input type="checkbox"/> 3 .....		

**E5. How many bedrooms would they a) LIKE and b) EXPECT?**

a) Like  bedroom(s)                      b) Expect  bedroom(s)

**E6. Are they likely to be setting up home with anyone not currently living in your household?**

Yes..... ☐ 1                      No ..... ☐ 2

**E7. Please state where they would a) most LIKE to move to, please also state where they b) EXPECT to move to?** *Please tick the appropriate box **and** write the town/area, giving one response for Like and one for Expect.*

	a) Like	b) Expect		a) Like	b) Expect
In the London Borough of Sutton.....	<input type="checkbox"/> 1 .....	<input type="checkbox"/> 1 .....	In a county surrounding London .....	<input type="checkbox"/> 3 .....	<input type="checkbox"/> 3 .....
Elsewhere in London .....	<input type="checkbox"/> 2 .....	<input type="checkbox"/> 2 .....	Elsewhere in the UK Abroad .....	<input type="checkbox"/> 4 .....	<input type="checkbox"/> 4 .....

a) Like: Town/Area..... b) Expect:: Town/Area.....

**E8. What type of housing: a) would they LIKE to move to and b) would they EXPECT to move to?** *Please tick one response for a) Like, and one response for b) Expect.*

	a) Like	b) Expect		a) Like	b) Expect
Buy own home .....	<input type="checkbox"/> 1 .....	<input type="checkbox"/> 1 .....	Tied or linked to a job .....	<input type="checkbox"/> 6 .....	<input type="checkbox"/> 6 .....
Rent from the Council .....	<input type="checkbox"/> 2 .....	<input type="checkbox"/> 2 .....	Shared Ownership .....	<input type="checkbox"/> 7 .....	<input type="checkbox"/> 7 .....
Rent from a Housing Association.....	<input type="checkbox"/> 3 .....	<input type="checkbox"/> 3 .....	House/ flat share in the private rented sector.....	<input type="checkbox"/> 8 .....	<input type="checkbox"/> 8 .....
Rent from a private landlord or letting agency.....	<input type="checkbox"/> 4 .....	<input type="checkbox"/> 4 .....	Other .....	<input type="checkbox"/> 9 .....	<input type="checkbox"/> 9 .....
Rent from a relative or friend of a household member .....	<input type="checkbox"/> 5 .....	<input type="checkbox"/> 5 .....			

**E9. What type of property: a) would they LIKE to move to and b) would they EXPECT to move to?** *Please tick one response for a) Like, and one response for b) Expect.*

	a) Like	b) Expect		a) Like	b) Expect
Detached house.....	<input type="checkbox"/> 1 .....	<input type="checkbox"/> 1 .....	Semi-detached/terraced bungalow .....	<input type="checkbox"/> 5 .....	<input type="checkbox"/> 5 .....
Semi-detached house.....	<input type="checkbox"/> 2 .....	<input type="checkbox"/> 2 .....	A flat, maisonette, or apartment.....	<input type="checkbox"/> 6 .....	<input type="checkbox"/> 6 .....
Terraced house (including end-terrace) .....	<input type="checkbox"/> 3 .....	<input type="checkbox"/> 3 .....	A caravan or other mobile or temporary structure.....	<input type="checkbox"/> 7 .....	<input type="checkbox"/> 7 .....
Detached bungalow .....	<input type="checkbox"/> 4 .....	<input type="checkbox"/> 4 .....			



**E10. What type of accommodation: a) would they LIKE to move to and b) would they EXPECT to move to?**  
Please tick one response for a) Like, and one response for b) Expect.

	a) Like	b) Expect		a) Like	b) Expect
Sheltered housing with a warden.....	<input type="checkbox"/> 1	<input type="checkbox"/> 1	Extra care scheme.....	<input type="checkbox"/> 4	<input type="checkbox"/> 4
Sheltered housing without a warden.....	<input type="checkbox"/> 2	<input type="checkbox"/> 2	Residential care and/or nursing home.....	<input type="checkbox"/> 5	<input type="checkbox"/> 5
Supported housing.....	<input type="checkbox"/> 3	<input type="checkbox"/> 3	Ordinary accommodation.....	<input type="checkbox"/> 6	<input type="checkbox"/> 6

**E11. In your opinion, would they be able to afford suitable private sector housing in the Council area (this can either be rented (excluding housing benefit) or bought)?**

Yes..... ☐ 1      No..... ☐ 2

**E12. Are they currently registered separately on the Council's Housing Register or a Housing Association Waiting List?**

Yes..... ☐ 1      No..... ☐ 2

**E13. Please state annual gross (before tax) income of this household member**

Under £2,500.....	<input type="checkbox"/> 01	£9,501 - £11,000.....	<input type="checkbox"/> 06	£26,501 - £31,000.....	<input type="checkbox"/> 11
£2,500 - £5,000.....	<input type="checkbox"/> 02	£11,001 - £15,000.....	<input type="checkbox"/> 07	£31,001 - £40,000.....	<input type="checkbox"/> 12
£5,001 - £6,500.....	<input type="checkbox"/> 03	£15,001 - £18,500.....	<input type="checkbox"/> 08	£40,001 - £57,000.....	<input type="checkbox"/> 13
£6,501 - £8,000.....	<input type="checkbox"/> 04	£18,501 - £23,000.....	<input type="checkbox"/> 09	Over £57,000.....	<input type="checkbox"/> 14
£8,001 - £9,500.....	<input type="checkbox"/> 05	£23,001 - £26,500.....	<input type="checkbox"/> 10		

**E14. Please indicate any financial resources they have access to for a deposit/rent bond (e.g. savings/help from parents)**

Nothing.....	<input type="checkbox"/> 1	£5,001 - £10,000.....	<input type="checkbox"/> 3	£20,001 - £30,000.....	<input type="checkbox"/> 5
Up to £5,000.....	<input type="checkbox"/> 2	£10,001 - £20,000.....	<input type="checkbox"/> 4	£30,001 - £40,000.....	<input type="checkbox"/> 6
				Over £40,000.....	<input type="checkbox"/> 7



## FURTHER HOUSEHOLD INFORMATION

**F1. Please tick how much your household pays in rent or mortgage costs for accommodation per week or month. Please include any service charges for maintaining the building and grounds.**

Week	Month		Week	Month	
None.....	None.....	<input type="checkbox"/> 01	£151 - £180.....	£646 - £775.....	<input type="checkbox"/> 07
Under £30.....	Under £130.....	<input type="checkbox"/> 02	£181 - £210.....	£776 - £905.....	<input type="checkbox"/> 08
£30 - £59.....	£130 - £255.....	<input type="checkbox"/> 03	£211 - £240.....	£906 - £1,035.....	<input type="checkbox"/> 09
£60 - £90.....	£256 - £385.....	<input type="checkbox"/> 04	£241 - £270.....	£1,036 - £1,165.....	<input type="checkbox"/> 10
£91 - £120.....	£386 - £515.....	<input type="checkbox"/> 05	£271 or more.....	£1,166 or more.....	<input type="checkbox"/> 11
£121 - £150.....	£516 - £645.....	<input type="checkbox"/> 06			

**F2. Do you receive Housing Benefit or Income Support to help with rent or mortgage payments?**

Yes..... ☐ 1      No..... ☐ 2

**F3. Please tick the total annual gross (before tax) income of your household inclusive of income from investments and household state benefits. (Please combine the incomes of all members of the household)**

