

WEST LANCASHIRE DISTRICT

HOUSING NEEDS SURVEY

FINAL REPORT

2005



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1 EXECUTIVE SUMMARY

1.1 Housing Needs Survey

1.1.1 West Lancashire District Council formally commissioned DCA in February 2005 to carry out a District-wide Housing Needs Study.

1.1.2 The purpose of the study was to examine the housing requirements, needs, aspirations and demands for the communities and households of the District.

1.1.3 **The overall aims of the project were to:-**

- ◆ Provide accurate and robust information about the housing need requirements of the District;
- ◆ Help support the Council's strategic housing role;
- ◆ Help to inform the Housing Strategy and local plan;
- ◆ Identify key priorities for West Lancashire District Council as it works towards creating a balanced housing market in the District, particularly addressing issues of affordability;
- ◆ Provide data to assist the Supporting People Strategy;
- ◆ Provide an assessment of the housing markets in the District;
- ◆ Assess the specific housing needs of black minority and ethnic communities, older people and Key Workers within the District;
- ◆ Provide projections about future housing need.

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

- ◆ A postal questionnaire to 12,075 households in 25 Ward sub-areas across the District;
- ◆ A housing market survey utilising the Land Registry and Halifax House Price databases and a telephone survey of estate agents on the supply and cost of access level property and private rented housing;
- ◆ Secondary data analysis drawing upon HIP and Housing Register data on the flow of social stock and need, the 2001 Census, household and population projections and other national research;

KEY FINDINGS OF THE SURVEY

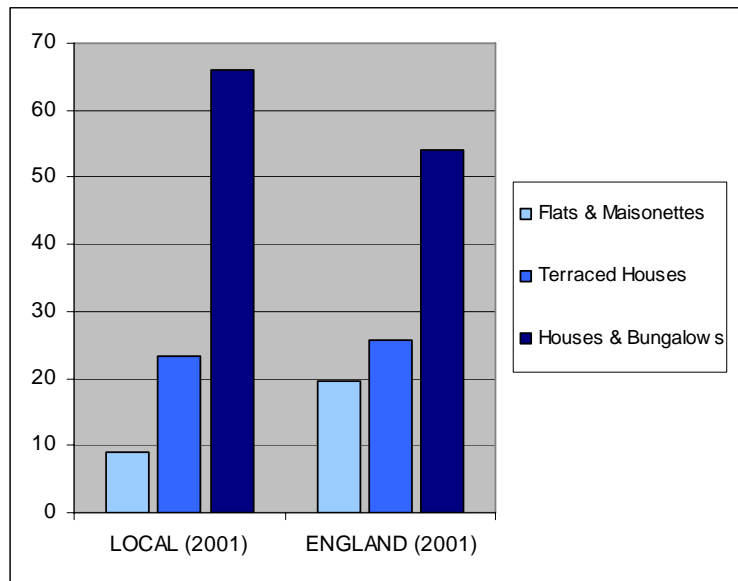
- ◆ 88.2% of households live in accommodation suitable for their needs. Satisfaction varies from 94.4% in the owner occupied sector to 73.3% in the private rented sector;
- ◆ Since 1999, the average price of flats and terraced houses are £109,405 and £87,917, an increase of 196% and 101% respectively and affordability is a major issue, particularly for new forming households;
- ◆ 55% cannot afford private rental and home ownership is beyond the reach of 64% of concealed households, 90% of whom earn below £27,300 pa, the national average income;
- ◆ The social stock is 16.4%, lower than the national average of 19.3% and provides 695 net re-let units each year. Annually 985 affordable housing units are needed, 290 more than provided by existing re-let supply;
- ◆ The 65+ population will increase by 57.6% by 2026. There is an inextricable link between ageing and disability. Around 27% of households contain at least one person with a disability (nearly double the national average). Over 62.1% of those with a support need are over the age of 60, and 52.6% of these households contain a person with a walking difficulty.

1.2 The Housing Stock

1.2.1 Figure 1-1 shows the characteristics of the District stock, compared to the national average level at the 2001 Census in each category.

1.2.2 Locally, the proportion of houses and bungalows (66%) is much higher than the national average of 54%. The supply of terraced properties is 23.4%, lower than the national average of 26%, and flats / maisonettes at 9.0% are significantly below the national average of 20%.

Figure 1-1 House Types Local: National



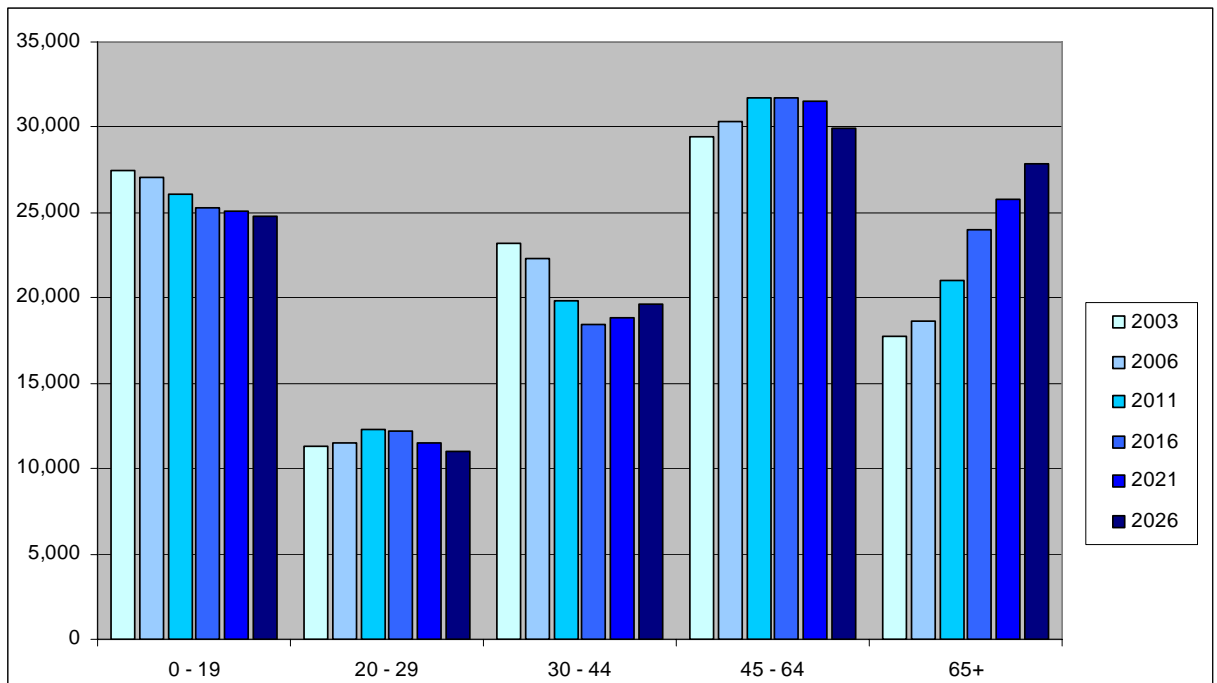
1.3 The District Population – Future Projections

1.3.1 An important feature in measuring housing needs is to forecast what is likely to happen over the next decade or so in order that provision for new housing can be planned. Population change in an area results from a number of factors - numbers of births and deaths, how the population is ageing, and the migration of people into and out of the area. The number of households rises and falls over time in response to these and is also affected by changes in the pattern of marriages and divorces and the general economic climate.

1.3.2 What about the future?

- 1.3.3 The population estimates are based on Lancashire County Council projections and are ONS sub national projections (2003 based). The 2001 Census data has been taken into consideration in the production of these projections.
- 1.3.4 The 2003 based projections indicate that the population will increase by approximately 4,300 people, (4.0%) over the period, rising to 113,300 by 2026, an average annual rate of approximately 0.2%.
- 1.3.5 The 0-19 age range shows a decrease overall (2,700; 9.8%). The largest fall is seen between 2006 and 2011 (1,000; 3.7%).
- 1.3.6 The 20-29 age range comprises new households forming and will have implications for future affordable housing need both in the short and longer term. Overall this age group shows a decrease (300; 2.7%).
- 1.3.7 The 30-44 age group, the main economically active and household moving group shows a large decline overall (3,600; 15.5%). The greatest decrease is seen between 2006 and 2011 (2,500; 11.2%).
- 1.3.8 The 45–64 age group shows an overall rise over the forecast period of 500 individuals (1.7%).
- 1.3.9 The most significant feature here is the rise in the over 65 age group. An increase of 10,200 (57.6%) individuals is seen over the forecast period. There is a steady rise throughout the forecast period with a large rise of 3,000 people between 2011 and 2016.
- 1.3.10 The "older" population within the retirement group, those 80 and over grows significantly by 95.2%, 4,000 more people by 2026. This group represents 8,200 people in the area by 2026 who are much more likely to have care and support needs which should now be assessed in detail.

Figure 1-2 Population Change Age Band Forecast



1.4 The Housing Market

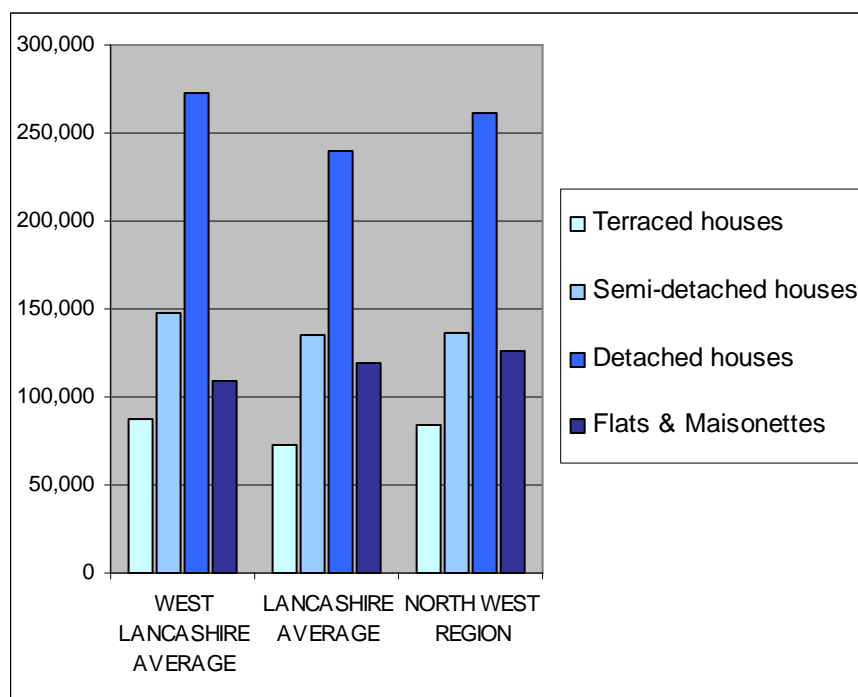
- 1.4.1 The housing market is the context against which all the housing needs of the area are set. In particular, house price information is the basis on which the “affordability” of housing is measured for low-income households. In essence, we are seeking to establish who cannot afford to enter into the market. This data is then related to the problems faced by the “concealed households” in the area, i.e. households living with friends and relatives unable to gain access to the housing market.

1.5 The Regional and National Context

- 1.5.1 UK house price inflation for the year ending 31st March 2005 was recorded by Halifax Index at 9.7% and the Land Registry at 10.3%. House price inflation in the first quarter of 2005 slowed in most regions with an overall increase of 0.5%, but above the 0.1% gain in the fourth quarter of 2004.
- 1.5.2 House prices in the North West Region show a small rise, increasing by 0.2% during the first quarter of 2005. The annual rate of house price inflation recorded in the Halifax Index for the North West Region at 31st March 2005 was 15.3%, above the UK average of 9.7%.
- 1.5.3 Mortgage interest rates this year have been at their lowest levels for over 45 years and people who cannot enter the market under these circumstances may never be able to do so, short of some collapse in the market or a significant change in their income level. Further house price increases above wage inflation in 2005 would make access to market housing more difficult to achieve and would impact on households with marginal incomes most significantly.

1.6 The West Lancashire Housing Market

- 1.6.1 The evaluation of the market in West Lancashire is based on specially prepared information taken directly from the Land Registry database for the year to 31st March 2005, an analysis of local estate agency sales looking at entry level properties, i.e. the lowest quartile stock and from the Halifax as the largest mortgage lender, analysing sales in the region.
- 1.6.2 The Land Registry recorded the average price for all dwellings in the District at £158,903. The average semi-detached dwelling in the District was sold for £147,361, higher than the Lancashire average of £135,404.
- 1.6.3 An income of £11,900 is required to buy a one bedroom flat in Skelmersdale rising to £28,500 in Aughton and Rural Areas. A two bedroom flat requires an income of £31,700 in Ormskirk and up to £38,000 in Aughton. Terraced properties require an income of £18,100 in Skelmersdale rising to £39,600 in Ormskirk.
- 1.6.4 Terraced houses are the main entry level for first time buyers in view of their high volume of sales and lowest prices. Prices of terraced houses have increased by 101% and flats by 195% since 1999, much higher than wage inflation.

Figure 1-3 2005 Average House Prices

1.7 Survey Methodology

- 1.7.1 The fieldwork for the study took place in April 2005 and provides a detailed picture of the current and future housing needs and preferences in the District. The study consisted of a postal questionnaire to 12,075 households, in 25 Ward sub-areas across West Lancashire. 2,782 responses were achieved, providing statistical confidence at 95% \pm 1.52% confidence interval. 5.6% of all households in the District participated in the survey.
- 1.7.2 The Survey is structured to achieve a 95% confidence rate and that our results reflect the population. Using simple random sampling, the confidence interval with a sample size of 1,580 households is in the region of 2% at District level. For example, if 50% of respondents gave the same answer to a question, we can be 95% certain, plus or minus 2%, that this is indicative of the District population.
- 1.7.3 The “implied” numbers are our assessment of the total numbers after applying a sub area weighting factor to represent the total population. Below we present in summary form, the key findings from the survey with a particular emphasis on the needs of concealed households.

1.8 Adequacy of the Existing Stock

- 1.8.1 The vast majority of households have access to all the basic amenities and the perception of most residents is that their homes are well maintained and not in need of improvement.
- 1.8.2 Some 88.2% of households indicated that their accommodation is adequate for their needs, slightly lower than the average of 89% in DCA surveys. 11.8% (5,446 implied) indicated that it is inadequate. The largest single issue for those reporting an inadequacy which could be resolved in-situ (without moving) was that the dwelling needed improvement / repairs (91.0%). Of those requiring a move 57.1% (2,330 implied) indicated that the dwelling was too small.

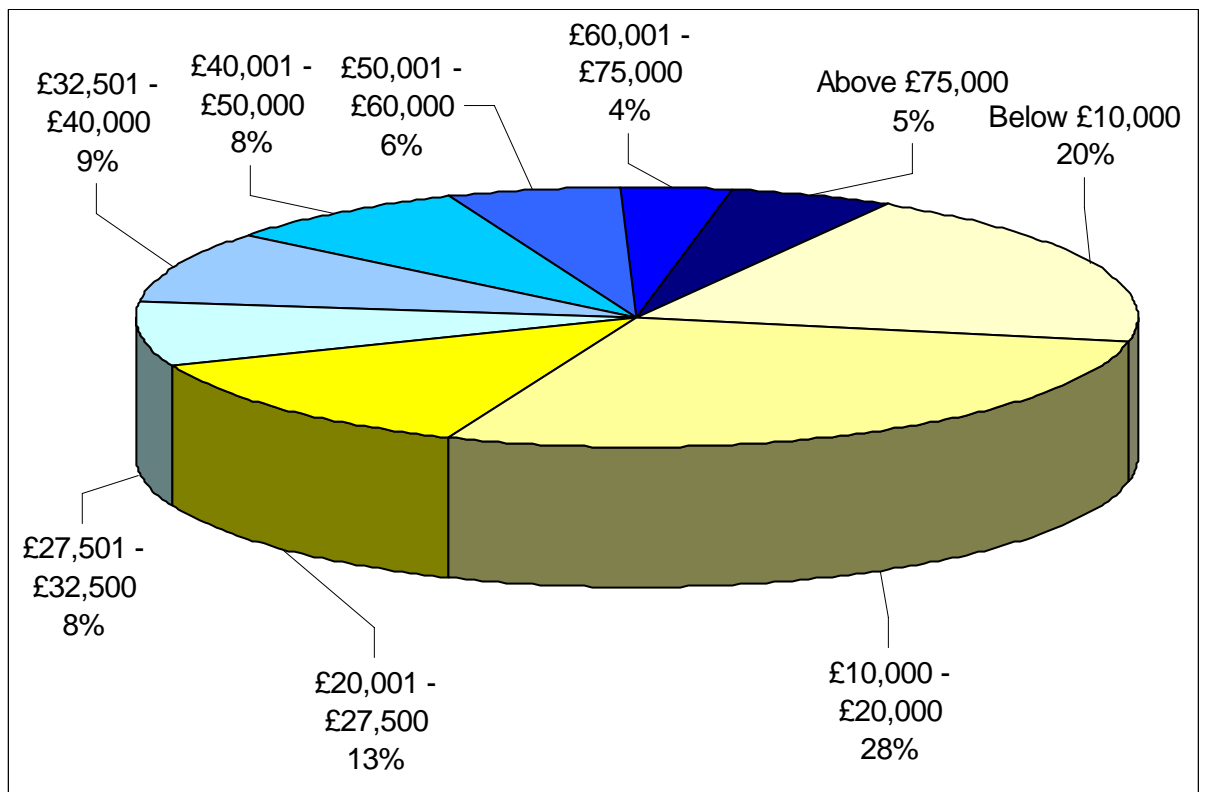
1.8.3 Based on a calculation of occupants to bedroom numbers, under-occupation affects approximately 49.7% of all households and over-occupation affects 1.4% of all existing households.

1.9 Costs of Present Housing and Household Income

1.9.1 A total of 19.7% of those renting within the District paid less than £50 per week; and 53.6% paid less than £60 per week. Of owner-occupiers with a mortgage, 26.5% pay less than £400 per month. Around 4.2% of owner-occupier households pay in excess of £1,000 per month.

1.9.2 19.7% of households have incomes below £10,000, below the corresponding UK figure (21.6%). A further 28.0% have incomes between £10,000 - £20,000, and 12.9% between £20,001 and £27,500; a total of 60.6% with incomes below £27,500.

Figure 1-4 Average Income of Existing Households



Figures rounded to nearest integer

1.9.3 39.8% of households were in receipt of some form of financial support (18,541 implied). 39.5% (7,318 implied) were in receipt of Housing Benefit equating to 64.1% of tenants in the sample.

1.10 BME Households

1.10.1 The majority of BME households who responded to the DCA survey are living in 3-bed accommodation. Around 34.8% live in detached accommodation and 31.2% live in semi-detached accommodation.

1.10.2 71.7% of those BME households who said their home was inadequate, cited 'too small' as the reason for inadequacy. This was higher than the 57.1% found in the whole population.

- 1.10.3 32.4% of BME respondents had a limiting long term illness compared to 26.5% in the general population.
- 1.10.4 Income levels within BME households are similar to those in the whole population. The proportion of BME households on the lowest incomes, i.e. below £10,000 is 20.9%, slightly higher than the figure for all households of 19.7%.
- 1.10.5 78.4% of the BME households, who wished to move but cannot, said that this was due to lack of affordable rented housing, compared to 56.6% for the whole population. Unable to buy another home at 48.9% also affected BME households' ability to move.
- 1.10.6 Employment / better access to work (37.8%) and leaving to seek better education facilities (24.4%) were the main reasons for leaving West Lancashire compared to 40.8% and 15.8% respectively in the whole population.
- 1.10.7 The majority of existing BME households moving within West Lancashire in the next 3 years stated they required semi-detached accommodation with three bedrooms. 52.4% of respondents stated owner occupation as their preferred tenure and 47.6% preferred council rented accommodation.
- 1.10.8 87 new BME households are forming within the District in the next three years, 54.7% require terraced accommodation and 44.3% require semi-detached accommodation. The majority (68.9%) require two bedrooms and 31.1% require three bedroom accommodation.

1.10.9 Gypsy and Traveller Households

- 1.10.10 The sample included no responses from Gypsy / Travellers households although the survey presented this category as an option, and Census data does not recognize this category. The Brief did not require a survey of this group as the Local Authority is waiting for emerging guidance to be published.
- 1.10.11 It should be noted that there is increasing importance to obtain the housing need requirements of this group, and new Local Housing Assessment Guidance due to be published this autumn will contain guidance on the process for these households. Bearing in mind the transient nature of this group a specialist study might be appropriate to determine this groups housing needs and aspirations on a sub-regional or County wide level.

1.11 Key Worker Housing Issues

- 1.11.1 Around 2,189 implied households (4.7% of all households in West Lancashire) gave details of their work in the public sector, with 50.9% (1,115 implied) indicating work in the Health sector and 39.6% (865 implied) working in Education services.
- 1.11.2 The lowest income threshold found for 1-bed flats in the District was £11,900 in the area of Skelmersdale. This figure, although realistic for the area of Skelmersdale was not representative of the income thresholds for 1-bed flats in the four remaining areas. Therefore in order to calculate the income threshold for 1-bed flats, the second lowest income threshold was used, this being £25,300 in Ormskirk.
- 1.11.3 Access to the owner-occupied market in the District through the cheapest 1-bed flats, requiring an income of at least £25,300, we found that the proportions who could not afford to owner occupy in West Lancashire were:-
- ◆ 46.6% of Health Staff
 - ◆ 32.1% of Education staff

NB All Social Workers and Occupational Therapy staff who responded had incomes over £25,300 and therefore could afford to owner occupy in the District.

- 1.11.4 Tenure preference for key workers in the District was that 56.5% of education workers preferred owner occupation and 43.5% preferred private rent. All Social Work staff expressed a preference for council rent, however caution is advised as the data is based on small samples.
- 1.11.5 Of the concealed workers responding around 45.0% (84 implied) work in Education services, 38.6% (72 implied) work in the Health sector, 6.3% (12 implied) work in Fire and Rescue services, 5.8% (11 implied) work in the Police Service and 4.3% (8 implied) work in Occupational Therapy.
- 1.11.6 Concealed key workers were asked if they had any savings to meet a deposit and legal costs in terms of purchasing a property. The majority (60.7%) had less than £1,000 saved to meet these costs.
- 1.11.7 77.4% of concealed key workers responding expressed a preference for semi-detached accommodation.

1.12 Moving Households

- 1.12.1 3,012 existing households and 2,479 new households will be moving or forming within West Lancashire in the next three years.
- 1.12.2 3,082 existing and new forming households anticipate moving away from the District. In the case of existing households moving, the single most common reason given for moving away was to move to a better area (46.3%) followed by retirement (35.2%). In the case of concealed households moving, the most common reason was employment / access to work (65.8%), followed by education reasons (29.0) and lack of affordable housing (21.3%).

1.13 Support Issues

- 1.13.1 26.5% of households in the District contain somebody with a support need (12,258 households implied), of which 15.6% had two members affected. 62.1% of all household members were over 60, including 27.0% over 75.
- 1.13.2 The largest group (6,254 implied) affected by a named support need were those with a walking difficulty, representing 52.6% of those with a support need.
- 1.13.3 Around 11.2% of these households contained someone who was a wheelchair user, suggesting around 1,336 in West Lancashire as a whole. 41.3% of wheelchair user's households live in a property with suitable adaptation.
- 1.13.4 Of household members with support needs, some 12.9% (803 implied) felt they needed care or support which is not currently provided.
- 1.13.5 13.1% of all dwellings (6084 implied) have been adapted to meet the needs of a disabled person. In terms of the nature of adaptations, 51.7% have handrails / grabrails; 50.1% have bathroom adaptations, 35.8% have a ground floor toilet and 30.5% have access to property adaptations.

1.14 Concealed Households

- 1.14.1 Concealed households are people who are currently living within a household, wanting to move to their own accommodation and form a separate household. We found that around 5.3% of households contained one or more households seeking independent accommodation giving a total of 2,479 cases (implied) over the next three years to 2008. Over 89.5% are the adult children of existing residents.

1.14.2 In the concealed households group:-

- ◆ 68.7% of the people in these concealed households are between 20 and 29 years of age and 14.2% are over 30;
- ◆ 20.5% of households are being formed with a partner living in a separate household elsewhere in the District;
- ◆ 36.3% of concealed households moving within the next year are registered on a housing waiting list, 87.0% being on the West Lancashire District Council List.

