LONDON BOROUGH OF ENFIELD

**STRATEGIC HOUSING
MARKET ASSESSMENT
UPDATE
2015**

FINAL REPORT

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CONTENTS

APPENDICES

APPENDIX I   **RESIDENT INTERVIEW LETTER**

APPENDIX II   **SECONDARY DATA SOURCES**

APPENDIX III   **SURVEY METHODOLOGY**

APPENDIX IV   **EDGE ANALYTICS REPORT**

APPENDIX V   **GLOSSARY OF TERMS**

TABLES

FIGURES

1   CONTEXT AND METHODOLOGY

1.1   Introduction

1.1.1   The purpose of the SHMA is to enable Enfield Council to understand the nature and level of housing demand and need within the borough and provide a robust and credible assessment of the local housing market which can be used to inform key polices and strategies.

1.1.2   The SHMA will also aim to help Enfield Council develop a good understanding of how housing markets and sub markets operate within the borough as well as how the borough sits within the wider housing markets.

1.1.3   The key issues for Enfield as highlighted in the SHMA brief are:-

  ➢ House price affordability;

  ➢ Availability of family accommodation;

  ➢ The growth of the private rented sector over the past decade.

1.1.4   The requirement of the SHMA is to produce the outputs identified in the National Planning Policy Framework (NPPF) and the National Planning Practice Guidance (NPPG 2014).

1.1.5   The use of key secondary data, the primary data from the household survey and stakeholder consultation provide a valid and robust assessment of the housing need and housing markets within the borough.

1.2   Policy Context

The London Plan (July 2011)

1.2.1   The London Plan covers the overall strategic plan for London, setting out an integrated economic, environmental, transport and social framework for the development of London over the next 25 to 30 years.

1.2.2   The Plan sets out the Mayor's vision for the sustainable development of London over the plan period to 2031. The vision is supported by six detailed objectives which include economic and population growth, accessible neighbourhoods and improving the environment.

1.2.3   Part of the London Plan is to encourage the provision of new homes across London, with a range of tenures that meet the diverse and changing needs at affordable prices. The Plan shows provision for 5,600 more homes in Enfield Borough through to 2021, 560 per annum between 2011 and 2021.

The London SHMA (2013)

1.2.4   The 2013 London SHMA sets out estimates of London's current and future housing requirements, to inform development of the London Plan and the London Housing Strategy. All the estimates in the SHMA are provided at Greater London level only. The London boroughs remain responsible for identifying housing requirements at a local or sub-regional level in the context of the London Plan Policy.

1.2.5   The London SHMA identified an annual requirement for around 49,000 new homes a year in London over the next two decades in order to accommodate projected household growth and clear the backlog of need.

1.2.6   48% of that identified net requirement is for market housing, 20% for intermediate housing and the remaining 32% for social rent (including affordable rent).

1.2.7   In terms of property size, just over half of the requirement is for smaller units (1 and 2 bedrooms), 26% is for 3 bedrooms and 22% for 4 or more bedrooms.

1.2.8   In the conclusion section of the SHMA it states that these results should be carefully interpreted in light of inputs and assumptions used and the current policy context, rather than being transferred straight into targets.

The North London SHMA (2010)

1.2.9   The North London SHMA was commissioned by the North London Housing Partnership and carried out in 2010. The SHMA covers the London Boroughs of Barnet, Camden, Enfield, Hackney, Haringey, Islington and City of Westminster.

1.2.10   The report states that Enfield in particular has a strong offer of pre-war family housing situated in peaceful suburbs and has a higher than average level of owner occupation compared to the other North London boroughs and the London average overall.

1.2.11   The 5 year housing requirement for Enfield was a total of 2,760 units. The tenure split was 54.9% market, 6.0% intermediate and 39.1% social.

1.3   Data Sources

1.3.1   The National Planning Practice Guidance (NPPG) states that SHMA's should predominately rely upon secondary data to inform their assessment and not to expend significant resources on primary data. However, the Guidance also states that no single approach will provide a definitive answer.

1.3.2   Extensive secondary data and primary data have been used throughout this report. The 2014 primary household survey data has been used unless indicated otherwise. It should also be noted that we have used where possible the most up to date Census data (2011).

1.3.3   All local, Greater London and national Government documents mentioned in the report are current at the time of report writing. However these documents are subject to change and may be superseded by revised policy and strategy over time.

1.3.4   The sources of data used within each section of the report are referenced where appropriate and **Appendix II** contains a list of the secondary data sources used in the report.

1.4   Methodology

1.4.1   2,100 responses were achieved and the results are statistically valid at Borough Level.

1.4.2   The study consisted of the following elements:-

➢ 2,100 face to face interviews across 21 wards.

➢ Local housing market analysis through an internet search of local estate agents to assess house prices and the cost and supply of lower quartile properties.

➢ The supply and rental costs in the local private rented sector.

➢ Secondary data analysis, including 2011 Census data, Population Growth Forecasts, Local Development Plan, Nomis, Land Registry, Housing Strategy, the Housing Register and CORE/ELASH (HSSA) Returns.

➢ Consultation with the Housing Market Partnership.

1.4.3   The majority of responses to questions from the survey are based on factual evidence. However, a small quantity of questions are based on residents opinion, i.e. their preference.

1.4.4   A detailed survey methodology used for this project can be found at **Appendix III.**

1.5   What is the purpose of a Strategic Housing Market Assessment?

1.5.1   The NPPG supports local planning authorities in objectively assessing and evidencing development needs for housing (both market and affordable). The assessment of housing needs includes a Strategic Housing Market Assessment requirement as set out in the NPPF.

1.5.2   The SHMA will provide an assessment of housing demand and need in the area, following the directive set out in the National Planning Policy Guidance (NPPG) Paragraph 159 as outlined below:-

Local planning authorities should have a clear understanding of housing needs in their area. They should:-

➢ *Prepare a Strategic Housing Market Assessment to assess their full housing needs, working with neighbouring authorities where housing market areas cross administrative boundaries.*

➢ *The Strategic Housing Market Assessment should identify the scale and mix of housing and the range of tenures that the local population is likely to need over the plan period which:-*

▪ *meets household and population projections, taking account of migration and demographic change;*

▪ *addresses the need for all types of housing, including affordable housing and the needs of different groups in the community (such as, but not limited to, families with children, older people, people with disabilities, service families and people wishing to build their own homes); and*

▪ *caters for housing demand and the scale of housing supply necessary to meet this demand.*

1.5.3   An assessment of housing demand and need is necessary from a spatial planning perspective to support affordable housing policies in development plans and to negotiate with developers, on tenure and property mix so that future developments will deliver affordable and specialist housing.

1.5.4   The process employed has utilised both primary and secondary data and has closely followed the Guidance. DCA believe that this report provides a robust and credible evidence base and fully meets the requirements of the National Planning Practice Guidance.

1.6   Compliance with the National Planning Practice Guidance 2014

1.6.1   This SHMA report follows the directive as set out in Paragraph 159 in the National Planning Practice Guidance. The table below highlights the main points and also shows where we have covered this in the SHMA Report.

Table 1-1   National Planning Practice Guidance 2014

	Main Points	Location in the SHMA Report
1	What is the purpose of the assessment of housing and economic development needs guidance?	Throughout the SHMA, a range of information is provided about the assessment of housing needs. Section 1 details what the primary objective of the assessment is and duty to co-operate is covered in section 2.12
2	What areas should be assessed?	The section on defining a housing market area can be located in section 2
3	What methodological approach should be used?	The methodology for establishing future housing need is mentioned through out the SHMA. Section 6 covers demographics and future projections and economic trends, including employment. Section 4.16 covers the housing market including local house prices. Section 4 covers migration patterns and section 13 covers the affordable housing need calculation.
4	How should the current situation be assessed?	See point 3 above
5	What are the core outputs?	The monitoring and updating of housing needs is covered in section 15.

Source: National Planning Practice Guidance (NPPG)

2   THE ENFIELD HOUSING MARKET AREA

2.1   Introduction

2.1.1   The NPPG asks what areas should be assessed in order to create a detailed picture of local housing need. One of the areas to be considered is the housing market area.

2.1.2   The NPPG defines housing market areas as a 'geographical area defined by household demand and preferences for all types of housing, reflecting the key functional linkages between places where people live and work'.

2.1.3   In this section we look at all aspects of the Enfield Housing Market area to try and establish those key functional linkages.

2.1.4   Housing market areas are usually defined by using three different sources of information, including:-

- ➢ Household migration patterns;

- ➢ Travel to work patterns.

- ➢ House prices and rates of change of house prices;

2.1.5   Specifically this section of the SHMA will explore:-

- ➢ the linkages between Enfield Borough and other London boroughs;

- ➢ patterns of movement internally;

2.1.6   Sources of data utilised are:-

- ➢ 2011 Census;

- ➢ Office for National Statistics (ONS) (June 2010-June 2011);

- ➢ Annual Population Survey 2011.

2.2   Identifying Housing Market Area Boundaries

2.2.1   A market is where buyers and sellers exchange goods or services for an agreed price. A housing market however is a complex market for a variety of reasons:-

- ➢ Housing is a high value commodity. The decision to purchase is of great importance to individuals due to the scale of the investment and the time required to pay off this investment;

- ➢ Housing is built to last and because of this, only a fraction of the stock is for sale and available to purchase at any point in time;

- ➢ The housing market is highly regulated and the location and volume of new development is controlled through planning policies and procedures;

- ➢ Housing is a basic human requirement and resources are provided to ensure that those who cannot access market housing are adequately housed through either direct provision of housing or subsidy;

> A housing market has a strong spatial dimension. Location matters to people. Most buyers seek to move within the same sub-region because they want to continue living in that area for reasons such as family, employment or access to particular services such as schools;

> The housing contains sub sectors and financial interventions (such as housing benefit and affordable housing) that add to the market complexities.

2.2.2   It is recognised that local authorities face a variety of challenges in their housing markets. Patterns of housing demand and need, affordability, availability and tenure can all vary from the neighbourhood level upwards.

2.2.3   In identifying the housing market area we examine key data on migration and commuting patterns and house prices.

2.2.4   Self-containment in the NPPG is defined as being typically 70 per cent. Therefore this is the guide we will use when we examine household moves within an area.

2.3   Household Migration

2.3.1   The pattern of household movement between authorities has been analysed by examining 2011 Census Origin-Destination Statistics. The following chart shows inflow and outflow data to and from Enfield.

2.3.2   Enfield experienced its largest in migration in 2011 from Haringey (4,133 people) followed by Barnet (1,747 people). Of those moving out of Enfield in 2011, the main destination was Haringey, Barnet and Broxbourne.

Figure 2-1   Household Migration 2011
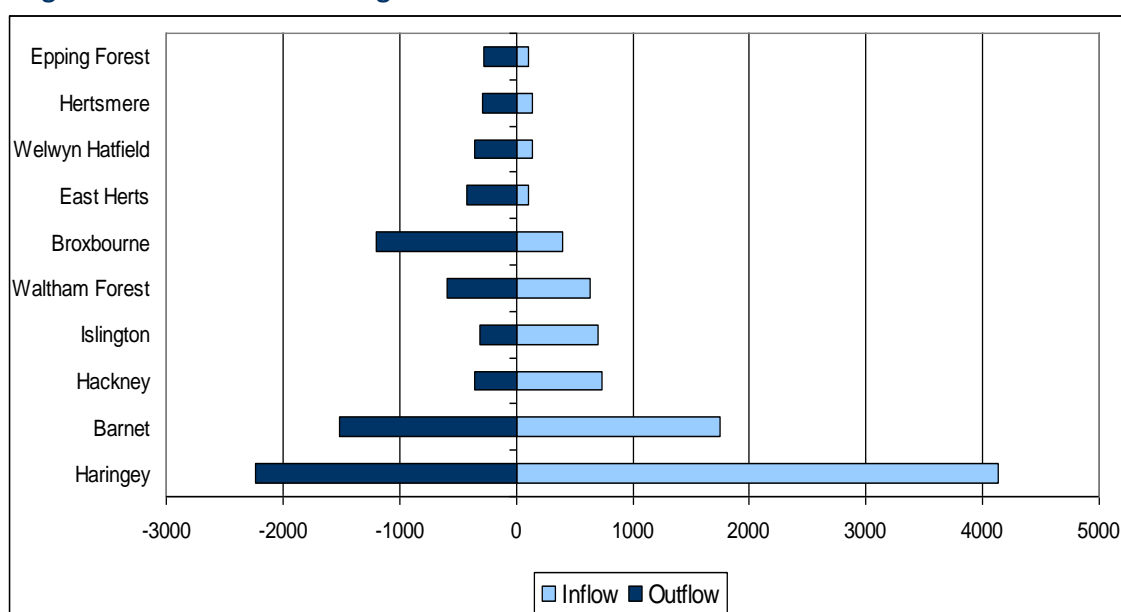
Source: © Crown Copyright Census 2011

2.3.3   In addition to this there was an internal movement within Enfield of 17,952 people, making the total inflow of people to Enfield 26,782. Based on this data the level of self-containment within Enfield is estimated to be around 67.0%, very close to the level suggested in NPPG of around 70%.

2.4   Population Movements

2.4.1   The most recent migration data for the movement of people is the Office of National Statistics (Migration Statistics Unit) year ending June 2011. This data was examined to assess movements of people between Enfield and surrounding areas within London and Hertfordshire.

2.4.2   The chart below details in and out migration patterns to and from Enfield in the year ending June 2011.

Figure 2-7   In and Out Migration flows to / from Enfield (June 2010-June 2011)
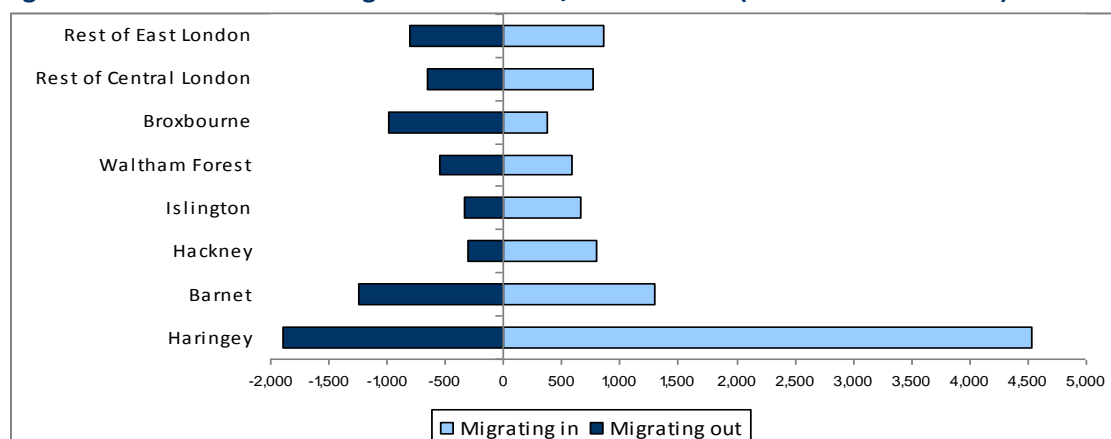
Source: ONS Migration Data Year Ending June 2011

2.4.3   The data shows that Enfield shares its main migration flow with Haringey; 4,530 people migrating in to Enfield and 1,890 people migrating out.

2.4.4   There was also a fairly high level of in-migration to Enfield from Barnet (1,300), Hackney (800), rest of East London (860) and rest of Central London (770).

2.4.5   The main out-migration from Enfield besides Haringey was to Barnet (1,240), Broxbourne (990) and rest of East London (800).

2.4.6   The main migration flow patterns to and from Enfield are also highlighted in the following map.

Figure 2-1   Migration flow map
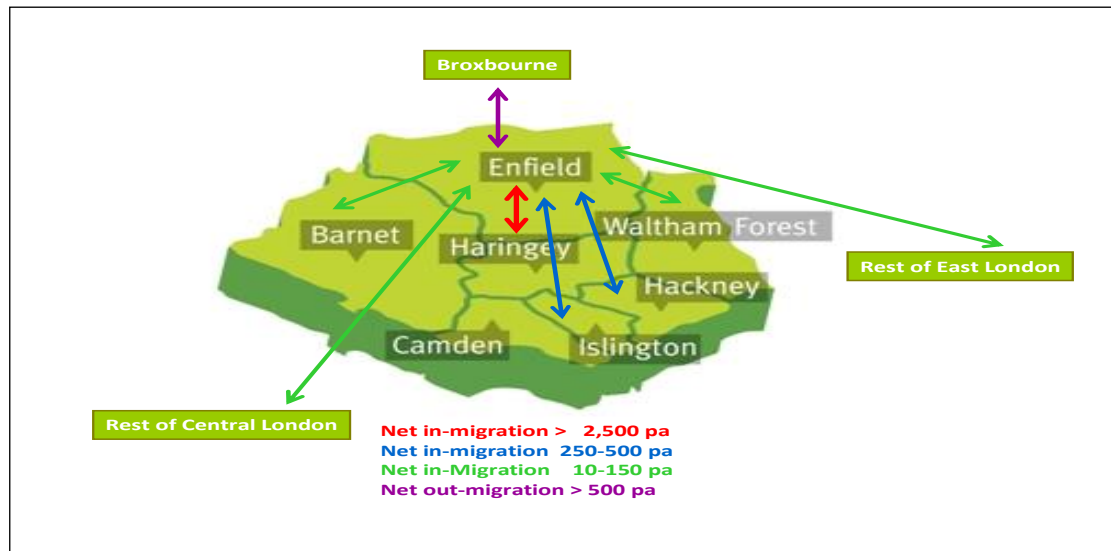
Source: ONS Migration Data Year Ending June 2011.

2.4.7   Data on the migration patterns of both households and people concluded that the main link was with Haringey, followed by Barnet.

2.5   Survey Migration Data 2014

2.5.1   DCA also analysed the 2014 survey data to establish the patterns of migration for households in the borough.

2.5.2   25,731 implied households (21.6% of the sample) who had moved home in the last 3 years were asked their previous location. 63.4% had previously lived within the borough and 36.6% had moved in from outside the borough.

2.6   In-Migration to the Borough

2.6.1   11,233 households had in-migrated to Enfield over the last three years from outside the borough. 31.6% had moved in from Haringey, 15.3% from abroad and 12.4% from elsewhere in London.

Figure 2-2   Location of previous dwelling
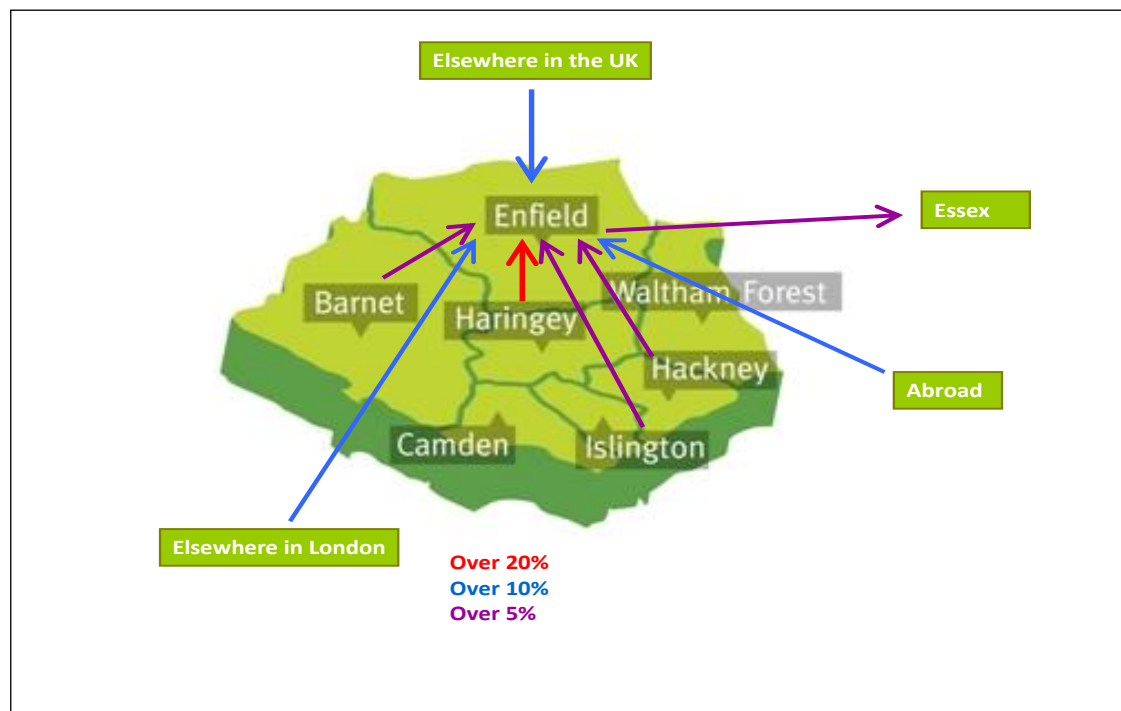
Source: DCA Enfield 2014 Housing Survey

2.6.2   Residents were invited to specify where they had moved from if they had moved from elsewhere in the UK or from abroad.

2.6.3   The main area from within the UK that residents specified was Birmingham. Other areas included Bedfordshire, Cambridge, Dorset, Essex, Kent, Manchester, Redbridge, Somerset, Sussex, Surrey and Tottenham.

2.6.4   The main Countries where people had moved from abroad were Poland and Turkey. The other areas included Romania, Cyprus, Spain, Ethiopia, China, Lithuania, Bulgaria, Slovakia, and Bangladesh.

2.6.5   15.7% of all those who had in-migrated said that it was their first independent home as an adult.

2.6.6   Households who had moved within the last 3 years were then asked what the three most important reasons were for moving home.

Figure 2-3   Reason for Moving for those Moving within or to the Borough Question 6b
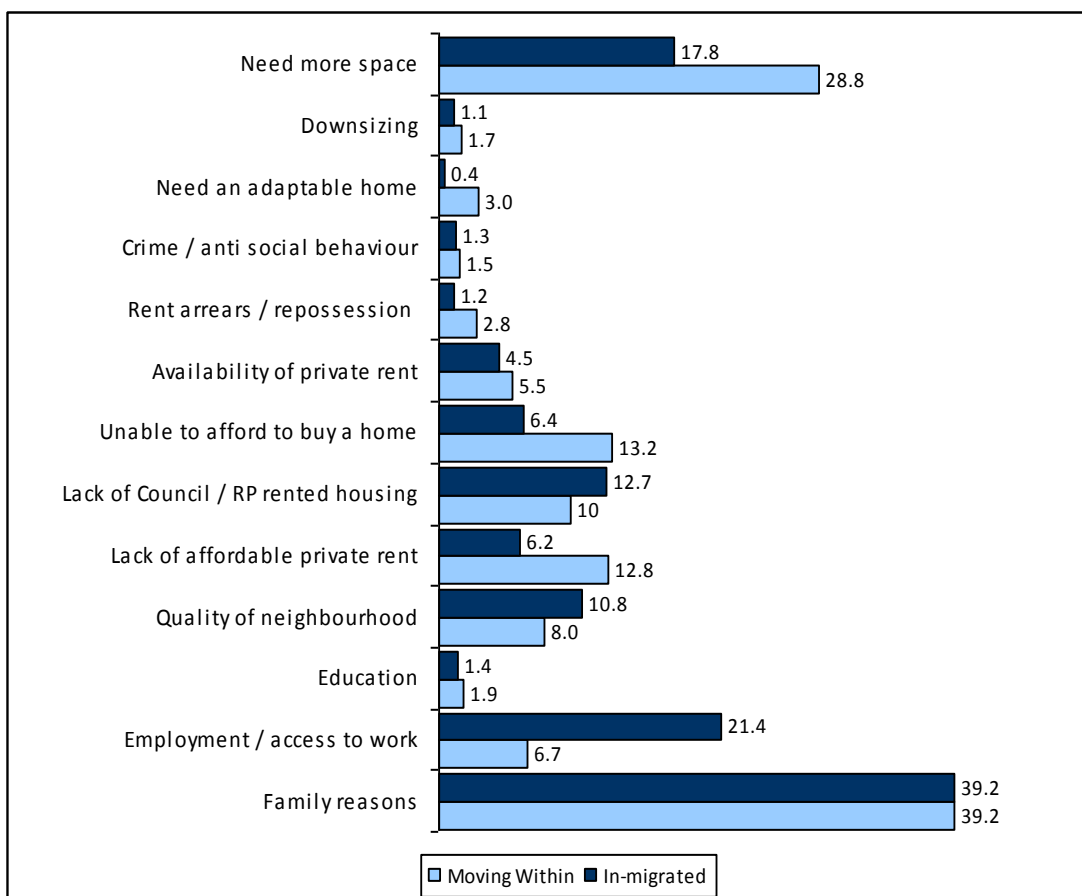
Source: DCA Enfield 2014 Housing Survey Data

2.6.7   The main reason for a move 'within the borough' and 'in-migration' was family reasons at
39.2%. Needed more space at 28.8% was also a popular choice for those moving within
Enfield.