**This information will be treated in the strictest confidence**

Month	Year		Month	Year	
Under £208.....	Under £2,500.....	<input type="checkbox"/> 01	£1,688 - £1,792.....	£20,001 - £21,500.....	<input type="checkbox"/> 13
£209 - £417.....	£2,500 - £5,000.....	<input type="checkbox"/> 02	£1,793 - £1,917.....	£21,501 - £23,000.....	<input type="checkbox"/> 14
£418 - £542.....	£5,001 - £6,500.....	<input type="checkbox"/> 03	£1,918 - £2,042.....	£23,001 - £24,000.....	<input type="checkbox"/> 15
£543 - £667.....	£6,501 - £8,000.....	<input type="checkbox"/> 04	£2,043 - £2,167.....	£24,001 - £26,000.....	<input type="checkbox"/> 16
£668 - £792.....	£8,001 - £9,500.....	<input type="checkbox"/> 05	£2,168 - £2,583.....	£26,001 - £31,000.....	<input type="checkbox"/> 17
£793 - £917.....	£9,501 - £11,000.....	<input type="checkbox"/> 06	£2,584 - £3,000.....	£31,001 - £36,000.....	<input type="checkbox"/> 18
£918 - £1,042.....	£11,001 - £12,500.....	<input type="checkbox"/> 07	£3,001 - £3,917.....	£36,001 - £47,000.....	<input type="checkbox"/> 19
£1,043 - £1,167.....	£12,501 - £14,000.....	<input type="checkbox"/> 08	£3,918 - £4,750.....	£47,001 - £57,000.....	<input type="checkbox"/> 20
£1,168 - £1,292.....	£14,001 - £15,500.....	<input type="checkbox"/> 09	£4,751 - £5,667.....	£57,001 - £68,000.....	<input type="checkbox"/> 21
£1,293 - £1,417.....	£15,501 - £17,000.....	<input type="checkbox"/> 10	£5,668 - £6,500.....	£68,001 - £78,000.....	<input type="checkbox"/> 22
£1,418 - £1,542.....	£17,001 - £18,500.....	<input type="checkbox"/> 11	£6,501 - £8,667.....	£78,001 - £104,000.....	<input type="checkbox"/> 23
£1,543 - £1,667.....	£18,501 - £20,000.....	<input type="checkbox"/> 12	Over £8,667.....	Over £104,000.....	<input type="checkbox"/> 24

**F4. Please tick your total household savings.**

In debt (negative savings) .....	<input type="checkbox"/> 01	£4,001 - £5,000 .....	<input type="checkbox"/> 06	£75,001 - £100,000 .....	<input type="checkbox"/> 11
None .....	<input type="checkbox"/> 02	£5,001 - £10,000 .....	<input type="checkbox"/> 07	£100,001 - £150,000 .....	<input type="checkbox"/> 12
£1 - £2,000 .....	<input type="checkbox"/> 03	£10,001 - £25,000 .....	<input type="checkbox"/> 08	£150,001 - £200,000 .....	<input type="checkbox"/> 13
£2,001 - £3,000 .....	<input type="checkbox"/> 04	£25,001 - £50,000 .....	<input type="checkbox"/> 09	£200,001 - £300,000 .....	<input type="checkbox"/> 14
£3,001 - £4,000 .....	<input type="checkbox"/> 05	£50,001 - £75,000 .....	<input type="checkbox"/> 10	Over £300,000 .....	<input type="checkbox"/> 15

**F5. If you are an owner- occupier please estimate a) the value of your home and b), please also tick how much money (equity) you estimate you would get if you sold your home now, after paying off any remaining mortgages and other associated debts. Please tick one response for a) Value, and one response for b) Equity.**

	a) Value	b) Equity		a) Value	b) Equity
Negative equity .....	<input type="checkbox"/>	<input type="checkbox"/> 01	£75,001 - £100,000 .....	<input type="checkbox"/> 07	<input type="checkbox"/> 07
None .....	<input type="checkbox"/>	<input type="checkbox"/> 02	£100,001 - £200,000 .....	<input type="checkbox"/> 08	<input type="checkbox"/> 08
£1 - £10,000 .....	<input type="checkbox"/> 03	<input type="checkbox"/> 03	£200,001 - £300,000 .....	<input type="checkbox"/> 09	<input type="checkbox"/> 09
£10,001 - £25,000 .....	<input type="checkbox"/> 04	<input type="checkbox"/> 04	£300,001 - £500,000 .....	<input type="checkbox"/> 10	<input type="checkbox"/> 10
£25,001 - £50,000 .....	<input type="checkbox"/> 05	<input type="checkbox"/> 05	£500,001 - £750,000 .....	<input type="checkbox"/> 11	<input type="checkbox"/> 11
£50,001 - £75,000 .....	<input type="checkbox"/> 06	<input type="checkbox"/> 06	Over £750,000 .....	<input type="checkbox"/> 12	<input type="checkbox"/> 12
			Not owner-occupier .....	<input type="checkbox"/> 13	

**F6. Is your household on the Council's Housing Register or a Housing Association Waiting/Transfer List?**

Yes ..... ☐ 1 No ..... ☐ 2

**F7. Please indicate any financial resources (other than income/savings already stated above) you have access to for a mortgage deposit/rent bond (e.g. savings/help from parents)**

Nothing .....	<input type="checkbox"/> 1	£5,001 - £10,000 .....	<input type="checkbox"/> 3	£20,001 - £30,000 .....	<input type="checkbox"/> 5
Up to £5,000 .....	<input type="checkbox"/> 2	£10,001 - £20,000 .....	<input type="checkbox"/> 4	£30,001 - £40,000 .....	<input type="checkbox"/> 6
				Over £40,000 .....	<input type="checkbox"/> 7

**F8. How would you describe you and your partner's (if applicable) ethnic origin?**

	a) Self	b) Partner		a) Self	b) Partner
<u>White</u>			<u>Black or Black British</u>		
British .....	<input type="checkbox"/> 01	<input type="checkbox"/> 01	Caribbean .....	<input type="checkbox"/> 12	<input type="checkbox"/> 12
Irish .....	<input type="checkbox"/> 02	<input type="checkbox"/> 02	African .....	<input type="checkbox"/> 13	<input type="checkbox"/> 13
Any other White background .....	<input type="checkbox"/> 03	<input type="checkbox"/> 03	Any other Black background .....	<input type="checkbox"/> 14	<input type="checkbox"/> 14
<u>Mixed</u>			<u>Other ethnic group</u>		
White & Black Caribbean .....	<input type="checkbox"/> 04	<input type="checkbox"/> 04	Chinese .....	<input type="checkbox"/> 15	<input type="checkbox"/> 15
White & Black African .....	<input type="checkbox"/> 05	<input type="checkbox"/> 05	Any other .....	<input type="checkbox"/> 16	<input type="checkbox"/> 16
White & Asian .....	<input type="checkbox"/> 06	<input type="checkbox"/> 06	No partner .....		<input type="checkbox"/> 17
Any other Mixed background .....	<input type="checkbox"/> 07	<input type="checkbox"/> 07			
<u>Asian or Asian British</u>					
Indian .....	<input type="checkbox"/> 08	<input type="checkbox"/> 08			
Pakistani .....	<input type="checkbox"/> 09	<input type="checkbox"/> 09			
Bangladeshi .....	<input type="checkbox"/> 10	<input type="checkbox"/> 10			
Any other Asian background .....	<input type="checkbox"/> 11	<input type="checkbox"/> 11			

**F9. Are you a non UK citizen?**

Yes ..... ☐ 1 No ..... ☐ 2

**F10. If yes, please state which country you come from: \_\_\_\_\_****F11. Do you consider yourself to be a Gypsy or Traveller?**

Yes ..... ☐ 1 No ..... ☐ 2

**F12. It is possible that we may wish to carry out another survey to follow up some of the housing issues raised in this one. Would you be willing to be included in a follow-up survey?**

Yes ..... ☐ 1 Don't know, would need more information ..... ☐ 3  
No ..... ☐ 2

Please return this questionnaire in the pre-paid envelope.