1.14.3 Their needs and preferences for specific house types were:-

Type	Need %	Preference %	Current Stock %
Flat	31.6	21.7	9.0
Terraced	30.7	18.2	23.4
Semi-detached	30.0	41.4	32.3

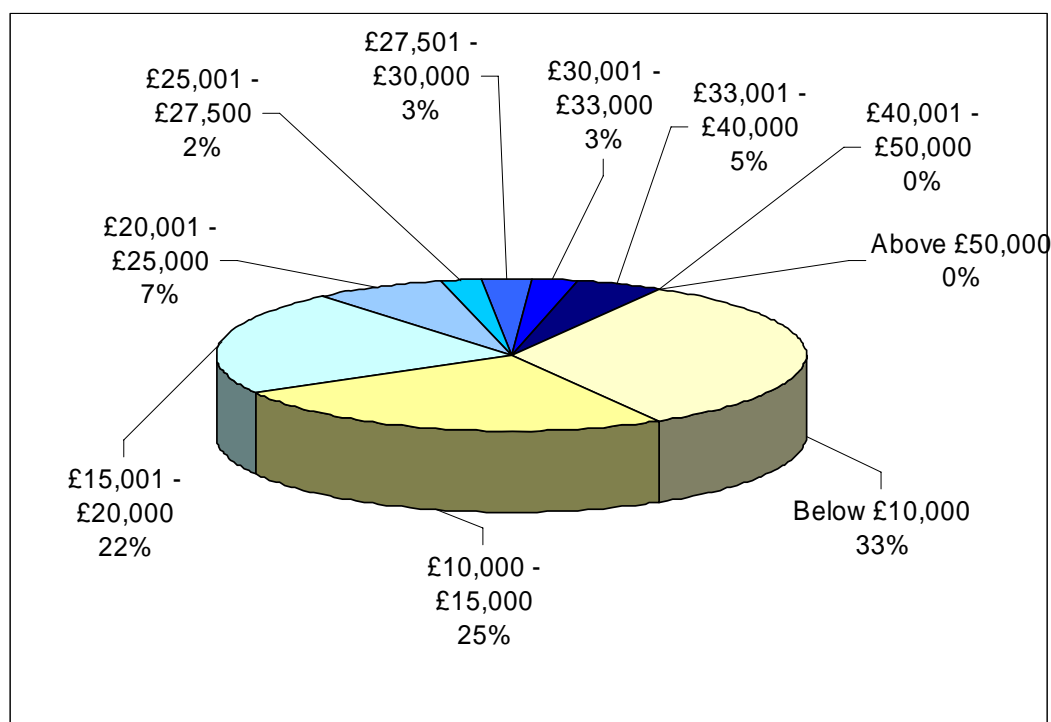
Size	Need %	Preference %	Current Stock %
One bed	27.1	6.5	6.5
Two bed	50.5	52.2	22.2
Three bed	19.3	35.3	49.1

- ◆ Important differences exist between the levels of preference expressed for property types and their stock supply levels, especially the higher preference for flats and to a lesser extent semi-detached houses, than are present in the existing stock;
- ◆ 67.9% (1,683 implied) of the concealed households preferred owner occupation; 24.6% (610 implied) want Council rent; 4.3% (107 implied) prefer HA rented, 2.1% (52 implied) prefer private rented and 1.1% (27 implied) prefer HA shared ownership.

1.15 Concealed Households' Housing Costs and Incomes

1.15.1 Key factors relating to immediately forming households' ability to meet housing costs are that:-

- ◆ 62.6% of those wishing to rent could afford a weekly rent of no more than £60; a further 8.2% cannot pay more than £70;
- ◆ 79.7% wanting to buy could not afford a mortgage of more than £400 per month;
- ◆ 58.2% have household incomes below £15,000 per annum, 22.3% earn between £15,001 - £20,000 and a further 9.5% between £20,001 and £27,500, giving a total of 90.0% with an income below £27,500.

Figure 1-5 Average Income of Concealed Households

1.16 Affordability and Access to Market Housing

- 1.16.1 The data indicates strongly that there is an affordability problem arising from the relationship between local incomes and the realistic supply of the cheapest stock available and incomes needed to buy in locations across West Lancashire are shown in Table 1-1 below. Properties can be accessed in Skelmersdale for at an income threshold of £11,900 but this is far lower than the remaining areas.
- 1.16.2 The following table shows the annual household income needed to buy in the lowest and highest priced areas in the District, based on a 95% mortgage availability and a 3-times gross income to lending ratio, the 2000 Good Practice Guidance recommended level.

Table 1-1 Annual Household Income Required to Buy

Area	Income Thresholds (£)		
	1 bed Flat	2 bed Flat	2 bed Terraced
Burscough	27,500*	34,800	35,600
Ormskirk	25,300*	31,700	39,600
Aughton	28,500*	38,000*	38,000*
Rural Areas	28,500*	34,800*	27,500
Skelmersdale	11,900*	-nd-	18,100

nd – no data

**low level of data*

- 1.16.3 Although the average price of terraced properties according to the Land Registry survey is £87,917, entry levels for a 2-bed property start at £57,315 in Skelmersdale, rising to £124,983 in Ormskirk. Entry levels for 3-bed terraced properties start at £64,583 in Skelmersdale rising to £129,975 in Aughton.

- 1.16.4 The survey findings indicate that income levels of around 64%, of the new households who formed in the past 2 years are below the level necessary to be able to buy and 55% to rent in the local market. These income levels are higher than those of concealed households about to form this year, but are those used in the Assessment Model calculations.

1.17 Housing Stock Balance Analysis

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

1.18 House Type Preferences / Supply

- 1.18.1 Table 1-2 reflects the differing levels of existing supply against demand from new households and the impact in actual sales levels created by stock availability and turnover.
- 1.18.2 New household's preference and need for flats at 21.7% and 31.6% respectively are much higher than the stock level of 9.0% reflecting the impact of changing household formation and preferences and lower price levels. Sales of flats and terraces are higher because they are the most available stock type with the lowest prices.
- 1.18.3 New forming households show a lower level of preference for terraced houses at 18.2% than the stock supply of 23.4%, which may reflect the price differential.

Table 1-2 Dwelling Type Demand / Stock Supply / Market Sales

	Demand		Census 2001 Stock Supply % *	Sales
	New Household Need %	New Household Preference %		All Buyers %
Terraced	30.7	18.2	23.4	32.9
Flats	31.6	21.7	9.0	11.9

* © Crown Copyright (Census)

- 1.18.4 Small units, flats and terraced houses are 32.4% of existing stock compared to the national average level of 45%. All site briefs and regeneration projects should promote these house types, which are under represented in the stock compared to national average levels in line with the principles in the PPG3 issued in March 2000 and future household formation demand.

1.19 Affordable Housing Need Summary

- 1.19.1 The following summary is our assessment of the broad balance of affordable unit delivery between rental and subsidised low cost or "intermediate" market housing by unit need numbers and percentages. These are summarised in Table 1-3 below.
- 1.19.2 The annual level of outstanding affordable need of 290 units, after allowing for current re-let supply is clearly not economically deliverable or sustainable, bearing in mind past new supply levels averaging 55 units each year. Despite the evidence of the scale of need from existing and concealed households, there are wider issues to consider when setting targets for delivery of affordable housing from new developments. Primarily there is a need to build viable, sustainable developments.

- 1.19.3 Essentially however, planning should be providing for balanced communities, which acknowledge the need for social compatibility if the problems of housing in the past are not to be repeated. Our significant experience of affordable subsidised housing in mixed developments leads us to recommend that 40% of new units negotiated should be the level applied from the total of all sites negotiated.
- 1.19.4 The increases in house prices over the last four years have excluded many of 'first-time buyers' from the owner occupied market. We believe therefore that the proportion of affordable housing provided on new sites should encompass more subsidised low cost market housing than would have been the case four years ago when it was a more marginal element of affordable need.
- 1.19.5 This proportion includes both affordable housing for rent and subsidised low cost market housing to meet the needs of low income households, key workers and those on average incomes unable to purchase and broadly the level should be 20% / 20% rental to intermediate housing although affordability will still be a key issue for delivery. Targets and tenure mix may vary above and below this level on a site by site basis and these allow a lower target to be set for Skelmersdale than in Ormskirk and the rural areas.
- 1.19.6 The ratio below is recommended only in terms of the total delivery and will need to be assessed for individual sites to take account of the existing flow of re-lets from the rental stock. The summary of total affordable need and supply in Table 1-3 is derived from the Assessment Model in Section 11.

Table 1-3 Affordable Need Summary

Total Annual Need	985	
Existing Stock Re-lets / New Units	695	
Additional Net New Units Needed	<u>290</u>	
New Rental	145	50% (20%)
Shared Ownership / Shared Equity	145	50% (20%)
Discounted Market Rent		
Total	<u>290</u>	<u>100% (40%)</u>

- 1.19.7 In addition to the scale of affordable housing to meet general household's requirements, there are specific needs which should also be addressed. These are highlighted in the following paragraphs.

1.20 Sheltered Housing

- 1.20.1 In total, the data suggests a combined requirement for supported elderly accommodation, from older people currently living in the District (424 households) and those who may in-migrate to be beside their family (1,328 households) is 1,752 units, 1,106 in the affordable sector and 646 in the private market.
- 1.20.2 This requirement may be addressed by flow of relets of the existing sheltered stock averaging 178 units a year, but acceptability of existing stock to meet today's standards and aspirations will need to be assessed in calculating the scale and service configuration of new delivery.

- 1.20.3 The significantly higher level of elderly accommodation needed for people moving into the District is common to other DCA Surveys and is a new factor in the housing market. As discussed in Section 7.5.2 generally, the forecast is being made by their children who assist in the moving process. Conversely, the indigenous older population prefer to continue in the area / surroundings they know and within their own home as long as possible and actual migration should be monitored annually.
- 1.20.4 Needs Assessments Surveys consistently identify a need for supported elderly accommodation often considerably in excess of demand experienced locally. Whilst this is a very complex issue to resolve it is fundamentally a factor of the nature and quality of the existing sheltered stock, particularly in the social sector.
- 1.20.5 Despite national policy to provide services and adaptations to households to remain at home for as long as possible, the scale of growth in the population aged 65+ and particularly 80+ is so significant that there will be future requirements for specialist accommodation to meet the needs of some people. DCA have made a specific recommendation for the development of a wide ranging Older Persons Strategy that is consistent with the Council's Strategic objective.
- 1.20.6 The Council is already aware that there exists a supply of social sheltered housing units that do not meet the needs / aspirations of many of today's older population. Work has begun on developing an Older Persons Strategy in partnership with key partners, West Lancashire PCT, LCC Social Services and others through a recently established Older Persons Strategic Planning Group.
- 1.20.7 Additionally, the Council needs to review arrangements to support a range of tenure mix for older people.

1.21 Supported Housing

- 1.21.1 The Survey identified a need over the next three years for:-
- ◆ 64 units of independent accommodation (with external support);
 - ◆ 23 units of independent accommodation (with live in carer);
 - ◆ 8 units of residential/nursing home
- 1.21.2 The requirements for independent accommodation are all in the private sector.

1.22 Recommendations

1.22.1 Housing and Planning Strategies

- ◆ Provide a mix of house types and sizes in both market and social sectors but particularly flats and terraced houses to meet the needs of new and existing households and to provide a balanced housing market.
- ◆ Develop an Older Persons Strategy to address the current and future growth in elderly and frail elderly households across all tenures, and their related care and support needs to:-
 - assess and prioritise the need for support services and adaptation required to keep people in their own home;
 - re-assess existing sheltered stock in meeting today's housing standards and preferences;
 - assess the need for 'extra care' accommodation for the growing frail elderly population.
- ◆ Continue to negotiate with prospective developers towards achieving subsidised affordable homes from all suitable sites coming forward for planning consent over the period of the Local Plan. Each site will need to be assessed individually, targets being subject to wider planning, economic viability, regeneration and sustainability considerations and will require a flexible approach to specific site negotiation.
- ◆ The rises in house prices in excess of inflation is resulting in greater difficulty in entering the housing market. Our recommendations on the overall affordable housing target is 40% of the total of all suitable sites negotiated.
- ◆ Within this target we recommend a balance of 20% for rent and 20%, as 'intermediate' housing provided it is delivered at a cost below the cheapest entry level costs in the general market and would be available on a similar basis to subsequent purchasers.
- ◆ Both the affordable housing target and the tenure balance within it may vary on a site by site basis and should take account of shortfalls of existing stock supply and through empty properties being brought back into use through regeneration strategy.

1.23 Disabled Households

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

2 SURVEY METHODOLOGY

2.1 Purpose, Aims and Objectives

2.1.1 West Lancashire District Council formally commissioned DCA in February 2005 to carry out a District-wide Housing Needs Survey.

2.1.2 West Lancashire Council is seeking to undertake a comprehensive and robust housing market and needs assessment to obtain high quality information about current and future housing needs across the Local Authority level.

2.1.3 The key aims of the Housing research project are to:-

- ◆ Provide accurate and robust information about the housing need requirements of the District;
- ◆ Help support the Council's strategic housing role;
- ◆ Help to inform the Housing Strategy and Local Plan;
- ◆ Identify key priorities for West Lancashire District Council as it works towards creating a balanced housing market in the District, particularly addressing issues of affordability;
- ◆ Provide an assessment of the housing markets in the District;
- ◆ Provide data to assist the Supporting People Strategy;
- ◆ Assess the specific housing needs of black minority and ethnic communities, older people and Key Workers within the District
- ◆ Provide projections about future housing need;

2.1.4 The Final Report will provide the information to:-

- ◆ support future housing strategy to meet the criteria set out by the ODPM in its Good Practice Guidance and Housing Investment Programme (HIP) Guidance and to prioritise investment decisions;
- ◆ co-ordinate housing and community care strategies;
- ◆ inform the Council's affordable housing policies in the Local Plan and assist in target setting for site development briefs and for negotiation in accordance with Circular 6/98 and PPG3.

2.2 Promotion

2.2.1 A comprehensive promotion campaign was agreed with the Council to create awareness of the survey, and its importance to the Council. All Councillors in the District were contacted to inform them of the survey and enlist their assistance in publicising the survey and maximising the response rate.

- 2.2.2 Posters were prepared for display in public places in all wards throughout the District and a press release was issued to publicise the postal survey, both on the weekend of the survey being received and the final weekend for responses.

2.3 Methodology

- 2.3.1 The study consisted of the following elements:-

- ◆ A postal questionnaire to 12,075 households across 25 Ward sub-areas;
- ◆ A housing market survey utilising the Land Registry and Halifax databases and a telephone survey of estate agents on the cost of access level property and on the supply and cost of private rented housing;
- ◆ Secondary data analysis drawing upon HIP and Housing Register data on the flow of social stock and need, 2001 Census, household and population projections and other national research.

- 2.3.2 The questionnaire was designed in consultation with officers of West Lancashire District Council and based upon tried and tested questionnaires used in previous comparable assessments.

- 2.3.3 In our view, a large-scale postal survey is the most cost-effective means of identifying the general needs, aspirations and intentions of the population at ward level. Nearly all the housing needs studies undertaken by DCA have utilised postal questionnaire surveys as one means of primary data collection.

- 2.3.4 The questionnaire was in three parts. Part One sought information about the existing housing situation including:-

- ◆ house type and number of bedrooms;
- ◆ adequacy of current housing to meet the households needs;
- ◆ property repair and improvement requirements;
- ◆ forms of heating and energy efficiency facilities;
- ◆ housing costs and income;
- ◆ employment and travel to work;
- ◆ support and adaptation needs;
- ◆ household composition by gender, age and ethnicity.

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

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

2.3.6 The postal questionnaires are provided as an Appendix to this report.

2.4 Sampling

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

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

2.4.2 Our Survey is structured to achieve a 95% confidence rate and that our results reflect the population. Using simple random sampling, the confidence interval with a sample size of 1,580 households is in the region of 2% at District level. For example, if 50% of respondents gave the same answer to a question, we can be 95% certain, plus or minus 2%, that this is indicative of the District population.

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

2.4.4 The postal sample was stratified into 25 Ward sub-area and selected by random probability from the Council Tax Register.

2.4.5 The sample was 6.0% of resident households, determined to ensure statistical validity within each Ward sub-area. As we see in 2.5.5, based on a 25 Ward sub-area structure, a level of $\pm 1.52\%$ was achieved in this survey.

2.4.6 The main issue is whether non-respondents are different in some crucial way to responders (e.g. low education, older etc.). However, increasing the sample size does not necessarily alleviate this problem if some groups of people systematically do not respond. We check for bias and re-weight where necessary by comparing known characteristics in the population with our findings.

2.5 Postal Survey Process and Response

2.5.1 The sample survey of 12,075 questionnaires was dispatched for delivery on the 29th March 2005. The original return deadline was 19th April 2005 allowing respondents a period of twenty two days including three weekends for completion and return, however the survey was not closed and responses were still accepted until the 25th April.

2.5.2 The response rate was analysed on a daily basis and following a week of returns, a further 400 questionnaires were issued to the wards of Birch Green, Moorside, Rufford, and Tanhouse (100 in each) in order to boost the response rate. A final sample total of 12,075 questionnaires across the District.

2.5.3 The final postal response of 2,782 questionnaires returned provides a robust sample for analysis.

2.5.4 The highest postal response level was achieved in Parbold with 35.8%. Newburgh also achieved over 30%. 7 areas achieved over 25%, with the remaining 16 areas achieving below 25%.

2.5.5 All sub-areas reached response levels based on household numbers adequate to ensure statistical validity at a confidence level of 95%. The confidence interval ranged from $\pm 6.30\%$ to $\pm 8.39\%$ at Ward sub-area level and was $\pm 1.52\%$ at District level.

Table 2-1 Response Rate by Ward

Ward	Households	Postal Sample	Postal Responses	Postal Response Rate	Validity $\pm \%$
Ashurst	2,533	525	109	20.8%	7.66
Aughton & Downholland	2,312	450	116	25.8%	7.43
Aughton Park	1,537	450	134	29.8%	6.91
Bickerstaffe	863	400	99	24.8%	8.04
Birch Green	1,860	625	98	15.7%	8.08
Burscough East	1,707	450	99	22.0%	8.04
Burscough West	1,990	450	96	20.9%	8.16
Derby	2,391	450	102	22.6%	7.92
Digmoor	1,937	525	91	17.3%	8.39
Halsall	898	400	101	25.3%	7.96
Hesketh-with-Beaconsall	1,604	450	116	25.8%	7.43
Knowsley	2,445	450	123	27.3%	7.21
Moorside	1,704	625	92	14.7%	8.34
Newburgh	882	450	138	30.7%	6.81
North Meols	1,760	450	97	21.6%	8.12
Parbold	1,601	450	161	35.8%	6.30
Rufford	847	500	112	22.4%	7.56
Scarisbrick	1,603	450	120	26.7%	7.30
Scott	2,490	450	111	24.7%	7.59
Skelmersdale North	1,741	525	112	21.3%	7.56
Skelmersdale South	2,915	525	106	20.2%	7.77
Tanhouse	2,131	675	101	15.0%	7.96
Tarleton	2,462	450	128	28.4%	7.07
Up Holland	2,621	450	103	22.9%	7.88
Wrightington	1,731	450	117	26.0%	7.40
Total	46,565	12,075	2,782	23.0%	1.52

2.6 Survey Weighting

- 2.6.1 We check the data file against the 2001 Census Tenure data and the Council's Housing Strategy Statistical Appendix for bias and re-weight the data where necessary. A copy of the weighting carried out in this survey is provided with the Survey data Tables.
- 2.6.2 Given the nature of the random sample of households within agreed sub-areas embodied in the postal survey, we would expect tenure type to provide the main validation of the representativeness of the sample.
- 2.6.3 The data set out on household population and tenure at Table 2-2 is based on the Council Tax number of resident households. Private sector tenure has been re-weighted to be in line with the 2001 Census data, with allowance for four further years development. The social housing stock has been re-weighted to the number of units in the HIP Statistical Appendix at March 2004.
- 2.6.4 The overall data set is therefore representative of the District population and is the basis for the calculation of all the subsequent tables i.e. all responses are given the weight appropriate to the actual tenure balance.

Table 2-2 Tenure of Present Households

Question 1

Type	2005 Survey %	Survey Group %	N° implied	Local Area Census 2001 *
Council rented	14.6	16.4	6,085	17.6
HA rented	1.8		833	
Private rented	7.3	8.2	3,375	8.0
Tied to employment / Other	0.9		1,408	
Owner occupier - mortgage	43.3	75.4	20,160	42.1
Owner occupier - outright	31.9		14,854	31.5
Shared ownership	0.2		99	0.8
Total	100.0	100.0	46,814	100.0

* © Crown Copyright (Census)

- 2.6.5 The proportion of owner occupiers has increased slightly from 74.4% to 75.4% between 2001 and 2005; that of social rented accommodation has fallen to 16.4% from 17.6%. The proportion of owner-occupiers with a mortgage has increased by 2005 to 43.3% from 42.1% in 2001.
- 2.6.6 The private rented sector constitutes 8.2% of households. This group include those renting from a private landlord, from a relative and from an employer. At the Census 2001, 1,002 households of the total of 3,491 lived rent free and households in this sector are not therefore homogenous.

2.7 Definitions

- 2.7.1 The Housing Needs Study has been undertaken in line with the ODPM research Local Housing Needs Assessment: A Guide to Good Practice (published July 2000) in assessing people's preferences as well as their needs. Additionally the report has taken into account practices due to be released in emerging guidance due for release in autumn 2005.
- 2.7.2 DCA work to a definition of housing requirements that encompasses demand, need and preferences. Households that can enter the general market without intervention of any sort can be defined as demand, whereas those households that are unable to enter the general market without some form of intervention can be defined as having a housing need. Our methodology enables us to identify this distinction by asking for both a household's characteristics in terms of size, current property condition and income and a household's views on suitability of current housing and preferences for moving or modification.
- 2.7.3 Affordability in our view is defined by the relationship between local incomes and the local general housing market. Our definition of affordable housing is as follows:-
- “Affordable housing is that provided with subsidy, both for rent and low cost market housing, for people who are unable to resolve their housing requirements in the local private sector housing market because of the relationship between housing costs and incomes. This definition covers housing for social rent, shared ownership, low cost home ownership and sub-market rent.”*
- 2.7.4 The issue of affordability is central to our approach. Within the project, we capture a range of data on actual incomes and costs of housing and the likely level of incomes and the accessible costs of housing for moving or newly forming households. We also examine secondary data on incomes, house prices and rent levels. Thus a reliable indicator of affordability is derived that leads towards the identification of real options for meeting housing need.

2.8 Survey Household Data

- 2.8.1 It should be noted that the “numbers implied” column inserted in some of the tables is our assessment of the total numbers to be derived after applying a weighting factor calculated by Ward responses to that Ward household numbers. Where multiple choice is not involved, this will generally equate to the household population of the Local Authority as a whole but some individual questions may not be answered by all respondents, giving a marginally lower total.
- 2.8.2 Where multiple choice questions are involved, we have included two percentage columns. The first percentage column relates each heading to the total number of actual responses. Those responses are set out at sub-area level in our accompanying data tables and are the basis of the ‘numbers implied’ column in the report. The second percentage column relates the same numbers to the number of households, which in the case of a multiple choice question is likely to give a total in excess of 100% depending on the level of multiple choice made.
- 2.8.3 All tables included in this report are extracted from the DCA Housing Survey data for the West Lancashire District, unless otherwise indicated. We also provide a comparison for many results throughout this Report to the average of over 170 DCA Surveys nationally.

3 THE WEST LANCASHIRE HOUSING MARKET

3.1 Introduction

3.1.1 Three data searches were commissioned to provide information on house price and sales volumes across the District:-

- ◆ from the Halifax, as the largest mortgage lender, analysing lending in the Region;
- ◆ from the Land Registry, providing data on all sales in the area for the past year;
- ◆ Estate Agency survey to assess entry prices for new households in each sub-area.

3.1.2 The records include house price information by categories of dwellings and information about the volumes of sales of each type of dwelling.

3.1.3 These indices are not absolutely comparable. Land Registry increase levels tend to be lower because they include cash transactions but they are less reliable on a quarterly basis because they only calculate actual transactions and the figures are affected by changes in the mix of properties between the current and previous periods. Halifax data measures a constant mix of properties by type and size which removes the changing mix factor but does not of course include lower price cash transactions.

3.1.4 This information sets the context for the key issue of the affordability of housing in the area, and in particular we can relate the analysis to the problems of low income evaluated through the household postal survey.

3.2 National Picture

3.2.1 House price inflation in the first quarter of 2005 slowed in most regions with an overall increase of 0.5%, but is just above the 0.1% gain in the fourth quarter of 2004. The overall sound UK economic background and the lowest mortgage rates since the 1950s have boosted housing demand in recent months and this trend should continue throughout the rest of the year.

3.2.2 UK house price inflation for the year ending 31st March 2005 was recorded by Halifax Index at 9.7% and the Land Registry at 10.3%.

3.2.3 The Halifax First-Time Buyer Annual Review of 2005 indicates that the average price paid by first-time buyers increased by 16% in 2004 from £112,541 in 2003 to £131,024.

3.2.4 The affordability difficulties confronting first time buyers have significantly reduced the number entering the market. This is reflected in the fact that there were an estimated total of 361,000 first-time buyers in 2004, the lowest annual total since 1981. The numbers of FTB's last year were almost a third lower than at 2002 (532,000).¹

¹ Source: Halifax First Time Buyer Annual Review 2005

3.3 Regional Picture

Table 3-1 House Price Inflation

	Increase over year to 31 st March 2005 %	Increase over quarter to 31 st March 2005 %
North West ¹	15.3	0.2
Lancashire ²	14.1	3.5

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

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

- 3.3.1 The annual rate of house price inflation recorded in the Halifax Index for the North West Region at 31st March 2005 was 15.3%, well above the UK average of 9.7%.
- 3.3.2 House prices in the North West Region show a small rise, increasing by 0.2% during the first quarter of 2005.
- 3.3.3 House prices in Lancashire rose over the last year by 14.1% and in West Lancashire rose by 14.3% as calculated by the Land Registry.

3.4 The Housing Market

- 3.4.1 The Regional Market is shown in the Table 3-2 below, which details the prices paid for the main categories of house types for the whole of the North West Region with comparisons against a different source of house price index data.
- 3.4.2 The Halifax data is based on actual sales of mortgaged properties and the information is a real indication of actual prices prevailing in the purchases being made in the North West Region. The Land Registry data incorporates all transactions, at District level.