2.6.8   Employment / access to work and need more space were both popular choices for those
who had in-migrated to the borough.

2.7   Out - Migration from the Borough

2.7.1   Residents were asked if they or any member of the current household are expecting to move within the next three years, 18.5% said they were intending to leave the borough.

2.7.2   The following map shows the main location choices for those moving outside the borough.

Figure 2-4   Main location choice (outside the borough)
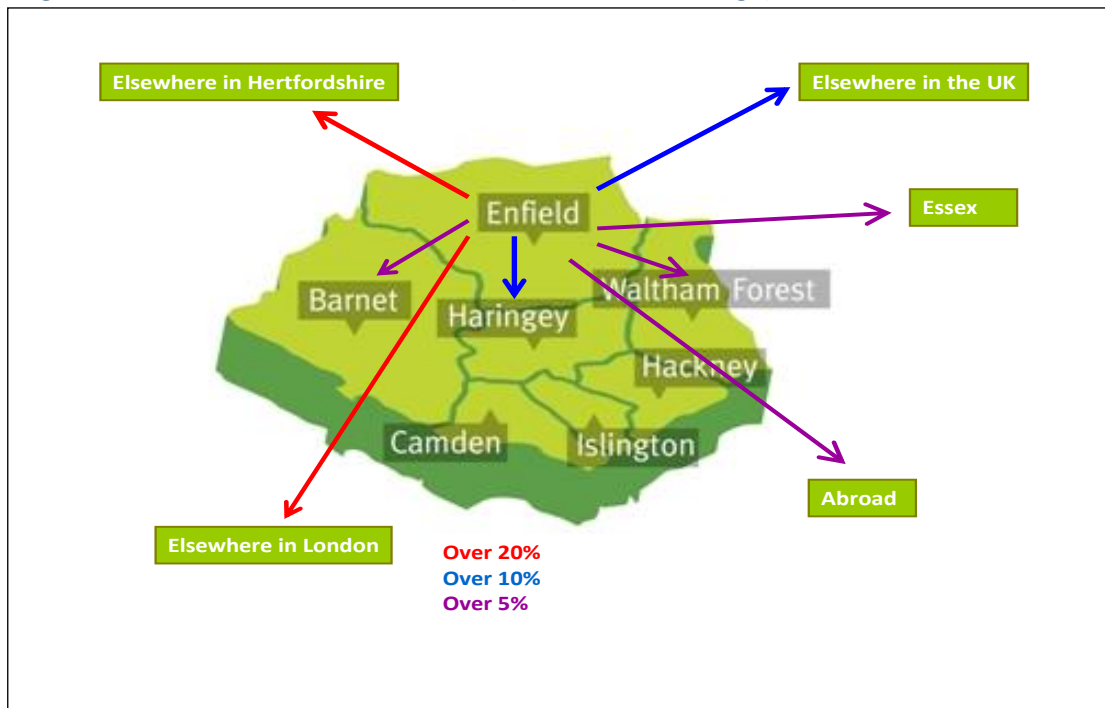
Source: DCA Enfield 2014 Housing Survey Data

2.7.3   The main location choices for existing households was elsewhere in Hertfordshire (18.4%), elsewhere in the UK (17.4%) and elsewhere in London (16.2%).

2.7.4   The most popular choice for concealed households was elsewhere in London at 26.6%, followed by elsewhere in the UK at 21.2%.

2.7.5   Residents were asked to specify the location they wanted to move to if their intention was to move elsewhere in the UK or abroad.

2.7.6   The main areas for elsewhere in the UK included Sheffield, Eastbourne, Kent and Norfolk. The areas for the abroad category included Bulgaria, Caribbean, Spain and Africa.

2.7.7   Those moving out of the area were asked their reasons for moving away. In the case of existing households the main reasons were quality of neighbourhood at 36.5% and family reasons at 31.8%. Unable to afford to buy a home and crime / anti social behaviour were also popular choices.

2.7.8   In the case of concealed households the main reason was employment / access to work at 46.6%. Family reasons, education and quality of neighbourhood were also popular choices.

2.7.9   The graph below shows the full breakdown for both existing and concealed households.

Figure 2-6   **Reason for Moving Out of the Borough**
Question 17d
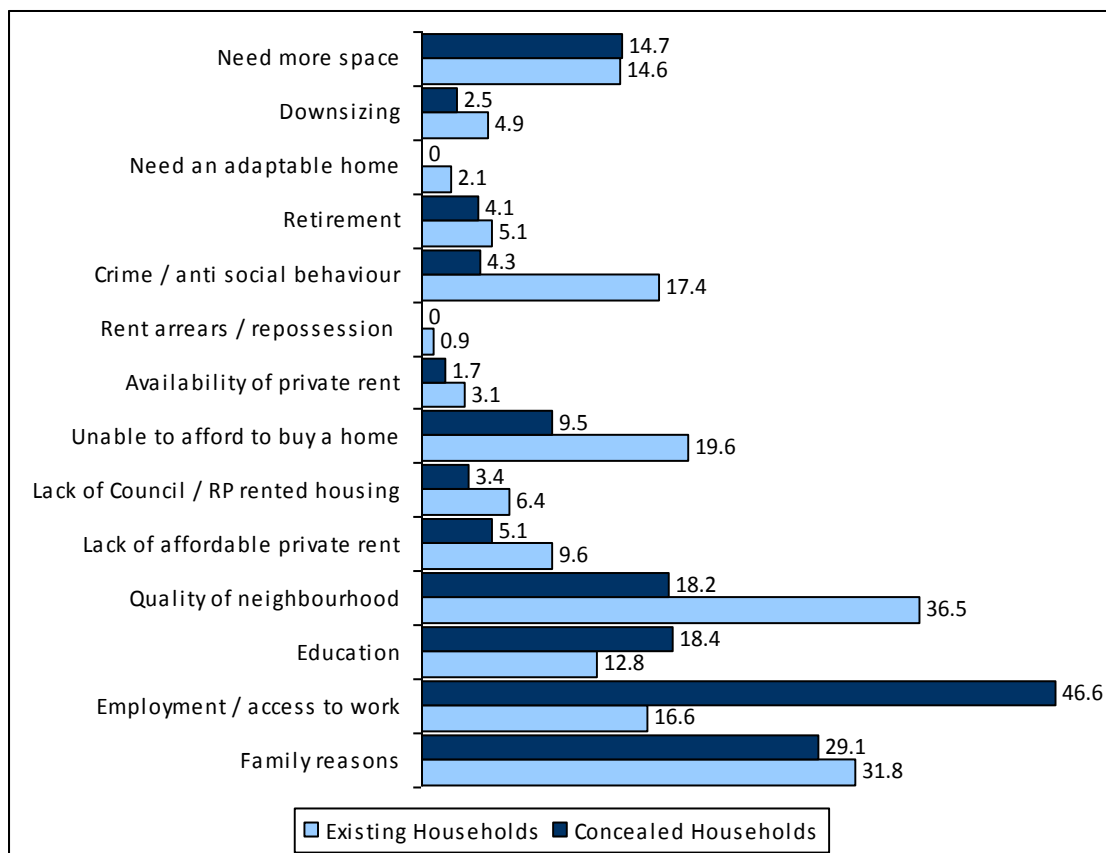
Source: DCA Enfield 2014 Housing Survey Data

2.8   International Migration

2.8.1   There was a high level of in-migration from abroad, therefore a further analysis check of international migration was carried out.

2.8.2   Mid 2012 ONS migration data shows that in the year ending December 2012 the population of Enfield was 297,000 and 95,000 of those were not UK born (32.0%).

2.8.3   The Department of Work and Pensions (DWP) record the number of national insurance number registrations to adult overseas nationals entering the UK. DCA examined this data to see where those who registered in Enfield had previously lived.

2.8.4   The graph below shows the main in-migration to Enfield from overseas.

Figure 2-7   In-migrants to Enfield from overseas
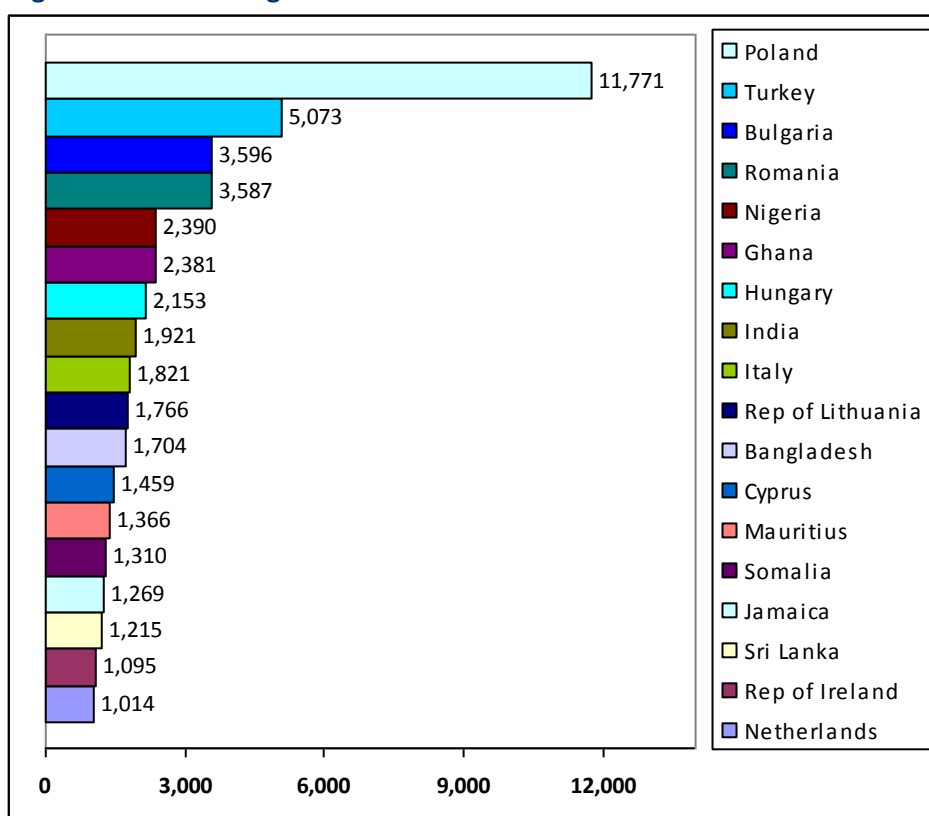
Source: DWP 2013/2014

2.8.5   The main in-migration was from Poland. In 2013/2014 financial year 101,928 people in-migrated to the UK from Poland, this was the top incoming nationality.

2.8.6   Of the 101,928 who in-migrated to the UK from Poland, 11,771 came to live in Enfield (11.5%).

2.8.7   The other top in-migrating nationalities to Enfield were Turkish, Bulgarian and Romanian.

2.9   Enfield Travel to Work Patterns

2.9.1   In defining the spatial extent of housing markets, patterns of household migration are augmented by the analysis of travel to work patterns. The graph below shows the outward commuting flows for those living in Enfield taken from the latest available data from the Annual Population Survey commuter flows 2011.

Figure 2-8   Inward and Outward Commuting Flows
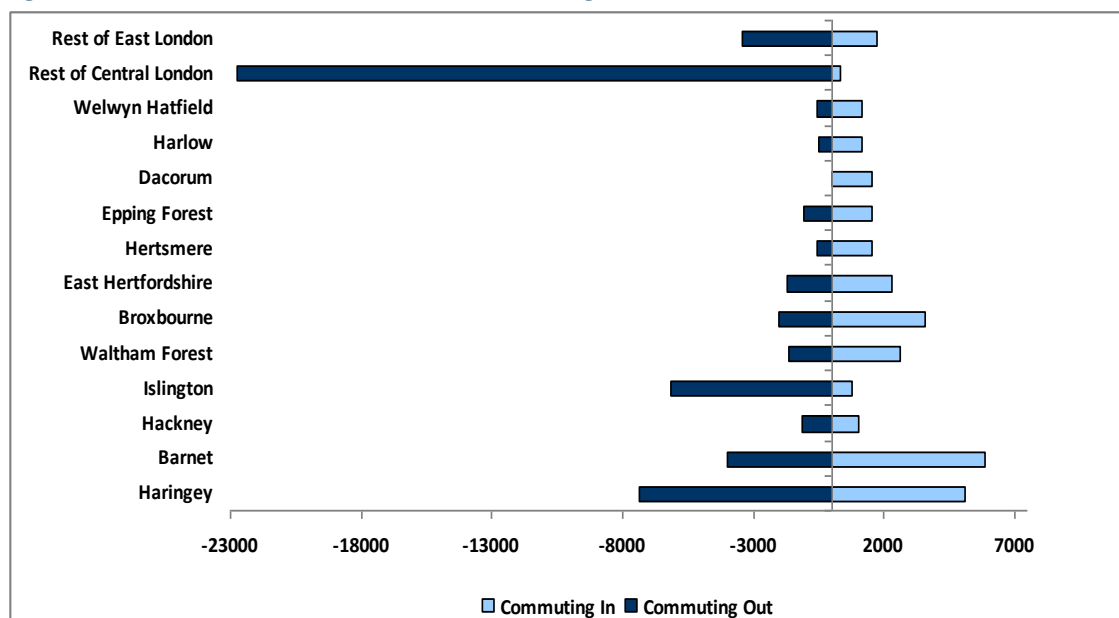
Source: Annual Population Survey commuter flows (2011)
Rest of East London includes Barking and Dagenham, Havering, Newham, Redbridge and Tower Hamlets

2.9.2   In terms of people commuting out of Enfield to work, the highest level by far are those commuting to the rest of central London (22,757). The areas included within this group are City of London (8,964), Southwark (5,488), Camden (3,697), Westminster (3,558) and Kensington and Chelsea (1,050).

2.9.3   Fairly high proportions also commuted out of Enfield to Haringey (7,388) and Islington (6,135).

2.9.4   The data shows the highest proportion of people living elsewhere and commuting into Enfield lived in Barnet (5,877), closely followed by Haringey (5,112).

2.9.5   The commuting flow patterns to and from Enfield are highlighted in the following map.

Figure 2-10   **Commuting flow map**
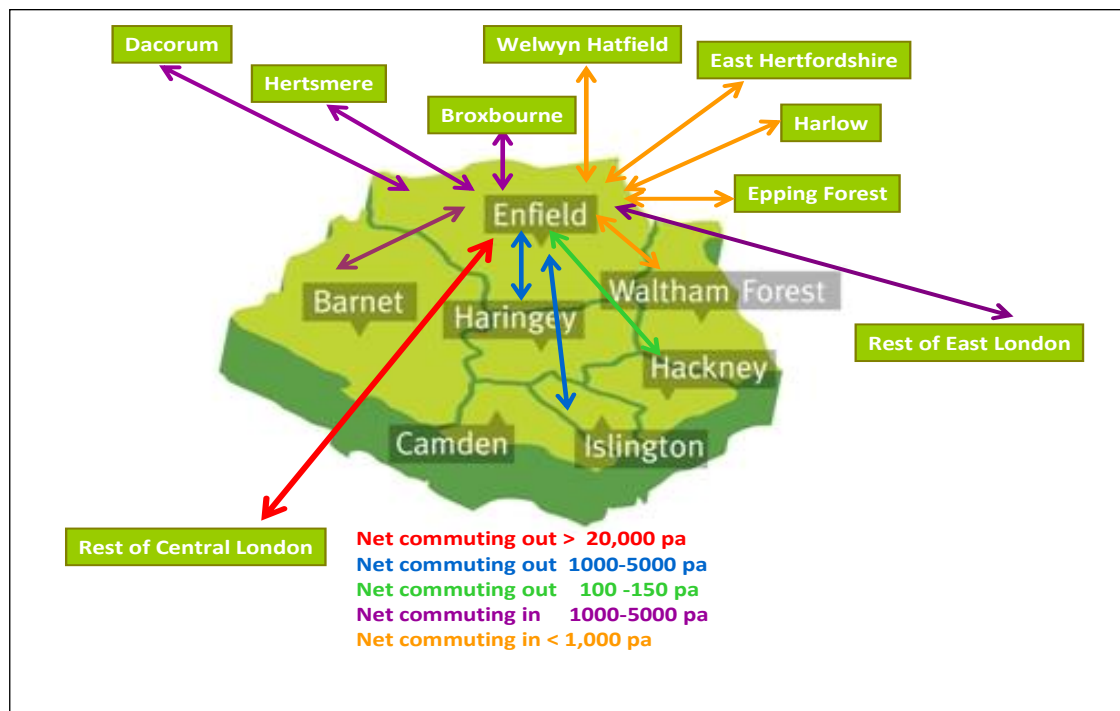
Source: Annual Population Survey commuter flows (2011)

2.9.6   The level of self-containment for Enfield in relation to travelling to work is around 58.0%. This is based on the top ten commuting flows out of Enfield in one year.

2.9.7   DCA also asked the interviewees for the workplace of the head of the household. The main place of work was in the borough itself (48.6%), followed by Central London and then Haringey.

2.9.8   A question on the method of transport to work was also asked and the majority (42.1%) drive their car / van to work. 21.6% go by train / underground and 14.3% via the bus, minibus or coach. 6.9% said they work mainly from home.

2.9.9   Residents were asked how many cars they had available within the household. The majority (44.7%) had one car available and 19.0% had two. 31.0% did not have a car.

2.10 Average House Prices

2.10.1   As part of this housing market area exercise DCA also examined the overall average house price data from the Land Registry (Q1 2014).

2.10.2   The overall average house price for Enfield for Q1 2014 was £319,037, a similar level to the overall average in Hillingdon (£318,341) and Redbridge (£321,691).

2.10.3   Enfield shared a similar house price for detached properties with Woking and Islington and a similar house price level to St Albans for semi-detached properties.

2.10.4   Enfield shared a similar price of flats with 8 other boroughs / districts and around six other areas shared a similar terraced property price level.

2.11   The Enfield Housing Market Area

2.11.1   2011 Census has revealed that when analysing household movements, self-containment is around 67% in Enfield. In terms of travel to work patterns, 58.0% of residents who live in Enfield also work locally, suggests a relatively high level of employment self-containment for a London Borough.

2.11.2   Current Government Guidance suggests that a level of 70% for self-containment can identify a Housing Market Area. However, research into the Geography of a Housing Market Area carried out by National Housing and Planning Advice Unit (NHPAU) in November 2010 suggests different levels:-

> ➤ Local housing market areas, defined by migration patterns (50.0% self containment);

> ➤ Framework housing market areas, defined by a high level of commuting/travel to work patterns (77.5% for self containment);

> ➤ Housing markets areas, defined by similarities in housing stock.

2.11.3   However, this study is based on 2011 Census data and whilst useful as a starting point we have used more up to date data on household moves and travel to work. The key data is household moves at 67.0% in excess of the 50% recommended.

2.11.4   In our experience London has a significant impact on all boroughs outside the M25 because of the impact of the scale of employment in the capital.

2.11.5   London has always been considered as a single market area although within it there are a range of sub-markets. The data would, however, suggest that Enfield can be considered to be a single local market area.

2.11.6   Although there may be limited links to parts of the immediately adjoining boroughs of Broxbourne and Welwyn Hatfield, the PAS technical advice states that it is best if HMA boundaries do not cut across local authority areas.

2.11.7   There is a suggested mechanism for tracking changes in market signals that may influence the current conclusion on the housing market area.

2.12   Duty to Co-operate

2.12.1   The Duty to Co-operate was created in the Localism Act 2011. It places a legal duty on local planning authorities to engage actively and on an on-going basis to maximise the effectiveness of local plan preparation relating to strategic cross-boundary matters.

2.12.2   The aim is to encourage positive, continual partnership working on issues that go beyond a single local planning authority area. Local planning authorities must demonstrate how they have complied with the duty at the independent examination of their Local Plans.

2.12.3   If a local planning authority cannot demonstrate that it has complied with the duty then the Local Plan will not be able to proceed further in examination.

2.12.4   Housing market and travel to work areas may represent a more effective basis on which to plan for housing, transport and infrastructure.

2.12.5   The following table shows the collection of results from each part of the Housing Market Area analysis above.

2.12.6   We have highlighted which areas have the most in common with Enfield, i.e. those with more than three of the five selections in the table below.

2.12.7   However, we have also kept in Haringey and rest of central London, even though they only share two out of the five options. This is because of the high level of migration and commuting patterns from and too these two areas.

Table 2-1   **Links with Enfield**

Area	Migration ONS 2011	Travel to Work APS 2011	Average House Prices Land Registry Q1 2014	House Types 2011 Census	Tenure 2011 Census
Haringey	✓	✓			
Barnet	✓	✓			✓
Rest of East London	✓	✓	✓	✓	✓
Rest of Central London	✓	✓			
Islington	✓	✓	✓		
Broxbourne	✓	✓		✓	
Welwyn Hatfield		✓		✓	✓
Hertsmere		✓	✓		✓

2.12.8   The area which shares the most characteristics with Enfield is the rest of East London. Barnet, Islington, Broxbourne, Welwyn Hatfield and Hertsmere also share a few of the same characteristics.

2.12.9   Enfield Council will need to consider whether their housing requirements can be met alongside these adjoining authority markets when complying with the Duty to Co-operate.

3   THE EXISTING HOUSING STOCK IN ENFIELD

3.1   Introduction

3.1.1   It is important to take into account the current supply of housing by tenure and type when assessing the future need for housing and affordability in the area. This section examines the current housing stock in the borough, the condition of the property and levels of under and over-occupation.

3.2   Type Profile

3.2.1   The total dwelling stock in Enfield as at Census 2011 was 119,916.

3.2.2   This section utilises data from the 2011 Census on household type, tenure and size, alongside 2014 survey data.

Table 3-1   Type of Accommodation 2011 (Census 2011)

Type	Enfield %	Outer London %	England %
Flats incl. bedsits	38.3	36.8	22.1
Terraced house or bungalow	31.1	26.4	24.5
Semi-detached bungalow	23.5	27.7	30.7
Detached house or bungalow	7.0	9.0	22.3
Houseboat/Caravan/Mobile home	0.1	0.1	0.4
Total	**100.0**	**100.0**	**100.0**

Source: Crown Copyright © Census 2011

3.2.3   The main type of property occupied in Enfield is a flat at 38.3%, higher than the level found in outer London as a whole and also the national level.

3.2.4   31.1% of households in Enfield live in a terraced property. 23.5% live in a semi-detached house and the level of detached properties at just 7.0% is slightly lower than in outer London but much lower than the national average level of 22.3%.

3.2.5   The following graph shows the type profile of residents from the primary survey data.

Figure 3-1   Type profile 2014 (survey data)
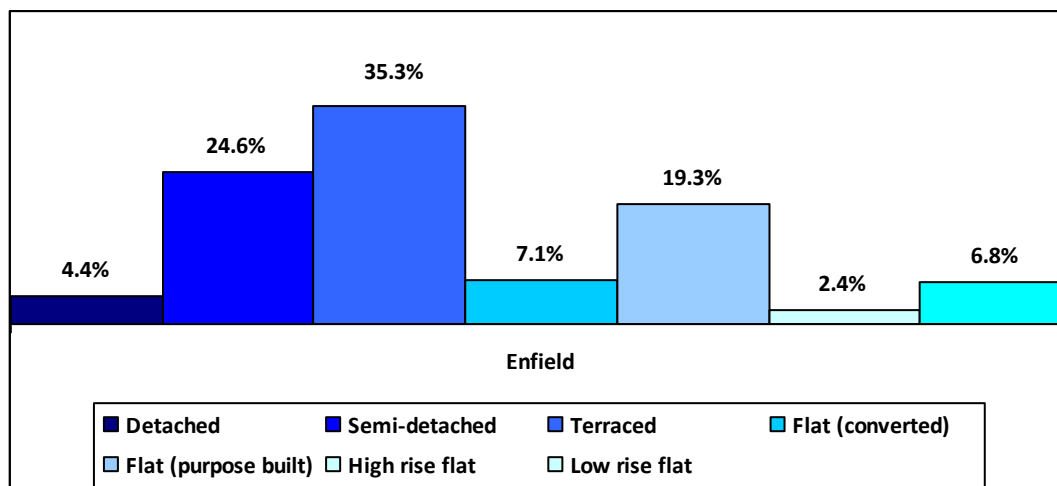
Source: DCA Enfield Housing Survey data 2014

3.2.6   The main type of stock in Enfield according to the survey data is flats at 35.6%. We have also shown the flat types separately, with the main type being purpose built flats at 19.3%. Terraced properties at 35.3% are the second highest stock type.