**THANK YOU FOR COMPLETING THE QUESTIONNAIRE.**



**Fordham Research: Migrant Worker Housing Survey**  
**The London Borough of Sutton**

---

NAME OF INTERVIEWER: .....

I DECLARE THAT I HAVE CARRIED OUT THIS INTERVIEW IN ACCORDANCE WITH YOUR INSTRUCTIONS

SIGNATURE: .....DATE: .....

**[UPPER CASE TEXT GIVES DIRECTIONS TO INTERVIEWERS, AND IS NOT TO BE READ OUT]**

**READ OUT:**

My name is <NAME> and I am carrying out interviews with Migrant Workers to find out about their housing and support needs on behalf of the London Borough of Sutton. The Council will NOT see any of your replies and you will not be contacted again. Would you be willing to talk to me? The interview will probably take about 20 - 30 minutes.

Full Name \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_

Post Code \_\_\_\_\_

Telephone \_\_\_\_\_

## A YOUR ACCOMMODATION

**A1. What type of property is your accommodation in? SHOW CARD A1**

Detached house .....	01
Semi-detached house.....	02
Terraced (including end-terrace).....	03
Detached bungalow.....	04
Semi-detached/terraced bungalow .....	05

**A room, flat, maisonette, or apartment that is:**

In a purpose built block.....	06
Bedsit/part of a converted or shared house .	07
In a commercial building or above a shop/other business.....	08

**Mobile or temporary structure:**

A caravan or other mobile or temporary structure .....	09
Other .....	10

**A2. How many people (including you) currently live at your address?**

people

**A3. How many people are there in your household unit\*?**

people

**A4. How many bedrooms does your accommodation have? (include studio flats as 1 bedroom)**

single(s)       double(s)

**A5. How many rooms do people sleep in?**

sleeping rooms

**A6. If people sleep in rooms other than bedrooms, please state what these are (e.g. living room, kitchen etc.)**

01 N/a

**A7. If you share a room, how many people (including you) sleep in the room?**

people

**A8. Are the other people that you share a room with ... (CIRCLE AS MANY AS APPLY)**

Your Partner .....	1
Family.....	2
Friends .....	3
Co-workers .....	4
Strangers.....	5
N/a – don't share a room .....	6

**A9. Do you own or rent the home?**

**SHOWCARD A9**

Own outright .....	01
Own with a mortgage or loan .....	02
Rent from the council.....	03
Rent from a Housing Association.....	04
Rent from a private landlord or letting agency.....	05
Rent from a relative or friend of a household member .....	06
Rents from a resident landlord.....	07
Tied or linked to a job .....	08
Shared Ownership*.....	09
Homeless / Roofless.....	10
B&B / Hotel.....	11
Other .....	12

\* *Shared ownership schemes* are designed to help people who wish to buy a home of their own but cannot afford it. The schemes involve buying a share in a property with a Housing Association and paying rent on the remainder.

**A10. If you rent the property, do you have a contract with the landlord or letting agency?**

Yes .....	1
No.....	2
Don't know.....	3
N/a.....	4

**A11. If you rent the property, does your landlord live in the same property?**

Yes .....	1
No.....	2
Don't know.....	3
N/a.....	4

\*This is a group of people who don't have to be related who live as part of a unit in their accommodation e.g. share meals together. It does not include landlord/landlady and their family and also excludes co-workers in live-in accommodation

**A12. Please enter information for each person in your household unit below. (If there are more than ten household members, please give details for the ten oldest members).**

Person	Relationship to Respondent	Age	Sex (M/F)	Working Status SHOWCARD A12a)	Employment Group SHOWCARD A12b)	Contract Type SHOWCARD A12c)
1	Respondent					
2						
3						
4						
5						
6						
7						
8						
9						
10						

**a) Working Status**

- 1 – Full time employment
- 2 – Part time employment
- 3 – Self employed
- 4 – Unemployed
- 5 – Full time student (16+ years)
- 6 – School/preschool/nursery
- 7 – Retired
- 8 – Looking after home/family
- 9 – Permanently sick/disabled
- 10 – Other

**b) Employment Group**

- 1 - Manufacturing or industrial
- 2 – Food Processing
- 3 – Manual or agricultural/livestock worker
- 4 – Construction

- 5 – Retail/private sector services
- 6 – Hotels and catering
- 7 – Other Transport (not public)
- 8 – Childcare/au pair
- 9 – Other professionals
- 10 Clinical NHS Staff (except doctors and dentists)
- 11 – Teachers and nursery nurses in schools and further education/6<sup>th</sup> form colleges
- 12 – Police, Community Support Officers
- 13 – Prison Service staff
- 14 – Probation Service staff
- 15 – Local Authority Planners
- 16 – Social workers, nursery nurses, educational psychologists and therapists

- employed by local authorities, CAF/CASS or the NHS
- 17 – Firefighters and other uniformed staff below principal level in Fire and Rescue Services
- 18 – Connexions Personal Advisors employed by a LA or a Connexions Partnership
- 19 – Ministry of Defence
- 20 – Public Transport
- 21 – Local Government employees
- 22 - Other

**c) Contract Type**

- 1 – Permanent
- 2 – Temporary
- 3 – Trainee
- 4 – Casual / Agency Worker
- 5 – Self Employed

**A13. How many cars or vans are owned, or can be used, by one or more members in your household unit? (include employer's car/van)**

- None ..... 1
- One ..... 2
- Two ..... 3
- Three or more ..... 4

**A14. How do you travel to work? Please answer for the longest part by distance of your journey. SHOW CARD A14**

- Work from home..... 01
- Own car ..... 02
- Car share ..... 03
- Bus..... 04
- Train..... 05
- Bicycle ..... 06
- Motor cycle..... 07
- Minibus or employers transport ..... 08
- By foot..... 09
- Don't work..... 10
- Other <PLEASE STATE>..... 11

**A15. Is this transport arranged by your employer or an employment agency?**

- Yes..... 1
- No ..... 2

**A16. Please state where you and your partner or another member of your household unit (if applicable) work. (CIRCLE A RESPONSE AND ALSO WRITE IN THE NAME OF THE TOWN/AREA) SHOW MAP 1 & 2**

- |                                      | a) Self                  | b) Partner / Other       |
|--------------------------------------|--------------------------|--------------------------|
| In the London Borough of Sutton..... | 1                        | 1                        |
| Elsewhere in London.....             | 2                        | 2                        |
| <u>SHOWMAP 1</u> .....               | <input type="checkbox"/> | <input type="checkbox"/> |
| In Elsewhere in the UK.....          | 3                        | 3                        |
| <u>SHOWMAP 2</u> .....               | <input type="checkbox"/> | <input type="checkbox"/> |
| Abroad .....                         | 4                        | 4                        |
| Don't know .....                     |                          | 5                        |
| No other person working .....        |                          | 6                        |