Table 3-2 Average North West Region House Prices - All Buyers 2005

Property Type	NORTH WEST REGION		LANCASHIRE
	Land Registry Average Price	Halifax Average Price	Land Registry Average Price
Terraced	83,540	104,101	72,724
Semi-detached	136,855	147,661	135,404
Detached	261,818	275,218	239,582
Bungalows	*	165,722	*
Flats & maisonettes	126,509	130,651	119,523
All properties	127,753	145,234	118,423

Source: Halifax House Price Index, © Copyright HBOS plc.

Land Registry Residential Property Price Report, 1st Quarter 2005.

© Crown Copyright

* Land Registry figures do not identify bungalows separately.

- 3.4.3 The Halifax data refer to mortgage transactions at the time they are approved rather than when they are completed. Whilst this may cover some cases which may never proceed to completion, it has the important advantage that the price information is more up-to-date as an indicator of price movements and is on a more consistent time-base than completions data (such as the ODPM Index) given the variable time lags between approval and completion.² The Land Registry data incorporates all sales transactions in the Region and more specifically in West Lancashire.
- 3.4.4 Prices vary between the different data sources and we would expect the Land Registry figures to be lower in all cases given that these figures include non-mortgaged sales.
- 3.4.5 The table below examines average house prices for West Lancashire recorded by the Land Registry in March 2005, against house prices at the time the previous housing needs survey in 1999 and the rate of price increase.

Table 3-3 Average House Prices and Sales - All Buyers 2005

Property Type	2005 Land Registry West Lancashire Average Price	Land Registry % of sales in West Lancashire	1999 Land Registry Average Price	Increase 1999-2005 %
Terraced	87,917	32.9	43,669	101.3
Semi-detached	147,361	26.7	64,224	129.4
Detached	272,315	28.5	113,375	140.2
Flats & maisonettes	109,405	11.9	37,000	195.7
All properties	158,903	100.0		

Source: Land Registry Residential Property Price Report, 1st Quarter 2005, 1st Quarter 1999 © Crown Copyright (Land Registry)

- 3.4.6 The largest volume of sales in the District were for terraced (32.9%) selling at an average price of £87,917. Detached houses average £272,315 are 28.5% of sales. Semi-detached houses average £147,361 and are 26.7% of sales. Flats / maisonettes account for 11.9% of sales with an average price of £109,405. Terraced houses are assessed to be the main entry level property for first time buyers in view of their high level of sales in the District and lower price level.
- 3.4.7 Over the last five years the prices of entry level stock flats/maisonettes have increased by 195.7% reflecting the impact of new flatted stock in sales and terraced houses have increased by 101.3%.
- 3.4.8 The sales levels of flats/maisonettes in 2005 11.9% are significantly lower than 1999 levels (2.1%). Sales levels of terraced properties (32.9%) are higher to 1999 levels (17.5%). Sales levels of detached houses are higher at 28.5% compared to 24.2% in 1999. Sales of semi-detached houses at 26.7% are lower in 2005 compared to 44.5% in 1999. In total, Land Registry recorded 2,358 transactions over the year to December 2004 in West Lancashire, with a fairly even spread across each quarter.
- 3.4.9 The survey data shows that 1,166 (40.8%) implied households plan to leave the District because of employment/access to work. There are also 2,363 (60.4%) implied households who said they wished to move but could not do so because they were unable to buy a home and 2,213 (56.6%) who said there was lack of affordable housing.

² Source: www.hbosplc.com – Methodology Section

3.5 Sub-Area Structure

3.5.1 In order to further analyse house prices in the area, West Lancashire has been divided into 5 sub-areas (the wards utilised within the searches have also been identified).

Table 3-4 Sub-Areas

Sub-Area	Ward
Burscough	Burscough West Burscough East
Ormskirk	Derby Knowsley Scott
Aughton	Aughton and Downholland Aughton Park
Rural East, Rural South, Rural North, and Rural West	Newburgh Parbold Wrightlington Up Holland Bickerstaffe Tarleton Hesketh-with-Becconsall North Meols Rufford Halsall Scaribrick
Skelmersdale	Birch Green Digmoor Moorside Tanhouse Ashurst Skelmersdale North Skelmersdale South

3.6 Entry Sales Levels in West Lancashire

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

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

3.6.3 In broad terms new purchasers of either flats or terraced properties buy in the lowest quartile of prices i.e. the bottom 25%. We have therefore made the only comparison available from Land Registry data which is at District wide level. In the District this is £98,745, 62.1% lower than the average of £158,903 in Table 3-3.

- 3.6.4 DCA have therefore undertaken a telephone survey of the local estate agents to ascertain the cost of the cheapest units available i.e. the lowest quartile stock costs, both for private rent and for sale in each of the 5 Sub-Areas.

Table 3-5 Entry Sales Levels in the District – April 2005

Property Type	Burscough	Ormskirk	Aughton	Rural Areas	Skelmersdale
1-Bed Flat	86,950*	79,950*	90,000*	90,000*	37,500*
2-Bed Flat	110,000*	99,950	119,950*	110,000*	-nd-
2-Bed Terraced	112,475	124,983	120,000*	86,725	57,315
3-Bed Terraced	124,983	127,317	129,975	89,998	64,583

-nd- no data available, * low level of data available

Source: DCA House Price Survey April 2005

- 3.6.5 Although the average price of terraced properties according to the Land Registry survey is £87,917 entry sales levels vary across the District with the lowest entry price, for 2-bed terraced property, starting at around £57,315 in Skelmersdale, rising to £124,983 in Ormskirk, as can be seen in Table 3-5 above. 3-bed terraced properties start at £64,583 in Skelmersdale, rising to £129,975 in Aughton.
- 3.6.6 According to the table above, entry levels for flats start at £37,500 in Skelmersdale, rising to £90,000 in Aughton and the Rural areas, for a 1 bed unit. Entry levels for 2-bed flats start at £99,950 in Ormskirk, rising to £119,950 in Aughton.
- 3.6.7 Feedback from the Estate Agents is that the sales market indicates a shortage of 1 and 2 bed flats, with a high turnover of properties. The most popular area is Ormskirk because of the good standard of amenities in the area. The most expensive areas to both buy and rent is Aughton and Ormskirk.

3.7 Purchase Income Thresholds

- 3.7.1 The cheapest entry levels of the smallest units were assessed to enable threshold income levels to be calculated. These are based on 95% mortgage availability and a 3x gross income lending ratio, the levels recommended in the 2000 Good Practice Guidance. Table 3-6 below outlines the income ranges needed to enter the market in the main settlements in the District.

Table 3-6 Purchase Income Thresholds

Area	Income Thresholds (£)		
	1 bed Flat	2 bed Flat	2 bed Terrace
Burscough	27,500*	34,800	35,600
Ormskirk	25,300*	31,700	39,600
Aughton	28,500*	38,000*	38,000*
Rural Areas	28,500*	34,800*	27,500
Skelmersdale	11,900*	-nd-	18,100

*Low level of data available

nd- no data

3.8 Secondary Research

- 3.8.1 The Joseph Rowntree Foundation published the results of a study undertaken across the Country examining the ability of working households, both existing and new forming, to become homeowners. The study entitled ‘*Can Work – Can’t Buy*’ conducted by Professor Steve Wilcox uses the Halifax database for House Prices of the lowest quartile prices for 4/5 room dwellings and calculates affordability ratios based on working household incomes from the New Earnings Survey.
- 3.8.2 In 2003 this survey was updated to take account of local prices and increases in incomes at the end of 2003.
- 3.8.3 The Joseph Rowntree Foundation Study “Can Work – Can’t Buy” shows in the 2003 Report that West Lancashire has the 13th lowest house price-to-income ratio over 14 local authority areas in the County at 3.11 to 1. Access to home ownership is similar in the North West region where average ratios are 3.30 to 1.
- 3.8.4 The report highlights the key issue, “All ratios should be considered in relation to the ratio of mortgage advance to household gross earned income, which rarely exceeds 3.5 to 1”. This ratio would only apply to professionals and it is more likely that the majority of local households would achieve mortgage ratios below 3.5 to 1 and closer to the average of the Council of Mortgage Lenders for first time buyers in 2004 of 3.03 to 1. The mean percentage loan to first-time buyers was 87% in 2004.
- 3.8.5 Table 3-7 highlights the data and house price to income ratio for West Lancashire and the North West Region.

Table 3-7 Purchase Income Thresholds

Area	Working Households		
	2003 Prices £	Income £	Ratio
West Lancashire	102,052	32,846	3.11
North West	101,045	30,613	3.30

Source: Joseph Rowntree Foundation 2003 Update

3.9 Private Sector Rent Levels

3.9.1 Some of the main private renting agencies operating in West Lancashire were approached to access the costs of property at the lower end of the private rented market. From the estate agency sources approached, the prevailing private sector rent levels are set out below.

Table 3-8 Average and Entry Rent Levels in the District April 2005 (£ per month)

Property Type	Burscough		Ormskirk		Aughton		Rural Areas		Skelmersdale		District-wide	
	Average	Entry	Average	Entry	Average	Entry	Average	Entry	Average	Entry	Average	Entry
1-Bed Flat	405*	390*	385	350	-nd-	-nd-	500*	325*	348*	300*	432	341
2-Bed Flat	538	425	515	500	539	500	583	550	373	350	543	465
2-Bed Terraced	519	475	525	500	574	550	542	450	428	380	539	471
3-Bed Terraced	598	575	598	495	588*	525*	625*	600*	414	360	602	511
2-Bed Semi-detached	-nd-	-nd-	508	500	636	600	-nd-	-nd-	438	390	581	497
3-Bed Semi-detached	590	550	568	510	625*	600*	581	500	502	400	585	512

-nd- no data available *low level of data available

Source: DCA House Price Survey April 2005

N.B. Low level of rental data across all sub-areas

3.10 Entry to Private Rent

3.10.1 Entry rental costs in the private rented sector vary by location within the District. The private rented sector can be entered at £300 per month in Skelmersdale, rising to £390 in Burscough (see Table 3-9) for a one bedroom flat, the smallest unit.

3.10.2 For a 2-bed flat, rents range from £350 p.m in Skelmersdale, to £550 p.m in Rural areas.

3.10.3 In the case of 2-bed terraced houses, it was found that the entry rent levels range from £380 p.m. in Skelmersdale to £550 p.m. in Aughton. 3-bed terraced properties can be rented from £360 p.m. in Skelmersdale.

3.10.4 Semi-detached properties can be rented from £390 (for a 2-bed property) in Skelmersdale and £600 (for a 3-bed property) in Aughton.

- 3.10.5 The concealed households gave details of how much rent per week they could afford to pay. This data was examined to see if those who had specified their preferred tenure as Private Rent could actually access the market price levels that were identified in the Estate Agents Survey.
- 3.10.6 Concealed households preference for private rented housing are generally quite low. 10.7% could afford to pay between £351 and £430 a month which would allow them entry to the cheapest 1 bed flats. Only 3.9% could afford to pay between £431 and £650 a month which would allow entry to all two bed flats. Additionally, 16.3 % concealed households could afford access the majority of properties across the District. The data indicates around 55% of concealed households in the District are priced out of the private rental market (based on recent movers incomes).
- 3.10.7 There is evidence to suggest that landlords would not accommodate Housing Benefit / Income Support cases; however the decision does rest with the individual landlord concerned.
- 3.10.8 A range of property types are available in the sector as a whole and are found in a variety of locations within the District. The difference in rent level between furnished and unfurnished property is marginal with agents indicating they do charge slightly more for furnished accommodation, although many agencies do not deal with furnished property due to the fire regulations involved.
- 3.10.9 The rental market in West Lancashire indicates a fast turnover of properties. However, there is a shortage of 1 bed flats, in all areas. In the exclusive areas of Aughton and the Rural areas there is a shortage of 3 bed accommodation, as they are more likely to have larger detached properties with 4+ bedrooms. The rental agents manage around 60 – 360 properties a year.

3.11 Rental Income Thresholds

- 3.11.1 The cheapest rental prices of the smallest units in the District were assessed in order to calculate the rental income threshold levels. These are based on rent at 25% of gross income (equivalent to 30% of net income). Table 3- below shows the income levels needed to access the private rented market in the District.

Table 3-9 Rental Income Thresholds

Area	Income Thresholds (£)		
	1 bed Flat	2 bed Flat	2 bed Terrace
Burscough	18,700	20,400	22,800
Ormskirk	16,800	24,000	24,000
Aughton	-nd-	24,000	26,400
Rural Areas	15,600	26,400	25,200
Skelmersdale	14,400	16,800	18,200

-nd-. no data available

3.12 Conclusions

3.12.1 House Prices

- ◆ The annual rate of house price inflation recorded in the Halifax Index for the North West Region at 31st March 2005 was 10.7%, above the UK average of 9.7%.
- ◆ The Land Registry data for average price for all dwellings in West Lancashire during the year was around £158,903.
- ◆ The largest volume of sales in the District were for terraced houses (32.9%) selling at an average price of £87,917. Detached houses average £272,315 and are 28.5% of sales. Semi-detached houses average £147,361 and are 26.7% of sales. Flats account for just 11.9% of sales with an average price of £109,405. Terraced houses are assessed to be the main entry level property for first time buyers in view of their higher level of sales in the District.
- ◆ The analysis shows that the housing market excludes many families and single person households who are currently seeking access to local housing. This concealed demand requiring affordable housing is mainly in addition to Waiting List numbers. There clearly is an 'affordability' problem in the District for low-income households.

3.12.2 Sub-Area Sales Prices / Incomes

- ◆ Prices vary across the District; a 1-bed flat can be purchased at £37,500 in Skelmersdale, rising to £90,000 in Aughton and Rural areas. 2-bed terraced properties can be purchased at £57,315 in Skelmersdale, rising to £124,983 in Ormskirk.
- ◆ An income of £11,900 is required to buy a one bedroom flat in Skelmersdale, rising to £28,500 in Aughton and Rural areas. A two bedroom flat requires an income of £31,700 in Skelmersdale and up to £38,000 in Aughton. Terraced properties require an income of £18,100 in Skelmersdale.
- ◆ The key fact is that, based on conservative assumptions, access to home ownership is beyond the reach of at least 67% of the concealed households identified in the DCA survey based on entry level stock prices in the four sub-areas.
- ◆ Mortgage interest rates this year have been at their lowest levels for over 45 years and people who cannot enter the market under these circumstances may never be able to do so, short of some collapse in the market or a significant change in their income level. Further house price increases above wage inflation in 2005 would make access to market housing more difficult to achieve and would impact on households with marginal incomes most significantly.

3.12.3 Private Rental Costs / Incomes

- ◆ Similar cost variation applies in the private rented sector across the District. Based on rent at 25%, the gross income needed to rent a one bed flat ranges from £14,400 per annum to £18,700 per annum. The cost of renting a 2-bed flat would need an income of £16,800 rising to £26,400. A terraced house requires an income of between £18,200 and £26,400.
- ◆ The private rented sector makes only a limited contribution to access to affordable housing providing access to housing for only 45% of concealed households.

4 INCOMES AND HOUSING COSTS

4.1 Introduction

4.1.1 Income is a core factor in the assessment of the scale of housing need and in determining affordability in the local housing market. The Good Practice Guidance (2000) states:-

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

4.1.2 The survey data was gathered through 2,782 postal questionnaires. The response rate on the income question was 75% from existing households and 94% from all concealed households, providing a total of 2,227 actual income responses in the District. Additionally 82% of concealed households provided data on savings.

4.1.3 Secondary data availability is poor in providing comparability with that provided by households in the survey. The Family Expenditure Survey and Survey of English Housing have small samples and are not adequate to provide data below regional level. The New Earnings Survey (now known as the Annual Survey of Hours and Earnings – ASHE) is individual earnings and workplace based and has limited value as a comparator, particularly for localities with substantial cross-boundary commuting. This is recognised in the Good Practice Guide (page 98).

4.1.4 The data from the CORE system of household income for new RSL tenancies and from the ASHE data for the District are outlined in 4.6. The 2004 CORE data is based on a sample of 62 households.

4.1.5 The Good Practice Guidance (page 62) presents a conflict in that having said it is important for surveys to gather income data it then suggests *“it is difficult to estimate the incomes of future newly forming households”*. New households at this point may have circumstances which change quickly. It suggests therefore that the incomes of households who recently formed should be examined, although even this is not without difficulty.

4.1.6 Particularly in areas where there are shortages of affordable housing and with high house prices, households who accessed the market are only those with adequate income or financial support from parents or family. As the guide states (page 25) *“these are likely to be more reliable, although even here care is needed. Some potential households may not have been able to form owing to lack of suitable, affordable accommodation.”*

4.2 Existing Households

4.2.1 The following group of tables relate to the cost of accommodation and household incomes, beginning with a question on weekly rent paid which was answered by 21.9% of households (10,182 implied) - or 89.2% of households indicating a rented tenure.

Table 4-1 Weekly Rent Paid for Present Accommodation
Question 16a

Weekly rent	%	Cum %
Below £50 pw / £215 pm	19.7	19.7
£50 - £60 pw / £215 - £260 pm	33.9	53.6
£61 - £70 pw / £261 - £300 pm	17.4	71.0
£71 - £80 pw / £301 - £350 pm	6.3	77.3
£81 - £100 pw / £351 - £430 pm	9.8	87.1
£101 - £150 pw / £431 - £650 pm	9.5	96.6
£151 - £200 pw / £651 - £865 pm	2.2	98.8
£201 - £250 pw / £866 - £1,080 pm	0.8	99.6
Above £250 pw / £1,080 pm	0.4	100.0

4.2.2 The table indicates that only 19.7% of renters in the sample paid less than £50 per week; 53.6% less than £60 per week; 71.0% less than £70 per week. 66.9% of those renting were in the social rented sector.

4.2.3 From cross-tabulation the percentage breakdown of rent levels for the three main rental tenures was as follows:-

Table 4-2 Rent Level / Tenure
Question 16a by Q.1

Weekly rent	Private rented	Council rented	HA rented
Below £50 pw / - £215 pm	7.4	25.3	11.5
£50 - £60 pw / £215 - £260 pm	10.5	54.1	23.0
£61 - £70 pw / £261 - £300 pm	18.2	13.9	44.1
£71 - £80 pw / £301 - £350 pm	7.9	3.1	12.0
£81 - £100 pw / £351 - £430 pm	24.7	1.7	3.9
£101 - £150 pw / £431 - £650 pm	26.6	0.9	1.7
£151 - £200 pw / £651 - £865 pm	1.7	1.0	3.8
£201 - £250 pw / £866 - £1,080 pm	2.0	0.0	0.0
Above £250 pw / £1,080 pm	1.0	0.0	0.0
Total	100.0	100.0	100.0

4.2.4 44.0% of private sector rents appeared to be relevant to households on lower incomes (i.e. under £80 per week). 79.4% of Council rents were below £60 per week; 93.3% below £70 per week. HA rents remained significantly higher than Council rents.

- 4.2.5 The next table shows that, of the 70.3% (32,726 implied) responding to this question as homeowners in the sample (93.5% of owner occupiers), 46.9% had no mortgage and a further 26.5% paid less than £400 per month.

Table 4-3 Monthly Mortgage Paid for Present Accommodation

Question 16b

Monthly mortgage	%	Cum %
Nil	46.9	46.9
Below £250	11.9	58.8
£250 - £300	6.3	65.1
£301 - £400	8.3	73.4
£401 - £500	7.5	80.9
£501 - £600	5.9	86.8
£601 - £750	4.5	91.3
£751 - £1,000	4.5	95.8
Above £1,000	4.2	100.0

- 4.2.6 The next question probed for information about household income, the results are set out in Table 4-4.

Table 4-4 Gross Annual Income of Households

Question 16c

Annual income	%	Cum %	UK 2002 - 2003 *
Below £10,000	19.7	19.7	21.6
£10,000 - £20,000	28.0	47.7	48.4
£20,001 - £27,500	12.9	60.6	
£27,501 - £32,500	8.1	68.7	
£32,501 - £40,000	8.7	77.4	30.0
£40,001 - £50,000	8.1	85.5	
£50,001 - £60,000	5.5	91.0	
£60,001 - £75,000	3.8	94.8	
Above £75,000	5.2	100.0	

* Source: DWP Family Resources Survey 2002-2003, © Crown Copyright

- 4.2.7 The response rate to the income question was 73.5% and should give a good picture of the income levels in the District. The table shows that 19.7% of households had incomes below £10,000, below the corresponding UK figure (21.6%). The total proportion in the District earning below the approximate national average household income of £27,300 per annum was 60.3%, below the average for the UK as a whole (63.6%). 31.3% of the households in the District on the basis of the survey data had incomes above £32,500 per annum, which would be above the UK average (30.0%).
- 4.2.8 Cross-tabulation produced the following split of income levels by tenure for the five main tenure types.

Table 4-5 Annual Income by Tenure

Question 16c by Q.1

Tenure	Below £10k	£10k - £20k	£20k - £27.5k	£27.5k - £32.5k	£32.5k- £40.0k	£40.0k- £50k	£50k- £60k	£60k - £75k	Above £75k	Total
Owner occupier– mortgage	6.7	20.0	14.8	10.6	13.1	12.7	8.0	6.0	8.1	100.0
Owner occupier– outright	26.5	36.0	14.1	6.9	5.2	4.5	2.3	2.1	2.4	100.0
Private rented	41.4	33.4	6.6	5.5	2.1	0.9	6.9	0.4	2.8	100.0
Council rented	57.8	38.5	3.1	0.0	0.0	0.0	0.6	0.0	0.0	100.0
HA rented	48.3	35.6	3.4	0.0	12.7	0.0	0.0	0.0	0.0	100.0

- 4.2.9 The profiles were largely as would be expected between owner-occupiers and renters, especially bearing in mind that a significant proportion of owner-occupiers without mortgage would be people with limited pension income. Council rented sector incomes were concentrated (96.3%) below £20,000 per annum. Private rented sector incomes were somewhat higher than Council rented sector incomes but 74.8% were still below £20,000 per annum. HA rented incomes were not significantly higher than Council rented income which suggests in conjunction with our comment at 4.2.4 above, that HA tenants not in receipt of Housing Benefits still had to spend more of their disposable incomes on housing costs.
- 4.2.10 Our findings are also broadly consistent with the findings of the Family Spending Review 2000/01. The review found the average gross income of owners without a mortgage to be £21,944 compared to £36,712 for those with a mortgage. Lowest incomes were found among local authority tenants (£12,168) and housing association tenants (£13,468). 54.8% of households with incomes in the lowest income group (up to 5,564 per year) were social housing tenants; 24.4% were outright owners.
- 4.2.11 The 2004 Annual Survey of Hours and Earnings (ASHE) data shows that the mean incomes of people working in West Lancashire have increased by 14.84% between 1999 (the timing of the previous survey) and 2004, around 3% p.a. In 2004 the median income was £20,618 p.a. and 75% of all employees earned below £28,617 p.a. The lowest 25% earned below £15,715 p.a.

- 4.2.12 39.8% of households were in receipt of financial support (18,541 implied), well above the average found in recent DCA surveys (around 26%). The results from those responding to a multiple-choice question are set out in Table 4-6 below. On average, each respondent indicated 1.7 forms of financial support.

Table 4-6 Financial Support
Question 16d

Support	Responses %	Households %	N ^{os} implied
Housing Benefit	23.6	39.5	7,318
Disability Allowance	20.2	33.8	6,260
Working Family Tax Credit	14.9	25.0	4,629
Income Support	14.7	24.5	4,544
Pensions Credit	13.6	22.8	4,220
Job Seekers Allowance	1.9	3.2	591
Other	11.1	18.5	3,434
Total	100.0		30,996

- 4.2.13 39.5% of households responding were in receipt of Housing Benefit (7,318 implied) or 64.1% of renters in the sample.

4.3 Concealed Households

Table 4-7 Maximum Weekly / Monthly Rent of Concealed Households
Question 36a

Weekly rent	All concealed households moving		Concealed households moving within one year	
	%	Cum %	%	Cum %
Below £50 pw / £215 pm	30.0	30.0	28.4	28.4
£50 - £60 pw / £215 - £260 pm	30.9	60.9	34.2	62.6
£61 - £70 pw / £261 - £300 pm	22.9	83.8	8.2	70.8
£71 - £80 pw / £301 - £350 pm	5.6	89.4	10.5	81.3
£81 - £100 pw / £351 - £430 pm	6.8	96.2	11.7	93.0
£101 - £150 pw / £431 - £650 pm	3.8	100.0	7.0	100.0

(No rents above £150 pw)

- 4.3.1 Responses were received from 58.4% (1,447 implied) of all concealed households moving. Of those, 60.9% could afford a weekly rent of no more than £60; 83.8% no more than £70 (as compared with 71.0% in the existing household profile at Table 4-1). In the case of the movers within 1 year, 70.8% could afford to pay no more than £70 per week based on a 56.5% response (486 implied).