3.2.7   Residents who lived in a flat were asked if they had access to a lift and only 20.4% said they did.

3.3   Tenure Profile

3.3.1   The table below shows the tenure profile of existing households in the borough.

Table 3-2   Tenure Profile 2011 (Census 2011)

Tenure	Enfield %	Outer London %	England %
Owner occupied with mortgage	31.7	32.5	32.8
Owner occupied no mortgage	26.2	26.2	30.6
Private rented	22.2	21.1	16.8
Council rented	11.4	9.7	9.4
RP rented	6.2	8.2	8.3
Shared ownership	0.9	1.1	0.8
Living rent free	1.4	1.2	1.3
Total	**100.0**	**100.0**	**100.0**

Source: Crown Copyright © Census 2011

3.3.2   Owner occupation accounts for 57.9% of the stock in the borough, a similar level to the outer London average but lower than the national level of 63.4%.

3.3.3   17.6% were in social rented accommodation and 22.2% were in private rented accommodation.

3.3.4   The following graph shows the tenure profile of residents from the primary survey data.

Figure 3-2   Tenure profile 2014 (survey data)
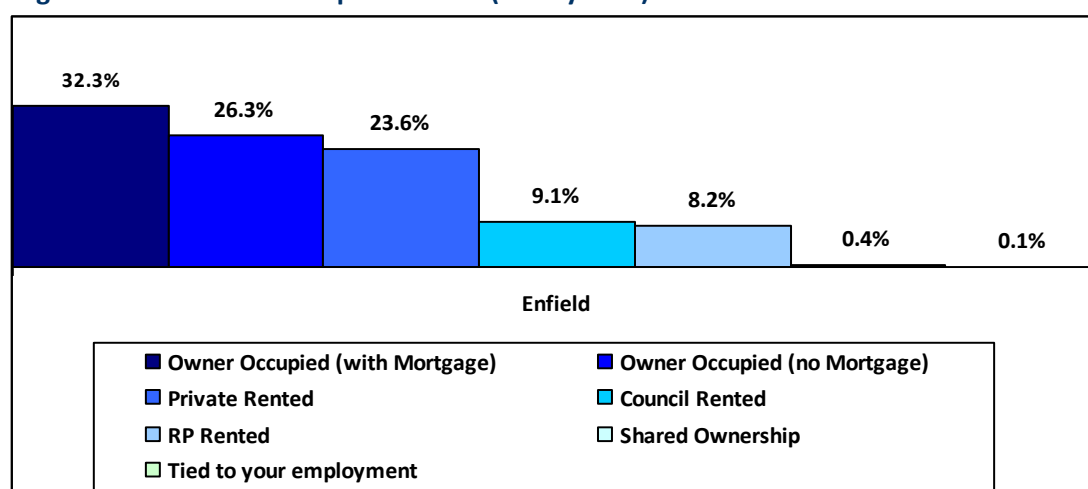
Source: DCA Enfield Housing Survey data 2014

3.3.5   The main tenure in Enfield according to survey data is owner occupied at 58.6%. Private rent accounts for 23.6% of stock and 17.3% are social rented.

3.3.6   Residents who currently lived in RP or Council rented properties were asked if their accommodation was temporary, nearly a third answered 'yes'.

3.4   Size Profile

3.4.1   The table below shows the size profile in the borough.

Table 3-3   Number of Bedrooms (Census 2011)

Tenure	Enfield %	Outer London %	England %
No bedrooms	0.4	0.3	0.2
1 bedroom	16.0	15.7	11.8
2 bedrooms	29.1	29.0	27.9
3 bedrooms	39.7	37.5	41.1
4 bedrooms	10.9	12.6	14.4
5 or more bedrooms	3.9	4.9	4.6
Total	**100.0**	**100.0**	**100.0**

Source: Crown Copyright © Census 2011

3.4.2   Three bedroom properties accounted for 39.7% of the property stock in Enfield, slightly lower than the national level of 41.1%.

3.4.3   The one and two bedroom stock in the borough is higher than both in outer London and the national level.

3.4.4   The following graph shows the size profile of residents from the primary survey data.

Figure 3-3   Size profile 2014 (survey data)
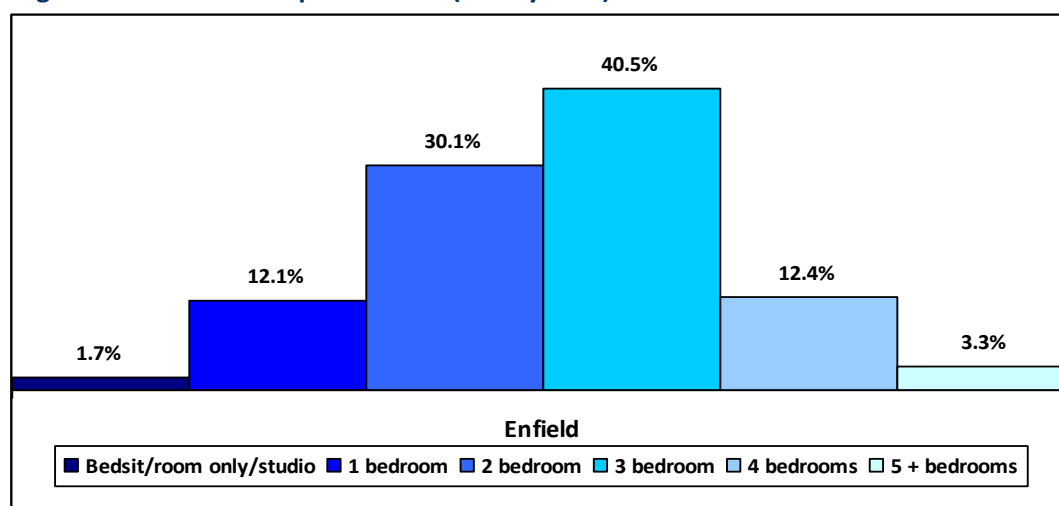
Source: DCA Enfield Housing Survey data 2014

3.4.5   Smaller units account for 42.2% of the stock in the borough (1 and 2 bedrooms). 3 bedrooms are the main size property (40.5%) and 4+ bedrooms account for 15.7% of the stock.

3.5   Comparison of 2001 and 2011 Census data

3.5.1   The following graphs show the proportions of type and tenure in the borough in 2001 and 2011.

Figure 3-4   **Type Profile Comparison**
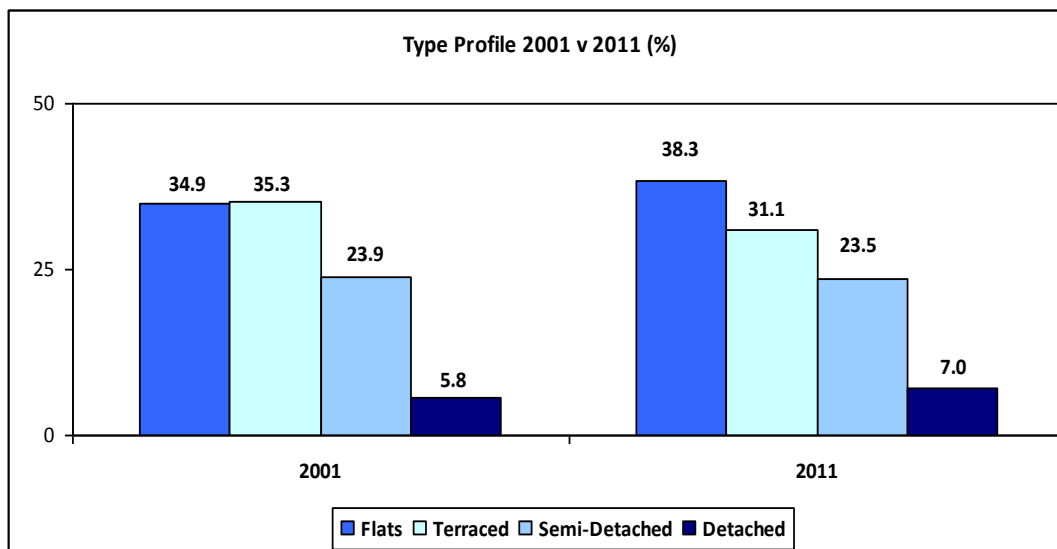
Source: Crown Copyright © Census 2011 and 2001

3.5.2   The main type of property growth in the borough is flats which have increased by 3.4% since 2001. Detached properties have also seen an increase in numbers, growing by 1.2% over the ten year period.

3.5.3   Terraced and semi-detached properties have seen a fall in numbers, terraced properties by 4.2% and semi-detached properties by 0.4%.

Figure 3-5   **Tenure Profile Comparison**
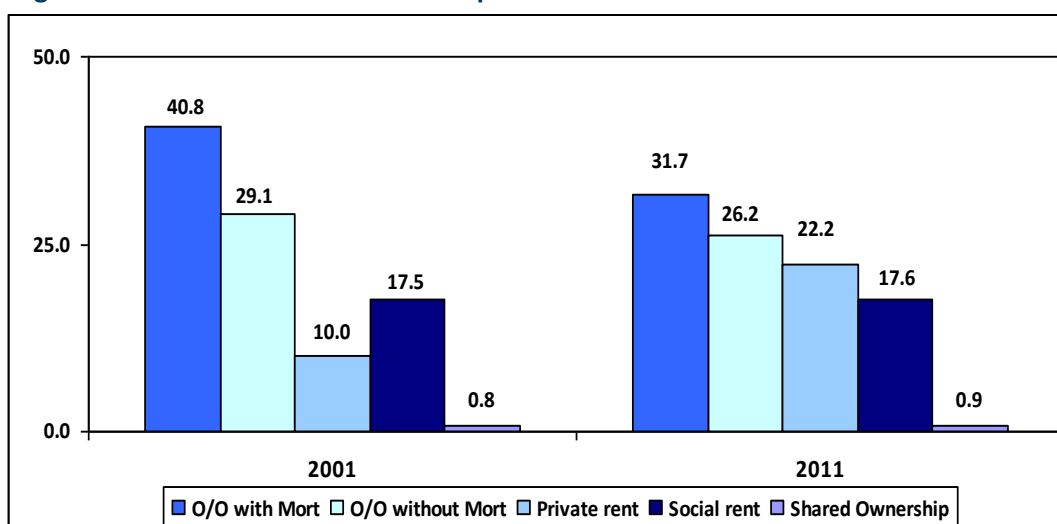
Source: Crown Copyright © Census 2011 and 2001

3.5.4   The significant growth in the borough is in the private rented sector which has **more than doubled** since 2001, an increase of 122%.

3.5.5   The number of households owner occupying has decreased by 12.0% overall since 2001. Social rent has more or less remained at the same level as has shared ownership.

3.5.6   The 2011 Census recorded that Enfield has:-

> ➤ A level of owner-occupation at 57.9%, lower than in Outer London (58.7%) and nationally (63.4%);

> ➤ A similar level of social stock at 17.6%, compared to the region (17.9%) and nationally (17.7%);

> ➤ A level of private rent of 22.9%, higher than the regional (21.1%) and national benchmarks (16.8%).

3.5.7   The following table shows the results from a cross tabulation of current property type by tenure from the 2014 household survey data.

Table 3-4   Property Type by Tenure (%)
Question 2 by Question 1

Tenure / Type	Detached house	Semi - detached house	Terraced house	Bungalow	Flat	Total
Owner occupied with mortgage	4.8	31.8	41.1	1.2	21.1	**100.0**
Owner occupied no mortgage	7.5	36.2	38.5	2.4	15.4	**100.0**
Private rented	1.5	11.7	33.8	0.2	52.8	**100.0**
Council rented	0.0	7.3	19.6	0.2	72.9	**100.0**
RP rented	0.4	9.5	26.3	0.0	63.8	**100.0**
Shared ownership*	0.0	0.0	0.0	0.0	100.0	**100.0**
Tied to employment*	37.1	4.7	11.8	0.0	46.4	**100.0**

      * Low volume of data   Source: DCA Enfield 2014 Housing Survey

3.5.8   The data shows that detached and semi-detached properties account for around 40% of the owner occupied sector, lower than the 63% recorded nationally in the English Housing Survey 2012-13. The highest proportions of both social rented and private rented stock in the borough are flats.

3.5.9   Tenure and the number of bedrooms was also assessed with the following results.

Table 3-5   Number of Bedrooms by Tenure
Question 3 by Question 1

Tenure	Bedsit/Room only / Studio	One	Two	Three	Four	Five +	Total
Owner occupied (with mortgage)	0.1	4.3	25.6	46.5	18.3	5.2	**100.0**
Owner occupied (no mortgage)	0.4	5.7	20.0	52.5	16.7	4.7	**100.0**
Private rented	4.9	18.0	40.4	30.2	5.1	1.4	**100.0**
Council rented	2.2	32.9	35.0	27.5	2.3	0.0	**100.0**
RP rented	2.4	22.9	41.7	24.7	7.7	0.5	**100.0**
Shared ownership*	0.0	13.1	86.9	0.0	0.0	0.0	**100.0**
Tied to your employment*	10.6	11.2	24.7	11.8	26.5	15.3	**100.0**

      * Low volume of data   Source: DCA Enfield 2014 Housing Survey

3.5.10   The proportion of small units, 1 and 2-bedroom properties, is high in the social rented sector at around 70%.

3.5.11

3.5.12   Larger units are more predominant in the market tenures at around 60% and around 40% one and two bedroom properties.

Figure 3-6   Market and Social Stock by Number of Bedrooms
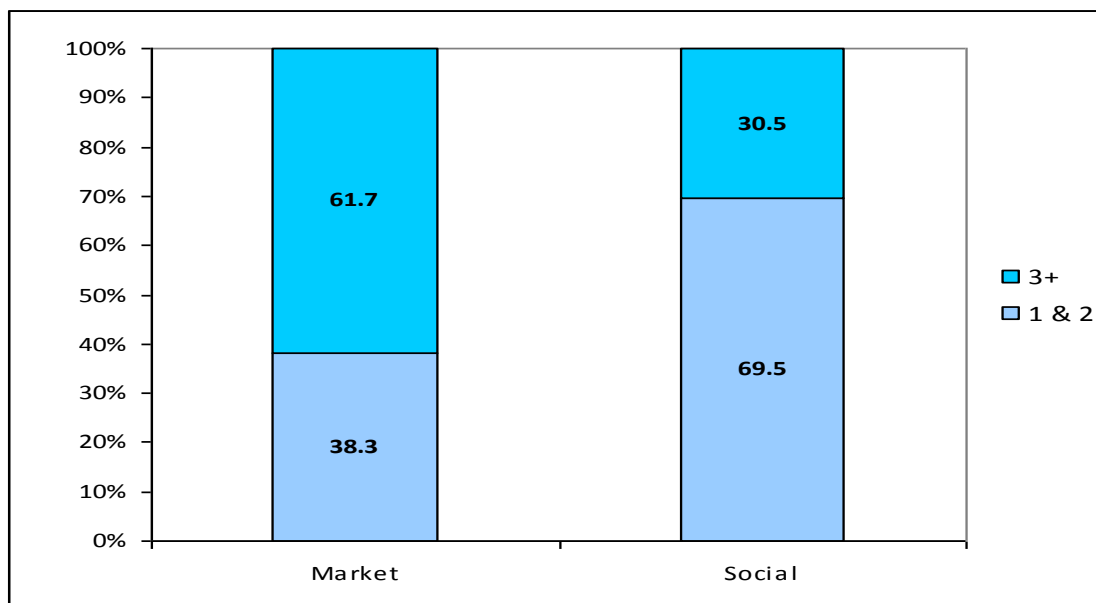
Source: DCA Enfield 2014 Housing Survey

3.6   Property Condition and Facilities

3.6.1   As well as the number of properties in Enfield, overall supply is influenced by property condition and investment in maintenance.   A residential property is only fit for purpose if it addresses the requirements of those that live in it by meeting minimum quality standards.

3.6.2   It is Government policy that everyone should have the opportunity of living in a "decent home".   The Decent Homes Standard contains four broad criteria that a property should have.   These are outlined below:-

A - be above the legal minimum standard for housing;

B - be in a reasonable state of repair;

C - have reasonably modern facilities (such as kitchens and bathrooms) and services;

D - provide a reasonable degree of thermal comfort (effective insulation and efficient heating).

3.6.3   If a dwelling fails any one of these criteria it is considered to be 'non decent'.

3.6.4   Whilst the changes under the revised definition and guidance for the decent homes standard apply, there has been a change in criterion A of the standard from April 2006.   Prior to this change criterion A used the Housing Fitness Standard as the measure of whether a dwelling meets the minimum legal standard.

3.6.5   From April 2006 the new Housing Health and Safety Rating System (HHSRS) under Part 1 of the Housing Act 2004 replaced the existing statutory fitness standard and set new standards for acceptable accommodation.

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

3.6.7   Mandatory duties to deal with Category 1 Hazards include improvement notices, prohibition orders, hazard awareness notices, emergency remedial action, emergency prohibition orders, demolition orders or slum clearance declarations.

3.6.8   Since the new Housing Health and Safety Rating System replaced the Fitness Standard, the proportion of dwellings with a Category 1 Hazard has become the more significant figure utilised when assessing stock condition.

3.6.9   According to data held by Enfield Borough Council on the condition of the stock in the borough, 35.9% failed the decent homes standard (32,743 out of 91,083 households).

3.6.10   The highest proportion of non-decent homes was found in Edmonton Green and Lower Edmonton.

3.6.11   The following table shows the results for energy facilities by household type.

Table 3-6   **Energy Facilities by Type**

Question 8a by question 2a

	Detached	Semi - detached	Terraced	Bungalow	Flat	All Household Types
Central heating (all rooms)	97.9	96.7	95.1	94.6	74.2	88.1
Central heating (partial)	2.1	2.0	1.5	0.0	4.2	2.6
Double glazing (all rooms)	74.8	82.7	81.1	76.2	70.9	77.5
Double glazing (partial)	12.9	10.4	9.3	18.4	7.3	9.1
Cavity wall insulation	33.9	21.2	15.3	18.8	11.6	16.2
Loft insulation	81.5	74.9	65.2	73.3	10.7	48.9
Water pipes insulated	34.0	28.3	23.5	32.8	7.9	19.6
Room heaters	22.8	16.6	14.0	35.5	28.5	20.4
Don't know	0.0	0.2	0.3	0.0	0.0	0.2

Source: 2014 Enfield Housing Survey Data

3.6.12   The proportion of households with some form of central heating was 90.7%.

3.6.13   Cross tabulation of energy facilities by household type revealed the lowest level of central heating (all rooms) was found in flats.

3.6.14   86.6% of households had some form of double glazing. This includes partial, the highest level (18.4%) was found in bungalows properties.

3.6.15

Table 3-7   Main source of heating
Question 8b

	%	N^os. Implied
Gas	84.6	98,276
Electric	15.0	17,389
Oil	0.2	184
Wood Burner / Open Fire	0.1	167
Other	0.1	100
Total	**100.0**	**116,116**

Source: 2014 Enfield Housing Survey Data

3.6.16   Gas was the main source of heating at 84.6%. Respondents were also asked how much money they spent on their home fuel bills. Payments were quite well spread, however the main spend appeared to be between £1,201 and £1,400 per annum.

Table 3-8   Total Annual spend on Fuel Bills
Question 8c

	%	N^os. Implied
Less than £800	13.9	14,521
£801 - £1,000	18.3	19,153
£1,001 - £1,200	19.0	19,857
£1,201 - £1,400	21.0	22,012
£1,401 - £1,600	12.0	12,542
Above £1,600	15.8	16,557
Total	**100.0**	**104,642**

Source: 2014 Enfield Housing Survey Data

3.7   Adequacy of Present Dwelling / Improvement Required

3.7.1   84.8% of respondents indicated that their accommodation was adequate for their needs. A slightly higher level in the region of 89% has been a typical result in recent DCA surveys.

3.7.2   15.2% of households in Enfield (18,074 implied) stated that their accommodation was inadequate. 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.

3.7.3   Some variation was evident in adequacy by tenure. The satisfaction level of 64.7% for social rent was lower than the average found for socially rented accommodation in recent DCA surveys (around 82%).

Figure 3-7   Adequacy by Tenure
Question 9a by Question 1x
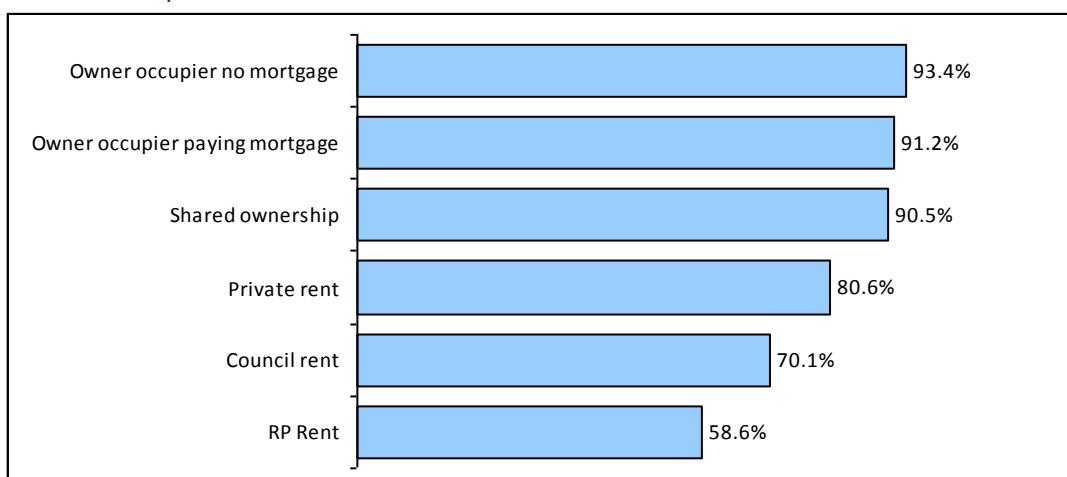
Source: DCA Enfield 2014 Housing Survey

3.7.4   A low level of adequacy amongst the main tenures was seen in the RP rented sector at 58.6%, followed by Council rent at 70.1%.

3.7.5   Survey data illustrated that the main reasons for the inadequacy were related to the size of the property.

3.7.6   The main reason by far for the inadequacy was that their property was too small at 55.7%, followed by 37.0% of households saying that they had an insufficient number of bedrooms.

3.7.7   These households were tested on whether they are actually over-occupied by the national bedroom standard and the data showed there were around 2,969 households in this situation, considerably lower than the level who stated that their home was too small.

3.7.8   This suggests that around 7,183 households (10,152 households that said their accommodation was too small, minus 2,969 implied households calculated as being over-crowded) 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.

3.7.9   Although some of them could become over-occupied they have been eliminated from the calculations of those needing to move for this reason in the Affordable Needs Model in Section 13 of the report.

3.8   Student Accommodation

3.8.1   We ran a cross tabulation of data to examine the type of property that students in full-time education (16+) were currently occupying.