**Self:** Town/area \_\_\_\_\_  
**Other:** Town/area \_\_\_\_\_

**A17. How long does it take you to travel to work?**

Less than 15 minutes.....	1
15 - 30 minutes.....	2
30 - 45 minutes.....	3
45 - 60 minutes.....	4
More than an hour.....	5

**A18. How many miles do you travel to work (one way)?**

Up to 5 miles.....	1
5 - 10 miles.....	2
10 - 20 miles.....	3
20 - 30 miles.....	4
30 - 50 miles.....	5
Over 50 miles.....	6

**B YOUR CURRENT ACCOMMODATION**

**B1. Is this your main accommodation?**

	GO TO:
Yes..... 1.....	B3
No..... 2.....	B2

**B2. If no, where is your main accommodation? SHOWMAP 2**

Elsewhere in the UK..... 1

Please enter the Local Authority code ....

And the name of the town/area.....

Abroad..... 2

Country .....

**B3. When did you move to your present accommodation? GO TO:**

Within the last year..... 1.....	B4
1 to 2 years ago..... 2.....	B4
2 to 5 years ago..... 3.....	B11
Over 5 years ago..... 4.....	B11
Always lived here..... 5.....	B11

**B4. How many times have you moved in the last 2 years in the UK?**

**B5. Have you had any experience of homelessness in the London Borough of Sutton?**

Yes..... 1.....
No..... 2.....

**B6. Were any of the following important reasons in the decision to move? (CIRCLE AS MANY AS APPLY) SHOW CARD B6**

To move country.....	01
To move to cheaper accommodation.....	02
Unable to afford to stay in previous location	03
Could afford to move to better accommodation .....	04
Previous home was too small .....	05
Previous home was too big.....	06
Access problems (e.g. steps, stairs) .....	07
Relationship breakdown .....	08
To move to live with partner.....	09
To be near family/friends .....	10
To be near to own language community .....	11
To move closer to transport links .....	12
End of tenancy.....	13

Evicted.....	14
To leave tied accommodation .....	15
Home was repossessed .....	16
To live closer to employment or other facilities.....	17
To move closer to shops and services .....	18
To move to a better environment .....	19
To move to a safer area.....	20
To move into a school catchment area .....	21
To be near a place of worship.....	22
To receive higher levels of care .....	23
To be in supported accommodation.....	24
Harassment or discrimination .....	25
To live independently.....	26
To receive support or care.....	27
To provide support or care.....	28
To start a family .....	29
Unable to manage in previous home .....	30
To improve standard of accommodation .....	31
Moved by Home Office/NASS.....	32
Other <PLEASE STATE> .....	33

**B7. How did you find your accommodation? (CIRCLE AS MANY AS APPLY)**

Through a friend or relative.....	01
Word of mouth.....	02
Council information.....	03
Employer information.....	04
Employment agency .....	05
Newspaper or other advertisement.....	06
Estate Agent.....	07
Internet search.....	08
Through a voluntary agency / community group .....	09
Other .....	10
<PLEASE STATE> .....	

**B8. How easy or difficult was it to find your present accommodation?**

Very easy .....	1
Easy .....	2
Neither easy nor difficult .....	3
Difficult.....	4
Very Difficult .....	5

**B9. In the future, would you like more help in finding suitable accommodation?**

GO TO:  
 Yes.....1.....B10  
 No.....2.....B11  
 Don't know.....3.....B11  
 Not Applicable.....4.....B11

**B10. If yes, who from and in what form?**

**B11. How many toilets does your accommodation have? (Please give a number for inside and outside toilets)**

inside toilets       outside toilets

**B12. How many showers and bathrooms does your accommodation have?**

showers       bathrooms

**B13. a) Which of the following facilities does your accommodation have? b) Please also state if they are in good working order. PLEASE CIRCLE AS MANY AS APPLY**

a) Have b) Good

Hot water..... 01..... 01  
 Central heating (full)..... 02..... 02  
 Central heating (partial)..... 03..... 03  
 Washing machine..... 04..... 04  
 Tumble dryer..... 05..... 05  
 Burglar alarm..... 06..... 06  
 Smoke alarm..... 07..... 07  
 Fire alarm..... 08..... 08  
 Fire doors..... 09..... 09  
 Carbon Monoxide Detectors..... 10..... 10  
 None..... 11..... 11

**B14. Does your accommodation have problems with any of the following?**

	Yes	No
a) Structural stability.....	1.....	2.....
b) Drainage.....	1.....	2.....
c) Heating.....	1.....	2.....
d) Gas leaks.....	1.....	2.....
e) Electrical wiring.....	1.....	2.....
f) Lighting.....	1.....	2.....
g) Draughty windows or doors.....	1.....	2.....
h) Vermin.....	1.....	2.....
i) Other.....	1.....	2.....

<PLEASE STATE> \_\_\_\_\_

**B15. Is the condition of the property affecting the health of anyone living there?**

GO TO:  
 Yes.....1.....B16  
 No.....2.....C1  
 Don't know.....3.....C1

**B16. If yes, in what way?**

## C EMPLOYMENT AND TRAVEL PATTERNS

**C1. When did you move to the UK?**

GO TO:  
 Within the last year.....1.....C2  
 1 to 2 years ago.....2.....C2  
 2 to 5 years ago.....3.....C2  
 More than 5 years ago.....4.....D1

**C2. Why did you move to the UK?**

**SHOWCARD C2** (CIRCLE AS MANY AS APPLY)

Financial reasons..... 01  
 Unemployment in country of origin..... 02  
 Adventure..... 03  
 To join family/friends..... 04  
 To learn the language..... 05  
 Historic links..... 06  
 Victim of discrimination in country of origin..... 07  
 Wanting to work in UK..... 08  
 Other..... 09  
 <PLEASE STATE> \_\_\_\_\_

**C3. When you first came to UK, how long did you plan to stay?**

No plan ..... 1  
Temporarily ..... 2  
Permanently ..... 3

**C4. How long do you now plan to stay in the UK?**

Up to 1 year ..... 1  
1-2 years ..... 2  
2-5 years ..... 3  
Over 5 years ..... 4  
Permanently ..... 5

**C5. When did you move to the London Borough of Sutton?**

Within the last year ..... 1  
1 to 2 years ago ..... 2  
2 to 5 years ago ..... 3  
More than 5 years ago ..... 4

**C6. Why did you move to the London Borough of Sutton? SHOWCARD C6**

(CIRCLE AS MANY AS APPLY)

Financial reasons ..... 01  
Unemployment in country of origin ..... 02  
Adventure ..... 03  
To join family/friends ..... 04  
To learn the language ..... 05  
Historic links ..... 06  
Victim of discrimination in country of origin ..... 07  
Wanting to work in UK ..... 08  
Other ..... 09