Table 4-8 **Maximum Monthly Mortgage of 'Concealed' Households**
Question 36b

Monthly mortgage	All concealed households moving		Concealed households moving within one year	
	%	Cum %	%	Cum %
Below £250	27.4	27.4	37.3	37.3
£250 - £300	31.8	59.2	35.5	72.8
£301 - £400	11.5	70.7	6.9	79.7
£401 - £500	17.0	87.7	10.5	90.2
£501 - £600	4.7	92.4	6.8	97.0
£601 - £750	6.5	98.9	3.0	100.0
£751 - £1,000	0.0	98.9	0.0	100.0
Above £1,000	1.1	100.0	0.0	100.0

- 4.3.2 83.1% (2,061 implied) of all concealed households moving responded. For those seeking to buy a dwelling, 70.7% could not or would not pay a mortgage of more than £400 per month. In the case of concealed households moving within one year, 79.7% could not or would not pay a mortgage of more than £400 per month based on a 68.8% response (592 implied). The mortgage bands selected might reflect to some degree perceptions of the actual cost of access to home ownership.
- 4.3.3 83.5% of all concealed households moving responded to a question asking about the level of savings available to meet deposit, stamp duty and legal costs on their new home. 53.3% had less than £1,000 savings; 21.8% £1,000 - £3,000 savings. The proportion among those moving within a year based on a response rate of 71.9% was 56.0% with less than £1,000, 23.8% with £1,000 - £3,000 savings. Only 5.0% had over £10,000 savings, the level needed to purchase two bedroom accommodation.

Table 4-9 **Savings of 'Concealed' Households**
Question 36c

Savings	All concealed households moving		Concealed households moving within one year	
	%	Cum %	%	Cum %
Under £1,000	53.3	53.3	56.0	56.0
£1,000 - £3,000	21.8	75.1	23.8	79.8
£3,001 - £5,000	9.7	84.8	6.3	86.1
£5,001 - £10,000	7.7	92.5	8.9	95.0
Above £10,000	7.5	100.0	5.0	100.0

- 4.3.4 The concealed households were asked for further information on their financial position via a question on annual income. These findings are presented in Table 4-10 below.

Table 4-10 Gross Annual Income of Concealed Households
Question 36d

Annual Income	All concealed households moving			Concealed households moving within one year		
	%	Cum %	N ^{os} implied	%	Cum %	N ^{os} implied
Below £10,000	30.6	30.6	758	33.3	33.3	286
£10,000 - £15,000	22.9	53.5	568	24.9	58.2	214
£15,001 - £20,000	20.0	73.5	496	22.3	80.5	192
£20,001 - £25,000	11.3	84.8	280	7.3	87.8	63
£25,001 - £27,500	3.9	88.7	97	2.2	90.0	19
£27,501 - £30,000	4.6	93.3	114	2.7	92.7	23
£30,001 - £35,000	3.3	96.6	82	2.5	95.2	22
£35,001 - £40,000	1.3	97.9	32	4.8	100.0	41
£40,001 - £50,000	0.0	97.9	0	0.0	100.0	0
Above £50,000	2.1	100.0	52	0.0	100.0	0
Total	100.0	100.0	2,479	100.0	100.0	860

4.3.5 A response was received from 99.4% of all concealed household respondents.

4.3.6 The proportion of concealed households with annual incomes above the approximate average UK annual household income of £27,300 was 11.6%, below the average in recent DCA surveys (around 16%). The proportion in the sub £10,000 per annum category was 30.6%, above the average in our recent surveys (around 26%). Concealed households moving within one year indicated a broadly similar income profile based on a 79.9% response.

4.3.7 The current incomes of households who purchased in the District over the last year were higher than those about to form. 62% earned below £27,500 compared to 84.8%; 14% earned over £40,000 compared to only 4.8%. However the median income levels of new RSL tenants was £6,344 and the bottom 25% earned below £2,912. 75% of all new tenants earned below £10,400. These income levels of recently formed households are those used in the Assessment Model calculation in Section 12.

4.3.8 On the basis of full response, 11.9% (295 implied) of all concealed households moving would be likely to claim Housing Benefit. Around 15% has been the average in our recent surveys. In the case of concealed households moving within one year, 22.2% (190 implied) would be likely to claim Housing Benefit based on a 90.8% response.

4.4 BME Households

4.4.1 The next question probed for information about household income and the results are set out in Table 4-11.

Table 4-11 Gross Annual Income of BME Households
Question 16c

Annual income	%	Cum %	All households cum %
Below £10,000	20.9	20.9	19.7
£10,000 - £20,000	17.3	38.2	47.7
£20,001 - £27,500	9.4	47.6	60.6
£27,501 - £32,500	4.2	51.8	68.7
£32,501 - £40,000	13.8	65.6	77.4
£40,001 - £50,000	10.8	76.4	85.5
£50,001 - £60,000	12.5	88.9	91.0
£60,001 - £75,000	5.1	94.0	94.8
Above £75,000	6.0	100.0	100.0

4.4.2 The response rate to the income question was 77.6% (1,152 households). The table shows that 20.9% of households had incomes below £10,000, compared to 19.7% in the whole population, well below the corresponding UK figure (33.0%). 48.2% of BME households, on the basis of the survey data, had incomes above £27,500 compared to 39.4% in the whole population. 23.6% of BME households had incomes above £50,000 compared to 14.5% in the whole population.

4.5 Key Worker Households

4.5.1 For the purposes of this survey a Key Worker is “any person who directly provides services that are essential for the balanced and sustainable development of the local community and local economy, where recruitment or retention difficulties apply”, and includes teachers, nurses, other public sector workers and employees of businesses considered vital to sustaining the economy of an area.

4.5.2 The majority of workers responding stated they earned between £30,001 and £35,000 (34.6%). Almost 28.9% said their incomes were between £25,001 and £27,500. 21.1% had incomes between £15,001 and £20,000. and 15.4% had incomes between £20,001 and £25,000. No concealed key worker household earned over £35,000.

Table 4-12 Gross Annual Income of Key Worker Households
Question 36d

Income	Key Workers
£15,001 - £20,000	21.1
£20,001 - £25,000	15.4
£25,001 - £27,500	28.9
£27,501 - £30,000	0.0
£30,001 - £35,000	34.6
Total	100.0

N.B. No incomes above £35,000

- 4.5.3 Looking at the access levels to the owner-occupied market in the District, requiring an income of £25,300 we found that around 40.0% of the concealed key workers could not afford to owner occupy in the District.
- 4.5.4 Concealed key workers were asked if they had any savings to meet a deposit and legal costs in terms of purchasing a property. The majority, around 60.7% had less than £1,000 saved to meet these costs, 20.7% had between £1,001 and £3,000 saved, 5.6% between £3,001 and £5,000. The remaining 13.0% had over £5,000 saved.

4.6 Other Secondary Income Data

- 4.6.1 The CORE data for lettings to new tenants in RSL housing in 2004 shows that the median combined household income was £6,344, and that 75% of tenant households earned below £10,400.
- 4.6.2 The 2004 Annual Survey of Hours and Earnings (ASHE) data shows that the mean incomes of people in full-time work in the District have increased by 14.8% between 1999 and 2004, around 3.0% p.a. close to inflation levels only.
- 4.6.3 Although the ASHE does provide useful data on income distribution, the data produced refers to income related to a person's place of work, not income distribution in their resident area. There are indications within the new ASHE of unreliable and unavailable data within certain areas, where this applies to data that affects the Local Authority being assessed the County wide level data has been used as a more reliable source.
- 4.6.4 It is particularly important to examine the distribution of income rather than the average figure, especially in relation to the proportion of households with the capacity to access the private sector market for rent or sale.
- 4.6.5 There is a wide distribution of earnings illustrated from the ASHE data. Analysis of the data for the District shows that in 2004: -
- ◆ 25% earned less than £15,715;
 - ◆ 50% earned less than £20,618;
 - ◆ 90% earned less than £38,190.

Please note findings from Annual survey of Hours and Earnings for this area are based on a reasonably precise statistical measurement of quality at CV >5% and <=10%.

5 CURRENT HOUSING IN WEST LANCASHIRE

5.1 The Existing Stock

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

Table 5-1 *Type of Accommodation*
Question 2

Type	2005 Survey %	Survey Group %	N ^{os} implied	Local Area Census 2001 **
Semi-detached house	32.3	72.2	14,938	66.0
Detached house	23.5		10,883	
Bungalow	16.4		7,593	
Terraced	20.2	20.2	9,375	23.4
Flat / maisonette	7.1	7.3	3,292	9.0
Bedsit / studio / room only	0.2		86	
Caravan / mobile home	0.3	0.3	138	1.6
Total	100.0	100.0	46,305	100.0

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5.1.2 The sample data shows some difference in the dwelling type structure as compared with the Census 2001 data, in that the proportion of semi detached and detached houses and bungalows is higher at 72.2% with slightly lower proportions in the other categories. Some bungalows will have been included as terraced properties in the Census data. Our survey may not have had the same access to mobile caravan / mobile homes. Our analysis of concealed households in Section 7 of this report found 27.3% of expressed need to be for flats / maisonettes.

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

Type	Owner occupier with mortgage	Owner occupier no mortgage	Private rented	Council rented	HA rented	Shared ownership*	Tied to employment / other*
Semi-detached	36.7	34.5	25.4	19.6	10.9	43.4	37.0
Detached	31.5	26.4	11.2	2.4	4.0	0.0	21.0
Terraced	20.2	11.7	33.8	34.1	18.8	0.0	0.0
Bungalow	10.4	25.3	14.9	15.5	11.2	38.9	24.0
Flat / maisonette	1.2	1.3	14.1	27.7	50.5	17.7	18.0
Bedsit / studio / room only	0.0	0.0	0.0	0.7	4.6	0.0	0.0
Caravan / mobile home	0.0	0.8	0.6	0.0	0.0	0.0	0.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0

(* Low volume of data).

- 5.1.3 A cross-tabulation relating form of tenure to property type indicated that 86.1% of flat / maisonette accommodation was in the rented sector, 80.6% of which was in the social rented sector. In terms of new demand, our analysis of concealed households in the District found that 76.6% of demand for flats / maisonettes was in the rented sector, of which 83.0% was in the social rented sector.
- 5.1.4 49.2% of bungalow accommodation was in the owner-occupied no mortgage sector, perhaps reflecting the older age of respondents in that sector.
- 5.1.5 Respondents were asked how long had they lived at their present address. On the basis of a 98.8% response, 54.1% had lived in the same home for over 10 years.

Table 5-3 Time at Present Address

Question 3

Date	%	N ^{os} implied
Less than 1 year	5.6	2,587
1 – 3 years	12.5	5,742
3 – 5 years	10.9	5,032
5 – 10 years	16.9	7,746
Over 10 years	54.1	24,847
Total	100.0	45,954

- 5.1.6 Respondents were asked to indicate the number of bedrooms in their current home.

Table 5-4 Number of Bedrooms

Question 5

Bedrooms	%	N ^{os} implied
Bedsit	0.2	97
One	6.3	2,914
Two	22.2	10,332
Three	49.1	22,834
Four	18.6	8,621
Five or more	3.6	1,679
Total	100.0	46,477

- 5.1.7 The average across the stock in the District was 2.9 bedrooms, just above the average found in other recent DCA surveys (2.8%). The breakdown of size by number of bedrooms in percentage terms as between the ownership and rental sectors was accessed by cross-tabulation with the following results:-

Table 5-5 Number of Bedrooms by Tenure

Question 5 by Q1

Tenure	Bedsit	One	Two	Three	Four	Five+	Total
Properties owned	0.0	0.9	20.5	51.1	23.3	4.2	100.0
Properties rented	0.7	22.7	27.0	43.4	4.2	2.0	100.0
Council rented only	0.4	27.0	21.1	46.6	3.2	1.7	100.0

- 5.1.8 As might be expected, 93.2% of four (or more) bedroom properties were in the owner occupied sector. 88.7% bedsit / one bedroom properties were in the rented sector.

Table 5-6 Access to Basic Facilities

Question 6

H/IF	All tenures %	Owner occupier with mortgage	Owner occupier no mortgage	Private rented	Council rented	HA rented	Shared ownership*	Tied to employment / other *
CH-F	89.3	93.4	87.5	74.7	88.0	85.4	89.4	100.0
CH-P	7.7	5.6	9.3	9.3	9.0	9.9	0.0	13.8
DG-F	72.4	79.2	78.7	60.7	46.0	56.0	57.6	79.3
DG-P	11.7	13.2	13.3	15.4	2.9	0.0	10.6	12.1
LI	69.5	76.2	79.3	34.4	50.1	37.5	82.3	52.5
HWTJ	56.3	57.8	63.9	43.8	46.0	34.6	85.9	62.8
CWI	38.4	41.0	39.7	20.4	39.5	30.8	25.2	12.9
WPI	33.6	38.5	41.8	18.2	10.4	16.6	47.0	35.4
DP	27.0	29.5	26.0	19.6	27.4	17.4	25.2	21.3

(* Low volume of data).

Heating / Insulation facilities:-

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

- 5.1.9 Households with some form of central heating at 97.0% were significantly above the national average in the 2001 Census (91.5%).
- 5.1.10 In the case of Council rented accommodation alone, 97.0% had some form of central heating, the same as the all tenure average, 88.0% having full central heating as compared with the all tenure average of 89.3%. The Council rented sector performed well below the all tenure average in double glazing, loft insulation, water pipe insulation and hot water tank jackets.
- 5.1.11 Another significant pattern to emerge from the cross tenure analysis was that private rented accommodation had an even lower level of access to all the nominated facilities than the all tenure average. Full central heating was available in only 74.7% of properties; full double glazing in only 60.7% with very low levels of insulation.

5.2 Adequacy of Present Dwelling / Improvement Required

- 5.2.1 Respondents were asked if their current accommodation was adequate for their needs. 88.2% indicated that their accommodation was adequate; 11.8% (5,446 implied) that it was inadequate. A level in the region of 89% has been a typical result in recent DCA surveys. The Guidance test of inadequacy causing a housing need is based on those households in this situation actually needing to move to another dwelling. Some households may technically need to move but decide not to do so and we found that of all of those living in inadequate housing, only 1,543 households actually intend to move in the next 3 years.
- 5.2.2 From a cross-tabulation some discrepancy in satisfaction by tenure was evident. The satisfaction level for Council rented accommodation (77.0%) was below the average emerging for social rented accommodation from recent DCA surveys (around 82%) which may reflect our comment at 5.1.11 above. Satisfaction in the private rented sector (73.3%) was well below the all tenure average, as might be expected from our comment at 5.1.11 above.

Table 5-7 Adequacy by Tenure

Question 8a by Q.1

Tenure	% adequate
Owner occupied with mortgage	90.2
Owner occupied no mortgage	94.4
Private rented	73.3
Council rented	77.0
HA rented	81.0
Shared ownership*	100.0
Tied to employment / other*	93.9

(* Low volume of data).

- 5.2.3 Responses on the reason for inadequacy were invited on two bases - 'in-house' solutions (improvements/repairs or cost of heating) and other solutions. Respondents could reply in both categories on a multiple-choice basis.
- 5.2.4 57.1% (3,107 implied) of the group indicated an 'in-house' solution. The results in response to a multiple choice question are shown in Table 5-8 below. 91.0% of these households selected need for repair or improvement.

Table 5-8 Reason For Inadequacy of Present Accommodation Where an "In House" Solution May Be Possible

Reasons	% responses	% households	N ^{os} implied (all choices)
Needs repair / improvement	74.6	91.0	2,828
Too costly to heat	25.4	31.1	965
Total	100.0		3,793

Table 5-9 Reason for Inadequacy of Present Accommodation Likely to Require a Move
Question 8bii

Reasons	% responses	% households	N ^{os} implied (all choices)
Too small	44.7	57.1	2,330
Housing affecting health	18.4	23.5	958
Rent / mortgage too expensive	16.6	21.3	869
Too large	12.8	16.3	666
Tenancy Insecure	7.5	9.5	390
Total	100.0		5,213

- 5.2.5 75.0% (4,082 implied) of the group indicated a solution requiring a move. The largest single issue was that the home was too small, referred to by 57.1% of households indicating a solution likely to require a move, and implying 2,330 cases. We have tested in paragraph 5.3.7 whether households are actually overcrowded by the national bedroom standard and there are 655 households in the situation.
- 5.2.6 This suggests that around 1,675 households may well be expecting additional children or perhaps have an elderly parent coming to live with them which would make their house too small in their view but equally it could be a desire for more space in general. Although some of them could become overcrowded we have eliminated these from our calculations of those needing to move for this reason, leaving a net figure of 655 households who should need to move for this reason only.
- 5.2.7 Overall 42.8% said that a move was necessary (65.6% in the case of those in private rented accommodation) but 68.7% of those indicated that they could not afford a home of suitable size in the District.
- 5.2.8 We set out in the next few paragraphs some inadequacy issues relating to those in specific respondent groups indicating inadequacy.

Table 5-10 Repair Needed / Tenure
Question 8bi / Question 1

	% of all households in sample	% households with a repair need	N ^{os} implied
Owner occupier with mortgage	43.3	30.5	863
Owner no mortgage	31.9	15.7	443
Private rented	7.3	15.9	451
Council rented	14.6	36.4	1,028
HA rented	1.8	1.1	31
Shared ownership	0.2	0.0	0
Tied to employment / other	0.9	0.4	12
Total	100.0	100.0	2,828

- 5.2.9 In terms of tenure, repair need was disproportionately low among owner occupiers and disproportionately high among Council and, to a lesser extent, private rented households.

Table 5-11 Repair / Household Income

Question 8bi / Question 16c

Income	% of all households in sample	% households with a repair need	N ^{os} implied
Below £10,000	19.7	32.5	647
£10,000 - £20,000	28.0	38.6	768
£20,001 - £27,500	12.9	10.8	215
£27,501 - £32,500	8.1	4.6	92
£32,501 - £40,000	8.7	5.4	107
£40,001 - £50,000	8.1	4.9	97
£50,001 - £60,000	5.5	0.8	16
£60,001 - £75,000	3.8	2.0	39
Above £75,000	5.2	0.4	8
Total	100.0	100.0	1,989

5.2.10 We found quite a clear correlation between lower incomes and higher repair need sustained throughout the income bands.

Table 5-12 Repair / Age Groups (Based on Age of Head of Household)

Question 8bi / Question 14d

Age groups	% of all households in sample	% households with a repair need	N ^{os} implied
16 - 19	0.2	0.0	0
20 – 29	4.8	11.8	321
30 – 44	24.6	38.6	1,049
45 – 59	29.2	19.5	530
60 – 74	28.4	19.9	540
75+	12.8	10.2	277
Total	100.0	100.0	2,717

5.2.11 We also found a clear correlation between age and repair need with younger households experiencing repair need far more than older households (on the basis of the age of the head of household).

- 5.2.12 17.0% of households with a disability felt their home was inadequate (compared to 11.8% among all households). Of respondents with a disability, 90.2% of those saying their home was inadequate also said they had a repair need, compared to 91.0% of all respondents. The nature of the disability for those with a repair need is shown in Table 5-13 below on the basis of a multiple choice question.

Table 5-13 Disabled Households / Repair Needs

Question 8bi / Question 10c

Disability	% of all households (in sample of 11,894)	% households with a repair need (in sample of 983)	N ^{os} implied
Wheelchair user	11.2	9.8	96
Walking difficulty	52.6	53.2	523
Learning difficulty	6.8	7.9	78
Mental health problem	9.8	5.1	50
Visual / hearing impairment	19.3	18.4	181
Asthmatic / respiratory problems	20.8	25.4	250
Other physical disability	20.4	22.5	221
Limiting long term illness	28.8	33.1	326
Total			1,725

- 5.2.13 In broad terms, there appeared to be no significant difference between repair need levels and the proportion of the nominated disabilities in the overall sample.

Table 5-14 Rent / Mortgage too Expensive / Income

Question 8bii / Question 16c

Income	% of all households in sample	% households rent / mortgage too expensive	N ^{os} implied
Below £10,000	19.7	55.4	332
£10,000 - £20,000	28.0	31.8	191
£20,001 - £27,500	12.9	8.5	51
£27,501 - £32,500	8.1	0.0	0
£32,501 - £40,000	8.7	4.3	26
£40,001 - £50,000	8.1	0.0	0
£50,001 - £60,000	5.5	0.0	0
£60,001 - £75,000	3.8	0.0	0
Above £75,000	5.2	0.0	0
Total	100.0	100.0	600

- 5.2.14 Based on limited data, there appeared to be some co-relation between lower incomes and cost in that the most significant problems by far were found among households with annual incomes below £10,000.
- 5.2.15 Arguably, the main finding from the basic question on adequacy is the high degree of satisfaction expressed but some caveat has to be drawn in relation to the degree to which respondents may be reluctant to describe their accommodation as unsuitable.

5.3 Household Composition and Household Profile

5.3.1 Large amounts of data were collected about the structure of the households and we have constructed a summary table to show the basic pattern of household types. It is based on the categories used by the ONS to construct their 'Social Trends' statistical series but is not exactly similar due to the manner in which the different data sets are collected and not directly comparable.

Table 5-15 Family Composition

Question 14c&d

Family Composition	%	Group %	Local Area Census 2001 *
1 adult over 60	15.6	30.9	26.1
1 adult under 60	10.7		
1 adult + other	4.6		
Couple no child	32.2	58.5	63.1
Couple with children	14.9		
Couple + others	11.4		
Single parent	10.6	10.6	10.8
Total	100.0	100.0	100.0

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5.3.2 Our survey sample shows household type distribution which differs from the Local Area Census 2001 in relation to the split between single adult and couple households. The difference may hinge on the '1 adults + other' category which appears relatively high in our experience and may include households categorised as 'couple' households in the Census data.

Table 5-16 Population Age Groups

Question 14d

Age Group	Sample %	Local Area Census 2001 *
0 – 10	10.9	20.3
11 – 15	6.3	
16 – 19	4.6	5.2
20 – 29	8.2	10.8
30 – 44	18.9	21.4
45 – 59	23.1	20.9
60 – 74	20.1	14.6
75+	7.9	6.8
Total	100.0	100.0

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5.3.3 Table 5-16 shows the ages of all household members in the sample. Our figures show some deviation from the 2001 Census data with a higher proportion (51.1%) above 45 as compared with the Census data (42.3%) suggesting some skew towards older persons in the sample data.

Table 5-17 Number in Household

Question 14a

Number in household	%	N ^{os} implied
One	26.4	12,225
Two	41.8	19,378
Three	14.5	6,727
Four	12.4	5,740
Five	4.1	1,899
Six	0.7	347
Seven	0.1	44
Eight or more	0.0*	22
Total	100.0	46,382

(* Nearest decimal place).

- 5.3.4 The profile emerging from our survey equated to 2.29 persons per household on average – below the UK average of 2.4 (as endorsed by 2001 Census data) and the District 2001 Census figure (2.45). The difference is likely to reflect the number of single or couple households containing older persons (and no family) implied by the population age groups in the survey as referred to at 5.3.3 above.

Table 5-18 Numbers in Household by Tenure

Question 14a by Q.1

Tenure	N ^{os} in household
Owner occupier with mortgage	2.76
Owner occupier no mortgage	1.93
Private rented	2.03
Council rented	1.91
HA rented	1.84
Shared ownership*	1.93
Tied to employment / other*	1.69

(* Low volume of data).

- 5.3.5 The owner occupied with mortgage sector would be expected to have a relatively high proportion of families. The Council rented sector figure was close to the average for that sector in our survey experience, with the same level of single person households as that found on average in recent surveys (around 45%). 84.6% of the owner-occupier no mortgage households contained no more than two persons, reflecting the higher average age in this form of tenure and the fact that children will in the main have left home. 14.8% of the owner-occupier with mortgage households were single person households, the same as the average in recent DCA surveys.
- 5.3.6 We offer below a broad assessment of ‘under-occupation’ and ‘over-occupation’ based on a detailed analysis of the family composition data. We established the number of bedrooms required in each household allowing for age and gender of occupants. In the case of over-occupation any dwelling without sufficient bedrooms to meet that requirement has been categorised as over-occupied. In the case of under-occupation, any dwelling with one or more ‘spare’ bedrooms above requirement has been categorised as under-occupied.

- 5.3.7 Our overall over-occupation level (1.4%) was well below the average UK level indicated by the Survey of English Housing 2001/2 (3%). We have no comparable data against which to measure our overall under-occupation figure of 49.7% but it is above the average found in recent DCA surveys (around 43%).
- 5.3.8 The assessment of under / over occupation by tenure revealed some disparity between tenure types as indicated at Table 5-19 below.

Table 5-19 Under / Over Occupation by Tenure
Question 14a by Q.5 & Q.1

Tenure	% under occupied	% over occupied
Owner occupied with mortgage	12.1	2.1
Owner occupied no mortgage	16.2	0.7
Private rented	5.3	1.1
Council rented	1.7	1.2
HA rented	4.3	2.2
Tied to employment / other*	15.4	7.7

(* Low volume of data No data for shared ownership)

- 5.3.9 The Council rented over-occupation level was low in our data at 1.2%.
- 5.3.10 Under occupation within the owner occupied no mortgage sector (16.2%), which will include a higher proportion of elderly households, was well below the level of around 26% found in the recent DCA surveys. The Council rented under-occupation was also relatively low at 1.7% as recorded in our data in contrast to the all-tenure average and the owner occupied forms of tenure set out in Table 5-19.

Table 5-20 Employment Status of Head Of Household
Question 14e

Status	%	N ^{os} implied
Wholly retired	37.6	16,645
Full-time employee (30+ hours)	32.1	14,194
Part-time employee (up to 30 hours)	10.4	4,586
Self-employed	6.2	2,763
Permanently sick / disabled	5.6	2,498
Looking after the home	5.3	2,335
Unemployed / available for work	2.1	914
In full-time education	0.4	159
On Government training scheme	0.3	123
Total	100.0	44,217

- 5.3.11 95.0% of Heads of Households responded to the question on employment. Only 48.7% (21,563 implied) of Heads of Household indicated that they were in employment, as compared with the 60% average identified for Heads of Household in the Survey of English Housing 2001/2. 37.6% were retired – above the average in our survey experience which may again reflect a somewhat higher proportion of older people in the sample. Those permanently sick / disabled were also relatively high at 5.6%. 2.1% indicated that they were unemployed and available for work, just above our recent survey experience in which the average has been between 1-2%.