Figure 3-8   Property Type Currently Occupied by Students (Head of Household Only)
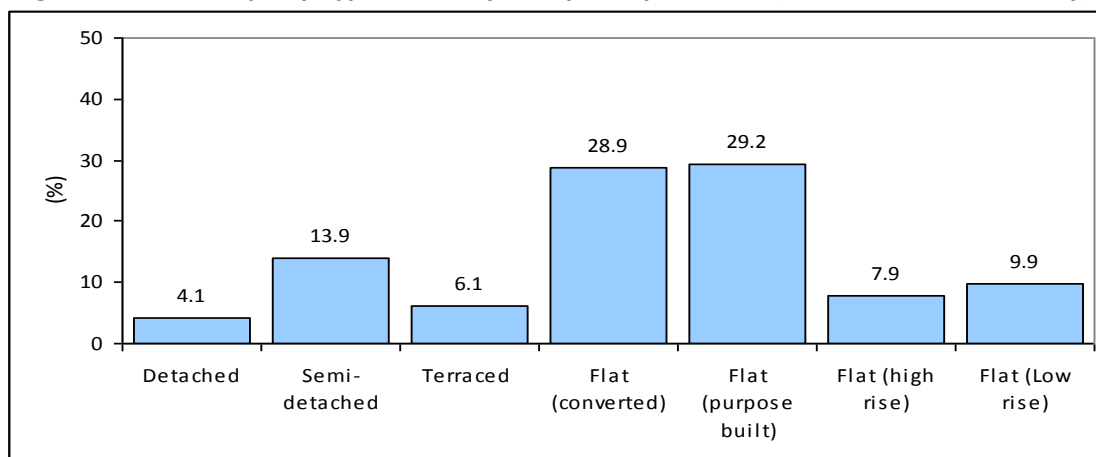
Source: DCA Enfield 2014 Housing Survey

3.8.2   The main property type occupied by students was purpose built flats, closely followed by converted flats.

3.8.3   Around half of the students who lived in a semi-detached property shared facilities with people who were occupants of the same property but were unrelated adults. The same proportion also applied to those living in a converted flat.

3.8.4   The student population in Enfield is not significant, as there is no University but there are Further Education colleges and sixth form colleges. Middlesex is the nearest University and the University has approximately 21,000 students in attendance.

3.8.5   Halls of residence are available to the students on campus. However, there are also short term lease properties available in Enfield and these include spare rooms, single and double, studio accommodation and small 1 and 2 bedroom flats. Rental prices vary from £260pcm for a single room to £1,100pcm for a two bedroom flat, all are near to public transport and amenities.

3.8.6   The graph below shows the number and type of student accommodation advertised in November 2014.

Figure 3-9   Student Accommodation in Enfield
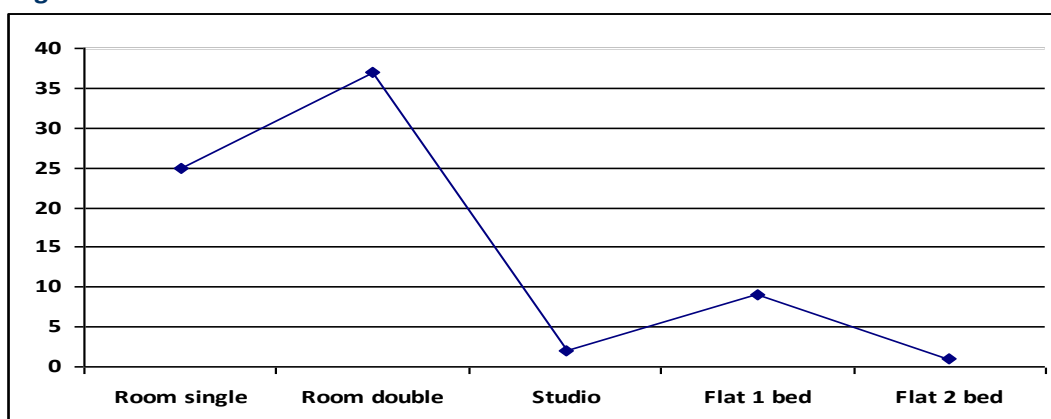
Source: - studentsparerooms.co.uk

3.9   Under and Over-Occupation (Census 2011)

3.9.1   The data from the 2011 Census records on occupancy ratings by tenure is analysed in this section.

3.9.2   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 "two or more spare bedrooms" has been categorised as under-occupied.

Figure 3-10   Under / Over-Occupation by Tenure
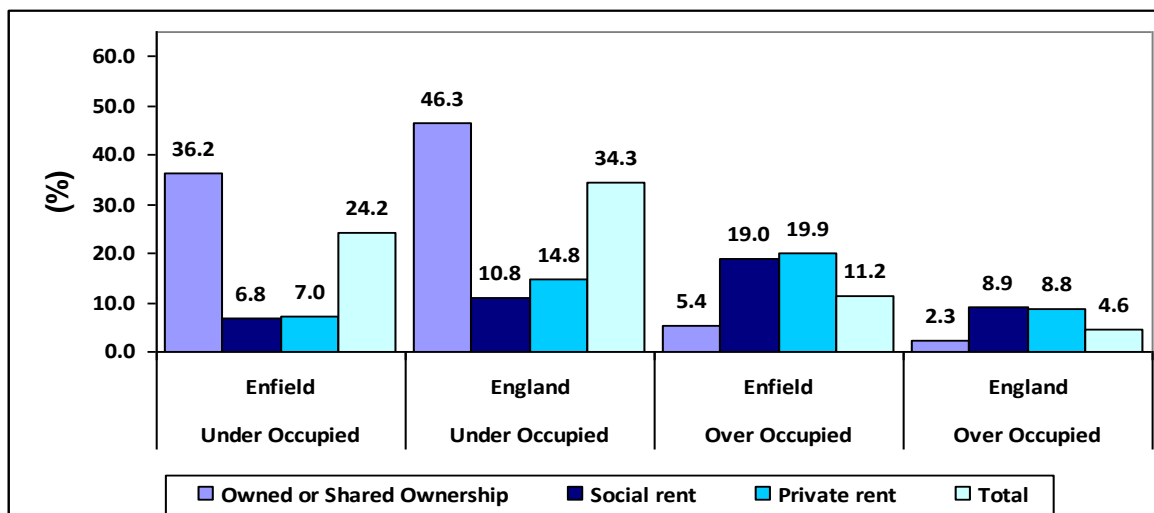
Source: Census 2011

3.10   Under-Occupation

3.10.1   The overall under-occupation figure of 24.2% is lower than the national level of 34.3%. This is a factor of the population demographics and the property size profile in the borough, which has below national levels of detached and semi-detached properties.

3.10.2   Under-occupation within the owned or shared ownership sector is 36.2%, lower than the national level of 46.3%. The biggest difference can be seen in the private rented sector with a level of 7.0% in Enfield versus 14.8% at national level.

3.10.3   The under-occupation level in the social rented (6.8%) is lower in comparison to the national average of 10.8%.

3.10.4   Tackling under-occupation of family houses to make best use of the existing stock would make a positive contribution to addressing the high level of over-occupation in the social stock and in meeting need for family units through better re-let supply. In practice it is recognised that this is not easy to achieve.

3.11   Over-Occupation

3.11.1   The overall over-occupation level of 11.2% is much higher than the Census national average level of 4.6%.

3.11.2   The highest levels of over-occupation are in the private rented sector at 19.9% which again is much higher than the UK average of 8.8%. The social rented sector also has a high level of over-occupation at 19.0%, which is also higher than the UK level of 8.9%.

3.12 Under and Over-Occupation (2014 survey data)

3.12.1 A broad assessment of 'under-occupation' and 'over-occupation' was conducted based on a detailed analysis of the family composition data. The number of bedrooms required in each household was established allowing for age and gender of occupants as defined by the 'bedroom standard'.

3.12.2 In the case of over-occupation any dwelling without sufficient bedrooms to meet that requirement has been categorised as over-occupied. In the case of under-occupation, any dwelling with more than one 'spare' bedroom above requirement has been categorised as under-occupied. This is perhaps better described as "two or more spare bedrooms".

3.12.3 The assessment of under and over-occupation by tenure revealed some disparity between tenure types as indicated below.

Table 3-9   Under / Over-Occupation by Tenure

Question 15a by Question 3 & Question 1

Tenure	% under occupied	% over- occupied
Owner occupied with mortgage	58.0	2.0
Owner occupied no mortgage	83.8	0.2
Private rented	22.5	5.6
Council rented	15.0	5.7
RP rented	15.9	7.7
Shared ownership	12.6	0.0
Tied to employment	42.9	0.0
Living rent free	0.0	0.0
All stock	48.9	3.2

Source: DCA Enfield 2014 Housing Survey

Under-Occupation

3.12.4 The overall under-occupation figure of 48.9% was higher than the average level found in recent DCA surveys (around 40%).

3.12.5 Under-occupation within the owner occupied no mortgage sector, which will include a higher proportion of older households, at 83.8% is much higher than the level of around 61.0% found in recent DCA surveys. However, the level in the owner occupied with a mortgage sector is also high at 58%.

3.12.6 The 2014 survey data estimated that in total in the social rented sector there are around 3,167 properties which are under-occupied by two or more bedrooms.

3.12.7 Council data shows that there are 230 households under-occupying by two or more bedrooms affected by the welfare reform changes.

3.12.8 These however only apply to working age households and despite the high level of sheltered housing within the stock, there would also appear to be a large number of older people in the 3 bedroom general social stock.

3.12.9 Tackling under-occupation of family houses to make best use of the existing stock would make a positive contribution to addressing the over-occupation in the stock and meeting need for family units through better re-let supply. In practice it is recognised that this is difficult to achieve.

Over-Occupation

3.12.10   The overall over-occupation level of 3.2% (3,746 implied households), is slightly higher than the average UK level indicated by the Survey of English Housing 2012/13 (SEH) at 3.0%.

3.12.11   The highest levels of over-occupation are in the social rented sector at 6.6% overall, also slightly higher than the average in the Survey of English Housing 2012/13 for the social sector at 6.0%.

4   THE PRIVATE RENTED SECTOR

4.1   Introduction

4.1.1   The private rented sector has grown significantly over the last decade in a market which has experienced extreme economic and housing market conditions of boom and collapse.

4.1.2   This section examines the private rented sector within Enfield and the scale of impact it has had on the structure of the housing market within the borough.

4.2   Changes in the Private Rental Market

4.2.1   The latest report published in 2014 on the rental market by Knight Frank states that there has been a 134% increase in dwellings in the private rented sector in the UK between 1991 and 2011.

4.2.2   According to Census data the change in the private rented sector in Enfield between 1991 and 2011 is around 230%; 8,535 dwellings in 1991 compared to 28,294 in 2011 an increase of 19,759 dwellings in the private rented sector.

Table 4-1   Variances in the Private Rented Sector 1991-2011

Census Year	Private Rent Dwellings (nos.)	Private Rent Dwellings (%)	Decade Change
1991	8,535	8.1	-
2001	13,101	10.0	+ 4,566
2011	28,294	22.2	+ 15,193

Source: Crown Copyright © Census 1991-2011

4.2.3   The major reasons behind this significant change include:-

➢ a dramatic fall in first time buyers because of affordability, lending criteria and the difficulty in obtaining a mortgage particularly since 2008;

➢ the impact of the welfare benefit reform and the Localism Act which have driven up demand for housing in Enfield. This has particularly affected the demand for PRS accommodation as people are unable to afford to buy, and local authorities can discharge their homelessness duty into the PRS driving up further demand and inward migration to Enfield.

➢ a large increase in young households and international migrants in the borough, along with the growth of property as an investment through buy to let.

4.3 Profile of the Private Rented Sector

4.3.1 Census 2011 data shows that the main age group living in private rent are the 35 to 49 age group, closely followed by those aged 25 to 34. Only 6.4% were aged over 65.

Table 4-2   Age Profile – Private Rental Tenants

Age	%	Nos.
Under 24	7.8	2,203
25-34	34.6	9,797
35-49	38.8	10,964
50-64	12.4	3,518
65-74	3.4	958
75-84	2.0	557
85+	1.0	297
Total	100.0	28,294

Source: Crown Copyright © Census 2011

4.3.2 The household composition of those living in private rent is shown below.

Table 4-3   Household Composition – Private Rent

Family Composition	%	Group%
1 adult over 65	3.8	25.1
1 adult other	21.3	
Couple no child	10.8	50.8
Couple with children	21.0	
others	19.0	
Single parent	24.1	24.1
Total	100.0	100.0

Source: Crown Copyright © Census 2011

4.3.3 The highest family composition category living in private rent was single parents at 24.1%. However, this group could be disproportionately affected due to the benefit cap. Enfield had the 4th highest number of households affected by welfare reform, of which single parents were the largest group affected.

4.3.4 The next graph shows the household size of those living in private rent.

Figure 4-1   Household size of those living in Private Rental
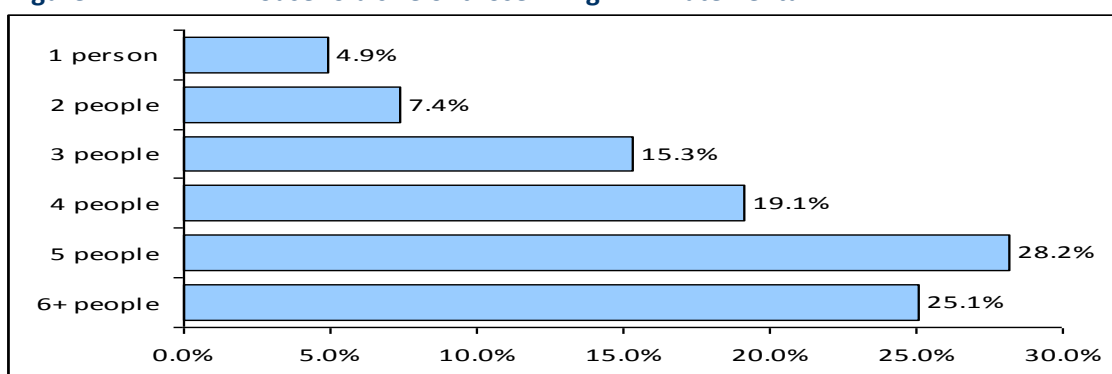
Source: Crown Copyright © Census 2011

4.3.5   12.3% of households in private rent were either single or couple households. 72.4% of households contained 4 or more people and 15.3% contained 3 people.

4.3.6   22.8% of properties in the private rented sector were under-occupied, much lower levels than found in all stock tenures.

4.3.7   5.6% of properties were over-occupied, over double the all tenure average at 2.5%.

4.3.8   The next dataset highlights the ethnic origin of households living in private rent.

Table 4-4   **Ethnic origin of households living in private rent**

Ethnicity		%	N[os.]
White	English/Welsh/Scottish/ Northern Irish / British	28.7	8,128
	Irish	1.8	511
	Any other white background	26.0	7,354
Mixed	White & Black Caribbean	1.2	340
	White & Black African	0.8	216
	White & Asian	1.3	356
	Other mixed	1.7	473
Asian or Asian British	Indian	2.1	606
	Bangladeshi	0.9	266
	Other Asian background	5.9	1,680
Black or Black British	Caribbean	5.3	1,513
	African	14.3	4,039
Any Other	Other Black background	2.7	758
	Any other ethnic group	7.3	2,054
Total		**100.0**	**28,294**

Source: Crown Copyright © Census 2011

4.3.9   Of the respondents that completed the survey, 28.7% living in private rent in the borough were white English / Welsh / Scottish / Northern Irish / British. 71.3% were of a BME origin, with the main BME group being, any 'other' white background at 26.0%.

4.3.10   The following table shows the full breakdown of the employment characteristics of those living in private rent.

Table 4-5   **Economic Activity of those living in Private Rent**

Economic Activity	%	Nos.
In employment – employee	48.3	13,723
Self-employed	13.3	3,773
Full-time students in employment	2.5	693
Unemployed	9.2	2,593
Retired	6.1	1,737
Looking after home or family	7.4	2,031
Long term sick or disabled	5.5	1,543
Economically inactive student and other	7.7	2,186
Total	**100.0**	**28,279**

Source: Crown Copyright © Census 2011

4.3.11   48.3% of people living in private rent were employed and 13.3% were self-employed. 9.2% of people were unemployed and 7.4% were looking after the home. Only 6.1% were retired and living in private rent.

4.4   Houses in Multiple Occupation (HMO)

4.4.1   The highest proportion of HMO's in the borough lived in the private rented sector (around 80%).

4.4.2   There were more BME residents in HMO's in the private rented sector than any other sector. The main ethnic origin was 'other white background', followed by African and 'any other mixed background'.

4.4.3   The majority (stated that their property was adequate for their needs. The main reason for any inadequacy was their property was too small, followed by insufficient bedrooms and needs improvements / repairs.

4.4.4   Of the small minority that did share facilities, they were asked what facilities they shared. The main facility that was shared was a kitchen, followed by bath/shower, toilet, living room and then eating area.

4.4.5   Residents then went on to answer a question on how many storeys their building contained. The majority in private rent lived in a two storey building, with a ground floor and a first floor. 14.8% lived in a three storey building and 3.5% in a one storey building.

4.5   Adequacy & Facilities

4.5.1   A fairly high level of adequacy was found overall in the private rented sector at 80.6%. For those households who stated they did have an inadequacy, the main reason was related to the size of their property.

4.5.2   52.2% of households said that their property was too small and 37.4% said that they had an insufficient amount of bedrooms.

4.5.3   In the PRS, 80.1% of people use gas as their main heating fuel and 19.7% use electricity. This compares to 84.6% of people in all other tenures that use gas as their main heating fuel and 15% that uses electricity. A slightly higher proportion of households living in private rental use electricity as their main heating fuel compared to those across all tenures.

4.5.4   Respondents were also asked how much they spent on their home fuel bills. Payments were fairly evenly distributed; however 21.9% of tenants in private rent spent less than £800 per annum compared with the all tenure proportion of 13.9%.

4.5.5   Around 53% appear to spend between £801 and £1,400 per annum and 24.3% spend over £1,400 per annum.

4.6   Income of Private Renters

4.6.1   31.8% of residents in private rent earn below £10,000, slightly higher than the all tenure average. There are more residents earning £10,000 to £30,000 than found in all tenures. Therefore there are fewer tenants with higher incomes above £60,000 living in private rent (6.2%) than those in all tenures (15.1%).

Table 4-6   Gross Annual Income of all Existing Households in Private Rent

Question 16c

Annual income		Private rent	All Households
		%	%
Under	£10,000	31.8	28.3
£10,000 -	£20,000	27.7	22.0
£20,001 -	£30,000	12.4	11.4
£30,001 -	£40,000	11.3	9.3
£40,001	£50,000	6.2	7.3
£50,001 -	£60,000	4.4	6.6
£60,001 -	£80,000	3.4	6.2
£80,001 -	£100,000	2.6	4.5
£100,001 -	£125,000	0.0	1.2
£125,001 -	£150,000	0.2	1.2
Above	£150,000	0.0	2.0

Note: Excluding benefits / allowances   Source: DCA Enfield 2014 Housing Survey

4.6.2   The response rate to the income question from existing households from private rent was 67.8% compared to 63.2% for all tenures.

4.7   Rent and Mortgage Costs (Concealed Households)

4.7.1   The following table shows the levels of rent / mortgage new forming households would be willing to pay per month.

Table 4-7   Rent / mortgage able to be paid for accommodation

Question 41a

Rent / Mortgage	%	Cum %
Under £80pw / £350pcm	22.1	22.1
£81 - £115pw / £351 - £500pcm	27.2	49.3
£116 - £130pw / £501 - £560pcm	6.2	55.5
£131 - £150pw / £561 - £650pcm	10.0	65.5
£151 - £200pw / £651 - £860pcm	5.4	70.9
£201 - £250pw / £861 - £1080pcm	19.1	90.0
£251 - £300pw / £1,081 - £1,300pcm	6.3	96.3
£301 - £400pw / £1,304 - £1,737pcm	0.0	0.0
£401 - £500pw / £1,738 - £2,171pcm	0.0	0.0
Over - £500pw / £2171pcm	3.7	100.0

Source: DCA Enfield 2014 Housing Survey

4.7.2   49.3% of concealed households were willing to pay no more than £500 pcm and 70.9% no more than £860 pcm for accommodation (cheapest access property is £825 pcm).

4.7.3   19.6% of concealed households said they would be likely to claim Housing Benefit.

4.8   Entry Rent Levels

4.8.1   DCA undertook a survey of the main estate / letting agents in each area to gather data on the entry rent levels.

4.8.2   A total sample of 771 properties, were found to be available on the market at the time of the survey. Some property types had very low or no levels of supply by location and the data should be treated with caution.

4.8.3   The following table shows the full breakdown of entry level prices in the borough.

Table 4-8   Average and Entry Rent Levels (£ p/m)

Property Type	EN1		EN2		EN3		EN4		N9		N11	
	Average	Entry	Average	Entry	Average	Entry	Average	Entry	Average	Entry	Average	Entry
1-bedroom flat	917	850	928	825	880	828	951	870	909	850	1,414*	1,200*
2-bedroom flat	1,199	1,100	1,235	1,150	1,126	1,100	1,221	1,148	1,153	1,100	1,611	1,400*
2-bedroom terraced	1,292*	1,200*	1,332*	1,295*	1,225	1,200	1,450	nd	1,250	1,200*	1,414	1,200*
3-bedroom terraced	1,411	1,300	1,408*	1,350*	1,405*	1,350*	1,540*	1,300*	1,378	1,350	1,611	1,400*
2-bed semi-detached	1,250	nd	nd	nd	1,100	nd	1,175	nd	1,175	1,100*	1,300	nd
3-bed semi-detached	1,558	1,400	1,567*	1,450*	1,436*	1,350*	1,625*	1,500*	1,400	1,350*	1,902*	1,650*

Property Type	N13		N14		N17		N18		N21		N22		Borough-wide	
	Average	Entry	Average	Entry	Average	Entry	Average	Entry	Average	Entry	Average	Entry	Average	Entry
1-bedroom flat	1,068	950	944	875	958	900	881	825*	936	900	1,035	845*	960	850
2-bedroom flat	1,294	1,200	1,216	1,200	1,211	1,170	1,119	1,100	1,244	1,101	1,238	1,551	1,207	1,100
2-bedroom terraced	1,603	nd	1,505	1,375*	1,272	1,200	1,200	nd	1,467	1,350*	1,475	nd	1,349	1,250
3-bedroom terraced	1,538	1,400	1,754	1,600*	1,537	1,400	1,350	nd	1,475	1,450	1,654	1,400*	1,487	1,350
2-bed semi-detached	nd	nd	nd	nd	nd	nd	nd	nd	nd	nd	nd	nd	1,168	1,100
3-bed semi-detached	nd	nd	1,735	1,700	1,650	nd	1,500	1,500*	1,711	1,625	1,850	nd	1,645	1,450

* Low level of data   Source: DCA House Price Survey June 2014; nd - no data

4.8.4   Entry level rents start from £825 per month in EN2, rising to £950 per month in N13 for a one bedroom flat. A 2-bedroom flat ranges from £1,100 per month rising to £1,550.

4.8.5   Entry rent levels of 2-bedroom terraced houses, range from £1,200 per month in many of the postcode areas across the borough. 3-bedroom terraced rents were also found to start from £1,300 per month in EN1, rising to £1,600 in N14.

4.8.6   2-bedroom semi-detached homes were in low supply but were £1,100 per month in N9. 3 bedroom semi-detached properties start from around £1,350 in EN3 and rise to £1,700 per month in N14.

4.9 Rental Income Thresholds

4.9.1 The cheapest rents of the smallest units in the borough were assessed in order to calculate the rental income threshold levels. These are based on the guidance recommended level of rent at 25% of gross income (equivalent to 30% of net income). The table below shows the income levels needed to access the private rented market in each postcode area.

Table 4-9   Rental Income Thresholds

Area	Income Thresholds (£)		
	1 bedroom Flat	**2 bedroom Flat**	**2 bedroom Terraced house**
EN1	40,800	52,800	57,600*
EN2	39,600	55,200	62,200*
EN3	39,700	52,800	57,600*
EN4	41,800	55,100	nd
N9	40,800	52,800	57,600*
N11	57,600*	67,200*	57,600*
N13	45,600	57,600	nd
N14	42,000	57,600	66,000*
N17	43,200	56,200	57,600
N18	39,600*	52,800	nd
N21	43,200	52,800	64,800*
N22	40,600*	74,400	nd
Borough-wide	**40,800**	**52,800**	**60,000**

Source: DCA House Price Survey June 2014
NB Figures rounded to nearest hundred.
*low sample   nd – no data

4.9.2 The cheapest rental property was in EN2 and N18 and requires an income of £39,600 for a 1 bedroom flat.

4.9.3 Depending on the household's personal circumstances they may be classed as in need by the Local Authority and placed on the housing register. Therefore there is a possibility that some of the market rent shortfall could be met through Affordable Rent.

4.9.4 Affordable Rent properties are bought or managed by Registered Providers who rent them at lower rental cost than private landlords. This is usually 80% of the market rental value and is examined further in section 4.10 below.

4.10 Affordable Rents

4.10.1 The Coalition Government introduced Affordable Rents up to 80% of market value for new social rented stock. This decision is to encourage Registered Providers to be less reliant on grant aid for new build schemes and self-finance the schemes by charging a greater amount of rent.