<PLEASE STATE> \_\_\_\_\_

**C7. When you first came to the London Borough of Sutton, how long did you plan to stay?**

No plan ..... 1  
Temporarily ..... 2  
Permanently ..... 3

**C8. Have your plans changed since you've been here? GO TO:**

Yes ..... 1 ..... C9  
No ..... 2 ..... C10  
Had no plans ..... 3 ..... C10

**C9. If yes, please explain why**

**C10. Have you registered for a National Insurance (NI) number?**

Yes ..... 1  
No ..... 2  
Don't know ..... 3

**C11. What is your level of education?**

Primary school education ..... 1  
Incomplete secondary school education ..... 2  
Secondary/High school education ..... 3  
University/College education ..... 4  
Postgraduate education ..... 5  
Doctorate education ..... 6  
Other ..... 7

**C12. Have you attended a vocational or technical school or programme?**

Yes ..... 1  
No ..... 2

**C13. Have you ever worked in the UK, if so how long? GO TO:**

Yes, less than 12 months ..... 1 ..... C14  
Yes, 1 to 2 years ..... 2 ..... C14  
Yes, 2 to 5 years ..... 3 ..... C14  
Not worked here ..... 4 ..... D1

**C14. How long a) have you been in your current employment and b) were you in your previous employment?**

	a) current	b) previous
Less than 2 months	1	1
2 to 6 months	2	2
6 months to 1 year	3	3
1 to 2 years	4	4
2 to 5 years	5	5
Not working	6	6

**C15. If in employment, where did you find your job? (CIRCLE AS MANY AS APPLY)**

In the UK ..... 1 ..... C16  
In your country of origin ..... 2 ..... C16  
On the internet ..... 3 ..... C16  
In another country ..... 4 ..... C16  
Other ..... 5 ..... C16  
Not currently working ..... 6 ..... C23

**C16. Did you have to pay a fee to someone in your own country for assistance with employment?**

Yes ..... 1 ..... C17  
No ..... 2 ..... C18

**C17. If so how much? £ \_\_\_\_\_**



C18. On average, how many hours do you work a week?  hours

C19. Is this the number of hours that you would like to work?

Yes..... 1 ..... C21 | No ..... 2 ..... C20

C20. If no, why?

C21. Have you been promoted since you started working in the UK?

Yes..... 1 ..... C22  
No ..... 2 ..... C23

C22. How many times have you been promoted?

C23. What are you qualified to do in your country of origin?

Not qualified.....	01	Electrician .....	07
Not currently working.....	02	Plumber .....	08
Teacher.....	03	Builder.....	09
Doctor .....	04	Other.....	10
Dentist.....	05	<Please state> .....	
Engineer.....	06		

C24. If this is different to your current job, why is this? [PROMPTS: language skills, qualifications not transferable, localised industry in country of origin]

## D SUPPORT NEEDS

D1. Have you needed to use a hospital or other health related service in the UK?

Yes..... 1  
No ..... 2

D2. Are you registered with a local doctor/ GP?

Yes..... 1  
No ..... 2

D3. Are you registered with a local dentist?

Yes..... 1  
No ..... 2

D4. Do you or anyone in your household unit need support for the following reasons? SHOWCARD D4 (CIRCLE AS MANY AS APPLY)

	GO TO:
Frail elderly .....	01 ..... D5
A physical disability .....	02 ..... D5
A learning disability .....	03 ..... D5
Mental health problems .....	04 ..... D5
A medical condition .....	05 ..... D5
A sensory disability .....	06 ..... D5
Don't know .....	07 ..... D11
None .....	08 ..... D11
Other .....	09 ..... D5
<PLEASE STATE> .....	

**D5. Are they / you currently receiving a sufficient level of care?**

Yes ..... 1 ..... D7  
No ..... 2 ..... D6  
Don't know ..... 3 ..... D7  
Not receiving care/support ..... 4 ..... D11

**D6. What additional care do they / you need?**

**D7. Who provides the care or support?**

**SHOWCARD D7** (CIRCLE AS MANY AS APPLY)

Relative or friend at the same address ..... 01  
Relative or friend who lives elsewhere ..... 02  
Public medical services/ NHS ..... 03  
Social Services ..... 04  
Private or Voluntary Services ..... 05  
Other Agency ..... 06  
Other ..... 07  
<PLEASE STATE> .....

**D8. How satisfied are you / they with the quality of this service?**

Very satisfied ..... 1  
Satisfied ..... 2  
Neither satisfied nor dissatisfied ..... 3  
Dissatisfied ..... 4  
Very dissatisfied ..... 5

**D9. Is this your/their preferred method of care or support?**

GO TO:  
Yes ..... 1 ..... D11  
No ..... 2 ..... D10

**D10. Who would be your/their preferred provider of care or support? SHOWCARD**

**D10** (CIRCLE AS MANY AS APPLY)

Relative or friend at the same address ..... 01  
Relative or friend who lives elsewhere ..... 02  
Public medical services / NHS ..... 03  
Social Services ..... 04  
Private or Voluntary Services ..... 05  
Other Agency ..... 06  
Other ..... 07  
<PLEASE STATE> .....

**D11. Do you or anyone at your address need help in any of the following areas?**

(CIRCLE AS MANY AS APPLY) **SHOWCARD D11**

Budgeting, bills or managing debts ..... 01  
In claiming housing and other benefits ..... 02  
With repairs and maintenance of property ... 03  
Advice about housing rights ..... 04  
Advice on disputes with neighbours ..... 05  
Advice on disputes with landlords ..... 06  
Help in accessing social events ..... 07  
Advice on employment/ disputes with employers ..... 08  
Immigration advice ..... 09  
Advice on pursuing studies ..... 10  
Developing language skills ..... 11  
None ..... 12

**D12. Are you/they currently receiving enough help in these areas?**

GO TO:  
Yes ..... 1 ..... E1  
No ..... 2 ..... D13  
Not applicable ..... 3 ..... E1

**D13. Who would you prefer to provide help with these areas of housing support?**

Relative or friend ..... 01  
Landlord or landlord organisation ..... 02  
Housing Support Organisation ..... 03  
Other ..... 04  
<PLEASE STATE> .....

**E FUTURE HOUSING INTENTIONS**

**E1. Do you have any children or family members living abroad whom you plan to bring to the UK to live with you? GO TO:**

Yes ..... 1 ..... E2  
No ..... 2 ..... E3

**E2. If yes, please state how many**

☐ Children ☐ Adults

**E3. Does your whole family need and / or is it likely to move to a different home?**

Now ..... 1  
Within a year ..... 2  
In 1 to 2 years ..... 3  
In 2 to 5 years ..... 4  
No need / not likely to move ..... 5  
Don't know ..... 6

**E4. How long do you expect to remain living in your present accommodation?**

GO TO:

1 to 6 months .....	1	E5
6 to 12 months .....	2	E5
1 to 2 years .....	3	E5
More than 2 years .....	4	F1
Do not intend to move .....	5	F1
Don't know .....	6	F1

**E5. How many bedrooms would you a) LIKE and b) EXPECT**

a) Like  bedroom(s)

b) Expect  bedroom(s)

**E6. Are any of the following important factors in your decision to move? (CIRCLE AS MANY AS APPLY) SHOW CARD E6**

To move to cheaper accommodation .....	01
Unable to afford to stay in current location ..	02
Can afford to move to better accommodation	03
Home is too small .....	04
Home is too big .....	05
Access problems (e.g. steps, stairs) .....	06
Relationship breakdown .....	07
To move to live with partner .....	08
To be near family/friends .....	09
To be near own language community .....	10
To move closer to transport links .....	11
End of tenancy .....	12
Being evicted .....	13
To leave tied accommodation .....	14
Home is being repossessed .....	15
To live closer to employment or other facilities .....	16
To move closer to shops and services .....	17
To move to a better environment .....	18
To move to a safer area .....	19
To move into a school catchment area .....	20
To be near my place of worship .....	21
To receive higher levels of care .....	22
To be in supported accommodation .....	23
Suffer from harassment or discrimination ....	24
To live independently .....	25
To receive support or care .....	26
To provide support or care .....	27
To start a family .....	28
Unable to manage in current home .....	29
To improve standard of accommodation .....	30
Moved by Home Office/NASS .....	31
<Other> .....	32
<PLEASE STATE> .....	