Table 5-21 Occupation Type of Head of Household

Question 14f

Occupation	%	N ^{os} implied
Retired	40.9	16,226
Professional	24.6	9,747
Managerial / Technical	11.4	4,508
Unskilled	5.5	2,195
Skilled, manual	4.6	1,815
Skilled, non manual	3.5	1,374
Partly skilled	3.1	1,247
Other	6.4	2,528
Total	100.0	39,640

- 5.3.12 In the case of occupation type there were 23,414 implied responses from heads of households in work as compared with the 21,563 implied responses from those in work referred to at 5.3.11 above. Of those in work (i.e. excluding retired), 36.0% described themselves as either professional or management / technical.

Table 5-22 Workplace of Head of Household

Question 14h

Workplace	%	N ^{os} implied
Within same neighbourhood	34.1	7,430
Elsewhere in West Lancashire	16.1	3,518
Chorley / South Ribble / Preston	5.2	1,139
Wigan / Bolton / Manchester / Salford	9.0	1,966
Sefton / Knowsley / St. Helens	12.1	2,637
Liverpool / Wirral	11.5	2,505
Blackpool / Fylde	0.6	127
Elsewhere in North West	7.2	1,576
Elsewhere in the UK	3.8	827
Abroad	0.4	80
Total	100.0	21,805

- 5.3.13 93.1% of those in work responding to the question on occupation also responded to a further question on the location of their workplace. Only 34.1% of heads of household worked within the same neighbourhood as they lived; a further 16.1% worked elsewhere in West Lancashire.
- 5.3.14 In the case of ethnic origin the breakdown at Table 5-23 below refers only to 'Self' which we take in the main to be the Head of Household. 98.6% respondents answered the ethnic origin question. The results largely mirrored the Census 2001 data in terms of the British and other white proportion but differed in the make-up of the other 2.4% of the returns. The survey returned no respondents of the category Gypsy/ traveller, and Census 2001 does not recognise this category.

Table 5-23 Ethnic Origin of Households

Question 14b

Ethnic Origin	%	N^{os} implied	Local Area Census 2001 **
White British	96.7	44,366	97.1
White Irish	1.2	554	0.6
Other White	0.9	403	0.8
Indian	0.3	121	0.3
Bangladeshi	0.2	113	0.0
Other mixed	0.2	80	0.1
White & Asian	0.1	56	0.2
Chinese	0.1	45	0.3
White & Black Caribbean	0.1	44	0.1
Other Asian background	0.1	38	0.1
African	0.1	35	0.1
Caribbean	0.0*	0	0.1
White & Black African	0.0*	0	0.1
Other	0.0*	22	0.1
Total	100.0	45,877	100.0

* Nearest decimal place. No data for Pakistani and Gypsy / Traveller.

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- 5.3.15 The survey asked how many cars respondents had in their households. Only 19.1% indicated that they had no car based on a response rate of 90.0%.

Table 5-24 Number of Cars in Household

Question 15

	%	N^{os} implied
One	45.5	19,049
Two	28.5	11,942
Three or more	6.9	2,894
None	19.1	7,989
Total	100.0	41,874

- 5.3.16 In response to a further question on travel to work, 80.2% of those in work indicated that they went by car. 10.3% were within walking distance.

6 MIGRATION

6.1 In Migration to West Lancashire

- 6.1.1 This section looks at the patterns of migration for the West Lancashire area. In the first part of the section we asked the 8,889 implied households (19.1% of the sample) who had moved in the last 3 years where they had moved from. 35.0% had previously lived within the same neighbourhood; 60% within West Lancashire.
- 6.1.2 With regard to the households in-migrating to the District, 11.1% had moved from elsewhere within UK (i.e. from beyond the North West). 8.8% had moved from the Sefton / Knowsley / St Helens area; 7.2% from the Wigan / Bolton / Manchester / Salford area.

Table 6-1 **Location of Previous Dwelling**
Question 4a

Location	%	N ^{os} implied
Within the same neighbourhood	35.0	3,110
Elsewhere in West Lancashire	25.0	2,226
Elsewhere in UK	11.1	986
Sefton / Knowsley / St Helens	8.8	778
Wigan / Bolton / Manchester / Salford	7.2	644
Elsewhere in North West	5.3	467
Liverpool / Wirral	4.1	360
Chorley / South Ribble / Preston	2.1	188
Abroad	1.1	99
Blackpool / Fylde	0.3	31
Total	100.0	8,889

- 6.1.3 Those who had moved within the last 3 years were then asked what the most important reason was for moving home. 92.3% (8,205 implied) of the group indicating a move responded to the question.

Table 6-2 Reason for the Moving Within Last 3 Years

Question 4c

Reason	%	N ^{os} implied
Needed more space	21.7	1,775
Wanted own home	13.2	1,083
Relationship / family breakdown	13.0	1070
To be near relative	9.3	767
Health reasons	8.8	723
Move to a cheaper home	7.5	618
New job	5.9	483
Needed less space	5.8	479
Closer / easier to commute	5.1	415
Retirement	4.3	350
Wanted to buy	3.1	256
Education	2.3	186
Total	100.0	8,205

- 6.1.4 The need for more space (21.7%) was the most common reason given for moving. Wanting a home of their own was the reason given by 13.2% of respondents ahead of employment reasons at 11.0% which is usually a popular choice in our surveys (i.e. new job / easier to commute taken together).
- 6.1.5 90.2% of the group indicating a move (8,018 implied) answered a further question on whether the move was to a first home. 79.4% said that it was not their first home, indicating that 20.6% (1,653 implied) of movers were first time buyers.

6.2 Out-Migration from West Lancashire

- 6.2.1 Out-migration is expected to account for 37.9% of all moves for both existing and concealed households over the next 3 years (3,082 moves implied). Out-migration will account for 39.1% (1,930 implied) of all intended moves for existing households and 36.1% (1,152) in the case of concealed households over the next 3 years.
- 6.2.2 Those moving out of the District were asked where they were thinking of moving to. In this case 1,769 implied existing households (91.7%) and 985 implied concealed households (83.2%) responded to the question.

Table 6-3 Location of Move for those Moving Outside West Lancashire
Question 17c

Location	Existing households		Concealed households	
	%	N ^{os} implied	%	N ^{os} implied
Elsewhere in UK	35.0	619	54.6	538
Elsewhere in North West	26.6	471	6.9	68
Sefton / Knowsley / St Helens	15.9	282	3.8	38
Liverpool / Wirral	9.1	161	14.7	145
Wigan / Bolton / Manchester / Salford	8.9	158	22.5	222
Blackpool / Fylde	3.7	65	0.0	0
Abroad	13.6	242	11.1	109
Total		1,998		1,120

(No data for Chorley / South Ribble / Preston)

- 6.2.3 In the case of existing households moving, the main single interest was in moving elsewhere in the UK (35.0%) (i.e. outside the North West) with 26.6% opting for moving elsewhere in the North West.
- 6.2.4 In the case of concealed households moving a higher proportion were interested in moving elsewhere in the UK (54.6%) with more focus on the Wigan / Bolton / Manchester / Salford area in particular.
- 6.2.5 Those moving out of the District were asked their reasons for moving away. 1,737 implied existing households, 90.0% of those intending to move out of the District, and 1,119 implied concealed households, 97.1% of those intending to move outside the District, responded to a multiple choice question, offering around 1.5 choices in the case of existing households and 1.3 in the case of new households.

Table 6-4 Reason for Moving Out of West Lancashire
Question 17d

Reason	Existing Households		Concealed households	
	% households	N ^{os} implied	% households	N ^{os} implied
Better area	46.3	805	6.4	71
Retirement	35.2	612	2.7	30
Employment / access to work	24.7	429	65.8	737
Safety / fear of crime	21.4	372	2.0	23
Lack of affordable housing	17.7	307	21.3	239
Education	7.4	129	29.0	325
Total		2,654		1,425

- 6.2.6 The single most common reason given by existing households moving outside the District was better area (46.3%), followed by retirement (35.2%). In the case of concealed households moving, choices were more focused on employment reasons (65.8%) and better education facilities (29.0%) as might be expected from a group likely to have a younger profile. Lack of affordable housing was not a particularly focus for either group but registered a little more strongly amongst concealed households moving.

6.3 Migration Summary

- 6.3.1 This table reflects the net migration position for existing West Lancashire households only.

Table 6-5 Existing Households

Migration Areas	Chorley / South Ribble / Preston	Wigan / Bolton / Manchester / Salford	Sefton / Knowsley / St Helens	Liverpool / Wirral	Blackpool / Fylde
Moving Into West Lancashire from	188	644	778	360	31
Moving Out of West Lancashire to	0	158	282	161	65
Net Migration	+ 188	+ 486	+ 496	+ 199	- 34

Reasons	Retirement	Employment	Education
Moving Into West Lancashire	350	483	186
Out of West Lancashire	612	429	129
Net Impact	- 262	+ 54	+ 57

- 6.3.2 There is a positive net level of in-migration relating to employment of 54 existing households but 737 concealed households are also out-migrating for employment reasons resulting in an overall net negative position of 683.

6.4 Historic Out-Migration

- 6.4.1 We also asked respondents if a member(s) of the family had moved out of the District within the past 3 years because they could not afford to buy / rent a home locally. On the basis of a 96.2% response (44,764 implied), only 5.4% (2,421 implied) indicated that member(s) had moved out for that reason.
- 6.4.2 A total of 3,650 implied households members were identified as involved in such a move of which 62.9% (2,295 implied) had been looking for owner occupation. Of these 13.9% required 1-bedroom; 39.5% 2 –bedrooms; 38.6% 3-bedrooms and 7.7% 4+ bedrooms.
- 6.4.3 In relation to the same group, 58.6% (2,175 implied) were identified as wishing to return if cheaper housing were available in the District.

7 FUTURE HOUSING REQUIREMENTS

7.1 Moving Households within West Lancashire

- 7.1.1 Moving intentions were tested in several sections of the questionnaire with an emphasis on future plans to move within the District for existing households and also a more focused study on concealed households who represent additional demand for housing.
- 7.1.2 Respondents were asked to say whether they or any members of the household were currently seeking to move or will do so in the next three years. We found that 16.9% of all households responding (7,829 implied) planned a move. A further 7.4% (3,433 implied) indicated that they wished to move but were unable to do so.
- 7.1.3 The scale of movement implied, at an average of around 5.6% per annum, was higher than that found in other recent surveys carried out by DCA in which an average annual figure of 4.8% has emerged (but the figure includes periods of up to 5 years). This proportion would rise to 8.1% if all those wishing to move in the period were able to do so.
- 7.1.4 Those indicating a wish to move but an inability to do so offered the following reasons for not being able to move. Respondents offered around 1.9 choices on average. However, the number of implied households responding was 3,910, not 3,433 as indicated by the basic responses on moving referred to at 7.1.2 above. We assume that some households experiencing a difficulty in moving in the shorter term also answered this question even though they expected to move some time in the next three years.
- 7.1.5 It would seem clear from Table 7-1 below that affordability was by far the most important factor with 60.4% indicating an inability to afford to buy a home and 56.6% a lack of affordable housing as one of their choices.

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

Question 17e

Reason	% responses	% households	N ^{os} implied
Unable to afford to buy a home	32.5	60.4	2,363
Lack of affordable housing	30.4	56.6	2,213
Unable to afford moving costs	12.8	23.9	934
Family reasons	5.4	10.0	391
Location of employment	5.0	9.3	362
Local education choices	2.8	5.1	201
Other	11.1	20.7	807
Total	100.0	186.0	7,271

7.2 Housing Needs of Existing Households Moving Within West Lancashire

7.2.1 The percentages in all tables in this section (except cross tabulations) have been applied to the control total of 3,012 implied existing household moving within the District, corresponding to the total number of households responding to question 17b asking about the nature of the move.

7.2.2 The first table in this section looks at the current tenure of existing households moving within the District. 64.0% of the group were owners; 19.2% tenants in private rented property. 15.7% were Council rented sector tenants as compared with around 12% for the social rented sector in recent DCA surveys.

Table 7-2 Current Tenure of Existing Households Moving Within West Lancashire
Question 17b by Q.1

Tenure	% of moving households	N ^{os} implied
Owner occupier with a mortgage	44.5	1,340
Owner occupier no mortgage	19.5	586
Private rented	19.2	580
Council rented	15.7	473
HA rented	0.5	15
Tied to employment / other*	0.6	18
Total	100.0	3,012

(No data for shared ownership)

Table 7-3 When is the Accommodation Required
Question 18

Time accommodation required	%	N ^{os} implied
Within 1 year	45.7	1,376
1 - 2 years	30.1	907
2 – 3 years	24.2	729
Total	100.0	3,012

7.2.3 The table shows that 45.7% of potential movers sought to do so within one year.

Table 7-4 Type of Accommodation Required
Question 19

Type	%	N ^{os} implied
Semi-detached	26.9	810
Detached	26.6	801
Bungalow	21.9	660
Terraced	8.6	259
Flat / maisonette	8.5	256
Supported housing	6.8	205
Caravan / mobile home	0.4	12
Bedsit / studio / room only	0.3	9
Total	100.0	3,012

- 7.2.4 Table 7-4 indicates that 26.6% of these respondents felt that they required detached houses – below the average for this group found in recent DCA surveys (around 32.0%). Interest in flats / maisonettes at 8.5% was much the same as that found in recent DCA surveys (around 8%).

Table 7-5 *Number of Bedrooms Required*

Question 20

Bedrooms	%	N ^{os} implied
One	10.0	301
Two	32.6	982
Three	36.0	1,084
Four	17.4	524
Five or more	4.0	121
Total	100.0	3,012

- 7.2.5 68.6% of existing household moving respondents indicated that they required two or three bedroom accommodation. The requirement for one bedroom accommodation (10.0%) was slightly higher than that found in other recent surveys carried out by DCA in which 8% has been around the average.
- 7.2.6 We ran a cross-tabulation relating type of property required to size required in terms of bedrooms with the following results.

Table 7-6 *Type Required by Size Required*

Question 19 by Q.20

Type	One bed		Two bed		Three bed		Four beds		Five + bed		Total
	%	N ^{os}	%	N ^{os}	%	N ^{os}	%	N ^{os}	%	N ^{os}	N ^{os}
Semi-detached	0.0	0	22.2	182	68.4	561	9.4	77	0.0	0	820
Detached	0.7	6	0.9	7	33.5	272	49.4	401	15.5	126	812
Terraced*	0.0	0	72.7	192	27.3	72	0.0	0	0.0	0	264
Flat / maisonette*	32.7	85	67.3	175	0.0	0	0.0	0	0.0	0	260
Bungalow	15.0	100	49.8	333	28.9	193	6.3	42	0.0	0	668
Bedsit / Studio / room only*	100.0	8	0.0	0	0.0	0	0.0	0	0.0	0	8
Caravan / mobile home*	100.0	11	0.0	0	0.0	0	0.0	0	0.0	0	11
Supported housing*	59.2	100	36.1	61	4.7	8	0.0	0	0.0	0	169
Total		310		950		1,106		520		126	3,012

(* low volume of data)

- 7.2.7 49.8% of bungalow demand was for 2-bed accommodation; 28.9% for 3-bed accommodation. 64.9% of detached demand favoured 4+ bed accommodation; 33.5% for 3 bed accommodation. 68.4% of semi-detached demand was for 3-bed accommodation; 22.2% for 2-bed accommodation. 72.7% of terraced house demand and 67.3% of flats / maisonette demand was for 2 bed accommodation.
- 7.2.8 Existing moving households were next asked if they were looking to rent or buy. The results are set out in Table 7-7.

Table 7-7 Preferred Tenure
Question 21

Tenure	%	N ^{os} implied
Owner occupation	68.9	2,075
Private rented	2.7	82
Council rented	23.8	717
HA rented	1.9	57
HA shared ownership	2.1	63
Tied to employment	0.6	18
Total	100.0	3,012

- 7.2.9 68.9% (2,075 implied) saw owner occupation as their preference – below the average found in recent DCA surveys (around 73%). 23.8% of the group indicated a preference for Council rented accommodation – above the level found for social rented accommodation in recent DCA surveys (around 20%). The number of households expressing a demand for Council rented accommodation (717 implied) was higher than the number of Council rented tenants indicating an intention to move in Table 7-2 above (473 implied) and implies a required turnover of 10.5% in the three year period.
- 7.2.10 Of those hoping to move into Council rented housing 45.9% were already Council tenants; 28.7% were moving from private rented accommodation.
- 7.2.11 We ran a cross-tabulation to compare type of property required with type of tenure preferred with the following results.

Table 7-8 Type Required by Preferred Tenure
Question 19 by Q.21

Type	Owner – occupation		Private rented		Council rented		HA rented		HA shared ownership		Tied to employment		Total
	%	N ^{OS}	%	N ^{OS}	%	N ^{OS}	%	N ^{OS}	%	N ^{OS}	%	N ^{OS}	N ^{OS}
Semi-detached	77.8	638	0.0	0	17.8	146	0.0	0	4.4	36	0.0	0	820
Detached	98.8	804	1.2	10	0.0	0	0.0	0	0.0	0	0.0	0	814
Terraced*	45.4	119	0.0	0	48.5	127	6.1	16	0.0	0	0.0	0	262
Flat / maisonette*	22.3	58	18.5	48	59.2	154	0.0	0	0.0	0	0.0	0	260
Bungalow	69.7	448	0.0	0	25.5	164	0.0	0	4.8	31	0.0	0	643
Bedsit/studio/room only*	0.0	0	0.0	0	100.0	8	0.0	0	0.0	0	0.0	0	8
Caravan / mobile home*	100.0	11	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	11
Supported housing*	12.9	25	13.9	27	62.4	121	9.3	18	0.0	0	1.5	3	194
Total		2,103		85		720		34		67		3	3,012

(*Low volume of data).

- 7.2.12 Demand in the Council rented sector was spread fairly evenly over 5 of the 7 nominated categories. 38.2% of owner-occupation demand was for detached houses; 30.3% for semi-detached houses; 21.3% for bungalows.
- 7.2.13 98.8% of demand for detached houses; 77.8% of demand for semi-detached houses and 69.7% of demand for bungalows was for owner-occupation. 59.2% of demand for flats/maisonettes and 48.5% of demand for terraced houses was for Council rented accommodation.
- 7.2.14 24.3% of existing moving households (733 implied) were registered on a housing waiting list, 91.7% indicating registration on the West Lancashire District Council list. 30.4% were registered with a Housing Association.
- 7.2.15 Existing households moving were asked where accommodation was required. Two choices were invited but on average only 1.5 choices were offered.

Table 7-9 **Where Accommodation is Required**
Question 24

Location	All existing households moving			Households seeking Council rented accommodation
	% responses	% households	N ^{os} implied	N ^{os} implied
Aughton	13.6	20.5	569	56
Burscough	9.1	13.6	378	47
Ormskirk	25.0	37.5	1,040	153
Birch Green / Digmaor / Moorside / Tanhouse	5.7	8.5	236	205
Skelmersdale (North / South) Ashurst	12.9	19.4	537	287
Parbold / Wrightington / Bickerstaffe / Up Holland	10.5	15.8	438	124
Tarleton / North Meols	5.9	8.9	246	51
Halsall / Scarisbrick	6.4	9.7	268	11
In your existing village	7.2	10.8	300	9
In another village	3.7	5.6	156	11
Total	100.0	150.3	4,168	954

- 7.2.16 The main single focus of interest was Ormskirk with Aughton the second choice marginally ahead of Skelmersdale / Ashurst but interest was quite widely spread in our survey experience.
- 7.2.17 We ran a separate cross tabulation looking at the locations required by those seeking Council rented accommodation, who made 1.3 choices on average. Demand among that group was more focussed on Skelmersdale / Ashurst and Birch Green / Digmaor / Moorside / Tanhouse with less interest in Ormskirk and Aughton than in all respondents.
- 7.2.18 The final question in this section asked respondents why they preferred a particular location. The average number of choices was 2.2. Better area was the largest single choice made by 47.4% of respondents. Familiarity with the area ('always lived here') was the second choice (34.7%) narrowly ahead of nearness to family / carer (33.6%). Employment / closer to work (13.5%) was a relatively low priority.

Table 7-10 Reason for Preferred Location

Question 25

Reason	% responses	% households	N ^{os} implied (all choices)
Better area	21.5	47.4	1,312
Always lived here	15.7	34.7	954
Nearer family / carer	15.2	33.6	924
Nearer / better shopping / leisure facilities	11.1	24.7	679
Safety / fear of crime	11.0	24.5	672
Nearer / better schools / colleges	9.5	21.1	579
Better public transport	7.5	16.7	458
Employment / closer to work	6.1	13.5	370
Greater availability of cheaper housing	2.4	5.2	143
Total	100.0		6,091

- 7.2.19 Cross tabulations were run to provide an indication of the reasons for the observed migration within West Lancashire.
- 7.2.20 Of those intending to move to the Ormskirk area, 61.2% indicated that this was in order to move to a better area, and 39.0% indicated that they wished for nearer/better shopping leisure facilities. Similar findings were shown for those wishing to move to the Aughton area (62.3% and 29.9% respectively); although 41.1% stated that they wished to move to the area because of fears over safety/ crime.
- 7.2.21 The areas to which fewest respondents indicated they wished to move were Birch Green / Digmoor / Moorside /Tanhouse and Tarleton / North Meols. Cross tabulations suggest that very few respondents indicated a wish to in-migrate to these areas. Indeed there were no respondents at all who expressed a desire to move to the Birch Green / Digmoor / Moorside /Tanhouse from other areas of West Lancashire, and 71.9% of those wishing to move to Tarleton/ North Meols already lived in the area.
- 7.2.22 Comparing this data with that in Table 7-9, the findings suggests that the majority of those indicating a preferred move to the least popular areas of Birch Green / Digmoor / Moorside /Tanhouse and Tarleton / North Meols area already live in those areas, and also require a move to council rented accommodation.
- 7.2.23 Of those wishing to move from the Skelmersdale area (Birch Green / Digmoor / Moorside /Tanhouse, and Skelmersdale North / South & Ashurst) to another area of West Lancashire, all 401 (implied) respondents indicated that they wished to move to a better area. Of those, 39.8% indicated that a further reason was due to a fear of safety/ crime, and 36.0% indicated that they wished to be nearer better shopping/ leisure facilities. Only 9.2% said they wished to leave the area for reasons of employment / to be closer to work.

7.3 Needs of Concealed Households Moving Within West Lancashire

- 7.3.1 In this section we look in detail at those people living in an existing household but described as a 'concealed' household which we take as a proxy for the extent of 'concealment' of housing need within the District because these households represent a pent up and unmet demand for housing.

- 7.3.2 The questionnaire allowed for up to 2 concealed households to be identified within each existing household. We identified 2,047 households with one concealed household (as per Q17b on the nature of move) and 432 with a second concealed household (based on the average responses in the detailed data tables), giving a total of 2,479 concealed households moving in the District.
- 7.3.3 The tables below show both the findings for all concealed household planning to move within the next 3 years (2,479 households) and the findings for those moving within the next 12 months (860 households).
- 7.3.4 The vast majority (89.5%) of the total of concealed households consisted of people described as children of the household as set out in Table 7-11 below. The level of relationship breakdown at 1.6% was lower than normal (up to 4%).

Table 7-11 Person Looking to Form Concealed Households

Question 26

Persons forming household	%	N ^{os} implied
Children 16 +	89.5	2,219
Lodger	4.9	121
Parent / grandparent	2.2	54
Other relative	1.8	45
Partner / Spouse	1.6	40
Total	100.0	2,479

(No data for 'friend')

Table 7-12 Age Structure of Concealed Households

Question 27c

Age	%	N ^{os} implied
16 – 19	17.1	599
20 - 29	68.7	2,408
30 - 44	11.9	418
45 - 59	2.3	80
Total	100.0	3,505

(No data for 60+)

- 7.3.5 The age question refers to individual adult household members. Table 7-12 above suggests 17.1% of concealment related to the 16 - 19 age group with 85.8% relating to all those under 30 years of age.

Table 7-13 Number of Children

Question 27d

Children	%	N ^{os} implied
Child due	3.0	74
One	7.8	194
Two or more	3.0	74
None	86.2	2,137
Total	100.0	2,479

7.3.6 The survey found that children (under the age of 16) were involved in 13.8% of all cases (342 implied), 45% of those immediately forming.

7.3.7 We asked if the new household was being formed as a single or couple household. 55.7% (1,381 implied) indicated formation as a single person household. We also asked the households indicating a couple household (44.3%), where their partner was currently living. In 46.3% of cases the partner was living elsewhere within West Lancashire; in 38.8% of cases in the existing household; in only 14.9% of cases outside West Lancashire District.

Table 7-14 Time of Move

Question 29

When required	%	N ^{os} implied
Within 1 year	34.7	860
1 - 2 years	26.3	652
2 - 3 years	39.0	967
Total	100.0	2,479

7.3.8 The Good Practice Guidance recommends that the scale of annual new household formation is calculated as an average of the first two years numbers (860/652) identified in the survey in Table 7-14 above. The annual average in the District would be 756.

7.3.9 Guidance also requires that double counting is avoided and the following numbers, relating to two person formation with a partner living elsewhere in the District are removed.