4.10.2   The requirement for property size in the intermediate housing market is mainly one and two bedroom units to meet the needs of concealed households unable to access the market sector as a First Time Buyer.

4.10.3   However, the decision to introduce Affordable Rents at up to 80% of market value for new social rented stock has had an impact on discounted market rent as an intermediate housing option.

4.10.4   The table and graph below shows that there is a large enough margin to introduce Affordable Rents, at the 60%, 70% and 80% levels. The 60% levels still give headroom of £191 for a 1 bedroom property, £299 for a 2 bedroom and £447 for a 3 bedroom property against average Council rents.

4.10.5   Also one other thing to bear in mind is the service charge for affordable rents which is usually between £5 and £15 per week. These extra charges when added to the average social rent could mean that the affordable rent levels headroom levels will be lower but there is still enough margin to achieve 60% in all areas of the borough.

Table 4-10   Average Social Rent up to 80% of Average Private Sector Rent

Borough - Wide	Average Council Rent (pcm)	Average RP Rent (pcm)	Average Private Rent (pcm)	60% of PRS	70% of PRS	80% of PRS	Headroom at 80%
1-Bedroom	£385	£370	£960	£576	£672	£768	£383
2-Bedrooms	£446	£423	£1,241	£745	£869	£993	£547
3-Bedrooms	£493	£481	£1,566	£940	£1,096	£1,253	£760

Figure 4-2   Affordable Rent Levels in the Borough
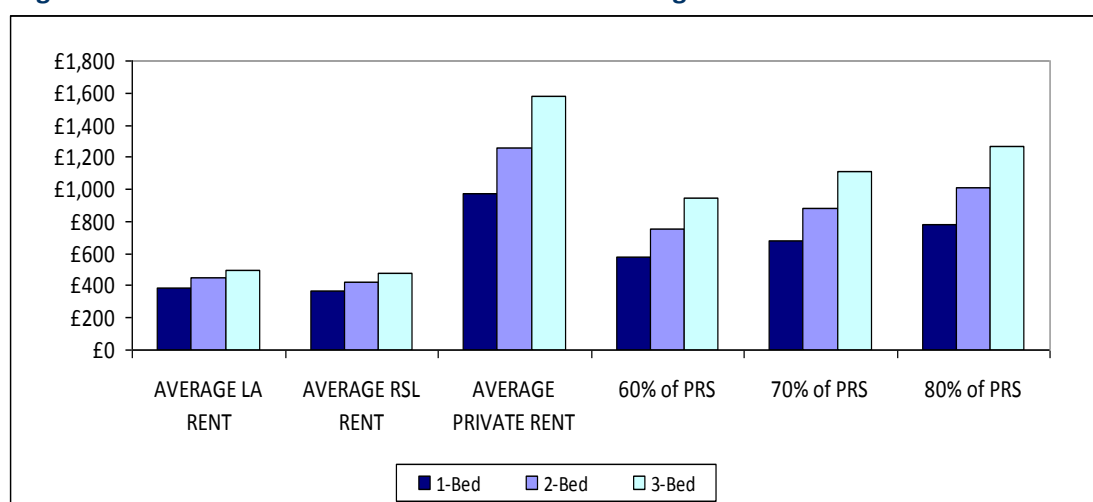
Source: Council Data, CORE Data and DCA House Price Search April 2014

4.11 Local Housing Allowance for Single People

4.11.1   The Local Housing Allowance (LHA) is a way of calculating Housing Benefit for people who live in **privately rented accommodation**. LHA is a flat rate allowance based on the size of the household (not the size of the property) and the area in which a person lives.

4.11.2   Previously a single person aged under 25 years, who does not have a dependant or a non-dependant person living with them, will be entitled to the standard rate of Local Housing Allowance for a room in shared accommodation.

4.11.3   From January 2012 the shared room rate restriction has applied to single people aged under 35 years. Exemptions, for example for those in receipt of severe disability premium and living in certain types of supported accommodation, have continued to apply.

4.11.4   However when considering housing needs, the SHMA Practice Guidance 2007 states that we must include anyone over the age of 25 years sharing facilities. Therefore until new guidance is published to the contrary anyone over the age of 25 years will be included in the calculation for future housing need.

Table 4-11   Shared Accommodation Local Housing Allowance & PRS Rents

Area	Number of PRS Shared Properties Found	Shared	
		LHA	PRS Rent
Enfield	16	£378	£430
Barnet	15	£408	£400
Haringey	**15**	**£408**	**£550**
Waltham Forest	12	£319	£350

Source: DCA house price **search** Lower Quartile Rents at June 2014 / **www.voa.gov.uk**

4.12   Welfare Reform – Benefit Cap

4.12.1   The Government introduced a cap on the total amount of benefit that working-age households can receive. This means that households on out-of-work benefits will no longer receive more in welfare than the average weekly wage for working households.

4.12.2   The benefit cap applied from 15th of April 2013 in Enfield, Bromley, Croydon and Haringey. All other authorities implemented the cap by the end of September 2013.

4.12.3   Since the introduction of the benefit cap, 46% of households affected were found in London. Of the top 20 authorities affected only two were found outside of London.

4.12.4   The following graph shows the cumulative number of households capped from 15th April 2013 to August 2014 by region.

Figure 4-3   Number of Households Capped 2013-2014
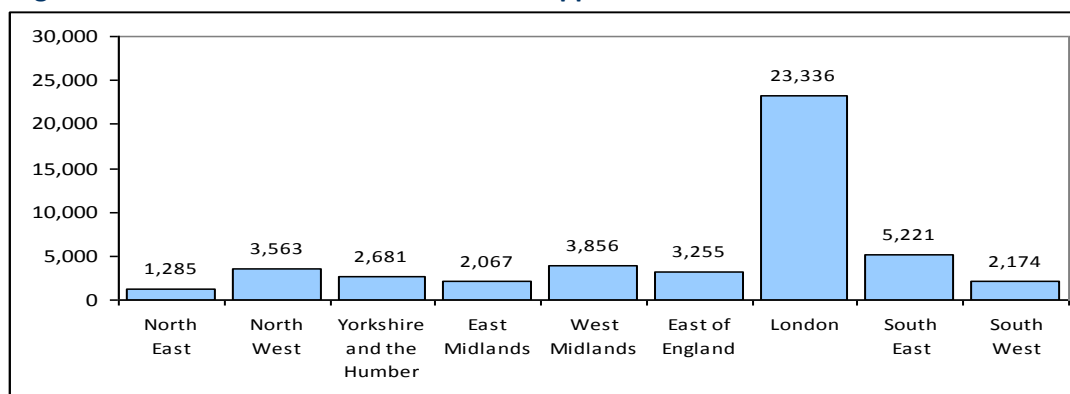
Source: DWP

4.12.5   The data shows the huge difference between the number of households capped in London compared to the other regions. In London the total number of households capped was 23,336 between April 2013 and August 2014.

4.12.6   Since introduction, Enfield has been the local authority with the highest number of capped households in the Country. The following graph shows the top 10 Local Authorities.

Figure 4-4   Top Ten Capped Households
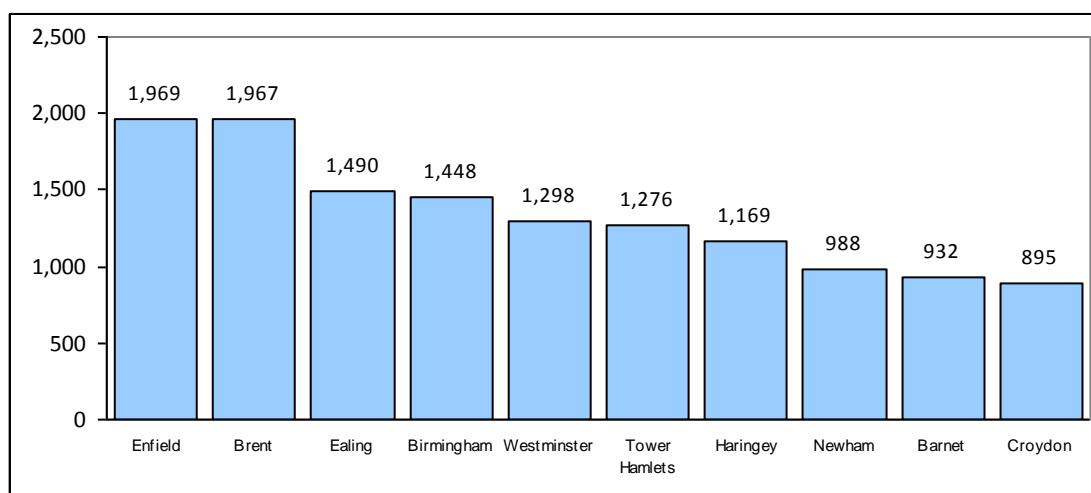
Source: DWP

4.12.7   Enfield had 1,969 capped households between April 2013 and August 2014, closely followed by Brent with 1,967 capped households.

4.13   Impact on the Private Rented Sector

4.13.1   According to *'The Impact of Housing Benefit (LHA) Reform in London'*, published by London Councils in June 2013, the growth in housing benefit in London is predominantly skewed towards the private rented sector. Between January 2011 and January 2013, more than two-thirds of London's housing benefit growth was in the private rented sector.

4.13.2   Overall there has been an increase of around 58,000 households in receipt of housing benefit in London over the period January 2011 and January 2013 and of these, 40,000 are in receipt of Local Housing Allowance. The numbers in outer London appear to be increasing significantly.

4.13.3   It is not categorically clear whether these additional households were already resident in outer London boroughs in advance of making a claim or whether they had in-migrated from inner London and then claimed LHA.

4.13.4   Data from the *Department for Work and Pensions* (DWP) suggests that there is also a significant growth in outer London of LHA recipient households that are in work, outstripping the increase of households not in work by 10 to 1.

4.13.5   The amount of housing benefit paid for a private rented property is usually based on the LHA in the area, household income and personal circumstances.

4.13.6   Table 4-12 below shows the maximum Local Housing Allowance payable from April 2014 to March 2015 for Enfield and the lowest quartile private sector rent for the borough.

Table 4-12   Maximum Local Housing Allowance / Lower Quartile PRS Monthly Rents

Area	Shared		1 Bedroom		2 Bedrooms		3 Bedrooms	
	LHA	PRS Rent	LHA	PRS Rent	LHA	PRS Rent	LHA	PRS Rent
Enfield	£378	£430	£832	£850	£1,063	£1,150	£1,313	£1,400

Note: June 2014

4.13.7   In Enfield the local housing allowance will not meet the full amount of private sector rent resulting in a shortfall for the majority of private tenants. This could lead to an increase in households leaving the borough to find alternative accommodation.

4.13.8   A recent report by DWP in relation to monitoring the impact of changes to the LHA system states that the consensus is that evictions and homelessness would increase, that there would be a significant amount of households re-locating and that the quality of accommodation on offer would continue to decline at the lower end of the private rented sector.

4.13.9   There is also an increasing demand from non-LHA renters and a failing number of landlords willing to rent to LHA recipients.

4.14   Housing Benefit and Under-Occupancy

4.14.1   In April 2013 the Government introduced a new 'size criteria' (bedroom tax) for tenants renting in the social sector. As a result, any working age household deemed to be under-occupying their property will see a reduction in their housing benefit.

4.14.2   The new size criteria will only apply to working age households in any social sector housing. It does not apply to pensioner households who are specifically excluded from this legislation or those living in private rented accommodation as they are covered under new Local Housing Allowance (LHA) regulations.

4.14.3   For households deemed to have more bedrooms than they require their housing benefit will be reduced by:-

➤ 14% for 1 'extra' bedroom;

➤ 25% for 2 or more 'extra' bedrooms.

4.14.4   Data received from Enfield suggests that a total of 1,289 households have been affected by the size criteria, 1,059 under occupying by one bedroom and 230 under-occupying more than two bedrooms.

4.14.5   The tables below show the breakdown between social rents managed by Enfield Homes and RPs in the borough.

Table 4-13   Number of Enfield Homes Residents Affected by the HB Size Criteria

Reduction	Households	Average weekly difference in eligible rent
by 14%	538	£15.60
by 25%	126	£29.68

Table 4-14	Number of RP Residents Affected by the HB Size Criteria	
Reduction	**Households**	**Average weekly difference in eligible rent**
by 14%	521	£19.40
by 25%	104	£35.44

4.15 Shared Housing and Communal Establishments

4.15.1 Shared housing and communal establishments are a choice of accommodation for people vulnerable to homelessness as well as for students. 2011 Census data records 16,901 full time students age 18 and over in Enfield.

4.15.2 In 2011, 2,400 residents in Enfield lived in 152 communal establishments. The three major types of medical and care establishments are nursing homes, residential care homes and other medical and care establishments.

4.15.3 Of the 2,400 residents living in communal establishments, 2,257 were actual residents, 53 were staff members or owners and 90 were either a family member or the partner of the staff member or owner. The numbers of communal establishments and residents in each of the benchmark areas are shown below.

Table 4-15	Communal Establishments by Area	
Area	**No. of Communal Establishment**	**No. of Residents**
Enfield	152	2,400
Outer London	2,819	49,575
England	54,596	952,525

Source: Crown Copyright © Census 2011

4.16 Houses in Multiple Occupation (HMO)

4.16.1 A few questions were asked of residents during the interview regarding shared facilities. Firstly residents were asked if they shared any facilities with people who are occupants of the property but are unrelated adults and 98.2% said they did not.

4.16.2 Of the small minority that did share facilities, they were asked what facilities they shared. The main facility that was shared was a kitchen (22.1%), followed by bath, toilet, living room and eating area.

4.16.3 The following graph shows how many storeys their building contained.

Figure 4-5   How many storeys does your building contain?
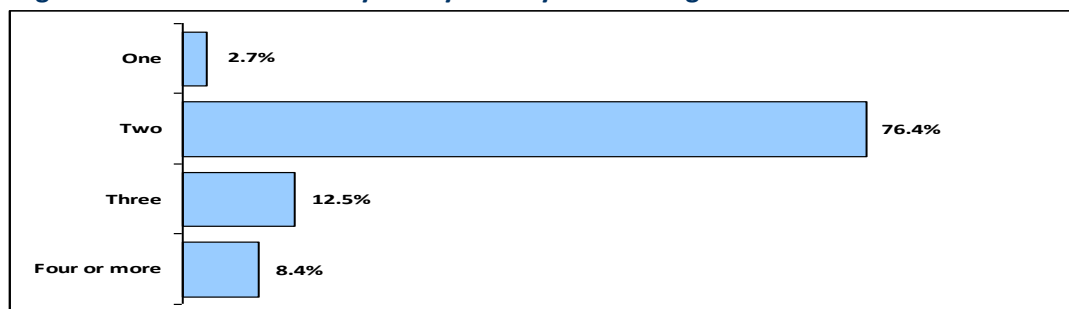
Source: DCA Enfield Housing Survey 2014

4.16.4 The majority lived in a two storey building, with a ground floor and a first floor. 12.5% lived in a three storey building and 8.4% in a four storey building.

5   HOUSING MARKET CONTEXT

5.1   Introduction

5.1.1   The purpose of this section is to provide an analysis of indicators of housing market activity to facilitate an understanding about changes in demand over time and to identify any pressure points within the borough.

5.1.2   Sources of data utilised are:-

➢ HM Land Registry Data 2010 – 2015 annual;

➢ HM Land Registry Data 2015 Quarterly;

➢ The Bank of England Industry Wide Figures;

➢ The Council of Mortgage Lenders (CML);

➢ 2014 DCA Estate Agency Survey data.

5.1.3   The information below sets the context for the key issue of affordability of housing in the area. In particular the analysis can relate to the problems of low income which were evaluated through the face to face interviews.

5.2   The Current UK Market Outlook

5.2.1   The latest monthly National Housing Survey published in June 2015 by Hometrack shows an increase of 6.3% house price growth nationally and is forecast to exceed 10.0% over 2015 as the recovery in house prices spreads.

5.2.2   While the impetus for house price growth has dissipated across all parts of the country, London is experiencing a pronounced slowdown in market activity, with continued declines in the proportion of asking prices being achieved. London was the only region to record a price fall in September - of just -0.1% – with further modest price falls likely in the months ahead.

5.2.3   The balance between supply and demand has moved into negative territory over the last three months, further reducing upward pressure on house prices.

5.2.4   The average time on the market has increased in London and the South East, particularly in the Capital.

5.2.5   There is a marginal drop in asking prices achieved overall at national level. However, London and the South East are registering clearer declines in the proportion of asking prices being achieved, based on weaker demand and longer sales times.

5.3   The Mortgage Market

5.3.1   The Council of Mortgage Lenders' (CML) members are banks, building societies and other lenders who together undertake around 94% of all residential mortgage lending in the UK. They produce statistics research and public commentary on the market and the issues facing lenders.

5.3.2   Their latest commentary shows data on property transactions, house purchase approvals and Help to Buy data.

5.3.3   The figure below shows the overall UK property transactions for different buyer types over the past 7 years.

Figure 5-1:   UK property transactions, 12-month moving totals

Source: CML Regulated Mortgage Survey and CML estimates (September 2014)

5.3.4   The number of first time buyer property transactions appears to have increased over the past year from around 200,000 to 300,000 transactions. Cash buyers and home movers have also increased over the same period; where as the buy to let market has remained fairly stable.

5.3.5   The following graph shows the portrayal of First Time Buyers in London.

Figure 5-2   FTB Loans in Greater London, and as a proportion of the UK total

Source: CML (published August 2014) (data Q2 2014)

➢ First-time buyer loans totalled 12,300 in the second quarter of 2014 in London - 4% up on the previous quarter, and 17% up on Q2 2013.

➢ The typical loan size for first-time buyers was £212,000 in the second quarter, up from £200,000 in the previous quarter.

> ➢ The typical gross income of a first-time buyer household was £55,000 compared to £52,500 in the first quarter.

> ➢ 63% of first-time buyers bought properties priced at more than £250k, up from 57% in the first quarter and 51% in the same period last year, significantly higher than the UK overall level of 17%.

> ➢ First-time buyers in London have tended to put down larger deposits than in the UK The UK the typical loan-to-value has drifted up to 80%, in London it has remained at 75%.

5.3.6   Lending to home movers in Greater London showed a slightly slower growth pattern to that of First Time Buyers. However, lending to home owners for re-mortgage purposes increased both quarter-on-quarter and year-on-year, unlike the UK overall.

5.4   Average House Prices

Figure 5-3   Average House Prices by Type, Q2 2015

Average House Price (£)	Enfield	Greater London	England
■ Detached	£801,417	£893,118	£342,561
■ Semi-Detached	£548,342	£569,467	£211,179
□ Terraced	£376,144	£595,770	£210,160
■ Flat / Maisonette	£251,453	£471,955	£258,518
■ Overall	£372,301	£537,308	£251,014
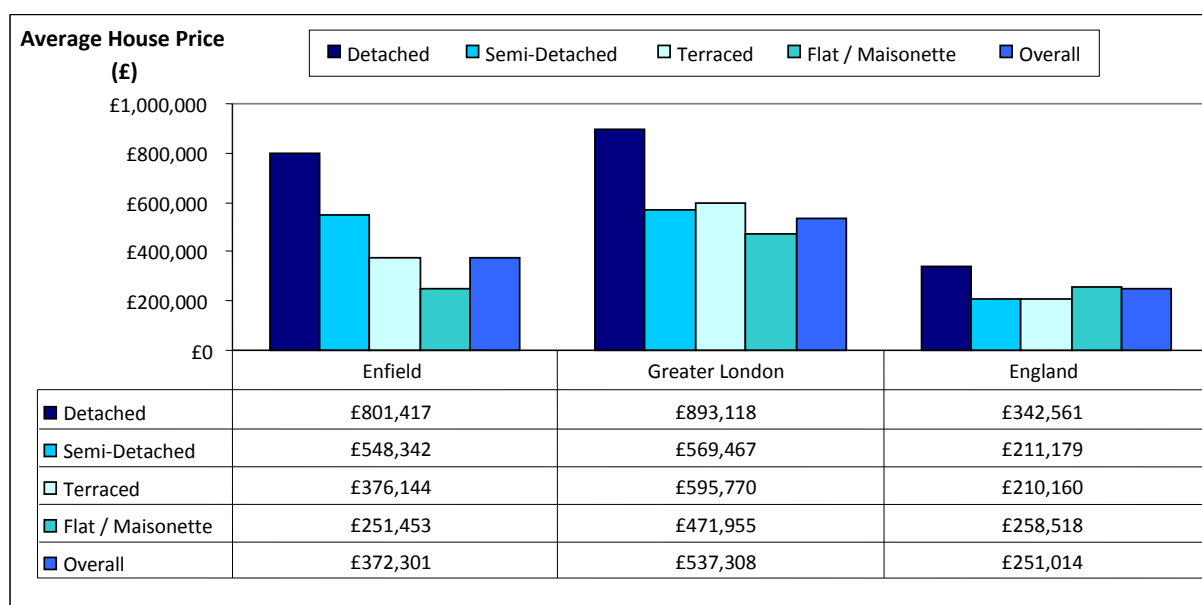
Source: Land Registry Residential Property Price Report, Quarter 2 2015, © Crown Copyright

> ➢ Land Registry data at Q2 2015 for house prices in Enfield showed an increase over the year from Q2 2014 of 12.2%;

> ➢ All property types in Enfield are lower in price in comparison to Greater London;

> ➢ The average price of a flat / maisonette in Enfield is £251,453, lower than in Greater London and England averages;

> ➢ The average price of a two bedroom terraced property is £376,144;

5.4.1   The differences in average prices of properties, particularly in the entry level stock of flats and terraced houses is assumed to have an effect on in-migration from the surrounding areas, where entry level properties are more expensive, particularly from concealed households looking for cheaper housing.

5.4.2   The graph below shows average house prices for Enfield as recorded by the Land Registry annually from 2010 to 2015. The data is broken down by property type.

Figure 5-4   2010 -2015 Average Property Price by Type

	Detached	Semi-detached	Terraced	Flat / Maisonette	All properties
2015	801,417	548,342	376,144	251,453	372,301
2014	£838,721	£501,440	£319,549	£219,195	£332,766
2013	£598,792	£433,572	£289,582	£210,182	£290,082
2012	£762,417	£402,594	£282,708	£187,406	£298,481
2011	£572,560	£375,349	£262,054	£180,602	£271,560
2010	£683,957	£367,429	£263,576	£193,973	£280,602
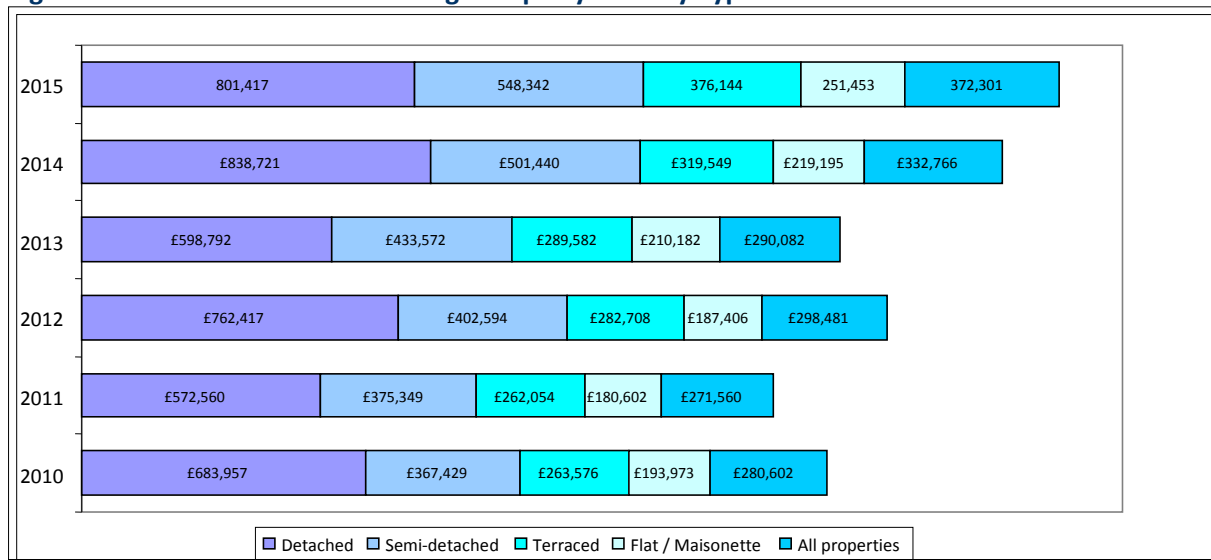
Source: Land Registry Residential Property Price Report 2010 to 2015, © Crown Copyright

5.4.3   Over the five year period 2010 to 2015, the average property price in Enfield has increased by around 24.6%.

5.4.4   All property types over the five year period 2010 to 2015 have seen an increase in price. Semi-detached properties show the highest rise of 49.2% closely followed by terraced properties with an increase of 42.7%.