**E7. Where would you a) LIKE to move to and where do you b) EXPECT to move to? SHOWMAP 1 & SHOWMAP 2.**

**a) Like**

Within London ..... 1

SHOWMAP 1 Enter BOROUGH code .....

And the name of the town/village .....

Elsewhere in the UK ..... 2

SHOWMAP 2 enter LA code .....

And the name of the town/village .....

Abroad ..... 3

Country .....

**b) Expect**

Within London ..... 1

SHOWMAP 1 Enter BOROUGH code .....

And the name of the town/village .....

Elsewhere in the UK ..... 2

SHOWMAP 2 enter LA code .....

And the name of the town/village .....

Abroad ..... 3

Country .....

**E8. What type of housing would you LIKE to move to and would you EXPECT to move to? (ONE CODE PER COLUMN) SHOW CARD E8**

	a)	b)
	Like	Expect
Buy own home (outright) .....	01	01
Buy own home (with a mortgage) .....	02	02
Rent from the Council .....	03	03
Rent from a Housing Association .....	04	04
Rent from a private landlord or letting agency .....	05	05
Rent from a relative or friend of a household member .....	06	06
Rent from a resident landlord .....	07	07
Tied-linked to a job .....	08	08
Shared Ownership* .....	09	09
House/ flat share in the private rented sector .....	10	10
Other .....	11	11

\* *Shared ownership schemes* are designed to help people who wish to buy a home of their own but cannot afford it.

The schemes involve buying a share in a property with a Housing Association and paying rent on the remainder.

**E9. What kind of property: a) would you LIKE to move to and b) would you EXPECT to move to? SHOWCARD E9**

	a)	b)
	Like	Expect
Detached house .....	1	1
Semi-detached house .....	2	2
Detached bungalow .....	3	3
Semi-detached/terraced bungalow .....	4	4
Terraced house (including end of terrace) .....	5	5
A flat, maisonette, or apartment .....	6	6
A room in a house/flat .....	7	7
A caravan or other mobile or temporary structure .....	8	8

**E10. What type of accommodation would you LIKE to move to and would you EXPECT to move to? (ONE CODE PER COLUMN) SHOW CARD E10**

	a) Like	b) Expect
Non-specialist accommodation .....	1	1
Sheltered housing with a warden .....	2	2
Sheltered housing without a warden.....	3	3
Supported housing .....	4	4
Extra care housing* .....	5	5
Residential care and/or nursing home .....	6	6

\*Extra care schemes independent accommodation with care and support available 24 hours a day if needed, usually for older or disabled people

**E11. If there are differences between what you would like and expect, please explain why.**

01 – No differences

## **F REQUIREMENTS OF FUTURE HOUSEHOLDS**

**Interviewer – Please clarify in this section if people are answering about: Please circle whichever applies**

**1) their household/family or 2) a temporary household of friends/sharers**

**F1. Will any of the people in your household unit need and / or are they likely to move to their own separate accommodation within the next five years?**

GO TO:  
Yes..... 1..... F2  
No..... 2..... G1  
<Don't Know> ..... 3..... G1

**F2. How many people will need their own accommodation?**

**F3. For up to 5 people that need and / or are likely to move in the next five years, please give an indication of when they will need separate accommodation.**

	hh1	hh2	hh3	hh4	hh5
Now.....	1	1	1	1	1
Within a year .....	2	2	2	2	2
In 1 to 2 years .....	3	3	3	3	3
In 2 to 5 years .....	4	4	4	4	4

**IF MORE THAN ONE PERSON IN THE HOUSEHOLD NEEDS AND/OR ARE LIKELY TO MOVE TO THEIR OWN ACCOMMODATION IN THE NEXT 5 YEARS, PLEASE NOW ASK ABOUT THE PERSON WHO WILL NEED THEIR OWN ACCOMMODATION/ARE LIKELY TO MOVE FIRST.**

**F4. Thinking about the person likely to move first: What is their relationship to you?**

Son/daughter .....	1
Parent/grandparent .....	2
Other relative .....	3
Friend.....	4
Tenant.....	5
Co-habitee (living together as a couple)/ partner .....	6
Fellow worker or lodger .....	7
House sharer .....	8
<Other>.....	9

**F5. Thinking about the person likely to move first: Are they...**

Single adult(s) without children.....	1
Single adult(s) with, or expecting child(ren)...	2
Couple without children .....	3
Couple with, or expecting child(ren) .....	4
<Other>.....	5

**F6. How many bedrooms would they LIKE?**

bedroom(s)

**F7. How many bedrooms would they EXPECT?**

bedroom(s)

**F8. Will they be setting up home with anyone not currently living in your household?**

Yes .....	1
No .....	2
<Don't know> .....	3

**F9. Where would they a) LIKE to move to and where do they b) EXPECT to move to? SHOWMAP 1 & SHOWMAP 2.**

**a) Like**

Within London.....1

**SHOWMAP 1** Enter BOROUGH code.....

And the name of the town/village .....

Elsewhere in the UK.....2

**SHOWMAP 2** enter LA code.....

And the name of the town/village .....

Abroad.....3

Country .....

**b) Expect**

Within London ..... 1

**SHOWMAP 1** Enter BOROUGH code ..... 

And the name of the town/village .....

Elsewhere in the UK ..... 2

**SHOWMAP 2** enter LA code ..... 

And the name of the town/village .....

Abroad..... 3

Country .....

**F10. What type of housing would they LIKE to move to and would they EXPECT to move to? (ONE CODE PER COLUMN) SHOW CARD F10**

	a) Like	b) Expect
Buy own home (outright).....	01.....	01
Buy own home (with a mortgage).....	02.....	02
Rent from a Council .....	03.....	03
Rent from a Housing Association.....	04.....	04
Rent from a private landlord or letting agency.....	05.....	05
Rent from a relative or friend of a household member.....	06.....	06
Rent from a resident landlord.....	07.....	07
Tied-linked to a job .....	08.....	08
Shared Ownership .....	09.....	09
House/ flat share in the private rented sector.....	10.....	10
<Other> .....	11.....	11

**F11. What type of property would they LIKE to move to and would they EXPECT to move to? (ONE CODE PER COLUMN) SHOW CARD F11**

	a) Like	b) Expect
Detached house.....	1.....	1
Semi-detached house .....	2.....	2
Detached bungalow .....	3.....	3
Semi-detached/terraced bungalow.....	4.....	4
Terraced house (including end of terrace).....	5.....	5
A flat, maisonette, or apartment.....	6.....	6
A room in a house/flat.....	7.....	7
A mobile home or other mobile or temporary structure.....	8.....	8