Table 7-15 Double Counting Removal

New household formation (gross p.a.)	756
MINUS - Two person formation (20.5%) x 0.5	<u>78</u>
Total	678

7.3.10 The net level of 678 households is that considered to form each year and used in the Assessment Model at Section 11.

7.3.11 34.7% (860 implied) of the all those in the concealed household moving group required accommodation within one year as compared with 45.7% in the case of existing households moving.

Table 7-16 Tenure Needed

Question 28a

Tenure	All concealed households moving		Concealed households moving within one year	
	%	N ^{os} implied	%	N ^{os} implied
Owner occupation	60.5	1,500	39.8	342
Council rented	28.8	714	44.2	380
Private rented	5.5	136	9.2	79
HA rented	3.5	87	3.1	27
HA shared ownership	1.7	42	3.7	32
Total	100.0	2,479	100.0	860

(No data for 'tied to employment')

- 7.3.12 The highest proportion (60.5%) of all concealed households moving said their need was for owner occupation but 28.8% said they required Council rented accommodation. Those moving within a year had a different profile with a much higher proportion (44.2%) opting for Council rented accommodation.

Table 7-17 Tenure Preferred

Question 28b

Tenure	All concealed households moving		Concealed households moving within one year	
	%	N ^{os} implied	%	N ^{os} implied
Owner-occupation	67.9	1,683	49.7	427
Council rented	24.6	610	41.5	357
HA rented	4.3	107	3.4	29
Private rented	2.1	52	3.8	33
HA shared ownership	1.1	27	1.6	14
Total	100.0	2,479	100.0	860

(No data for 'tied to employment')

- 7.3.13 In the case of tenure preference, the choices of all concealed households moving were more aspirational, with higher preference for owner occupation over the other forms of tenure (67.9%) but only by a relatively small margin compared with other DCA surveys. Concealed households moving within one year indicated a lower level of preference for owner occupation than for all concealed households moving with a higher level of interest in Council rented accommodation (as in the case of tenure needed).

Table 7-18 Type of Accommodation Needed

Question 30a

Type	All concealed households moving		Concealed households moving within one year	
	%	N ^{os} implied	%	N ^{os} implied
Terraced	30.7	761	31.4	270
Semi-detached	30.0	744	31.0	267
Flat / maisonette	27.3	677	36.1	310
Detached	6.9	171	1.5	13
Bedsit / studio / room only	4.3	106	0.0	0
Supported housing	0.6	15	0.0	0
Bungalow	0.2	5	0.0	0
Total	100.0	2,479	100.0	860

(No data for caravan / mobile home)

- 7.3.14 The results from the survey showed a different profile from existing households moving, as might be expected for a generally younger group. 27.3% of all concealed moving households required flats / maisonettes, lower than the level of 40-50% commonly found in our surveys, but 30.7% also indicated a need for terraced houses. The profile of those moving within 1 year was broadly similar but was slightly more focused on flats / maisonettes with less interest in detached houses.

Table 7-19 Type of Accommodation Preferred

Question 30b

Bedrooms	All concealed households moving		Concealed households moving within one year	
	%	N ^{os} implied	%	N ^{os} implied
Semi-detached	41.4	1,026	35.4	304
Flats / maisonette	19.2	476	28.9	249
Terraced	18.2	451	21.7	187
Detached	17.9	444	14.0	120
Bedsit / studio / room only	2.5	62	0.0	0
Supported housing	0.6	15	0.0	0
Bungalows	0.2	5	0.0	0
Total	100.0	2,479	100.0	860

(No data for caravan / mobile home)

- 7.3.15 The more aspirational view usually reflected amongst all concealed households moving on preference for type (i.e. more houses; fewer flats) emerged from the survey data but not to the extent usually found in our surveys. The position in relation to those moving within 1 year was broadly similar in the way it compared with type needed but still reflects the difference in profile from all concealed households moving referred to at 7.3.14 above.

Table 7-20 Number of Bedrooms Needed

Question 31a

Bedrooms	All concealed households moving		All concealed households moving within one year	
	%	N ^{os} implied	%	N ^{os} implied
One	27.1	672	27.7	238
Two	50.5	1,252	49.5	426
Three	19.3	478	22.8	196
Four or more	3.1	77	0.0	0
Total	100.0	2,479	100.0	860

7.3.16 The proportion needing 1-bed accommodation was in line with the proportion of flats needed as per Table 7-18 above. The profile for those moving within a year was much the same.

Table 7-21 Number of Bedrooms Preferred

Question 31b

Bedrooms	All concealed households moving		All concealed households moving within one year	
	%	N ^{OS} implied	%	N ^{OS} implied
One	6.5	161	9.7	83
Two	52.2	1,294	53.6	461
Three	35.3	875	35.0	301
Four or more	6.0	149	1.7	15
Total	100.0	2,479	100.0	860

7.3.17 The results for all concealed households moving reflected the interest in larger house types referred to at 7.3.15 above in that preference for 3-bed properties was higher (35.3%) as compared with need (19.3%) at Table 7-20. The results for concealed households moving within one year were again similar.

7.3.18 We ran cross-tabulations for all concealed households moving relating the type of property required to size required. The data refers to the expressed need of concealed households as opposed to expressed preference.

Table 7-22 Type Needed by Size Needed

Question 30a by Q31a

Type	1-bed		2-bed		3-bed		4+-bed		Total
	%	N ^{OS}	%	N ^{OS}	%	N ^{OS}	%	N ^{OS}	N ^{OS}
Semi-detached	6.8	51	48.8	363	44.4	330	0.0	0	744
Detached*	0.0	0	13.0	22	41.4	70	45.6	77	169
Terraced	19.9	151	69.1	526	11.0	84	0.0	0	761
Flat / maisonette	54.4	368	45.6	309	0.0	0	0.0	0	677
Bedsit / studio / room only*	100.0	108	0.0	0	0.0	0	0.0	0	108
Bungalows*	0.0	0	100.0	6	0.0	0	0.0	0	6
Supported housing*	0.0	0	100.0	14	0.0	0	0.0	0	14
Total		678		1,240		484		77	2,479

(*low volume of data)

7.3.19 As might be expected, 54.4% of flatted accommodation demand was for 1-bed property; 45.6% for two-bed property. 69.1% of terraced demand and 48.8% of semi-detached demand was for 2-bed property with 44.4% of semi-detached demand being for 3-bed property.

Table 7-23 Type Needed by Tenure Needed
Question 30a by Q.28a

Type	Owner Occupation		Private rented		Council rented		HA rented		HA shared ownership		Total
	%	N ^{os}	%	N ^{os}	%	N ^{os}	%	N ^{os}	%	N ^{os}	N ^{os}
Semi-detached	87.9	669	0.0	0	9.7	74	0.0	0	2.4	18	761
Detached*	83.6	127	0.0	0	0.0	0	0.0	0	16.4	25	152
Terraced	58.0	447	6.6	51	30.3	233	5.1	39	0.0	0	770
Flat / maisonette	23.4	157	13.0	87	58.5	392	5.1	34	0.0	0	670
Bedsit / studio / room only*	94.3	100	0.0	0	5.7	6	0.0	0	0.0	0	106
Bungalow	100.0	6	0.0	0	0.0	0	0.0	0	0.0	0	6
Supported housing*	0.0	0	0.0	0	0.0	0	100.0	14	0.0	0	14
Total		1,506		138		705		87		43	2,479

(*low volume of data)

- 7.3.20 44.4% of interest in owner occupied accommodation was for semi-detached houses; 29.7% for terraced houses. 55.6% of interest in Council rented accommodation was for flats / maisonettes; 33.0% for terraced houses.
- 7.3.21 87.9% of interest in semi-detached houses and 58.0% of interest in terraced houses was for owner occupied accommodation. 58.5% of interest in flats / maisonettes was in the Council rented sector; 23.4% in the owner occupied sector.
- 7.3.22 15.7% of all concealed households moving (388 implied) were registered on a housing waiting list, 83.8% being on the West Lancashire District Council list. The proportion rose to 36.3% (316 implied) among concealed households moving within one year, 87.0% being on the West Lancashire District Council list.
- 7.3.23 Concealed households were asked the same questions on location as existing households moving. Two choices were offered but on average all concealed households moving made 1.5 choices; those moving within one year made 1.4 choices based on 100.0% and 93.3% response rates respectively.

Table 7-24 **Choice of Location**
Question 32

Location	All concealed households moving			Concealed households moving within 1 year		
	% responses	% households	N ^{os} implied (all choices)	% responses	% households	N ^{os} implied (all choices)
Ormskirk	21.9	32.5	808	22.1	30.7	246
Skelmersdale (North / South) Ashurst	20.2	29.9	745	25.0	34.7	278
Parbold / Wrightington / Bickerstaffe / Up Holland	12.0	17.7	441	9.0	12.5	100
In your existing village	10.8	16.0	398	9.1	12.6	101
Burscough	9.2	13.7	340	3.9	5.4	43
Birch Green / Digmaor / Moorside /Tanhouse	6.9	10.2	254	10.6	14.7	118
Tarleton / North Meols	6.4	9.4	234	7.4	10.2	82
Aughton	5.1	7.6	189	3.0	4.1	33
In another village	4.8	7.1	176	4.2	5.9	47
Halsall / Scarisbrick	2.7	3.9	98	5.7	7.9	63
Total	100.0		3,683	100.0		1,111

7.3.24 The profiles of both all concealed households moving and those moving within 1 year were broadly similar with Ormskirk and Skelmersdale (North / South) / Ashurst the main choices.

Table 7-25 Reason for Preferred Location
Question 35

Reason	All concealed households moving			Concealed households moving within 1 year		
	% responses	% households	N ^{os} implied (all choices)	% responses	% households	N ^{os} implied (all choices)
Always lived here	29.7	70.3	1,796	29.1	75.9	592
Employment / closer to work	21.3	50.5	1,289	19.7	51.3	400
Better area	17.4	41.1	1,051	15.0	39.2	306
Safety / fear of crime	9.8	23.2	592	9.8	25.6	200
Nearer / better schools / colleges	7.2	17.0	433	12.1	31.7	247
Greater availability of cheaper housing	4.5	10.7	272	5.1	13.2	103
Nearer / better shopping / leisure facilities	4.4	10.3	264	4.4	11.4	89
Better public transport	3.4	8.0	203	3.6	9.5	74
Greater availability of smaller homes	2.3	5.4	138	1.2	3.2	25
Total	100.0		6,038	100.0	261	2,036

7.3.25 The most popular reason given for moving by all concealed households moving was familiarity with the area ('always lived here') at 70.3%. Employment issues (50.5%) and better area (41.1%) were also significant reasons given as one of the respondents choices. The results for concealed households moving within one year were again broadly similar but with somewhat more emphasis on nearer / better schools / colleges.

8 SUPPORTED AND ADAPTED HOUSING

8.1 Needs of Disabled People

- 8.1.1 Issues relating to households with one or more member affected by a disability or long-term illness were addressed through a series of questions. This section draws together the findings from these questions.
- 8.1.2 We found that 26.5% of households in the area did contain somebody with a disability, suggesting 12,258 households in the District were affected in some way.
- 8.1.3 Assessment of the UK average for the percentage of households affected is difficult both because of the impact of multiple disability and the tendency to express statistics in terms of population rather than household population. The Department of Social Security report of 1998 (based on a 1996 / 97 survey) suggested as many as 8.6 million disabled adults in private households - around 14 - 15% of the population.
- 8.1.4 We ran a cross-tabulation to establish the comparative figures for disability across the various tenures, the results of which are shown in Table 8-1 below. The Council rented figure (44.2%) is above the average for the social housing sector found in recent DCA surveys (around 39%). The percentage of people with a disability in this sector is around three times the proportion of council rented properties as a percentage of overall tenure.
- 8.1.5 The level for owner occupiers with no mortgage (28.6%) was low in our experience, especially so given the older age profile in this tenure. The level for the private rented sector (41.3%) was very high in our experience.

Table 8-1 Incidence of Disability by Tenure
Question 9 by Q.1

Tenure	Tenure in Sample %	Tenure of those with disability %	N ^{os} implied
Council rented	14.6	44.2	2,974
Private rented	7.3	41.3	1,367
HA rented	1.8	39.9	333
Shared ownership*	0.2	38.9	39
Owner occupied without mortgage	31.9	28.6	4,243
Tied to employment / other*	0.9	25.9	105
Owner occupied with mortgage	43.3	15.9	3,197

(*low volume of data)

- 8.1.6 In 84.4% of cases only one household member had a disability; in 15.6% two members had a disability. On this basis we identified 14,201 individuals in the District with a disability. However, the age profile and nature of disability data referred to below suggest marginally different totals.

- 8.1.7 The age groups of all disabled household members are shown in Table 8-2 below. 62.1% of all disabled household members were over the age of 60 including 27.0% over 75; 19.2% were under 45.

Table 8-2 Age of all Household Members with a Disability

Question 10b

Age	%	N ^{os} implied
0 - 15	4.3	603
16 - 24	2.7	383
25 - 44	12.2	1,699
45 - 59	18.7	2,604
60 - 74	35.1	4,897
75+	27.0	3,766
Total	100.0	13,952

- 8.1.8 The next table shows the nature of the disability of members of the household. 11,894 implied responses were received to a multiple choice question from the 1st household member with a disability and 2,086 implied responses from the 2nd member, giving an average of 1.7 and 1.5 choices for each household member respectively.

Table 8-3 Nature of Disability

Question 10c

Disability	1 st Member			2 nd Member		
	% responses	% households	N ^{os} implied (all choices)	% responses	% households	N ^{os} implied (all choices)
Walking difficulty	31.0	52.6	6,254	30.2	46.4	968
Limiting long-term illness	16.9	28.8	3,423	15.6	23.9	500
Asthmatic / respiratory problems	12.3	20.8	2,480	13.5	20.8	434
Other physical disability	12.0	20.4	2,430	13.2	20.2	422
Visual / hearing impairment	11.4	19.3	2,299	9.7	14.9	311
Wheelchair user	6.6	11.2	1,336	5.7	8.7	181
Mental health problem	5.8	9.8	1,165	5.4	8.2	172
Learning disability	4.0	6.8	814	6.7	10.3	215
Total	100.0		20,201	100.0	153.4	3,203

- 8.1.9 By far the largest group of people was those with a walking difficulty (52.6%). 11.2% of households contained a member who was a wheelchair user suggesting 1,336 in the District as a whole.
- 8.1.10 We ran a cross-tabulation to see if the houses which had been adapted for a wheelchair were indeed the dwellings where people using a wheelchair lived and found this to apply in 41.3% of cases (412 of the 997 at Table 8-7), suggesting a mismatch between houses adapted and those where wheelchair users lived. By extension, it would appear that 924 households with a wheelchair user (69.2%) did not live in suitably adapted premises (viz. 1,336 in Table 8-3 above less 412).

8.2 Support Needs

- 8.2.1 13,837 implied household members responded to the question on need for care or support. 43.3% indicated a need for care or support (5,992 implied).
- 8.2.2 87.1% of those with a care or support need felt they were getting enough support, the data implying 12.9% (803 implied) with outstanding support needs.
- 8.2.3 Those with an outstanding care or support need were asked what types of support they needed. Responses were in fact received from 929 respondents, each making an average of 1.6 choices each.

Table 8-4 Type Of Care / Support Required (All Disabled Household Members)
Question 10g

Care / Support	% responses	% households	N ^{os} implied
Claiming welfare benefits / managing finances	26.0	41.4	385
Establishing personal safety / security	20.7	32.9	306
Looking after home	17.7	28.1	261
Personal care	13.9	22.1	205
Establishing social contacts / activities	12.4	19.8	184
Accessing training / employment	6.7	10.7	99
Someone to act for you	2.6	4.1	38
Total	100.0		1,478

- 8.2.4 Claiming welfare benefit / managing finance was the most required form of support with 41.4% making it one of their choices. The need for establishing personal safety / security was the second most common choice at 32.9% but responses were generally quite well spread out 5 of the 7 nominated categories.
- 8.2.5 A cross tabulation looked at the type of disability affecting those with an outstanding support need. The specific needs of different groups were highlighted but on the basis of very limited data. 78.8% of those with a mental health problem needed help claiming welfare benefits / managing finances. 52.5% of those with asthmatic / respiratory problems needed help establishing personal safety / security. 52.1% of those with a learning disability needed help establishing social contact / activities.
- 8.2.6 The Supporting People programme, was introduced in April 2003, and provides a structure for funding the housing related support services outlined in Table 8-4 above. New services developed after April 2003 will have to compete for resources with established schemes within the County. The local authority will need to develop plans to meet outstanding needs through the Supporting People programme.
- 8.2.7 Those who currently received care and support services were asked who provided their support. In 30.8% of cases (1,639 implied) support was provided by Social Services / Voluntary Body. In the majority of cases (77.3% or 4,111 implied cases) support was provided by family / friends / neighbours. In 435 cases (8.2%) support was received from both sources.

8.3 Adaptations

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

Table 8-5 Adaptations for the Disabled

Question 11a

Adaptations	%	N ^{os} implied
Adapted	13.1	6,084
Not adapted	86.9	40,348
Total	100.0	46,432

- 8.3.2 As can be seen from the table above, 13.1% of properties had been adapted, above the average level found in other recent DCA surveys (around 10%). The split by tenure is set out in the table below.

Table 8-6 Adaptations by Tenure

Question 11a by Q.1

Tenure	%	N ^{os} implied
Owner occupied with mortgage	28.4	1,727
Owner occupied no mortgage	31.1	1,891
Private rented	5.6	338
Council rented	28.4	1,727
HA rented	5.1	309
Shared Ownership*	0.3	18
Tied to employment / other*	1.2	74

(*low volume of data)

- 8.3.3 Adaptation in the Owner occupied no mortgage sector (31.1%) was higher than in the owner occupied with mortgage and council rented sectors. Adaptations for private rented properties (5.6%) were below the average for the District.
- 8.3.4 6,268 implied households actually responded to the question on which adaptations had been provided, suggesting an adaptation level of 13.5% (rather than 13.1% in Table 8-5 above). The following adaptations were identified based on responses to a multiple-choice question, respondents making around 2.1 choices on average.

Table 8-7 **Types of Adaptations Provided**
Question 11b

Adaptations	% responses	% households	N^{os} implied (all choices)
Handrails / grabrails	24.2	51.7	3,243
Bathroom adaptations	23.5	50.1	3,138
Ground floor toilet	16.8	35.8	2,241
Access to property	14.3	30.5	1,910
Stairlift / vertical lift	7.8	16.6	1,041
Wheelchair adaptations	7.5	15.9	997
Extension	2.7	5.7	355
Other	3.2	6.9	433
Total	100.0		

- 8.3.5 Wheelchair adaptations at 15.9% (997 implied) were slightly above the average level found in recent DCA surveys (around 15%). The data taken in conjunction with 8.1.10 above suggests that many adapted premises are no longer occupied by wheelchair users (585 properties implied). 51.7% had handrails / grabrails fitted, usually the most common type of adaptation in DCA survey experience; 50.1% had had bathroom adaptations; 35.8% had ground floor toilets; 30.5% access to property adaptations.
- 8.3.6 9,725 implied households (79.3% of all households with a disability) responded to a further question on what facilities still needed to be provided to ensure current members of the household can remain in the property now or for the next 3 years. Respondents made around 1.6 choices on average.

Table 8-8 **Types of Adaptations Needed for Current Member in Next 3 Years**
Question 12

Adaptations	% responses	% households	N^{os} implied (all choices)
Bathroom adaptations	19.1	30.0	2,916
Handrails / grabrails	13.3	20.9	2,035
Ground floor toilet	11.8	18.5	1,804
Stairlift / vertical lift	11.3	17.8	1,732
Extension	10.0	15.7	1,524
Access to property	9.5	14.9	1,454
Wheelchair adaptations	8.6	13.5	1,312
Other	16.4	25.9	2,516
Total	100.0	157.2	15,293

- 8.3.7 All the main adaptations referred to as provided at 8.3.5 above featured less prominently as might be expected. Interest in extensions was quite significant at 15.7% but a relatively high proportion of respondents opted for the 'other' category (25.9%). The fairly typical level of demand for wheelchair adaptation (13.5% implying 1,312 cases) would not appear to indicate a full solution to the mismatch referred to at 8.1.10 above.

8.4 Supported Accommodation

- 8.4.1 Existing households moving were asked if they were interested in supported housing and what type of supported housing they required. The results of this question are set out in Table 8-9 below.

Table 8-9 Type of Supported Accommodation Required

Question 22

Type	%	N ^{os} implied
Council / HA sheltered housing	59.2	325
Private sheltered housing	18.0	99
Independent accommodation (with external support)	11.7	64
Sheltered housing with extra care	5.5	30
Independent accommodation (with live in carer)	4.2	23
Residential / nursing home	1.4	8
Total	100.0	549

- 8.4.2 Demand for supported accommodation (other than sheltered accommodation) was limited and did not allow meaningful cross-tabulation to respondents with different disabilities or long-term illness. The requirements for independent accommodation are all in the private sector.

8.5 Housing Needs of Older People

- 8.5.1 Based on 99.3% response, 5.4% of existing households (2,515 implied) indicated that they had elderly relatives (over 60) who may need to move to the District in the next three years. 2,587 implied households responded to a further multiple-choice question on the type of accommodation required, with respondents making around 1.3 choices on average.

Table 8-10 Accommodation Required by Elderly Relatives in Next 3 Years

Question 13b

Adaptations	% responses	% households	N ^{os} implied (all choices)
Live with respondent (need extension / adaptation)	26.9	33.8	873
Council / HA sheltered housing	24.1	30.2	781
Private sheltered housing	16.9	21.1	547
Residential care / nursing home	12.5	15.7	405
Council /HA property	7.7	9.7	251
Private housing	6.4	8.0	206
Live with respondent (existing home adequate)	5.5	6.9	178
Total	100.0		3,241

8.5.2 Demand for this group was predicted by the children of elderly people and, as would be expected, it shows a different pattern to that normally seen among elderly respondents in DCA surveys. In our experience elderly people seek to remain in their own homes and prefer to receive support at home. In contrast, the children of elderly parents tend to predict the need for supported housing. In this case, 30.2% of demand was for Council / HA sheltered housing; 21.1% for private sheltered housing. 15.7% of demand was for residential / nursing home accommodation. 40.7% (1,051 households implied) indicated that their relative could live with them but in 83.1% of cases (873 implied) the home would need adaptation or extension to accommodate an elderly relative.

8.5.3 Sheltered Housing

8.5.4 The supported elderly accommodation needs of elderly people within the District were captured within the question for all movers within the District on supported housing.

8.5.5 The combined requirement for sheltered housing in both sectors from existing households living in the District and in-migrating parents / relatives is shown below in Table 8-11. The figures exclude 15 sheltered housing 2 bed units with extra care in the private sector.

Table 8-11 Sheltered Housing Demand

	Private Market	Affordable Sector	All Sectors
Existing Households	99	325	424
In-migrant Households	547	781	1328
Total	646	1,106	1752

N.B. Figures taken from Table 8-9 and Table 8-10.

8.5.6 The higher level of elderly accommodation for people moving into the District is common to other DCA Surveys. As discussed in Section 8.5.2 above generally, the forecast is being made by their children who assist in the moving process. Conversely, the indigenous older population prefer to continue in the area / surroundings they know and within their own home as long as possible.

8.5.7 In total, the data suggests a combined requirement for supported elderly accommodation over the next three years from older people currently living in the District (424 households) and those who may in-migrate to be beside their family (1,328 households) of 1,752 units, 1,106 in the affordable sector and 646 in the private sector.

8.5.8 Some of this requirement will be addressed by flow of the existing sheltered stock, 171 units in 2005, but acceptability of existing stock to meet today's standards will need to be assessed in calculating the scale of new delivery.

8.5.9 Needs Assessments Surveys consistently identify a need for supported elderly accommodation often considerably in excess of demand experienced locally. Whilst this is a very complex issue to resolve it is fundamentally a factor of the nature and quality of the existing sheltered stock, particularly in the social sector. Despite national policy to provide services and adaptations to household to remain at home for as long as possible, the scale of growth in the population aged 65+ and particularly 80+ is so significant that there will be future requirements for specialist accommodation to meet the needs of some people. DCA have made a specific recommendation for the development of a wide ranging Older Persons Housing and Care strategy. Additionally, Council needs to review arrangements to support a range of tenure mix for older people.

9 KEY WORKER HOUSING ISSUES

9.1 Introduction

- 9.1.1 The survey identified whether household members worked in the Public Sector. If the respondent is employed in the Public Sector and specified that they work within West Lancashire District we have identified them as 'Key Workers'.
- 9.1.2 For the purposes of this survey a Key Worker is "any person who directly provides services that are essential for the balanced and sustainable development of the local community and local economy, where recruitment or retention difficulties apply". This includes people who are teachers, nurses, other public sector and public service workers and employees of businesses considered vital to sustaining the economy of an area.
- 9.1.3 In this section we have split the analysis of key workers into two groups: those from existing households and those from concealed households, as we believe these groups are affected by different issues.
- 9.1.4 There was no data available for Probation staff in both the existing households Key worker group and concealed households group

9.2 Housing Issues of Key Workers from Existing Households

- 9.2.1 Respondents and their spouse / partner were asked to state which area of Public Sector employment they worked, see Table 9-1 below.