5.4.5   Flats / maisonettes have increased by 29.6% over the five year period. It is not dissimilar to other areas to see lower levels of increases in flats and due to the gradual fall in property prices since the recession in 2007 which has led to a reduction in the number of first time buyers.

5.5   Volume of Sales

5.5.1   The graph below shows the volume of sales in Enfield between Q2 2010 and Q2 2015.

5.5.2   Overall the level of sales is almost the same as 5 years ago.

Figure 5-5   Volume of Sales (Enfield) Q2 2010 – Q2 2015
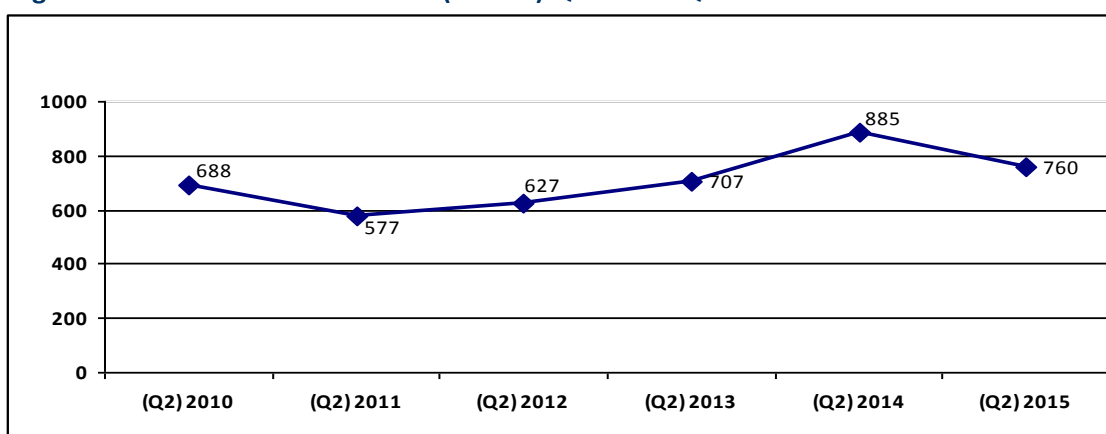
Source: Land Registry Residential Property Price Report, Quarter 2 2010 to Quarter 2 2015, © Crown Copyright.

5.5.3   The following graph shows the volume of sales in Greater London as a comparison. Sales were at their lowest levels at Q2 2011 and have fluctuated since, dependent upon the classic popular moving seasons.

Figure 5-6   **Volume of Sales (Greater London) Q2 2010 – Q2 2015**
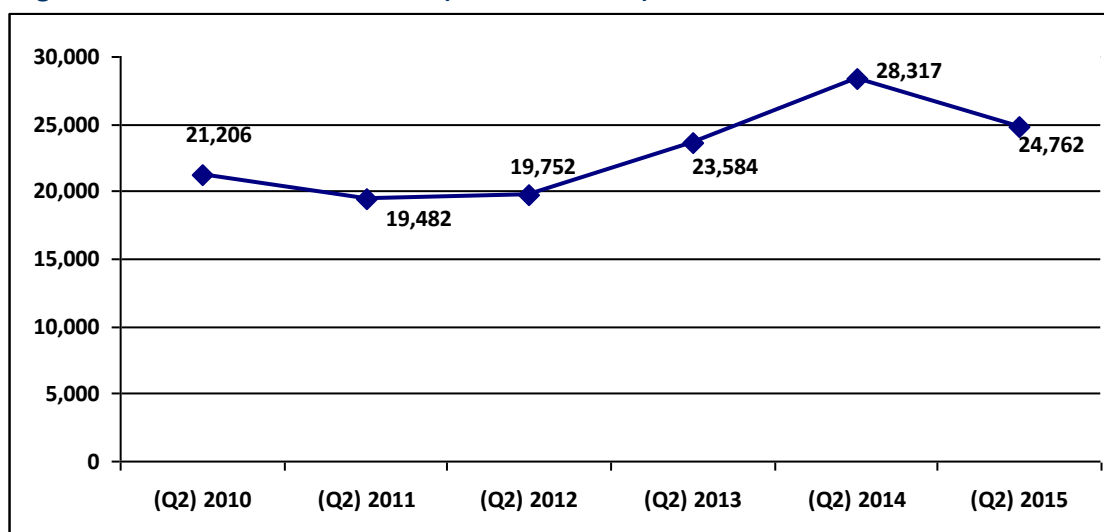
Source: Land Registry Residential Property Price Report, Quarter 2 2010 to Quarter 2 2015, © Crown Copyright.

5.5.4   Sales transactions in Enfield are shown below over a slightly longer period, 2006 to 2015.

Figure 5-7   **Enfield Property Sales (2006-2015)**
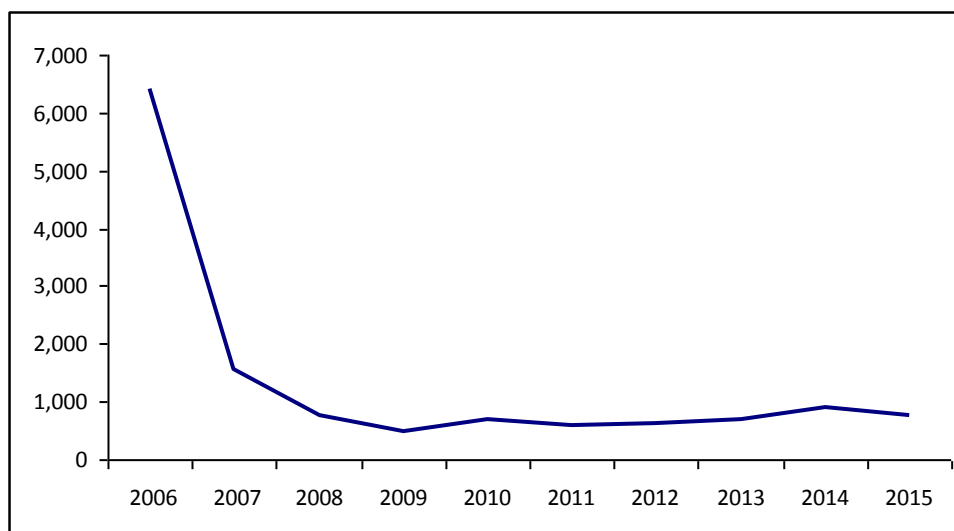
Source: Land Registry Residential Property Price Report 2006 to 2015, © Crown Copyright

5.5.5   The data shows the significant dip in the volume of sales between 2006 and 2007. Between 2007 and 2015 the level of sales has stayed fairly balanced.

5.6   Enfield Market Sub-Area Breakdown

5.6.1   The borough was divided into thirteen postcode sectors (EN1, EN2, EM3, EN4, N9, N11, N13, N14, N17, N18, N21, N22) to analyse house prices and rental costs.

Figure 5-8   London Borough of Enfield
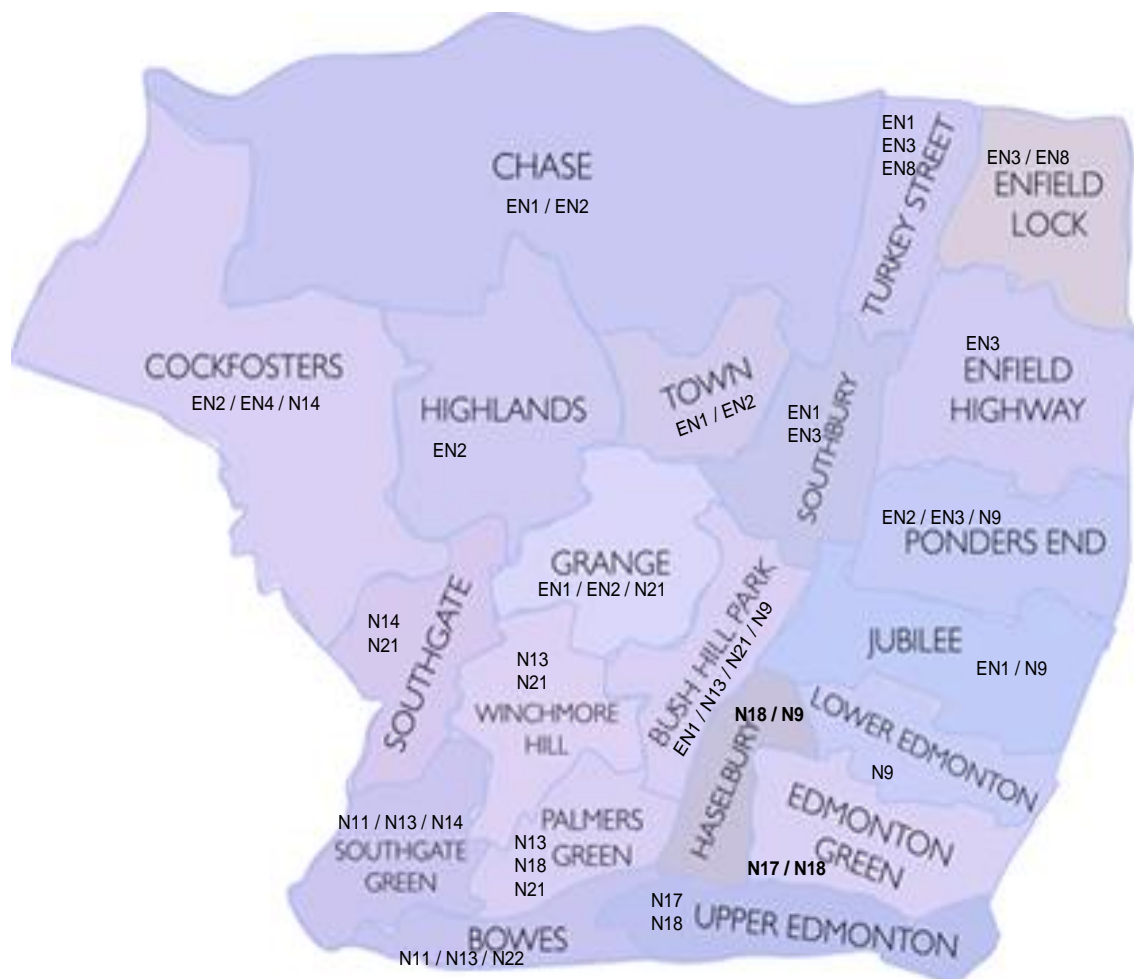
5.7   Entry Sales Levels

5.7.1   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 homes.

5.7.2   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 comparison in general they are not the purchase levels used in assessing the ability of households to enter local markets.

5.7.3   In broad terms new purchasers of either flats or terraced properties buy in the lowest quartile of prices i.e. the bottom 25%. The entry level stock in the borough is considered to be flats as they are the most affordable units.

5.7.4   An internet search of the local estate agents was undertaken to ascertain the cost of the cheapest units available i.e. the lowest quartile stock costs in the 12 postcode areas and sample size. The full breakdown can be seen in the following table.

Table 5-1   Entry Sales Levels (£) in Enfield

	1 bedroom flat	2 bedroom flat	2 bedroom terraced	3 bedroom terraced	2 bedroom semi-detached	3 bedroom semi-detached
EN1	185,000	244,995	325,000	349,995	nd	474,995
EN2	249,995*	324,995	369,995	399,950	379,995*	500,000
EN3	174,995	224,995	260,000*	330,000	Nd	325,000
EN4	214,995	225,000	337,995	375,000	nd	425,000
N9	169,995	229,995	290,000	319,950	nd	349,995
N11	250,000	360,000	435,000*	525,000	nd	525,000
N13	280,000*	375,000	nd	445,000	nd	619,950
N14	259,950*	335,000	nd	Nd	nd	nd
N17	224,000	285,000	324,000	384,995	nd	nd
N18	145,000*	225,000	269,950*	325,000	nd	349,995*
N21	184,995*	325,000	nd	449,950	nd	565,000
N22	182,995	375,000	310,000	350,000	309,995	449,995
Borough-Wide	**182,995**	**275,000**	**310,000**	**350,000**	**309,995**	**449,995**

Source: DCA House Price Search June 2015, * - Caution Low Sample, nd - No data found

5.7.5   Although the average price of flats in Enfield according to the Land Registry survey is £178,956, entry sales levels vary across the borough, with the lowest entry prices starting at around £145,000 for a 1-bed flat in N18, rising to £280,000 in N13.

5.7.6   2 bedroom flat starts at £224,995 in EN3 rising to £375,000 in both N13 and N22. 2 bedroom terraced properties start at £260,000 in EN3 rising to £435,000 in N11. Based on a low sample a 2 bedroom semi-detached property starts at around £309,995 in N22 and rises to £379,995 in EN2.

5.8   Purchase Single Income Thresholds

5.8.1   The cheapest entry levels (lowest quartile) were assessed to enable threshold income levels to be calculated. These are based on 95% mortgage availability and a 3.5 x gross income lending ratio for single earner households. These levels are recommended in the 2007 Strategic Housing Market Assessments – Practice Guidance (page 42).

5.8.2   However, whilst HomeBuy initiatives have assisted in the current climate, in reality there are few lenders that will grant a 95% mortgage with the majority requiring around 20% deposit. This is the median deposit level from the CML for all lenders.

5.8.3   These households are unlikely to get a mortgage and those who do are more likely to have had help from parents / relatives to pay a deposit. The deposit requirement (based on 10%) for a two bedroom flat ranges from £22,500 to £37,500 across the borough.

5.9   Purchase Single Income Thresholds by Postcode Areas

5.9.1   **Table 5-2** below outlines the income ranges needed to enter the market in the 13 postcode areas for single income households.

Table 5-2   Single Income Thresholds (£)

Area	Income Thresholds (£)		
	1 - bedroom Flat	2 - bedroom Flat	2 - bedroom Terraced
EN1	50,200	66,,500	88,200
EN2	67,900	88,200	10,0400
EN3	47,500	61,100	70,600
EN4	58,400	61,100	91,700
N9	46,100	62,400	78,700
N11	67,900	97,700	118,100
N13	76,000	101,800	nd
N14	70,600	90,900	nd
N17	60,800	77,400	87,900
N18	39,400	61,100	73,300
N21	50,200	88,200	nd
N22	49,700	74,600	84,100

Source: DCA House Price Survey 2015* low sample

5.9.2   The cheapest entry level property in the Borough requires an income of £39,400 in the N18 area and based on the income levels of local concealed households at Table 6-8, around 88.0% could not afford to purchase property in the lower quartile of prices.

5.10   Intermediate Housing Costs

5.10.1   The intermediate housing definition in NPPF is "homes for sale and rent provided at a cost above social rent but below market levels, subject to the criteria in the Affordable Housing definition. These can include shared equity (shared ownership and equity loans), other low cost homes for sale and intermediate rent, but not affordable rented housing."

5.10.2   Shared-ownership gives residents the chance to buy a percentage share of a new build property, and then rent the remaining share from a housing association. This makes home ownership more affordable as it reduces the amount required for a deposit, and the resident only pays the mortgage on the share they own.

5.10.3   Shared ownership is a Help to Buy scheme. Help to Buy is the brand for the government funded initiative of affordable home ownership schemes designed to help people who cannot afford to buy a home that suits the needs of their household.

5.10.4   Over the years several scheme names have been used (i.e. Homebuy - part buy/part rent) but the current Help to Buy schemes are 'Equity Loans' and 'Shared Ownership'.

5.10.5   The Homes and Communities Agency (HCA) have appointed 15 Local Help to Buy Agents providing coverage across England. In London, the Help to Buy Agent is called 'FIRST STEPS' and is managed in partnership between the Greater London Authority and online property portal 'share to buy'.

5.10.6   Generally new intermediate housing units are bought almost equally by people moving from private rented accommodation and new forming households with incomes inadequate to buy outright. As house prices have increased it is important to assess whether households could gain access to the housing they require with minimum levels of subsidy compared to that of social rent.

5.10.7   The Starter Home Initiative creates a major change in the intermediate housing sector where the benefit of perpetuity of the subsidy from planning gain was a fundamental element in addressing needs in the future.

5.10.8   It is likely that households at the lowest income levels in this sector may not be able to access intermediate housing through this initiative.

5.10.9   This is also important in relation to the provision of a more balanced housing market. DCA have therefore analysed the cost of intermediate housing in the area in an attempt to assess the proportion of households who could perhaps be assisted by this type of housing.

5.11   Intermediate Affordable Housing

5.11.1   The requirement for property size in the intermediate housing market is usually one and two bedroom units to meet the needs of concealed households, unable to access the market.

5.11.2   However, nearly 80% of the expressed interest in shared ownership is from existing households, mainly those leaving the private rented sector and in some cases owner occupation. They require mainly two but also a small number of three bedroom properties.

5.11.3   A property size target of **10% one, 75% two bedrooms and 15% for three bedroom** properties could be set to meet the requirements of all households.

5.11.4   The table below shows examples of shared ownership costs, the incomes required and the proportion of concealed who are able to afford this type of property.

Table 5-3   Shared Ownership Costs, Incomes Required and affordability

Area	Property Type	Full Sale Price	Share Price	Monthly Cost*							Concealed households able to afford (%)
				Rent	Mortgage	Service / estate charge	Total monthly cost	5% deposit	Income required		
Enfield	1 Bedroom Flat - Resale	£150,000	£82,500 – 55%	£156	£449	£96	£700	£4,125	£27,972		30.0
Enfield	1 Bedroom Flat - Resale	£170,000	£102,000 – 60%	£173	£555	£89	£817	£5,100	£32,650		20.9
Enfield	1 Bedroom Flat - New	£325,000	£130,000 – 40%	£447	£707	£155	£1,309	£6,500	£66,000*		0.0
Enfield	2 Bedroom Flat -Resale	£190,000	£104,500 – 55%	£224	£568	£93	£885	£5,225	£35,365		17.3
Enfield	2 Bedroom Flat -Resale	£210,000	£84,000 – 40%	£299	£457	£93	£849	£4,200	£33,930		19.2
Enfield	2 Bedroom Flat - New	£335,000	£201,000 – 60%	£277	£1,093	£77	£1,447	£10,050	£69,846*		0.0
Enfield	2 Bedroom Flat - New	£405,000	£162,000 – 40%	£448	£881	£155	£1,483	£8,100	£66,000*		0.0

Note: Income required is calculated based on monthly housing costs not exceeding 33% of gross income and a 5% deposit, *unless specified by 'firststeps website'. Monthly costs based on data from 'firststeps' website. % of Concealed Households able to afford each property based on the incomes in the DCA Housing Survey 2014.

6   ECONOMIC CONTEXT

6.1.1   The economic development of an area can be of equal importance in driving change in housing markets, especially due to the effect of migration. This section analyses the recent economic performance in Enfield and how changes have influenced and interacted with demographic changes.

6.1.2   It is important to highlight the reciprocal relationship between economic development and the provision of housing. Whilst there is an obvious and established link between economic development and the requirement for new housing, or economic decline with problems of low demand, the type of housing provided within an area can also play a central role in addressing and facilitating economic development and regeneration objectives.

6.1.3   It is a central factor in the need to create a more balanced housing market.

6.2   Employment Structure

6.2.1   The level and type of employment in an area can determine the level of wages that will be paid and will influence the tenure, size and location of housing. It can also influence commuting patterns where people in highly skilled jobs tend to travel further to work than those with lower skilled jobs.

6.2.2   All these factors need to be considered when considering the location of new housing or infrastructure developments.

6.2.3   In 2012, the total number of jobs in Enfield was 117,000 (ONS Jobs Density, 2012). This includes employees, self-employed, government supported trainees and HM forces.

6.2.4   The ONS Business Register and employment survey (2012) revealed that there were 97,700 total employee jobs in Enfield (excluding self-employed, government supported trainees and HM forces). 64,800 jobs were full-time and 32,900 part-time.

6.3   Employment Rates

6.3.1   The following table shows the employment change from 2011 to the most recent data available which is 2012.

Table 6-1   Employment Change 2011-2012

	2011	2012	Absolute Change	Change %
Enfield	92,400	97,500	+ 5,100	+ 5.5
London	4,303,700	4,446,500	+ 142,800	+ 3.3
England	23,073,200	23,225,400	+ 152,200	+ 0.7

Source: ONS business register and employment survey 2012
The ONS defines the working age population as 16 to 64

6.3.2   Between 2011 and 2012 there was an increase of 5,100 employee jobs in Enfield, an increase of 5.5%. London showed an increase of 3.3% (+ 142,800) and nationally there was a small increase of 0.7% (+ 152,200).

6.3.3   Data from the ONS Annual Population Survey (Jan 2013 - Dec 2013) provides an indication of the number of people in employment (either as an employee or self employed). It also provides an insight into the level of unemployment within an area.

Table 6-2   2013 Employment & Unemployment Rates %,

	Employment Rate*	Unemployment Rate**
Enfield	67.3	9.3
London	70.1	8.5
England	71.7	7.4

Source: ONS Annual Population Survey (Jan 2013-Dec 2013)
*   People who are either a paid employee or self employed and of working age (16-64). Expressed as a percentage of all people in this group
**   People without a job who are available to start work
Note: Figures do not add up to 100% due to the exclusion of people unable to work due to reasons such as incapacity

6.3.4   In 2013, Enfield had an employment rate of 67.3%, lower than London and the national averages. The unemployment rate in 2013 was 9.3%, higher than the other benchmark areas.

6.3.5   The figure below shows the differences in employment and unemployment rates from ONS data in Jan 2012-Dec 2012 compared with the most up to date data Jan 2013-Dec 2013.

Figure 6--1   **Employment & Unemployment Rate changes, 2012-2013 %**
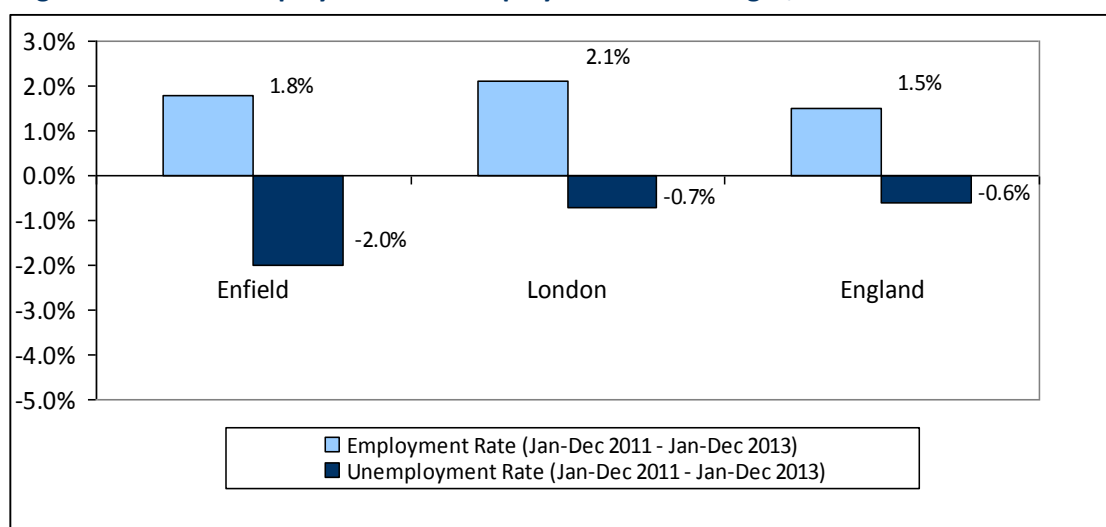
Source: ONS Annual Population Survey 2012-2013

6.3.6   Enfield shows a 1.8% increase over the 3 year period compared with a 2.1% increase in London and 1.5% increase nationally.

6.3.7   In terms of unemployment Enfield showed the biggest change, with a 2.0% decrease over the three year period compared with a 0.6% decrease nationally and 0.7% decrease in unemployment in London.

6.3.8   The 2014 survey captured data on the employment status on the head of the household. The breakdown is seen below.