**F12. What type of accommodation would they LIKE to move to and would they EXPECT to move to? (ONE CODE PER COLUMN) SHOW CARD F12**

	a) Like	b) Expect
Non-specialist accommodation.....	1.....	1
Sheltered housing with a warden .....	2.....	2
Sheltered housing without a warden.....	3.....	3
Supported housing.....	4.....	4
Extra care housing.....	5.....	5
Residential care and/or nursing home.....	6.....	6

**F13. If there are differences between what they would like and expect, please explain why**

01 – No differences

**F14. In your opinion, will they be able to afford suitable private sector housing in the London Borough of Sutton (this can either be rented (excluding housing benefit) or bought)?**

Yes..... 1  
 No..... 2  
 <Don't know>..... 3

**F15. Would they have access, now or in the future, to financial resources, other than income, that could be put towards a deposit and the purchase of a property?:**

GO TO

Yes – help from parents or other family .. 1.. F16  
 Yes – personal savings..... 2.. F16  
 Yes – parental/family help & personal savings..... 3.. F16  
 Yes – joint savings..... 4.. F16  
 No..... 5.. F17  
 <Don't know>..... 6.. F17

**F16. If yes, please could you indicate how much this might be? SHOW CARD F16**

Up to £5,000..... 1  
 £5,000 – £10,000..... 2  
 £10,001 – £20,000..... 3  
 £20,001 – £30,000..... 4  
 £30,001 – £40,000..... 5  
 Over £40,000..... 6  
 <Don't know>..... 7

**F17. Are they currently registered on a Council or Housing Association waiting list or housing register?**

Yes..... 1  
 No..... 2  
 <Don't know>..... 3

**F18. Please state annual gross (before tax) income of this household member? SHOW CARD F18**

Under £2,500 .....	01
£2,500 - £5,000 .....	02
£5,001 - £6,500 .....	03
£6,501 - £8,000 .....	04
£8,001 - £9,500 .....	05
£9,501 - £11,000 .....	06
£11,001 - £15,000 .....	07

£15,001 - £18,500 .....	08
£18,501 - £23,000 .....	09
£23,001 - £26,500 .....	10
£26,501 - £31,000 .....	11
£31,001 - £40,000 .....	12
£40,001 - £57,000 .....	13
Over £57,000 .....	14
<Don't know> .....	15

## **G Neighbourhood and Community**

**G1. Are there any areas in the London Borough of Sutton that you would not consider living?**

GO TO:  
 Yes..... 1..... G2  
 No ..... 2..... G3

**G2. a) Where and b) why?**

**G3. Have you ever been the victim of racism, crime or bullying because of your ethnic background and / or faith?**

GO TO:  
 Yes..... 1..... G4  
 No ..... 2..... G7  
 <Don't know> ..... 3..... G7  
 <Refused> ..... 4..... G7

**G4. In what form did this take? [PROMPTS: verbal, physical, vandalism etc]**

**G5. Did you report it to the police?**

GO TO:  
 Yes..... 1..... G7  
 No ..... 2..... G6

**G6. If no, why not?**

**G7. What has been your experience of the police in the area?**

01 – No experience

**G8. Do you know the emergency telephone number (land or mobile) to seek assistance from the police, fire service or ambulance service?**

Yes ..... 1  
 No ..... 2

**G9. What do you like or dislike about where you live and why?**

Like  
 01 Nothing

Dislike  
 01 Nothing

## **H LOCAL SERVICES, INFORMATION AND ADVICE**

**H1. How would you like to receive information? SHOW CARD H1 (CIRCLE AS MANY AS APPLY)**

Leaflets in community areas/centres .....	01
Drop in sessions.....	02
Through employers .....	03
Job Centre .....	04

Local Council .....	05
Housing Association.....	06
Citizens Advice Bureau .....	07
Other.....	08
<PLEASE STATE> .....	

**H2. How would you describe your English language skills?**

Very good ..... 1  
Good ..... 2  
Adequate ..... 3  
Poor ..... 4  
Very poor ..... 5

**H3. Is language a barrier to gaining information?**

Yes ..... 1  
No ..... 2

**H4. If you need to use a translator, who do you usually use? (CIRCLE AS MANY AS APPLY)**

GO TO:

Don't use ..... 01 ..... H6  
Family members ..... 02 ..... H5  
Friend ..... 03 ..... H5  
Translation services ..... 04 ..... H5  
Other ..... 05 ..... H5  
<PLEASE STATE> \_\_\_\_\_

**H5. Who would you most prefer to use?**

(CIRCLE ONE RESPONSE)

Family members ..... 01  
Friend ..... 02  
Translation services ..... 03  
Other ..... 04  
<PLEASE STATE> \_\_\_\_\_

**H6. Have you ever been discriminated against when trying to access services?**

GO TO:

Yes ..... 1 ..... H7  
No ..... 2 ..... H8  
Don't know ..... 3 ..... H8

**H7. What service was this and how did it happen?**

**H8. Can you suggest how these services could be improved?**

**I ADDITIONAL INFORMATION**

**I1. How would you describe you and your partner's (if applicable) ethnic origin?**

SHOW CARD I1

a) Self b) Partner

*White*

British ..... 01 ..... 01  
Irish ..... 02 ..... 02  
Any other White background ... 03 ..... 03  
<PLEASE STATE>: \_\_\_\_\_

*Mixed*

White & Black Caribbean ..... 04 ..... 04  
White & Black African ..... 05 ..... 05  
White & Asian ..... 06 ..... 06  
Any other mixed background... 07 ..... 07  
<PLEASE STATE>: \_\_\_\_\_

*Asian or Asian British*

Indian ..... 08 ..... 08  
Pakistani ..... 09 ..... 09  
Bangladeshi ..... 10 ..... 10  
Any other Asian background ... 11 ..... 11  
<PLEASE STATE>: \_\_\_\_\_

*Black or Black British*

Caribbean ..... 12 ..... 12  
African ..... 13 ..... 13  
Any other Black background ... 14 ..... 14  
<PLEASE STATE>: \_\_\_\_\_

*Chinese or Other ethnic group*

Chinese ..... 15 ..... 15  
Any other ..... 16 ..... 16  
<PLEASE STATE>: \_\_\_\_\_  
<Refused> ..... 17 ..... 17  
<No Partner> ..... 18

**I2. Do you consider yourself to be a Gypsy or Traveller?**

Yes ..... 1  
No ..... 2

**14. What is; a) your first language and b) your second language? Please note whether you speak and / or read these languages. SHOW CARD 14**

	a) 1 <sup>st</sup> Language		b) 2 <sup>nd</sup> Language	
	a1) Read	a2) Speak	b1) Read	b2) Speak
Afrikaans	01	01	01	01
Arabic	02	02	02	02
Bengali	03	03	03	03
English	04	04	04	04
French	05	05	05	05
Greek	06	06	06	06
Gujarati	07	07	07	07
Hindi	08	08	08	08
Hungarian	09	09	09	09
Latvian	10	10	10	10
Lithuanian	11	11	11	11
Polish	12	12	12	12
Portuguese	13	13	13	13
Punjabi	14	14	14	14
Russian	15	15	15	15
Slovak	16	16	16	16
Somali	17	17	17	17
Spanish	18	18	18	18
Swahili	19	19	19	19
Turkish	20	20	20	20
Urdu	21	21	21	21
Other <b>Please State:</b>	22	22	22	22
No second language			23	23