Table 9-1 Nature of Employment within Public Sector

Question 14g

	%	N ^{os} implied
Health	50.9	1,115
Education	39.6	865
Social Work	5.5	120
Occupational Therapy	2.1	47
Fire and Rescue	1.5	32
Prison Staff	0.4	10
Total	100.0	2,189

- 9.2.2 Around 2,189 implied households (4.7% of all households in West Lancashire) gave details of their work in the public sector, with 50.9% (1,115 implied) indicating work in Health and 39.6% (865 implied) working in Education services. Numbers working in Social Work, Occupational Therapy, Fire and Rescue and Prison services were far lower than all other areas, 5.5% (120 implied) work in Social Work, 2.1% (47 implied) work in Occupational Therapy, 1.5% (32 implied) work in the Fire and Rescue services and 0.4% (10 implied) work in the Prison Services.
- 9.2.3 We ran a series of cross tabulations on households who work in the Public Sector, to try and gather information on their tenure preferences and the types of housing they can afford to access. There was no data for police or fire service staff.

9.2.4 Firstly we looked at those who have already decided to leave the District. Around 22.5% (492 implied) of the key workers identified in Table 9-1 are existing households leaving the District, 34.0% of whom (101 implied) are leaving due to employment/access to work issues, 30.3% (90 implied) are leaving due to retirement, 22.2% are leaving to seek better education facilities and 13.8% are leaving due to lack of affordable housing to buy.

Table 9-2 Annual Household Income of Key Workers
Question 16c

Income	Health	Education	Social Work	Occupational Therapy
Below £10,000	10.1	6.0	0.0	0.0
£10,000 - £20,000	27.6	24.1	0.0	0.0
£20,001 - £27,500	12.8	2.9	0.0	0.0
£27,501 - £32,500	13.8	4.0	30.9	100.0
£32,501 - £40,000	9.4	20.5	24.6	0.0
£40,001 - £50,000	10.3	17.1	44.5	0.0
£50,001 - £60,000	3.9	11.3	0.0	0.0
£60,001 - £75,000	5.0	10.4	0.0	0.0
Above £75,000	7.1	3.7	0.0	0.0
Total	100.0	100.0	100.0	100.0

9.2.5 Of 2,189 existing household key workers, 1,111 gave details of their total household income (i.e. including spouse / partners income), shown in Table 9-2 above.

9.2.6 The lowest income threshold found for 1-bed flats in the District was £11,900 in the area of Skelmersdale. This figure, although realistic for the area of Skelmersdale was not representative of the income thresholds for 1-bed flats in the four remaining areas. Therefore in order to calculate the income threshold for 1-bed flats, the second lowest income threshold was used, this being £25,300 in Ormskirk.

9.2.7 Access to the owner-occupied market in the District through the cheapest 1-bed flats, requiring an income of at least £25,300, we found that the proportions who could not afford to owner occupy in West Lancashire were:-

- ◆ 46.6% of Health Staff
- ◆ 32.1% of Education staff

NB All Social Work and Occupational Therapy staff who responded had incomes over £25,300 and therefore could afford to owner occupy in the District.

9.2.8 We ran a series of cross tabulations on key worker households who stated they would be moving within the District, to find information on their tenure and house type preferences.

- 9.2.9 Of those responding to the question on tenure preference, 56.5% of education workers preferred owner occupation and 43.5% preferred private rent. All Social Work staff expressed a preference for council rent. No preference was expressed for any other tenure. No data was available for any other key worker type, and caution is advised as the data is based on small samples.
- 9.2.10 Table 9-3 shows the type of housing preferred by key workers moving within the District.

Table 9-3 Key Workers House Type Required

Question Q14g x Question 19

	Health	Education	Social Work
Semi-detached	0.0	0.0	100.0
Detached	0.0	27.3	0.0
Bungalow	100.0	29.2	0.0
Supported Housing	0.0	43.5	0.0
Total	100.0	100.0	100.0

N.B: No data for other house types

- 9.2.11 All Health staff responding required bungalow accommodation³ and all Social Work staff required semi-detached accommodation. Of the education key workers, 43.5% required supported housing, 29.2% required a bungalow and 27.3% required detached accommodation. No data was available for the house types required by any other key worker type.
- 9.2.12 A cross tab was run and of those responding to the question on bedroom size required, by key workers within the District, all health staff required 2-bed accommodation and all social work staff required 3-bed accommodation. 43.5% of education staff required 2-bed accommodation and 56.5% required 4-bed accommodation.

9.3 Housing Issues of Key Workers from Concealed Households

- 9.3.1 The response we received from concealed key workers moving within the District was small. No responses were obtained from Prison staff and Social Work staff.
- 9.3.2 Respondents were asked to state which area of the Public Sector they were employed in, see Table 9-4 below for results.

Table 9-4 Nature of Employment Within Public Sector

Question 14

	%
Health	38.6
Education	45.0
Police	5.8
Fire and Rescue	6.3
Occupational Therapy	4.3
Total	100.0

³ This is based on a low level of data and should be taken with caution.

- 9.3.3 Of the concealed workers responding around 45.0% (84 implied) work in Education services, 38.6% (72 implied) work in Health, 6.3% (12 implied) work in Fire and Rescue, 5.8% (11 implied) work in the Police Service and 4.3% (8 implied) work in Occupational Therapy.
- 9.3.4 We ran a series of cross tabulations on key worker households who stated they would be moving within the District, to find information on their tenure and house type preferences.
- 9.3.5 All key workers responding (70 implied) preferred owner occupation. There was no demand for any other tenure type.
- 9.3.6 We asked the concealed key workers what type of accommodation was needed by the new household. 77.4% of concealed key workers responding expressed a preference for semi-detached accommodation. The remaining 22.6% expressed a preference for terraced accommodation. No preference was expressed for any other accommodation type.
- 9.3.7 Over 78.8% of concealed key workers stated they needed two bedroomed accommodation (41 implied) and 21.2% (11 implied) said they needed three bedrooms. There was no demand for any other property size.

10 BLACK AND MINORITY ETHNIC NEEDS

10.1 Introduction

- 10.1.1 In the case of ethnic origin, the breakdown provided in Table 10-1 below refers to the ethnicity of the household in which the respondent lives. This provides numerical and percentage breakdown of all ethnic groups who responded to the postal survey. Table 10-1 shows that 44,366 (96.7%) of households ethnic origin was British. The remaining 1,511 (3.3%) household's ethnic origins fall into the 'other ethnic origin' categories.
- 10.1.2 Local Area 2001 Census figures are provided as an illustration however, Census data relates to population not households so the figures are not directly comparable.

Table 10-1 Ethnic Origin

	%	N ^{os} implied	Local Area Census 2001 *
White- British	96.7	44,366	97.1
Irish	1.2	554	0.6
Other White	0.8	403	0.8
Indian	0.3	121	0.3
Bangladeshi	0.2	113	0.0
Other Mixed	0.2	80	0.1
White and Asian	0.1	56	0.2
Chinese	0.1	45	0.2
White and Black Caribbean	0.1	44	0.2
Other Asian background	0.1	38	0.1
African	0.1	35	0.1
Other	0.1	22	0.1
White and Black African	0.0	0	0.1
Caribbean	0.0	0	0.1
Other Black Background	0.0	0	0.0
Pakistani	0.0	0	0.0
Gypsy/Traveller	0.0	0	-nd-
Total	100.0	45,877	100.0

(No data for Gypsy Traveller)

* - Nearest decimal place.

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10.1.3 Table 10-1 illustrates the ethnic breakdown in more detail within West Lancashire. 85 Black and Minority Ethnic (BME) respondents provide statistical validity of $\pm 8.68\%$. This sample represents 1,511 implied households which have been drawn from the survey and analysed separately to give an insight into the specific housing needs of BME households in the District. The BME responders include categories of 'White Irish' and 'White Other' (in line with the Census definition) which represents 957 (63.4%) of BME implied households across the District.

10.1.4 Gypsy and Traveller Households

10.1.5 The sample included no responses from Gypsy / Travellers households although the survey presented this category as an option, and Census data does not recognize this category. The Brief did not require a survey of this group as the Local Authority is waiting for guidance to be published.

10.1.6 It should be noted that there is increasing importance to obtain the housing need requirements of this group, and new Local Housing Assessment Guidance due to be published this autumn will contain guidance on the process for these households. Bearing in mind the transient nature of this group a specialist study might be appropriate to determine this groups housing needs and aspirations on a sub-regional or County wide level.

Table 10-2 Ethnic Origin

	N ^{os}	%	2001 Census *
White Irish	554	36.7	21.4
White Other	403	26.7	27.3
Indian	121	8.0	9.7
Bangladeshi	113	7.5	0.7
Other Mixed	80	5.3	4.5
White and Asian	56	3.7	5.9
Chinese	45	3.0	8.7
White and Black Caribbean	44	2.9	4.8
Other Asian	38	2.5	2.8
Black African	35	2.3	2.4
Other	22	1.4	4.9
White and Black African	0	0.0	3.1
Black Caribbean	0	0.0	1.7
Other Black	0	0.0	0.7
Pakistani	0	0.0	1.4
Total	1,511	100.0	100.0

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10.2 Current Housing

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

Table 10-3 Property Type by Number of Bedrooms
Question 2 by Q5

Type	1-bed		2-bed		3-bed		4-bed		5+ bed		Total
	%	N ^{os}	%	N ^{os}	%	N ^{os}	%	N ^{os}	%	N ^{os}	N ^{os}
Semi-detached	0.0	0	21.2	100	73.9	349	4.9	23	0.0	0	472
Detached	0.0	0	20.7	109	26.1	137	37.1	195	16.1	85	526
Terraced	0.0	0	53.4	116	20.6	45	21.1	46	4.9	11	218
Flat / maisonette	61.5	82	38.5	51	0.0	0	0.0	0	0.0	0	133
Bungalow	25.2	41	42.6	69	18.7	30	13.4	22	0.0	0	162
Total		123		445		561		286		96	1,511

10.2.2 The majority of respondents (around 34.8%) live in detached accommodation, followed by semi-detached housing (31.2%). The majority of each property type live in three bedroom accommodation. The majority of those respondents living in detached accommodation have 4-bedrooms (37.1%) and of those living in semi-detached accommodation, 73.9% have 3-bedrooms.

Table 10-4 Access to Basic Facilities
Question 6

Facilities	N ^{os}	%	All households
Central heating (full)	1,286	89.2	89.3
Central heating (part)	161	11.1	7.6
Double glazing (full)	1,043	72.4	72.4
Double glazing (part)	144	10.0	11.7
Cavity wall insulation	351	24.4	38.4
Loft insulation	795	55.2	69.5
Water pipes insulated	368	22.5	33.6
Hot water tank insulated	675	46.7	56.7
Draught proofing	210	14.6	27.0

- 10.2.3 All households had central heating (compared with 96.9% for the whole population) and is above the national average in the 2001 Census (91.5%) and above the average of 94% found in the 2001 English House Condition Survey (EHCS). Full double-glazing at 72.4% (72.4% for the whole population) was above the UK average of 70% (EHCS 2001).
- 10.2.4 83.0% of BME respondents indicated that their homes were adequate. 254 (17.0%) BME households indicated their home was inadequate. Respondents were asked to indicate the reasons why the accommodation was not suitable. Responses on the reason for inadequacy were invited on two bases - 'in-house' solutions (improvement / repairs or cost of heating) and other solutions. Respondents could reply in both categories on a multiple choice basis. 68.1% of the group indicated an 'in-house' solution (compared to 57.0% in the whole population) of which 87.5% (91.0% for the whole population) selected need for repairs / improvements as one of their choices; 23.6% selected too costly to heat compared to 31.0% for the whole population.
- 10.2.5 Table 10-5 below sets out the other choices with 97.6% opting for solutions likely to require a move. A total of 248 BME households answered the question with 291 responses, giving an average of 1.2 choices per respondent.

Table 10-5 ***Inadequacy of Present Accommodation***
 Question 8bii ***(likely to require a move)***

Reasons	N^{os}	% (all choices)	All households
Too large	0	0.0	16.3
Too small	178	71.7	57.1
Housing affecting health	52	21.0	23.5
Rent / mortgage too expensive	21	8.3	21.3
Tenancy insecure	40	16.0	9.6
Total	291		

- 10.2.6 As in the whole population the largest single issue was that the dwelling was too small (71.7%). The extent to which this represents natural demand in market terms or a response to overcrowding is debatable. The second largest issue mentioned by BME households was that the housing was affecting their health, mentioned by 21.0%, compared to 23.5% of the whole population.

10.3 Disability / Limiting Long Term Illness

- 10.3.1 Respondents were asked to indicate if any member of the household had a disability or long term limiting illness. 32.4% of the BME sample had a member of their household with a disability or long-term illness, a higher level to that found for the whole population (26.5%). In the majority of cases only one person was affected but 163 cases two members of the household had a disability or long-term illness.

10.3.2 BME households were asked about the nature of their disability as is shown in Table 10-6 below. 479 1st household members gave 1,945 responses, making an average of 4.0 choices. 173 2nd household members gave 450 responses to the question making an average of 2.6 choices each.

Table 10-6 Nature of Disability / Long Term Illness
Question 10c

	1 st Member		2 nd Member	
	N ^{os}	% (households)	N ^{os}	% (households)
Wheelchair user	47	9.9	0	0.0
Walking difficulty (not in wheelchair)	157	32.8	27	15.8
Learning difficulty	98	20.4	91	52.5
Mental health problem	163	34.1	91	52.5
Visual / hearing impairment	72	15.0	0	0.0
Asthmatic/Respiratory Problems	174	36.3	123	70.1
Other Physical Disability	187	39.0	95	55.0
Limiting long-term illness	149	31.1	23	13.2
Total	1,047		450	

10.3.3 The majority of 1st member respondents (39.0%) had indicated they had an 'other physical disability', compared to the general population where the majority of 1st members with a disability were those with a walking difficulty (52.6%). 174 respondents (36.3%) has asthmatic/respiratory problems, 163 (34.1%) had a mental health problem and 157 (32.8%) had a walking difficulty. Of the 157 respondents with a walking difficulty, 27.9% were aged 60 and above.

10.4 Moving

10.4.1 Respondents were asked the reasons that prevented them moving and the results are shown in Table 4-11 below. The majority of the BME households said that there was a lack of affordable rented housing (79 implied; 78.4%). Unable to buy another home (48.9%) and 'unable to afford to move' (43.5%) were also significant choices for BME households unable to move.

Table 10-7 Reasons Preventing a Move
Question 17e

	N ^{os}	% households	All households %
Unable to buy another home	49	48.9	60.4
Unable to afford to move	44	43.5	23.9
Local education choices	36	36.1	5.1
Family reasons	30	29.6	10.0
Location of employment	0	0.0	9.3
Lack of affordable rented housing	79	78.4	56.6
Other	22	21.5	20.6
Total	260		

- 10.4.2 Respondents were also asked to indicate the reasons for moving out of West Lancashire. 155 respondents gave 173 responses making an average of 1.1 choices each. The results are shown in Table 10-8 below.

Table 10-8 Reasons for Moving Out of the District

Question 17d

	N ^{os}	% cases (155)	All H/Holds %
Employment / Access to work	58	37.8	40.8
Better education facilities	38	24.4	15.8
Retirement	34	21.9	22.1
Better Area	27	17.3	31.1
Safety / Fear of Crime	9	5.7	14.3
Lack of affordable housing to buy	7	4.3	18.4

- 10.4.3 The most important reason for BME households leaving West Lancashire was for employment / better access to work reasons with 37.8% mentioning this compared to 40.8% for the whole population. The second most important reason for BME households leaving the District was to seek better education facilities mentioned by 24.4% of BME households responding. This was followed by retirement mentioned by 21.9% of BME respondents.

10.5 Existing Households Moving

- 10.5.1 72 BME existing households indicated they would be moving within the District in the next 3 years. Of these, 48.6% of moving BME households required semi-detached accommodation and of these all required three bedrooms. 30.2% indicated they required detached accommodation of which all required three bedrooms and 20.9% required a flat/maisonette, all requiring 2-bedroom accommodation. There was no requirement for any other property type or size.
- 10.5.2 An assessment was made of the type of accommodation required, by preferred tenure. 52.4% of BME respondents expressed preference for owner occupation and the remaining 47.6% preferring Council rent.
- 10.5.3 All of those wanting detached accommodation and 43.5% of those preferring semi-detached accommodation prefer owner occupation. Of those requiring a flat/maisonette, all preferred Council rent.

10.6 New / Concealed Households Moving

- 10.6.1 87 concealed BME households are forming within West Lancashire over the next three years. Of these 48.4% are forming within 1 year and 26.3% between 1-2 years.
- 10.6.2 None of the concealed BME households will contain children. This is compared to the general population in which a lower figure of 86.1% did not contain children.
- 10.6.3 54.7% of the concealed BME households said that they required terraced accommodation and 44.3% required semi-detached accommodation. There was no demand for any other property type.
- 10.6.4 The majority (68.9%) required two bedrooms, followed by 31.1% of respondents who needed three bedroom accommodation. There was no demand for any other property size.
- 10.6.5 All demand from concealed BME households moving with regard to tenure was for owner occupation.

10.7 BME Households - Conclusions

- 10.7.1 85 Black and Minority Ethnic (BME) returns, representing 1,511 implied households have been drawn from the Survey and analysed separately to give an insight into the specific housing needs of BME households in West Lancashire. The BME returns include the categories of 'White Irish' and 'White Other' which represent 957 implied households across the District.
- 10.7.2 The majority of BME households who responded to the DCA survey are living in 3-bed accommodation. Around 34.8% live in detached accommodation and 31.2% live in semi-detached accommodation.
- 10.7.3 71.7% of those BME households who said their home was inadequate, cited 'too small' as the reason for inadequacy. This was higher than the 57.1% found in the whole population.
- 10.7.4 32.4% of BME respondents had a limiting long term illness compared to 26.5% in the general population. The majority of BME respondents with a limiting long term illness stated 'other physical disability' compared to the general population at 55.0%.
- 10.7.5 Income levels within BME households are similar to those in the whole population. The proportion of BME households on the lowest incomes, i.e. below £10,000 is 20.9%, slightly higher than the figure for all households of 19.7%. 48.2% of BME households, on the basis of the survey data, had incomes above £27,500 compared to 39.4% for the whole population.
- 10.7.6 78.4% of the BME households, who wished to move but cannot, said that this was due to lack of affordable rented housing, compared to 56.6% for the whole population. Unable to buy another home at 48.9% also affected BME households' ability to move.
- 10.7.7 Employment/better access to work (37.8%) and leaving to seek better education facilities (24.4%) were the main reasons for leaving West Lancashire compared to 40.8% and 15.8% respectively in the whole population.
- 10.7.8 The majority of existing BME households moving within West Lancashire in the next 3 years stated they required semi-detached accommodation with three bedrooms. 52.4% of respondents stated Owner Occupation as their preferred tenure and 47.6% preferred Council rented accommodation.
- 10.7.9 87 new BME households are forming within the District in the next three years, 54.7% require terraced accommodation and 44.3% require semi-detached accommodation. The majority (68.9%) require two bedroom and 31.1% require a three bedroom accommodation.

11 POPULATION GROWTH PROJECTIONS

11.1 Introduction

- 11.1.1 In this section of the report we provide a short background commentary to the demographic element in housing demand in West Lancashire District. The purpose is two-fold. First, to provide a context in which the results of the postal questionnaire can be interpreted. Secondly, to give a more specific focus on the demand for affordable housing provision and to make projections for five and ten year periods.
- 11.1.2 Modelling housing needs is a very complex procedure and it is only very recently that attempts have been made to model local housing needs. Most of the established procedures are aimed at the provision of national level estimates of housing need, including:-
- ◆ simple estimates such as those provided by the ODPM, which measured the crude dwelling to household surplus (and concluded no additional building was necessary to meet need);
 - ◆ a second approach by the Audit Commission measured household growth minus expected private sector output;
 - ◆ Glen Bramley's work focused on local supply and demand to calculate for a particular point in time the proportion of new households unable to buy in the market (minus social sector re-lets);
 - ◆ Steve Wilcox described a 'Net Stock' approach which calculates net household increase and adds a factor for concealed households before deducting new private sector output to arrive at estimates of need in the social sector.
- 11.1.3 Kleinman and Whitehead have devised a so-called 'Gross Flows' approach which looks at gross household formation, tenure choice, demand from in-migrants and deducts these from new social output and re-lets to yield a measure of social housing requirements.
- 11.1.4 How these national models translate to the local level is not at all clear. Kleinman and Whitehead have attempted a 'Gross Flows' analysis for Cambridge but relied entirely on secondary data for their estimates. This is a problem in the model particularly for the incorporation of measures of concealed households and factors relating to affordability are not considered directly but by modelling the tenure propensities of new households.
- 11.1.5 Our method emphasises the affordability issue and gives much greater weight to the issue of concealment of households than most of the 'national' level studies.
- 11.1.6 The affordability measure is derived from primary data collected in the household's surveys and from access to the Land Registry database on house prices and the concealment issue is also addressed through the survey findings. We are mindful that because our study is targeted at West Lancashire District, there are inevitable limitations because local housing markets encompass much wider areas than a single Council area.

11.2 Demographic Analysis

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

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

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

11.2.3 The general demographic forecasts in the tables in this section are 2003 – based ONS sub-national population projections to 2026, and use the 2003 Mid Year Estimate as their starting point. The 2001 Census data has been taken into consideration in the production of these projections.

11.2.4 The factors which combine to produce the population and household forecasts are:- population age-sex structures, headship rates, survival factors, infant mortality, fertility rates, base numbers of dwellings, vacancy rates, building / demolition programmes and the age-sex structure of migrants. The summary of this data is provided in the following tables with the population changes for a 3 year interval 2003 – 2006 and then 5 year intervals from 2006 - 2026. This is due to the fact that the projections were published from 2003 based data rather than 2001 based data.

11.2.5 These projections are produced periodically by the Government and use the 2003 mid year estimate as their starting point. They assume the continuation of current trends in fertility and mortality and migration moves into and out of the area. They do not reflect change due to future housing development in the area.

11.3 Population Projections

11.3.1 The projections in Table 11-1 are based on the predictions in the ONS sub-national population projections for West Lancashire District (2003 - based). These figures are based on the assumptions outlined in paragraphs 11.2.1 to 11.2.4 regarding mortality, fertility and migration etc, and are contained in population projections for West Lancashire for the period 2003 - 2026 provided by Lancashire County Council.

Table 11-1 Population Change in West Lancashire District, 2003 - 2026

	2003	2006	2011	2016	2021	2026	Change
Total Population	109,000	109,700	110,900	111,900	112,800	113,300	
Change		+ 700	+ 1,200	+ 1,000	+ 900	+ 500	+ 4,300
% Change		+ 0.6	+ 1.1	+ 0.9	+ 0.8	+ 0.4	+ 3.9

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(All figures are rounded to the nearest 100)

11.3.2 The table shows a large increase in the population of West Lancashire of about 4,300 over the forecast period. A steady increase is seen across the forecast period, with the main increase occurring between 2006 and 2011 (1,200; 1.1%).

11.4 Age Structure Forecast 2003 - 2026

11.4.1 The next stage in the forecast is to disaggregate the population data into age bands because there may be changes in the population structure with significant housing implications. Table 11-2 is based on the net migration model and for this purpose best represents the position.

Table 11-2 Population Age Band Forecast, West Lancashire District, 2003 - 2026

	2003	2006	2011	2016	2021	2026	Change
0 - 19	27,500	27,100	26,100	25,300	25,100	24,800	- 2,700
20 - 29	11,300	11,500	12,300	12,200	11,500	11,000	- 300
30 - 44	23,200	22,300	19,800	18,400	18,800	19,600	- 3,600
45 - 64	29,400	30,300	31,700	31,700	31,500	29,900	+ 500
65 +	17,700	18,600	21,000	24,000	25,800	27,900	+ 10,200
Total	109,000	109,700	110,900	111,900	112,800	113,300	+ 4,300
% Change		+ 0.6	+1.1	+ 0.9	+ 0.8	+ 0.4	+ 3.9

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

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

11.4.2 As we show above there will be an average rise in the population of West Lancashire District of approximately 0.17% per annum over the forecast period according to the forecast model. There is projected to be around 4,300 more people in West Lancashire District in 2026 than in 2003.

11.4.3 The 0-19 age range shows a decrease (2,700; 9.8%), with the largest fall being seen between 2006 and 2011 (1,000; 3.7%).

- 11.4.4 The 20-29 age range comprises new households forming and will have implications for future affordable housing need both in the short and longer term. Overall this age group shows a small fall (- 300; 2.7%). The population rises to 12,300 by 2011, but then falls to below the 2003 total and is forecast to represent 11,000 20-29 year olds in 2026.
- 11.4.5 The 30-44 age group, the main economically active group shows a decline overall (3,600; 15.5%). The largest fall is seen between 2006 and 2011 (2,500; 11.2%).
- 11.4.6 The 45-64 age group shows an overall rise in numbers. Over the forecast period there is an increase of 500 people (1.7%). A steady rise is seen to 2016, with a decrease of 1,800 people seen between 2016 and 2026.
- 11.4.7 The most significant feature here is the growth of the population in the over 65 age group with an increase of 10,200 people (57.6%) seen over the forecast period. Numbers rise throughout the forecast period, with a large rise of 3,000 occurring in between 2011 and 2016.
- 11.4.8 Numbers in the 80+ age group is set to nearly double and increase by 4,000 (95.2%) up to 2026. The greatest rise proportionately in percentage terms occurs between 2016 and 2021 (1,100; 19.0%). Given the resource demands often associated with very elderly people, these are significant figures.