6.3.9

Figure 6-2   Employment status of the head of household

Question 15ea

Employment status	Percentage
Full-time employee	28.8%
Retired	25.0%
Looking after the home	13.3%
Part-time employee < 16 hours pw	8.6%
Self-employed or freelance	8.1%
Unemployed and looking for work	5.1%
Long-term sick or disabled	4.3%
Part-time employee > 16 hours pw	4.1%
Full / part-time carer for family member	1.6%
Student full-time education (16+)	0.8%
On maternity / adoption leave or temporarily laid off	0.3%
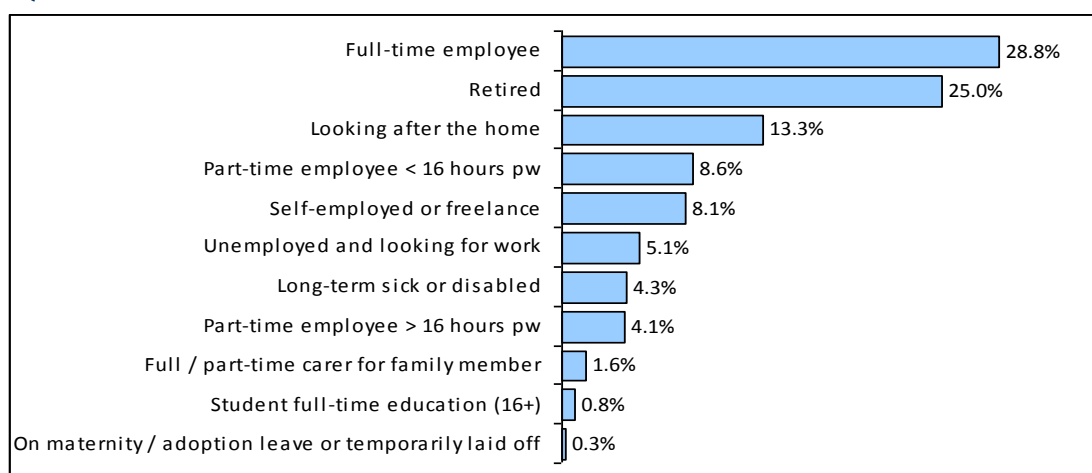
Source: DCA Enfield Housing Survey 2014

6.3.10   Around 29.0% of heads of households are employed full-time and 12.7% part-time. 25.0% are wholly retired from work and 13.3% are looking after the home. Only 0.8% are students in full-time education and 0.3% are on maternity / adoption leave / temporarily laid off.

6.4   Occupational Structure

6.4.1   The occupational structure of a population can be used to assess the competitiveness of an economy.

6.4.2   The chart below outlines the split by occupation of those who live in Enfield and are in work, based on the Standard Occupational Classification System from the 2013/2014 ONS Annual Population Survey. The occupational structure of the workforce is linked with the types of industry prevalent within the economy.

6.4.3   Within Enfield, the largest occupation group in absolute terms are in professional occupations at 22.7%, slightly lower than the level in London (24.9%).

6.4.4   12.6% of the workforce is in elementary occupations, higher than in London.

Figure 6-3   Occupational Structure – 2013-2014
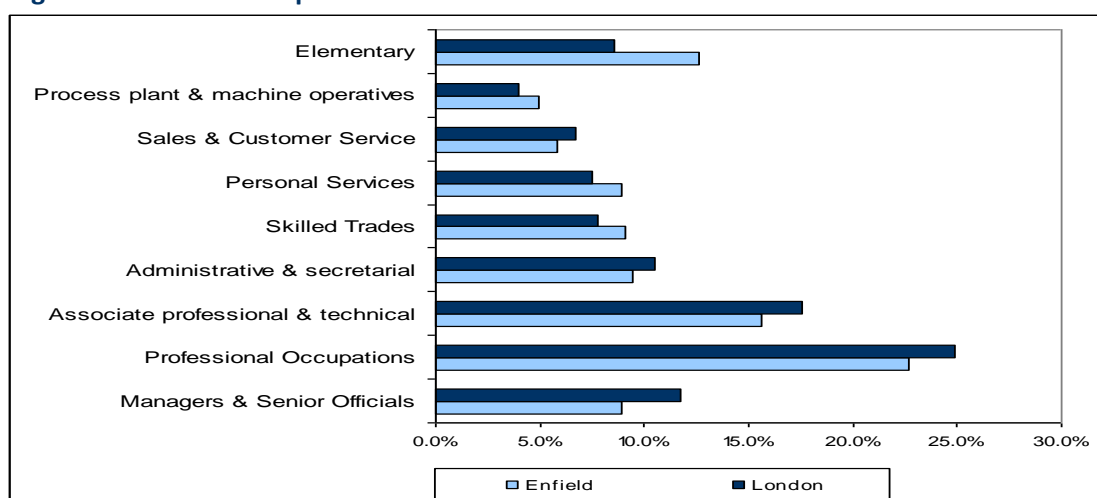
Source: ONS Annual Population Survey April 2013 – March 2014

6.4.5

6.4.6 The 2014 Survey also asked heads of households about their occupation. The table below shows the full results.

Figure 6-4   **Occupation of heads of household**
Question 15ga
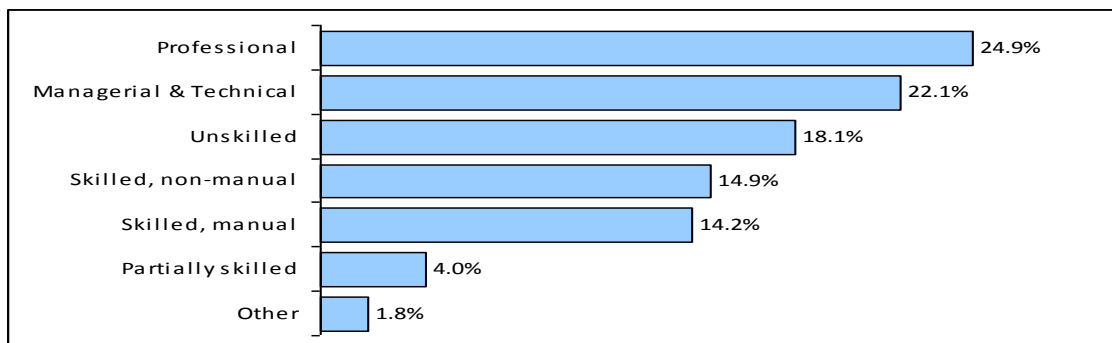
Source: DCA Enfield Housing Survey 2014

6.4.7 The main occupation group for heads of households according to the 2014 survey was professional (24.9%) followed closely by managerial & technical at 22.1%.

6.5 Skills and Educational Attainment

6.5.1 Central to the long term growth and productivity of an economy is the level of workforce skills.

6.5.2 Figure 6-5 presents the latest qualifications data for the working age population in Enfield, London and England.

Figure 6-5   **Educational Attainment (NVQ) (Jan 2013- Dec 2013)**

	Enfield	London	England
NVQ4 and Above	36.3	49.1	35.0
NVQ3 and Above	51.2	64.0	55.6
NVQ 2 and Above	64.6	75.6	72.5
NVQ 1 and Above	79.4	84.2	84.6
Other Qualifications	11.9	8.0	6.3
No Qualifications	8.7	7.8	9.1
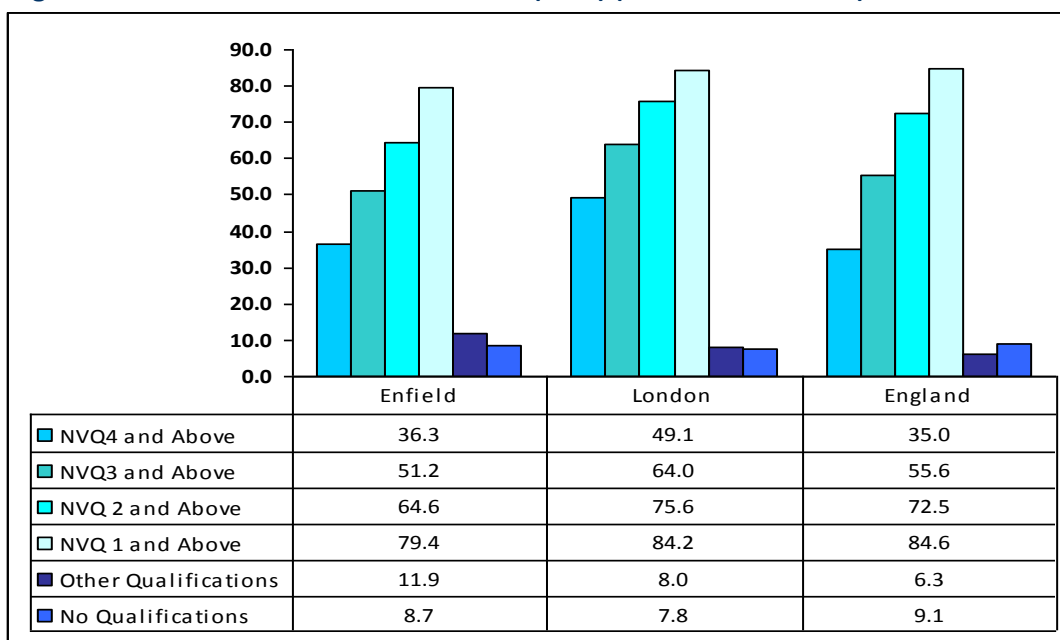
Source: Annual Population Survey (Jan 2013-Dec 2013)
NVQ: National Vocational Qualification: NVQ 1: Entry level or Pre-GCSE / NVQ2: GCSE or equivalent / NVQ 3: A-level or equivalent / NVQ 4: Degree or equivalent.

6.5.3 In 2013 the number of people of working age with no qualifications was 8.7%, higher than in London, but lower than the national level.

6.5.4   Enfield had the highest level of 'other' qualifications compared to the other benchmark areas, but a lower level of pre-GCSE, GCSE level and 'A' level qualifications.

6.5.5   We asked the head of the household during the interview process what level of qualifications they had:-

> Degree or equivalent   37.7%

> GCSE or equivalent   15.5%

> Other Qualifications   14.2%

> A-Level or equivalent   11.7%

> No qualifications   10.7%

> Postgraduate /PHD   6.8%

> Entry level of pre-GCSE   3.5%

6.5.6   Over a third of heads of households have a degree or equivalent qualification.

6.6   Incomes and Earnings (ASHE 2014)

6.6.1   Income, and particularly household income, is one of the fundamental determinants of the ability of households to access home ownership or the market rented sector.

6.6.2   Figure 6-6 shows the average gross weekly pay by workplace (people who work in the area) and residence (people who live in the area) from the 2014 Annual Survey of Hours and Earnings (ASHE).

Figure 6-6   Average Gross Weekly Pay, 2014

	Enfield	London
Workplace	479.2	660.5
Resident	557.7	617.8
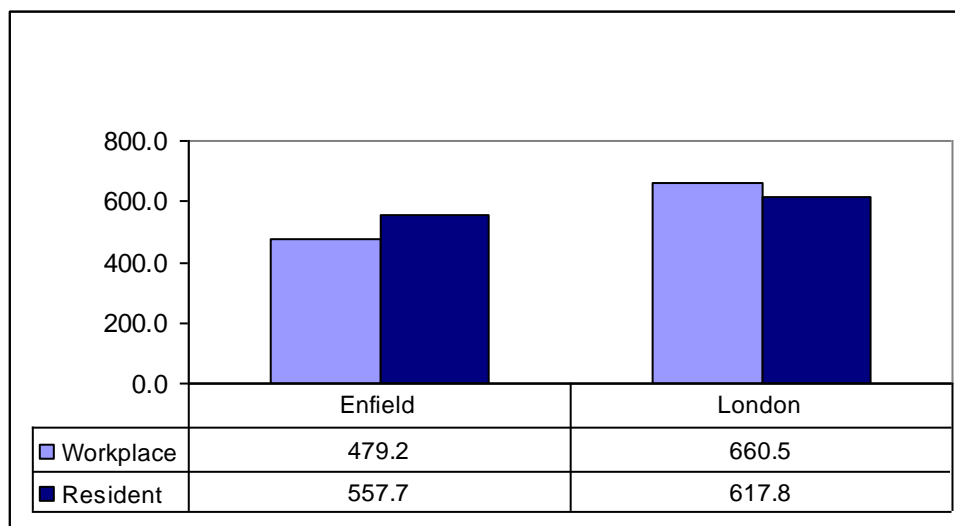
Source: Annual Survey of Hours and Earnings (2014)

6.6.3   The average workplace pay within the borough is lower than the regional and national averages. The fact that the wages of those living in Enfield are higher than for those working outside the borough, suggests that a proportion of the local population need to commute out of the area to find higher paid work.

6.6.4   Figure 6-7 below shows the average annual pay in the borough, compared to the lowest quartile pay.

Figure 6-7   Average Annual Pay and Lowest Quartile Pay 2014

6.6.5   Enfield has a lower average annual pay when compared to the London region, but higher than the national average levels.

6.7   Income and Housing Data from the 2014 survey

6.7.1   The incomes in this section are based on the total annual household gross income, i.e. head of household and their partner.

6.7.2   The 2000 Good Practice Guidance (page 62) presents a conflict in that having said it is important for surveys to gather income data it then suggests *'it is difficult to estimate the incomes of future concealed households'*.

6.7.3   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.

6.7.4   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.

6.7.5   As the guidance 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.'

6.8   Existing Household Savings

6.8.1   The following group of tables relate to savings, equity and income of existing households, beginning with a question on savings held which was answered by around 56.0% of existing households (66,517 implied).

6.8.2

6.8.3

Table 6-3   Existing Household Savings

Question 16a

Savings	%	Cum %
Under £10,000	67.3	67.3
£10,000 - £20,000	11.2	78.5
£20,001 - £30,000	7.3	85.8
£30,001 - £50,000	4.6	90.4
£50,001 - £75,000	3.4	93.8
£75,001 - £150,000	2.7	96.5
£150,001 - £250,000	1.4	97.9
Above £250,000	2.1	100.0

Source: DCA Enfield 2014 Housing Survey

6.8.4   The data shows that 67.3% had less than £10,000 in savings. 9.6% had savings in excess of £50,000.

6.9   Equity

6.9.1   The next table relates to the level of equity ownership in their home and was answered by 76.1% of owner occupier respondents.

Table 6-4   Level of Equity in Present Accommodation

Question 16b

Level of equity	%	Cum %
Negative equity	0.4	0.4
Below - £20,000	3.9	4.3
£20,001 - £50,000	7.2	11.5
£50,001 - £75,000	5.4	16.9
£75,001 - £100,000	7.2	24.1
£100,001- £150,000	6.9	31.0
£150,001- £200,000	8.8	39.8
£200,001- £300,000	16.9	56.7
Above £300,000	43.3	100.0

Source: DCA Enfield 2014 Housing Survey

6.9.2   43.3% of respondents indicated equity ownership of over £300,000. Only 0.4% of owner occupiers were in negative equity.

6.10 Existing Household Incomes

Table 6-5   **Gross Annual Income of all Existing Households**

Question 16c

Annual income	All Existing Households	
	%	Cum %
Under £10,000	28.3	28.3
£10,000 - £20,000	22.0	50.3
£20,001 - £30,000	11.4	61.7
£30,001 - £40,000	9.3	71.0
£40,001 - £50,000	7.3	78.3
£50,001 - £60,000	6.6	84.9
£60,001 - £80,000	6.2	91.1
£80,001 - £100,000	4.5	95.6
£100,001 - £125,000	1.2	96.8
£125,001 - £150,000	1.2	98.0
Above £150,000	2.0	100.0

Note: Excluding benefits / allowances   Source: DCA Enfield 2014 Housing Survey

6.10.1   The response rate to the income question from existing households was 63.2% (75,266 implied).   This gives a very good indication of the income levels in the borough.

6.10.2   The data shows that 28.3% of households had incomes below £10,000.   The total proportion earning below the national average of £27,375 per annum (*Source: Annual Survey Hours Earnings ASHE 2013, median income*) was 58.7%.   15.1% of households stated that they earned over £60,000.

6.10.3   63.3% of existing households were in receipt of financial support (75,421 implied cases).   The results from those responding to a multiple-choice question are set out in the table below.   Each respondent indicated between two and three forms of financial support.

6.10.4   **Table 6-6   Financial Support**

Question 16d

Support	Response %	Households %	Nᵒˢ. Implied (all choices)
Housing Benefit	13.9	36.3	27,408
Income Support	4.3	11.3	8,527
Local Council Tax support	10.6	27.8	20,950
Working Tax Credit	6.0	15.7	11,816
Child Tax Credit	10.8	28.4	21,412
Child Benefit	18.8	49.2	37,114
Pension Credits	3.0	7.9	5,937
State Pension	13.7	36.0	27,132
Occupational Pension	7.6	20.0	15,087
Job Seekers Allowance / ESA	4.2	11.0	8,268
Disability Living Allowance	3.9	10.1	7,627
Attendance Allowance	1.6	4.3	3,254
Personal Independence Payments	0.1	0.3	257
Personal Budget	0.2	0.4	323
Other	1.3	3.4	2,548
Total	100.0		197,660

Source: DCA Enfield 2014 Housing Survey

6.10.5   The main Benefit received amongst the respondents was Child Benefit at 49.2%. 36.3% of households receiving benefits were in receipt of Housing Benefit and 36.0% were in receipt of a state pension.

6.10.6   We also ran a cross tabulation of data to find out what the ethnic origin was of the households who were in receipt of financial support. Just over half (52.1%) were of a white ethnic background and the balance were from a mixed, Asian, black or other ethnic background.

6.10.7   The highest levels of those in receipt of financial support from a BME background were Caribbean (13.3%), followed by Turkish (12.4%) and African (10.9%).

6.11   Concealed Households

6.11.1   A concealed household is someone living within a household but who wants to move to their own accommodation and form a separate household (e.g. adult children living with their parents).

6.12   Saving Levels of Concealed Households

6.12.1   The level of savings held by concealed households is outlined in the table below.

Table 6-7   Concealed Household Savings

Question 40b

Savings	%	Cum %
No Savings	45.7	45.7
Under £1,000	32.0	77.7
£1,000 - £5,000	9.4	87.1
£5,001 - £10,000	6.9	94.0
£10,001 - £20,000	6.0	100.0

Source: DCA Enfield 2014 Housing Survey

6.12.2   Around 65.0% of concealed households moving responded to a question asking about the level of savings available to meet deposit, stamp duty and legal costs for those intending to buy their new home.

6.12.3   Nearly half of all concealed households moving do not have any savings and 32.0% have savings under £1,000.   94.0% have less than £10,000 in savings and unless significant support is available from parents for a deposit, they will be limited to the rental or intermediate sector.

6.12.4   Concealed households were asked if they will receive help with a deposit from their parents or relatives; 55.0% said there was no help available.   28.4% said they would get help in the form of a gift and 13.4% by means of a loan.   Only 3.2% said there was no need for any help.

6.13   Concealed Household Incomes

6.13.1   A response to the income question was received from around 67.8% of concealed households moving within the borough (867 implied).   The proportion below the £10,000 income band was 47.0%.

Table 6-8   Gross Annual Income of Concealed Households

Question 40da

Annual income	Response	
	%	Cum %
Under £10,000	32.8	32.8
£10,001 - £20,000	14.2	47.0
£20,001 - £30,000	28.8	75.8
£30,001 - £40,000	12.7	88.5
£40,001 - £50,000	11.5	100.0

Source: DCA Enfield 2014 Housing Survey

6.13.2   68.3% of concealed households earned below the national average level of £27,375. Low incomes, coupled with a low level of savings will hinder access to the market for concealed households.

6.14   Rents and Mortgage Costs (Concealed Households)

6.14.1   The following table shows the levels of rent / mortgage new forming households would be willing to pay per month.

Table 6-9   Rent / mortgage able to be paid for accommodation
Question 41a

Rent / Mortgage	%	Cum %
Under £80pw / £350pcm	22.1	22.1
£81 - £115pw / £351 - £500pcm	27.2	49.3
£116 - £130pw / £501 - £560pcm	6.2	55.5
£131 - £150pw / £561 - £650pcm	10.0	65.5
£151 - £200pw / £651 - £860pcm	5.4	70.9
£201 - £250pw / £861 - £1,080pcm	19.1	90.0
£251 - £300pw / £1,081 - £1,300pcm	6.3	96.3
£301 - £400pw / £1,304 - £1,737pcm	0.0	0.0
£401 - £500pw / £1,738 - £2,171pcm	0.0	0.0
Over - £500pw / £2,171pcm	3.7	100.0

Source: DCA Enfield 2014 Housing Survey

6.14.2   49.3% of concealed households were willing to pay no more than £500pcm and 65.5% no more than £650 per calendar month for accommodation.

6.14.3   19.6% of concealed households said they would be likely to claim Housing Benefit.

6.15   Incomes of Recently Formed Households

Table 6-10   Gross Annual Income of Recently Formed Households
Question 16c x 6a

Annual income	Newly Formed Households 2011-2014	
	%	Cum %
Under £10,000	28.8	28.8
£10,000 - £20,000	23.5	52.3
£20,001 - £30,000	10.2	62.5
£30,001 - £40,000	5.2	67.7
£40,001 -£50,000	7.0	74.7
£50,001 - £60,000	10.3	85.0
£60,001 - £80,000	9.6	94.6
£80,001 - £100,000	3.8	98.4
£100,001 - £125,000	1.6	100.0

Source: DCA Enfield 2014 Housing Survey

6.15.1   37.5% of households who have already formed their first home in the past three years have incomes above £30,000. 28.8% of recently formed households earned less than £10,000, compared with 32.8% of concealed households earning below £10,000.

7   THE DEMOGRAPHIC CONTEXT AND FUTURE FORECASTS

7.1   NPPG Methodological Approach

7.1.1   The Guidance states that household projections should provide the starting point estimate of overall housing need.

7.1.2   This Section analyses the demographic structure of the Borough population and the long term projections of population and household change over the period to 2037.

7.1.3   In line with the PPG, the latest official population and household projections from the ONS and DCLG have been considered and a specially commissioned analysis prepared by Edge Analytics to evaluate within the scenario analysis, an assessment of the labour force and jobs growth implied by population growth trajectories of each scenario.

7.1.4   As Enfield the need to conform with the overall London Plan, the GLA population and household projections are also considered alongside the ONS/DCLG population and household projections.

7.2   Population Growth & Household Projections

7.2.1   Analysis of changes in population and household profiles are essential in enabling an understanding of the level of housing need and demand within an area. Monitoring population and household forecasts allow the Council to assess whether any significant changes are occurring that could affect the Enfield housing market.

7.2.2   Demographic change creates the need for different types of housing provision and is a key factor influencing the future requirements for market and affordable housing.

7.2.3   The factors which combine to produce the population and household forecasts are: - age-sex structures (including those of migrants) headship rates, survival factors, infant mortality, fertility rates, base numbers of dwellings, vacancy rates, building / demolition programmes.

7.2.4   The key features of population change impacting on the housing market are migration of mainly younger and economically active households and an ageing population.

7.3   The Historic Demographic Structure (2001-2014)

7.3.1   This section analyses the demographic change over the last 10 years (2001-2011). The 2001 and 2011 Census data on population were used.

7.3.2   The 2011 Census recorded 312,500 people in Enfield and 8,173,900 in Greater London.

7.3.3   Since the 2001 Census, Enfield has experienced an increase in population of around 14.2% (+38,941 people) compared to 12.2% Greater London.

Table 7-1   Population Change, 2001 / 2011

Area	Population 2001	Population 2011	Absolute Change	% Change
Enfield	273,559	312,500	+ 38,941	+ 14.2
Greater London	7,172,901	8,173,900	+ 1,000,999	+ 12.2
England	49,138,831	53,012,500	+ 3,873,669	+ 7.3

Source: ONS Census (2001 / 2011)

7.4   The Future Population

7.3.4   The general demographic forecasts in this section are ONS 2012 based sub-national population projections and relate to the total population change in the borough between 2012 and 2037. The ONS figures are trend based and some caution should be used in reliance on them.