**15. Please state your nationality**

**16. What is your current status in the UK?**  
**SHOW CARD 16**

EU qualified person..... 01  
Registered Accession 8 worker..... 02  
Romania/Bulgaria Accession Worker card .. 03  
Student ..... 04  
Work permit..... 05  
Indefinite leave to remain ..... 06  
Leave to remain ..... 07  
Home office work concession..... 08  
Other..... 09

**17. Do you have access, either at home or elsewhere, to the internet? GO TO:**

Yes..... 1..... 18  
No ..... 2..... 19

**18. How often do you access the internet?**

Once a month or less ..... 1  
Once a week ..... 2  
Several times a week ..... 3  
Every day ..... 4  
Never ..... 5

**19. Do you receive any of the following?**  
**SHOW CARD 19** (CIRCLE AS MANY AS APPLY)

Housing Benefit..... 01  
Income Support..... 02  
Job Seekers Allowance ..... 03  
Family Credit..... 04  
Disability Living Allowance ..... 05  
Incapacity Benefit..... 06  
None ..... 07  
Other..... 08  
<PLEASE STATE> \_\_\_\_\_

**110. Housing Costs: SHOW CARD 110**

**RENTERS:** What is your current weekly or monthly rent? (If you receive Housing Benefit, state the full rent charged by the landlord before any refunds).

**OWNERS:** How much do you have to pay for your mortgage each month (including any endowment premiums etc.)?

**Please include any service charges**

IF SHARED OWNERSHIP PLEASE READ BOTH QUESTIONS ABOVE AND PROVIDE THE ANSWER FOR TOTAL OUTGOINGS (I.E. RENT AND MORTGAGE COMBINED).

**Weekly**

**Monthly**

None ..... None ..... 01  
Under £30 ..... Under £130 ..... 02  
£30 - £59..... £130 - £255..... 03  
£60 - £89..... £256 - £385..... 04  
£90 - £120..... £386 - £515..... 05  
£121 - £150..... £516 - £645..... 06  
£151 - £180..... £646 - £775..... 07  
£181 - £210..... £776 - £905..... 08  
£211 - £240..... £906 - £1,035..... 09  
£241 - £270..... £1,036 - £1,165..... 10  
£271 or more..... £1,166 or more..... 11  
<Don't know> ..... 12  
<Refused> ..... 13

**111. Do you find it difficult to pay this amount?**

Yes ..... 1  
No ..... 2  
Don't know ..... 3  
N/A Don't pay rent/ mortgage ..... 4



**I12. Please indicate the total annual gross (before tax) income of a) you and your partner (if applicable) and b) other members of your household unit, inclusive of income from investments and household state benefits such as Working Tax Credits. SHOW CARD I12**

**NOTE FOR INTERVIEWERS - (NOT TO BE READ OUT)**

**AT THIS STAGE IT IS IMPORTANT TO STRESS THAT THE INFORMATION PROVIDED IS TREATED IN THE STRICTEST CONFIDENCE AND THAT THE COUNCIL DO NOT SEE THE INDIVIDUAL REPLIES (ONLY GROUPED DISTRICT-WIDE INFORMATION).**

**WE REQUIRE INCOME INFORMATION TO COMPARE WITH HOUSE PRICES TO FIND OUT THE % OF HOUSEHOLDS WHO CANNOT AFFORD HOUSING IN THE DISTRICT.**

**WE REQUIRE SAVINGS INFORMATION TO FIND OUT THE % OF HOUSEHOLDS WHO ARE UNABLE TO AFFORD A DEPOSIT ON A SUITABLY SIZED PROPERTY IN THE DISTRICT.**

<b><u>Annual</u></b>	<b>a) Head of h'hd &amp; Partner</b>	<b>b) Other(s)</b>		<b>a) Head of h'hd &amp; Partner</b>	<b>b) Other(s)</b>
Under £2,500 .....	01 .....	01		£23,001 - £24,500 .....	15 .....
£2,500 - £5,000 .....	02 .....	02		£24,501 - £26,000 .....	16 .....
£5,001 - £6,500 .....	03 .....	03		£26,001 - £31,000 .....	17 .....
£6,501 - £8,000 .....	04 .....	04		£31,001 - £36,000 .....	18 .....
£8,001 - £9,500 .....	05 .....	05		£36,001 - £47,000 .....	19 .....
£9,501 - £11,000 .....	06 .....	06		£47,001 - £57,000 .....	20 .....
£11,001 - £12,500 .....	07 .....	07		£57,001 - £68,000 .....	21 .....
£12,501 - £14,000 .....	08 .....	08		£68,001 - £78,000 .....	22 .....
£14,001 - £15,500 .....	09 .....	09		£78,001 - £104,000 .....	23 .....
£15,501 - £17,000 .....	10 .....	10		Over £104,000 .....	24 .....
£17,001 - £18,500 .....	11 .....	11		<Don't know> .....	25 .....
£18,501 - £20,000 .....	12 .....	12		<Refused> .....	26 .....
£20,001 - £21,500 .....	13 .....	13		<No other household members> .....	27
£21,501 - £23,000 .....	14 .....	14			

**I13. Do you have anything other than tax and National Insurance taken from your salary?**

**GO TO:**

Yes .....1..... I14

No .....2..... I16

**I14. If yes, how much per week?**

**I15. What is this for?**

Transport ..... 01

Accommodation ..... 02

Food ..... 03

Other..... 04

<Please state>. \_\_\_\_\_

**I16. Please indicate your savings. Please include investments and other financial resources. Please exclude equity. SHOW CARD I16**

Negative savings (ie. in debt)..... 01

None..... 02

Up to £2,000 ..... 03

£2,001 - £3,000..... 04

£3,001 - £4,000..... 05

£4,001 - £5,000..... 06

£5,001 - £10,000..... 07

£10,001 - £25,000..... 08

£25,001 - £50,000..... 09

£50,001 - £75,000..... 10

£75,001 - £100,000..... 11

£100,001 - £150,000..... 12

£150,001 - £200,000..... 13

£200,001 - £300,000..... 14

Over £300,000 ..... 15

<Don't know> ..... 16

<Refused> ..... 17

**ASK QUESTION I17 FOR OWNER-OCCUPIERS (INCLUDING SHARED OWNERSHIP) ONLY**

**I17. If you are an owner-occupier, please estimate a) the value of your home and b) how much money (equity) you estimate you would get if you sold your home now, after paying off any remaining mortgages and other associated debts SHOW CARD I17**

	a)	b)
	Value	Equity
Would be in debt (negative equity).....	01	
None .....	02	02
Less than £10,000 .....	03	03
£10,000 - £25,000.....	04	04
£25,001 - £50,000.....	05	05
£50,001 - £75,000.....	06	06
£75,001 - £100,000.....	07	07

£100,001 - £200,000 .....	08	08
£200,001 - £300,000 .....	09	09
£300,001 - £500,000 .....	10	10
£500,001 - £750,000 .....	11	11
Over £750,000 .....	12	12
<Don't know> .....	13	13
<Refused> .....	14	14

**I18. Would you be interested in assisting the council on future issues that affect migrant workers?**

Yes .....	1
No .....	2
Would need some more information.....	3

## **J ANY FURTHER COMMENTS**

**Thank you very much for your time**