Table 11-3 Numbers of 80+ in West Lancashire District, 2003 - 2026

	2003	2006	2011	2016	2021	2026	Change
80+	4,200	4,400	4,900	5,800	6,900	8,200	
Change		+ 200	+ 500	+ 900	+ 1,100	+ 1,300	+ 4,000
% Change		+ 4.8	+ 11.4	+ 18.4	+ 19.0	+ 18.8	+ 95.2

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11.5 Forecast Change in Households 2001 - 2016

- 11.5.1 There was comparatively little data available for household projections in West Lancashire. However, data obtained from Lancashire County Council's Structure Plan 2001 - 2016 suggests an increase of 3,320 households by 2016. This figure added onto the 2001 Census figure of 43,586 households in West Lancashire give a total household projection for 2016 of 46,906. This suggests an increase of 7.6% over the fifteen years to 2016, or approximately 0.5% per annum. The figures are shown in Table 11-4 below.

Table 11-4 Forecast Change in Households in West Lancashire District, 2001 - 2016

	2001 Census	2016	Change
Households	43,586	46,906	+ 3,320
% change		+ 7.6	+ 7.6

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11.5.2 There have been significant changes in household formation over the last decade which result in much higher growth in household numbers compared to population growth and average household size. There is a large increase in single person households through elderly people living longer, separation and divorce and young people forming single person households. As a general trend, household growth exceeds population growth, as the average household size across the UK is decreasing.

11.6 Summary

- ◆ The forecasts to 2026 are based on the assumptions outlined in paragraphs 11.2.1 to 11.2.4 regarding mortality, fertility and migration etc, and are contained in ONS population projections provided for West Lancashire District for the period 2003 - 2026.
- ◆ The population is projected to increase by 4,300 people, 4% over the 23 years to 2026.
- ◆ In general terms, the population of the under 45 age group is forecast to fall by nearly 7,000 by 2026. However, large increases are forecast in the older age groups. Significantly, the over 65 population will increase by around 57% and the 80+ population will nearly double to 8,200 people.
- ◆ The 0-19 age range shows a decrease (2,700; 9.8%) overall. The largest fall is seen between 2006 and 2011 (1,000; 3.7%).
- ◆ The 20-29 age range comprises new households forming and will have implications for future affordable housing need both in the short and longer term. Overall this age group shows a fall (300; 2.7%).
- ◆ The 30-44 age group, the main economically active group shows a large decline overall (3,600; 15.5%). The greatest fall is seen between 2006 and 2011 (2,500; 11.2%).
- ◆ The 45-64 age group shows an overall rise in numbers. Over the forecast period there is an increase of 500 people (1.7%). A steady rise is seen throughout with an decrease of 1,600 people between 2021 and 2026.
- ◆ The most significant feature here is the growth of the population in the over 65 age group with an increase of 10,200 people (57%) seen over the forecast period. Numbers rise throughout the forecast period, with a large rise of 3,000 mainly occurring between 2011 and 2016.
- ◆ The "older" retirement group, those 80 and over rises by 95%, 4,000 more people by 2026. The majority of people with a disability are over 75 and over half have a walking difficulty, with likely requirements for adaptations and support services and the link between ageing and frailty is therefore significant. This group represents 8,200 people in the area by 2026 who are much more likely to have care and support needs which should now be assessed in detail.
- ◆ Household formation at 3,320 new households from 2001 to 2016 exceeds the population growth of 2,900 in the period 2003 to 2016. This is due to a large increase in single person households through elderly people living longer, separation and divorce and young people forming single person households.

12 NEEDS ASSESSMENT MODEL, PLANNING & DELIVERY

12.1 Affordable Housing Needs Requirement

- 12.1.1 In this section, we calculate the overall affordable housing needs requirement on an annual basis. The need requirement calculation is structured from the survey data to take account of the key demand sources, households requiring subsidised housing, homeless households not assessed in the survey, households living in unsuitable housing whose needs can only be resolved in a different dwelling and concealed household formation emanating from demographic change.
- 12.1.2 Each category has been adjusted to ensure that proper account is taken of households who can access the lowest quartile stock in the owner occupied market without assistance (income >£18,100 / £39,600) subject to location. The private rent sector costs are estimated at an access cost of £350 / £550 per month for the vast majority of households in this sector, requiring an annual income of at least £18,200 / £26,400 per annum.
- 12.1.3 The model has been prepared in accordance with the 2000 Good Practice Guidance (ODPM).

	The Backlog of existing housing need is as follows:-	
1.	Households living in unsuitable housing in the District who need to move.	HNS 5.2.1
2.	Council & RSL tenant households living in unsuitable housing are excluded because a move would release a unit of affordable housing and it is therefore assumed that there would be no overall net effect.	HNS
3.	Households in unsuitable housing who can have their need resolved in situ.	HNS
4.	Proportion of existing households unable to buy (i.e. income <£18,100 / £39,600) or rent (£18,200 / £26,400) depending on location and need to move.	HNS 3.7.1 and 3.11.1
5.	Priority homeless in temporary accommodation.	WLDC
6.	Total Backlog need.	
7.	Quota to eliminate backlog over a 5-year period (20%) as recommended in guidance.	ODPM Guidance
8.	Total net annual need.	
	Newly Arising Need is as follows:-	
9.	Concealed households identified in the survey, annualised at the average level of those forming in the first two years.	HNS
10.	Proportion unable to buy (i.e. income <£18,100 / £39,600) or rent (£18,200 / £26,400)	HNS 3.7.1 and 3.11.1
11.	Ex-institutional population moving into community p.a.	WLDC
12.	Housing Register new applications 2003-2004 less cancellations from the register.	WLDC
13.	In-migrant households over the last year who live in social housing.	WLDC
14.	Total newly arising need.	
	Supply of Affordable Units is as follows:-	
15.	Existing social stock re-lets from the local authority / RSL's net of transfers. (HIP 2004)	WLDC
16.	Increased vacancies and units taken out of management.	WLDC
17.	Future new supply each year based on average level over next three years.	WLDC
18.	Total affordable supply per annum.	
19.	Net affordable need per annum.	

12.2 Affordable Housing Needs Assessment Model

<u>Backlog of Need</u>		
1.	Households in unsuitable housing and need to move	5,446
2.	MINUS – Council & RSL tenants	1,725
3.	Cases where in-situ solution most appropriate	1,869
		3,594
		1,852
4.	TIMES - Proportion unable to afford to buy or rent	52%
5.	PLUS - Backlog (non-households)	7
6.	TOTAL BACKLOG NEED	970
7.	TIMES - Quota to progressively reduce backlog *	20%
8.	ANNUAL NEED TO REDUCE BACKLOG	194
<u>Newly Arising Need:</u>		
9.	New household formation	678
10.	TIMES Proportion unable to buy (64%) or rent (55%) in market	55%
11.	PLUS - Ex-institutional population moving into community	25
12.	Existing households falling into priority need	299
13.	In-migrant households unable to afford market housing	94
14.	TOTAL NEWLY ARISING NEED	791
<u>Supply of Affordable Units:</u>		
15.	Supply of social re-lets p.a.	736
16.	MINUS Increased vacancies (if applicable) and units taken out of management. Right to Buy	(348 x 11.9%)
		41
		695
17.	PLUS - Committed units of new affordable supply –not able to predict	0
18.	AFFORDABLE SUPPLY	695
	Annual need to reduce backlog	194
	Newly arising need	791
19.	TOTAL AFFORDABLE NEED	985
	MINUS - Affordable supply	695
20.	OVERALL ANNUAL SHORTFALL	290

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

12.3 Model Structure

- 12.3.1 The model is structured on a 'flows' basis, taking account of recent experience over the previous three years and examining projections over the next two years. It has to be assumed that this 'annualised' data will occur each year to 2011. The primary data gathering will of course be undertaken again before 2011, but unless there are major changes, up or down, in house prices and incomes it is unlikely that there will be much variation in the overall situation.
- 12.3.2 The Council undertook a full Housing Needs Survey in 1999 followed by a desktop survey update in 2003. It is not possible to either longitudinally track or directly compare the need for affordable housing with the 1999 survey because it was prepared to a model structure that was completely different from that introduced by the 2000 Good Practice Guidance. Additionally, it related to a total figure over a five-year period compared to the annual basis to which Models now operate. An attempt was made to draw the 1999 data into the new Model in 2003 and the significant change in house prices in that period, compared to incomes, changed the affordable housing requirement position quite radically. A similar position occurred with other Northern authorities where house price inflation was rarely an issue. The current report in 2005 is based from a completely new survey sample and best reflects the situation in accordance with current Guidance.
- 12.3.3 The data from HIP returns for the three years to 31/3/2005 shows the following trends:-

Table 12-1 2002 to 2005 Affordable Housing Supply

Supply	2003	2004	2005	Average
Council Re-lets	980	795	879	884
RSL Re-lets	<u>39</u>	<u>15</u>	<u>37</u>	<u>30</u>
Total	1,019	810	916	914
Sheltered Relets	<u>190</u>	<u>174</u>	<u>171</u>	<u>178</u>
Net Relets	829	636	745	736
New RSL Supply	10	9	37	19
Other New Supply	<u>96</u>	<u>32</u>	<u>32</u>	<u>53</u>
Total New Supply	<u>106</u>	<u>41</u>	<u>69</u>	<u>72</u>
Total Supply	935	677	814	808
Right to Buy	252	472	321	348

12.4 Needs Assessment

- 12.4.1 The total affordable housing need annually is for 985 units. Net re-lets of the existing general social stock, after Right to Buy (RTB) impact, average 695 units and is the major means of addressing the scale of need identified. However the average level of RTB of 348 units over the last two years is 276 more than new delivery of 72 units, resulting in a reduction in stock levels and potentially future re-lets.
- 12.4.2 After allowing for existing stock net re-let supply, there will still be an annual affordable housing shortfall of 290 units, 1,740 units in total over the six years to 2011.

- 12.4.3 Based on the average supply of around 72 units over the last 3 years, this level of annual need is 4 times the number of units likely to be able to be delivered from new delivery and conversions resulting in growing levels of unmet need each year. New delivery is projected to be 57 units in 2006 and it will be important to monitor actual delivery in future annual updates.
- 12.4.4 Additionally, 307 existing and 209 concealed households intend to leave the District over the next three years because of a lack of affordable housing. These are not included in our needs assessment calculation, although we could be justified in doing so.

12.5 Land and Affordable Housing Delivery

- 12.5.1 Land supply is crucial to the provision of housing. Land available at a discount is often the key to making a social housing scheme viable, particularly given the limited funding available. Therefore, local authority housing and planning strategies need to ascertain the availability of sites and propose ways of bringing sites forward.
- 12.5.2 The inter-relationship of the land and subsidy issues is important in the negotiation process. It is clear from the scale of affordable need identified in the survey that the Council will need to negotiate with private landowners and developers to be able to deliver the scale of housing required.
- 12.5.3 Whilst the survey data provides identified demand levels in each strategic housing area, the Council must apply its own judgement as to the suitability of sites for affordable housing for low income families, particularly related to the nature of the area and provision of services, and other planning policy requirements.

12.6 Planning Policies for Affordable Housing

- 12.6.1 Planning Policy Guidance Note 3 on Housing gives the planning system a role in affordable housing provision in urban and rural areas. Policy DE3 of the District Replacement Local Plan addresses affordable housing on sites with a threshold of over 10 units. The current affordable housing target in the Policy is 25% in Skelmersdale and between 30% and 50% in Ormskirk/Aughton, Burscough and other rural settlements.
- 12.6.2 The Regional Spatial Strategy for the North West (RPG13) limits the amount of housing to be provided annually in Lancashire. The Lancashire Structure Plan only requires provision for 310 homes per year up to 2006 and 185 per year between 2006 and 2016. In order to restrict building in West Lancashire in line with these targets the Council is limiting the number of permissions it grants to very specific types of development and has proposed a very restrictive policy in its Replacement Local Plan and Supplementary Planning Guidance.
- 12.6.3 In practice therefore, in line with many other North West authorities, the major development likely to be permitted in the short-term is for sites with 100% affordable housing or the conversion of main buildings in the main towns, or mixed used regeneration schemes in Skelmersdale or the town centres of Ormskirk and Burscough as well as residential schemes in Skelmersdale which will contribute the wider regeneration of the town.
- 12.6.4 This situation will have a severe impact on the ability of the local authority to address the overall scale of need which is likely to increase unless there are major changes in house prices and incomes.

12.7 Affordable Housing

12.7.1 Circular 6/98 emphasises the need for local authorities to provide a local definition of affordable housing. A basis for a definition of affordable housing, which would assist within the context of the Local Plan, is discussed in Para 12.7.2 below.

12.7.2 The Council needs to define affordable housing in setting future planning policy and we would suggest that as simple a definition as possible be provided. We have attempted to provide text which identifies the requirement but leaves the percentage to be achieved as an issue for negotiation on a site by site basis. Our definition is:-

“Affordable housing is that provided with subsidy, both for rent and low cost market housing, for people who are unable to resolve their housing requirements in the local private sector housing market because of the relationship between housing costs and incomes”.

12.7.3 The types of affordable housing which comply with our definition and are those in the emerging Guidance are as follows:-

Social Rent

- ◆ *RSL units for rent, the major requirement;*

Intermediate Housing

- ◆ *shared ownership with grant;*
- ◆ *shared equity where land value is retained to provide housing for sale at below market levels and where control of the ‘equity discount’ can be retained as long as they are needed;*
- ◆ *discounted market rented housing.*

12.7.4 The DCA definition of affordable housing has been followed in the Good Practice Guidance published in January 2004 by the South East Regional Assembly (SEERA) including reference to subsidy:-

“housing provided with a subsidy to enable the asking price or rent to be substantially lower than the prevailing market prices or rents in the locality”.

12.7.5 All definitions vary slightly but the core meaning is the same.

12.7.6 The Councils agreed affordable housing definition is contained within the Affordable Housing SPG and is defined as *housing for social rent, shared ownership or low cost ownership, for people:-*

- ◆ *eligible to join the Council Housing Register or an RSL Housing Register, or*
- ◆ *for people unable to access housing for purchase or market rent through the open market due to the differential between local housing costs and income levels.*

12.7.7 The policy guidance gives the Council the power to negotiate with developers on all new permissions, subject to the ability to provide defensible data to justify need following a rigorous and up to date assessment provided in this survey.

12.8 Low Cost Market Housing

- 12.8.1 Circular 6/98 lacks clarity particularly regarding low cost market housing. We do not accept that “low cost market housing”, provided without subsidy, satisfies ODPM’s own definition of affordable housing and have always questioned the lack of clarity in the Guidance definition, particularly in areas with high house prices relative to local income levels.
- 12.8.2 Low cost market housing is not small units which are provided without subsidy to meet the needs of households with income levels just adequate to access the housing market. These are ‘starter’ homes and are part of the general market. A household able to buy a house-builders cheapest new unit is not included in our calculation of affordable housing need because they could buy market re-sales.
- 12.8.3 Low cost market housing can be provided with subsidy (through land) or discount (i.e. shared equity) and if this is the case it would be incorporated within our definition and target for affordable housing.
- 12.8.4 The consultation paper ‘Planning for Mixed Communities’ identifies the types of housing described at 12.7.3 (other than social rented) as “intermediate housing” which should remove the lack of understanding of what was previously termed, ‘low cost market housing’.

12.9 Perpetuity

- 12.9.1 It is important that additional affordable housing units provided through acquisition, conversion or new delivery add to the available affordable stock in the long term. Many past initiatives have provided subsidy which has been of benefit to the first occupier only and perpetuity providing control of the subsidy element, whether provided by free land, grant or discount is vital if the benefit is to be passed to subsequent occupiers for as long as it is needed. The Council has agreed to negotiate with developers on the principal of ensuring perpetuity as part of the approval process.

12.10 Overall Target Levels

- 12.10.1 The annual level of outstanding affordable need of 290 units, after allowing for current re-let supply is clearly not economically deliverable or sustainable, bearing in mind past new supply levels averaging 72 units each year. Despite the evidence of the scale of need from existing and concealed households, there are wider issues to consider when setting targets for delivery of affordable housing from new developments. Primarily there is a need to build viable, sustainable developments.
- 12.10.2 Essentially however, planning should be providing for balanced communities, which acknowledge the need for social compatibility if the problems of housing in the past are not to be repeated. Our significant experience of affordable subsidised housing in mixed developments leads us to recommend that 40% of new units negotiated should be the level applied from the total of all sites negotiated.

- 12.10.3 The increases in house prices over the last four years have excluded many of 'first-time buyers' from the owner occupied market. We believe therefore that the proportion of affordable housing provided on new sites should encompass more subsidised low cost market housing than would have been the case four years ago when it was a more marginal element of affordable need.
- 12.10.4 This proportion includes both affordable housing for rent and subsidised low cost market housing to meet the needs of low income households, key workers and those on average incomes unable to purchase and broadly the level should be 20% / 20% rental to intermediate housing although affordability will still be a key issue for delivery. Targets and tenure mix may vary above and below this level on a site by site basis and these allow a lower target to be set for Skelmersdale than in Ormskirk and the rural areas.
- 12.10.5 In view of the scale of need, particularly in the period to 2008, subsidised affordable
- 12.10.6 Units should be negotiated on all suitable sites. The Council should set a 'target' for each site taking into account existing supply, survey demand and other regeneration, planning, sustainability and economic factors.
- 12.10.7 The increases in house prices over the last four years have excluded many of 'first-time buyers' from the owner occupied market. We believe therefore that the proportion of affordable housing provided on new sites should encompass more subsidised low cost market housing than would have been the case four years ago when it was a more marginal element of affordable need. It is anticipated that a new lower site threshold of 15 units or 0.5 hectare will be included in the new government guidance. This is already used in the adopted local plan for settlements below 3000 population. Our research suggests that the threshold of 10 dwellings included in the Replacement Local Plan is strongly justified to increase the number of sites able to deliver affordable units.

12.11 Affordable Housing Need Summary

- 12.11.1 The ratio below is recommended only in terms of the total delivery and will need to be assessed for individual sites to take account of the existing flow of re-lets from the rental stock. The summary of total affordable need and supply is derived from the Assessment Model in Section 12.2.

Table 12-2 Affordable Need Summary

Total Annual Need	985	
Existing Stock Re-lets / New Units	695	
Additional Net New Units Needed	<u>290</u>	
New Rental	145	50% (20%)
Shared Ownership / Shared Equity	145	50% (20%)
Discounted Market Rent		
Total	<u>290</u>	<u>100% (40%)</u>

12.12 Affordable Rented Accommodation

12.12.1 The local relationship between house prices and incomes is such that around 64% of new forming households are unable to purchase in their own right depending on location. Social rented stock is now 16.4% of housing in the District below the national level of 19.3%. The availability of rented stock through re-lets is low relative to the expectation that existing stock flows should address 90% of all need. The largest proportion of additional affordable units are required as rented properties, both for new forming households and existing families.

12.13 Low Cost Market Housing

12.13.1 Concealed households forming in the next year express a need (60.5%) or preference (67.9%) for owner occupation but generally around 64% of them have incomes inadequate to be able to purchase. The sustained period of high house price inflation, however, has impacted on new forming households' ability to buy and requires an increase in supply of low cost housing to assist those on middle incomes including key workers.

12.13.2 There is an expressed need for around 50 Shared Ownership units a year, from either new forming (32) or existing households (21), a significant level relative to new delivery levels.

12.14 Market Rent

12.14.1 Around 99 new households and 82 existing households, 181 in total express a preference for private rental over the next 3 years. Initiatives to deliver discounted market rent could well assist households, including key workers unable to afford full market costs. This is also an option for new unit delivery without grant support, but is viable only if an adequate gap exists at a local level between private and social sector rents.

12.14.2 Quality housing provided in this sector could also address the short term needs of key worker and other middle income households expressing interest in shared ownership, especially those at the early stages of their careers or on limited employment contracts who are looking for flexibility in their housing arrangements.

12.15 Needs Distribution by Sub-Area

12.15.1 There will be variance at local level between demand and existing stock supply and the localised supply / demand analysis report will be valuable in setting site targets, both to address affordable housing and in particular by house type and size.

12.15.2 The survey data disks contain a breakdown of the whole of the future housing needs section of the questionnaire, which can be used by officers to identify specific needs by ward by cross-tabulation.

12.15.3 The data tables provided give a localised breakdown of each question, analysed both by existing households planning to move and the newly forming "concealed" households and facilitates the preparation of localised housing type and size requirements.

12.16 Location Demand Analysis – Ability to Buy

- 12.16.1 It is important to assess localised ability to buy within the District and cross-tabulations to check on the actual income capacity of households expressing preference to live in the areas are outlined in the table below.
- 12.16.2 Local entry level prices in each area were assessed against the incomes of concealed households expressing preference to live in that specific area to calculate the numbers of households unable to purchase.
- 12.16.3 The locational preferences (up to two) expressed by concealed households forming in each area to 2008 are listed below:

Table 12-3

Location	Wards	Net New / Concealed Households	Net Affordable Need	
			%	N ^{os} implied
Aughton	Aughton / Downholland Aughton Park	204	74.1	151
Burscough	Burscough West / Burscough East	241	94.3	227
Ormskirk	Derby / Knowlsley / Scott	573	83.8	480
Skelmersdale Area 1	Birch Green / Digmaor / Moorside / Tanhouse	180	43.3	78
Skelmersdale Area 2	Ashurst / Skelmersdale North / Skelmersdale South	561	55.2	310
Rural East & Rural South	Newburgh / Parbold / Wrightington / Up Holland / Bickerstaffe	395	100.0	395
Rural North & Rural West	Tarleton / Hesketh-with- Becconsall / North Meols / Rufford / Halsall / Scarisbrick	333	90.2	300
Total		2,487	78.0	1,941

- 12.16.4 In individual locations, between 43.3% and all of the concealed households earn below the required income threshold to enter the owner occupied market. Generally 78% of new / concealed households need some form of affordable housing across West Lancashire.

12.17 Student Accommodation

- 12.17.1 Edge Hill University (accredited by Lancaster University) has 13,000 students (undergraduate and postgraduate), with 7,457 of that total undertaking part time study. As with any University, a proportion of the student population live within commutable distance.

12.17.2 The age profile of students attending Edge Hill in 2003-2004 was:

Under 18	0.13%
18 to 20	23.38%
21 to 24	19.24%
25 to 29	12.19%
30+	44.79%

12.17.3 There are 19 Halls of Residence at the Ormskirk site providing 670 bed spaces in University residences. Only students in their first year of study are eligible to live in residences, so a very small proportion of intermediate and final year students (on health grounds or other special needs) live in Halls each year. Halls range from £50 - £82 p.w. as from September 2005.

12.17.4 Of Edge Hill's full time student population not living at home, about 600 live on campus, approximately 760 live in the L39 postcode area, with about 109 in the surrounding areas. The remainder of the full time student population live at home. (Total Edge Hill full time population is circa 6,078.) The vast majority of Edge Hill's part time population (circa 7,457) live at home apart from about 100 overseas students who each come for part of a year. These live on campus.

12.17.5 There are numerous estate agents letting to students in the local area. Discussions with accommodation department of Edge Hill revealed that:-

- ◆ The majority of student lettings are concentrated within the Ormskirk area.
- ◆ Most widely available types of property are 2 -10 bed terraced housing at around £55 weekly per person per room. There are some flats and terraces available at a similar cost, however the vast proportion of the stock is terraces.
- ◆ There are two housing association schemes in Ormskirk for students that are similar style to the existing halls of residence.

12.17.6 The volume of properties rented by students in the Ormskirk area will have an impact on the number of terraced and cheaper private rented properties available in the area, potentially reducing the general stock of affordable housing for low income households.

12.17.7 There has been a 105% increase in the number of students at Edge Hill over the last five years. Student numbers are expected to increase by 16% over the next five years and are likely to be accommodated in the private rented stock in Ormskirk further reducing general supply.

12.18 Seasonal Workers

12.18.1 The Council has set up a West Lancashire Seasonal Workers Group with partners from Health and Social Services and other disciplines in order to assess the impact of seasonal workers on permanent communities – especially in rural parishes. Additionally through the work that West Lancashire PCT has been conducting in relation to seasonal workers it had become apparent that the issue is a broad one for which a multi-agency or partnership approach may be most appropriate.

- 12.18.2 Since it was set up, the group has grown to include reps from WLPCT, WLDC and other authorities such as Sefton MBC and LCC and the local Police. The Group includes internal representation from Private Sector Housing, Housing Options, Crime and Disorder, Corporate Policy and Planning Policy.
- 12.18.3 There are 15 plus major employers of seasonal workers in the district, however it is evident that there are numerous, smaller businesses in the area. There are likely to be in excess of 1,000 Seasonal Workers resident in West Lancashire District at any one time. The workers are Polish/ Eastern European, Russian, Afghan, Ukrainian, South African, Kurd, Iraqi, Latvian, Nambian, Portuguese, Czech, German. In the main they are Portuguese or Polish.
- 12.18.4 Understanding the needs and impact of this client group is consistent with the Community Strategy's commitment to the people, businesses and other organisations in West Lancashire. The Council clearly strives to work together to improve and sustain the quality of life in the area to ensure equality of opportunity and access to services, and seek to improve the life chances of everyone living and working in West Lancashire.
- 12.18.5 The Council along with partners has recently published a Seasonal Workers information pack. This was circulated to Growers / packers in the Tarleton, Hesketh Bank and Banks area of the District earlier in the year. The pack provides useful information about various services that exist in West Lancashire ranging from Council, Health and shopping to bus and travel information.