Table 7-2   Total Population Change in Enfield, 2012 – 2037 (ONS)

	2012	2017	2022	2027	2032	2037	Change
Total Population	317,300	341,100	364,200	384,600	403,300	420,500	
Change		+ 23,800	+ 23,100	+ 20,400	+ 18,700	+ 17,200	**+ 103,200**
% Change		**+ 7.5**	**+ 6.7**	**+ 5.6**	**+ 4.9**	**+ 4.3**	**+ 32.5**

Source: 2012 based ONS sub-national population projection: Figures are rounded to the nearest 100

7.3.5   The table shows an increase of 32.5% in the total population by 103,200 people over the forecast period to 2037.

7.3.6   We have also highlighted in the table below the 2013 GLA (Greater London Authority) based population projections and these relate to the total population change in the borough between 2012 and 2037.

Table 7-3   Total Population Change 2012 – 2037 (GLA)

	2012	2017	2022	2027	2032	2037	Change
Total Population	317,562	327,339	339,096	348,718	358,329	358,481	
Change		+ 9,777	+ 11,757	+ 9,622	+ 9,611	+ 152	+ 40,919
% Change		**+ 3.1**	**+ 3.6**	**+ 2.8**	**+ 2.8**	**+ 0.0**	**+ 12.9**

Source: © Greater London Authority Population Projections – 2013 BPO

7.3.7   The ONS 2012 sub-national population projections show the highest population growth rate compared to the GLA population projections.

7.3.8   The GLA projections show a lower total growth of 40,919 people compared to the ONS projection of 103,200, although from a slightly higher starting population base.

7.3.9   The key data is in the age band projections which show significantly higher levels of growth in the numbers of older people over 65 in the population reflecting national trends. This is analysed in detail in Section 7.5 below.

7.4   GLA v ONS Population Projections

7.4.1   The following graph shows a comparison of ONS 2012-based sub-national population projections and GLA 2013-BPO population projections for Enfield.

Figure 7-1   GLA V ONS Population Projections
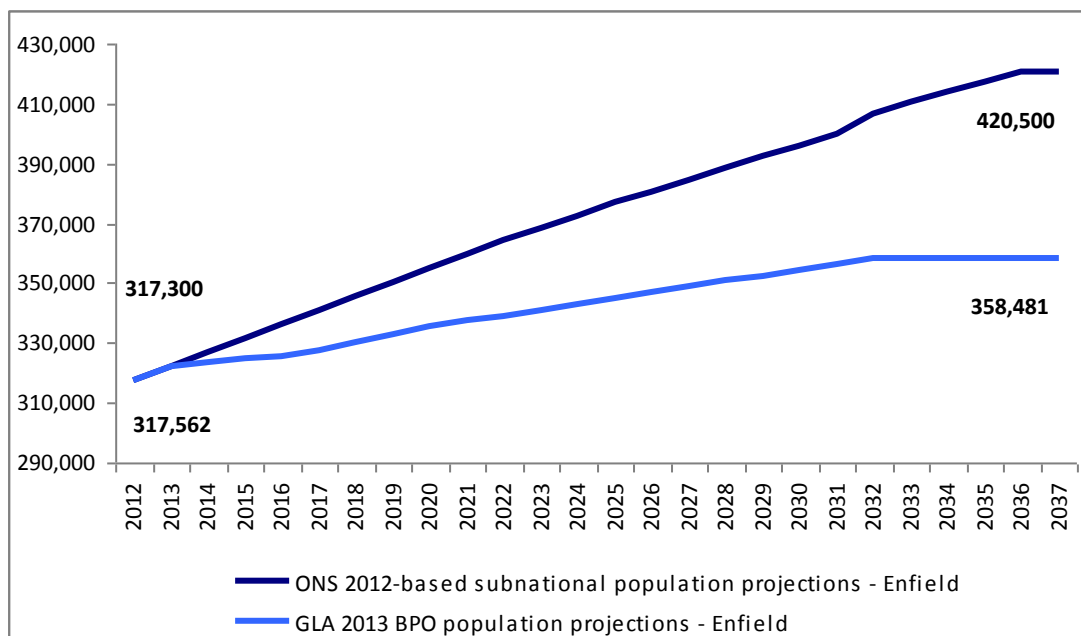
Source: GLA -2013 BPO and ONS 2012 SNPP

7.5   The Population Age Structure Forecast (ONS)

7.5.1   The table below shows the population change by age group between 2012 and 2037.

Table 7-4   Population Age Band Forecast, Enfield, 2012 – 2037 (ONS)

Age	2012	2017	2022	2027	2032	2037	Change	Change %
0 to 19	87,800	94,100	101,000	105,800	107,800	108,900	+ 21,100	+ 24.0
20 to 29	46,200	48,200	47,100	47,400	50,700	53,800	+ 7,600	+ 16.5
30 to 44	70,800	75,200	82,000	84,500	84,600	84,100	+ 13,300	+ 18.8
45 to 64	72,300	79,800	85,500	91,500	95,900	101,600	+ 29,300	+ 40.5
65+	40,200	43,900	48,500	55,500	64,500	72,100	+ 31,900	+ 79.4
Total	**317,300**	**341,100**	**364,200**	**384,600**	**403,300**	**420,500**	**+ 103,200**	**+ 32.5**

Source: 2012 based ONS sub-national population projections
Figures do not sum due to rounding, ONS only publish data to the nearest 100

7.5.2   There are increases in population across all age groups and there are some marked differences in changes in population age bands over the years to 2037.

> The overall growth of 103,200 people is a net increase of 32.5%;

> The growth of 31,900 people in the 65+ age group is an increase of 79.4%;

> The 65+ group grows from **12.6%** of the population in 2012 to **14.4%** in 2027 and to **17.1%** in 2037.

7.6   The Population Age Structure Forecast (GLA)

7.6.1   The table below shows the population change by age group between 2012 and 2037.

Table 7-5   **Population Age Band Forecast 2012 – 2037 (GLA)**

Age	2012	2017	2022	2027	2032	2037	Change	Change %
0 - 19	87,336	87,760	90,585	91,963	92,316	89,954	+ 2,618	+ 3.0
20 - 29	46,703	46,294	44,589	44,298	46,226	46,903	+ 200	+ 0.4
30 - 44	71,072	73,795	78,230	79,202	78,347	75,661	+ 4,589	+ 6.5
45 - 64	72,231	76,765	79,612	82,066	83,842	84,548	+ 12,317	+ 17.0
65+	40,220	42,725	46,080	51,189	57,598	61,415	+ 21,195	+ 52.7
Total	317,562	327,339	339,096	348,718	358,329	358,481	+ 40,919	+ 12.9

Source: © Greater London Authority Population Projections – 2013 BPO

7.6.2   There are increases in population across all age groups, and there are some radical differences in each population age bands over the period to 2037.

➤ The overall growth of 40,919 people is a net increase of 12.9%;

➤ The growth of 21,195 people in the 65+ age group is an increase of 52.7%;

➤ The 65+ group grows from **13.3%** of the population in 2012 to **14.7%** in 2027 and to **17.1%** in 2037.

Figure 7-2   **Age Band Percentage Change Forecast, 2012 – 2037**
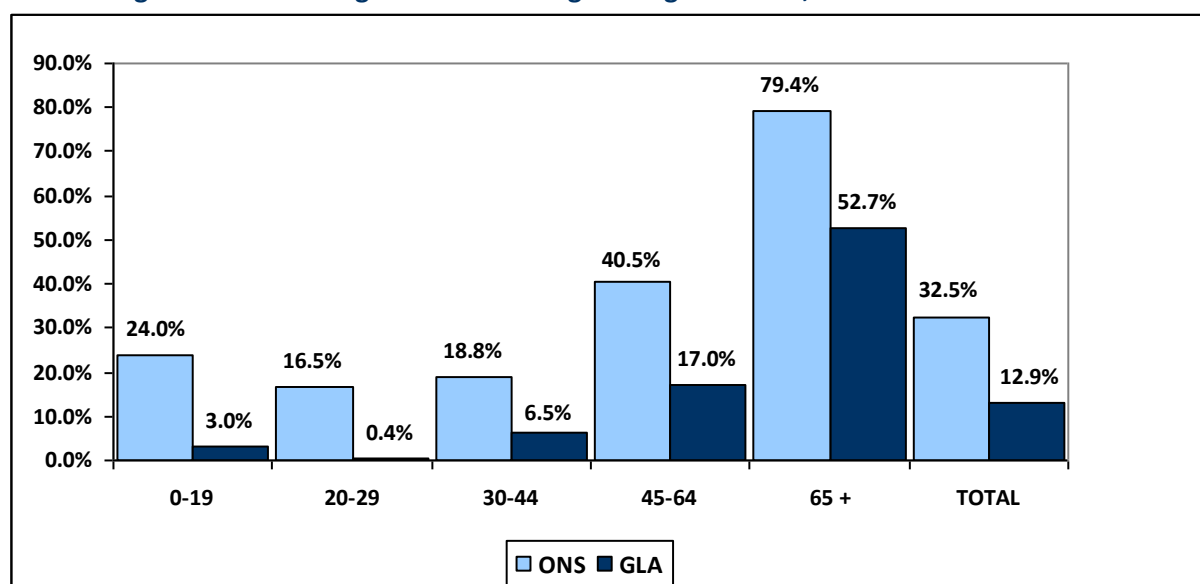
Source: GLA -2013 BPO and ONS 2012 SNPP

7.7 Older Population Growth Forecasts (ONS)

7.7.1 More detailed analysis of the population forecasts for people over 65 are provided below.

Table 7-6   65+ Population Age Band Forecast Enfield, 2012 – 2037 (ONS)

Age	2012	2017	2022	2027	2032	2037	Change
65+	40,200	43,900	48,500	55,500	64,500	72,100	
Change		+ 3,700	+ 4,600	+ 7,000	+ 9,000	+ 7,600	+ 31,900
% change		+ 9.2	+ 10.5	+ 14.4	+ 16.2	+ 11.8	+ 79.4

Source: 2012 based ONS sub-national population projections

7.7.2 There is an increase of 3,700 people (9.2%) over the current period to 2017, with a further 4,600 people (10.5%) between 2017 and 2022, a total of 8,300 more retirees over the next 8 years.

7.8 Older Population Growth Forecasts (GLA)

Table 7-7   65+ Population Age Band Forecast 2012 – 2037 (GLA)

Age	2012	2017	2022	2027	2032	2037	Change
65+	40,220	42,725	46,080	51,189	57,598	61,415	
Change		+ 2,505	+ 3,355	+ 5,109	+ 6,409	+ 3,817	**+ 21,195**
% change		+ 6.2	+ 7.8	+ 11.1	+ 12.5	+ 6.6	+ 52.7

Source: © Greater London Authority 2013, 2012 Round Demographic Projections

7.8.1 The largest increase is in the five year period to 2027 to 2032 (6,409 people - 12.5%).

7.9 65+ Age Structure Breakdown (ONS)

7.9.1 The table below shows the 65+ age structure breakdown over the period to 2037.

Table 7-8   Breakdown of 65 + age groups, 2011 – 2035 (ONS)

	2012	2017	2022	2027	2032	2037	Change	%
65-69	12,000	12,200	13,200	15,900	18,700	18,800	+ 6,800	+ 56.6
70-74	9,200	10,900	11,300	12,200	14,800	17,400	+ 8,200	+ 89.1
75-79	7,800	8,100	9,700	10,200	11,100	13,400	+ 5,600	+ 71.8
80-84	5,700	6,300	6,700	8,300	8,800	9,600	+ 3,900	+ 68.4
85+	5,500	6,400	7,600	8,900	11,100	12,900	+ 7,400	+ 134.5
Total	40,200	43,900	48,500	55,500	64,500	72,100		
Change		+ 3,700	+ 4,600	+ 7,000	+ 9,000	+ 7,600	+ 31,900	+ 79.4
% Change		+ 9.2	+ 10.5	+ 14.4	+ 16.2	+ 11.8		

Source: 2012 based ONS sub-national population projections

7.9.2 Within the older age group, the major growth is in the numbers of people aged 85+, with an increase of 134.5% from 2012 to 2037.

7.9.3   However, there is also a significant growth of 13,800 people within the 70-79 age cohort by 2037.

7.10   65+ Age Structure Breakdown (GLA)

7.10.1   The table below shows the 65+ age structure breakdown over the period to 2037.

Table 7-9			Breakdown of 65 + age groups, 2012 – 2037 (GLA)					
	2012	**2017**	**2022**	**2027**	**2032**	**2037**	**Change**	**%**
65 - 69	11,956	11,763	12,277	14,298	16,257	15,511	+ 3,555	+ 29.7
70 - 74	9,210	10,673	10,656	11,131	12,992	14,525	**+ 5,315**	**+ 57.7**
75 - 79	7,815	7,989	9,380	9,468	9,950	11,450	+ 3,635	+ 46.5
80 - 84	5,743	6,190	6,524	7,777	7,961	8,287	**+ 2,544**	**+ 44.3**
85+	5,496	6,109	7,243	8,515	10,438	11,642	+ 6,146	+ 111.8
Total	**40,220**	**42,725**	**46,080**	**51,189**	**57,598**	**61,415**		
Change		+ 2,505	+ 3,355	+ 5,109	+ 6,409	+ 3,817	**+ 21,195**	**+ 52.7**
% Change		**+ 6.2**	**+ 7.8**	**+ 11.1**	**+ 12.5**	**+ 6.6**		

Source: © Greater London Authority 2013, 2012 Round Demographic Projections

7.10.2   Within the older age group, the major growth in terms of numbers is seen in the 85+ age group, 6,145 more people up to 2037 (+ 111.8%).

7.10.3   Given the resource demands often associated with the older age groups, these are very significant figures.

Figure 7-3   % Change of 65+ (2012 – 2037)
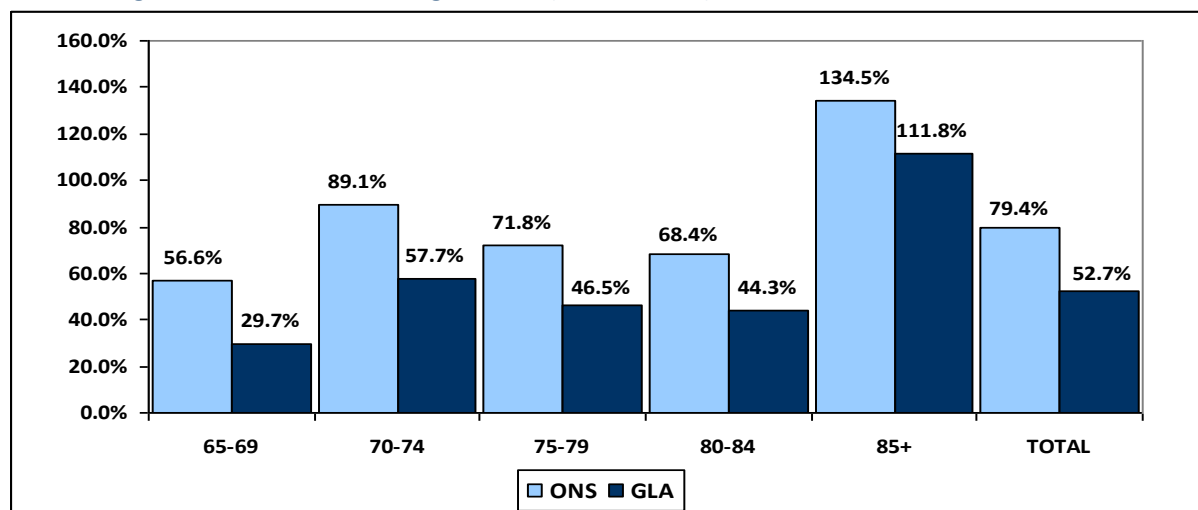
Source: © Greater London Authority 2013, 2012 Round Demographic Projections

7.11   The Over 75 Population (ONS)

7.11.1   The 75 and over age group is **forecast to double** by 2037, shown in the table below.

Table 7-10		75+ Population Age Band Forecast, Enfield, 2012 – 2037 (ONS)					
Age	**2012**	**2017**	**2022**	**2027**	**2032**	**2037**	**Change**
75+	19,000	20,800	24,000	27,400	31,000	35,900	
Change		+ 1,800	+ 3,200	+ 3,400	+ 3,600	+ 4,900	+ 16,900
% Change		**+ 9.5**	**+ 15.4**	**+ 14.2**	**+ 13.1**	**+ 15.8**	**+ 88.9**

Source: 2012 based ONS sub-national population projections

7.11.2 There is an increase in this group in the older population throughout the forecast period with a growth of 9.5%, 1,800 more people over 75 in the current period with a further 3,200 people in the period from 2017 to 2022.

7.11.3 Given the resource demands associated with older people and the relatively limited scale of private sector supply of retirement housing, these are significant figures.

7.12 The Over 75 Population (GLA)

7.12.1 The over 75 population is forecast to grow by 64.7% by 2037, as shown in the table below. The numbers increase across the forecast period, with the greatest increase of 14.1% occurring between 2017 and 2022.

Table 7-11   75+ Population Age Band Forecast 2012 – 2037 (GLA)

Age	2012	2017	2022	2027	2032	2037	Change
75+	19,054	20,288	23,147	25,760	28,349	31,379	
Change		+ 1,234	+ 2,859	+ 2,613	+ 2,589	+ 3,030	+ 12,325
% Change		+ 6.5	+ 14.1	+ 11.3	+ 10.1	+ 10.7	+ 64.7

Source: © Greater London Authority 2013, 2012 Round Demographic Projections

Figure 7-4   % Change in Age Groups 2012 – 2037 (ONS / GLA)
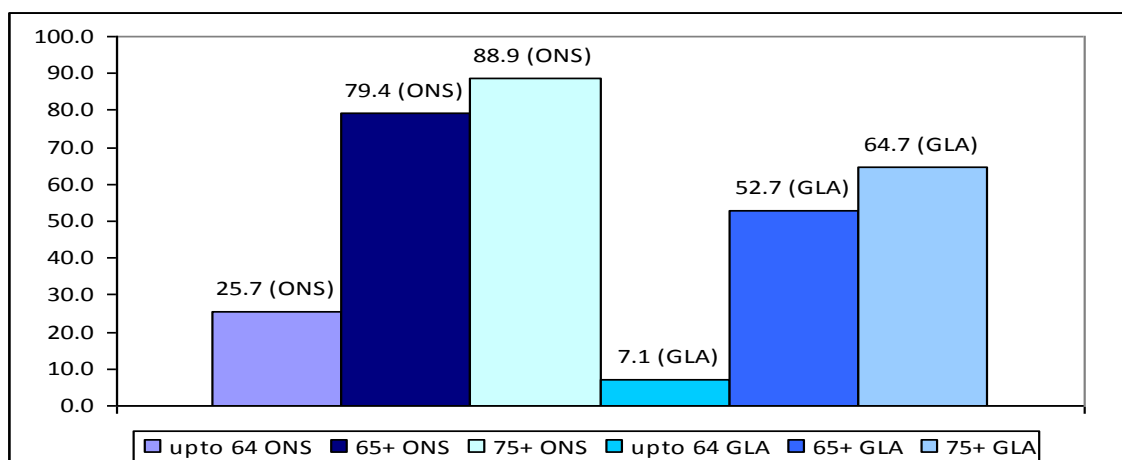
Source: © Greater London Authority 2013, 2012 Round Demographic Projections 2012 based ONS sub-national population projections

7.12.2 Changes in the population structure will impact on demand for different house types and tenures. Housing and Planning Policies will need to take account of the projected growth in demand in these sectors and the strategic implications of these projections:-

  ➢ Growth in the number of individuals in the 45 to 64 age group is most likely to increase the demand for higher quality market housing, whilst the increase in the number of people in the 65+ age group will impact on the demand for market and affordable sheltered and supported accommodation;

  ➢ As older people tend to remain in their family home after children have left home or after the loss of a partner there is a growing trend of under-occupation in both sectors of the housing market;

➢ The increase in older householders (i.e. 80+) will have implications for support services, long term suitability of accommodation and adaptations, options for housing with support, extra care housing, equity release schemes, and other age related care requirements.

7.12.3 POPPI data (Projecting Older People Population Information System) was also analysed to see what data they had recorded for the over 65's projections through to 2030. The following table shows the full breakdown for Enfield, County, Regional and National projections.

Table 7-12   POPPI data for the over 65's – 2014 to2030

Area	2014	2015	2020	2025	2030	Change %
Enfield	41,600	42,400	46,400	52,500	60,700	**46.0**
London	975,900	994,200	1,089,700	1,227,000	1,409,000	**44.0**
South East	1,649,200	1,687,400	1,863,400	2,078,800	2,353,000	**43.0**
England	9,530,900	9,737,600	10,673,700	11,806,600	13,245,500	**39.0**

Source: POPPI data

7.12.4 The older population in Enfield, over 65 according to the data sourced from POPPI will increase by 46.0% between 2014 and 2030. The GLA 2013, 2012 RD projections showed an increase in the population of those aged 65+ as around 53%, based on data between 2012 and 2037.

7.13   Household Size and Future Projections

7.13.1 Whilst the demographic structure sets the basic framework for housing demand, it is the number, type and size of household that are directly related to the requirements for housing.

7.13.2 Census data revealed that the total number of households in the borough was 119,916 in 2011, compared to 110,398 in 2001 (an increase of 9,518 households; 8.6%). This is higher than the rise seen in both Greater London (8.3%) and nationally (7.9%).

Table 7-13   Household Growth 2001 – 2011

Area	2001	2011	Household Growth	% Change 2001-2011
Enfield	110,398	119,916	+ 9,518	+ 8.6
London	3,015,997	3,266,200	+ 250,203	+ 8.3
England	20,451,427	22,063,400	+ 1,611,973	+ 7.9

Source: Crown Copyright © Census 2001 & 2011

7.13.3 We also looked at the forecast change in household size using the ONS 2008 based household projections published in November 2010, and compared them with the GLA 2013 round trend-based household projections.

7.13.4 The 2008 ONS data shows that over the period **2013 to 2033**, the average number of households in London is projected to rise by 21.3%, 3,416,000 in 2013 to 4,145,000 in 2033.

7.13.5 In Enfield that figure is 20.5%, an increase of 25,000 households; 122,000 in 2013 to 147,000 in 2033.

7.13.6   The table below outlines the forecast change in households for Enfield and Greater London from 2013 to 2033.

Table 7-14   **Forecast Change in Households 2013– 2033 (ONS)**

Area	2013	2018	2023	2026	2028	2033	Change (Nos.) %
Enfield	122,000	129,000	135,000	139,000	141,000	147,000	(25,000) + 20.5%
Greater London	3,416,000	3,606,000	3,789,000	3,907,000	3,979,000	4,145,000	(729,000) + 21.3%

Source: 2008 ONS based sub-national household projections

Table 7-15   **Forecast Change in Households 2013 – 2033 (GLA)**

Area	2013	2018	2023	2026	2028	2033	Change (Nos.) %
Enfield	124,602	135,786	145,879	151,565	155,179	163,638	(39,036) + 31.3%
Greater London	3,375,108	3,613,962	3,814,659	3,928,005	4,000,803	4,171,505	(796,397) + 23.6%

Source: © GLA 2013 round trend-based household projections

7.13.7   We also used the 2008 based ONS based household projections to examine the average household size in the borough and in Greater London and compared the figures with the GLA 2013 round Trend-based household projections.

Table 7-16   **Average Household Size 2013 (ONS)**

Area	Population	Households	Average Household size
Enfield	299,300	122,000	2.45
Greater London	8,006,700	3,416,000	2.34

Source: 2008 ONS based sub-national household / population projections

Table 7-17   **Average Household Size 2013 (GLA)**

Area	Population	Households	Average Household size
Enfield	322,295	124,602	2.58
Greater London	8,440,379	3,375,108	2.50

Source: © GLA 2013 round Trend-based household projections / population projections

7.13.8   The average household size in Enfield according to the 2008 ONS based sub-national household / population projections is 2.45, higher than the GLA 2013 round Trend-based household projections at 2.34.

7.13.9 The following graph shows the change in household size from 2013 to 2033 in Enfield and Greater London using the 2008 ONS based sub-national household projections and the GLA 2013 round trend-based household projections.

Figure 7-5   ONS / GLA Household Size (2013-2033)

	2013	2018	2023	2026	2028	2033
☐ Enfield 2008 ONS	2.45	2.40	2.37	2.34	2.34	2.30
☐ Greater London 2008 ONS	2.34	2.31	2.28	2.25	2.24	2.21
■ Enfield 2013 GLA	2.58	2.54	2.50	2.48	2.47	2.43
■ Greater London 2013 GLA	2.50	2.48	2.46	2.45	2.44	2.42
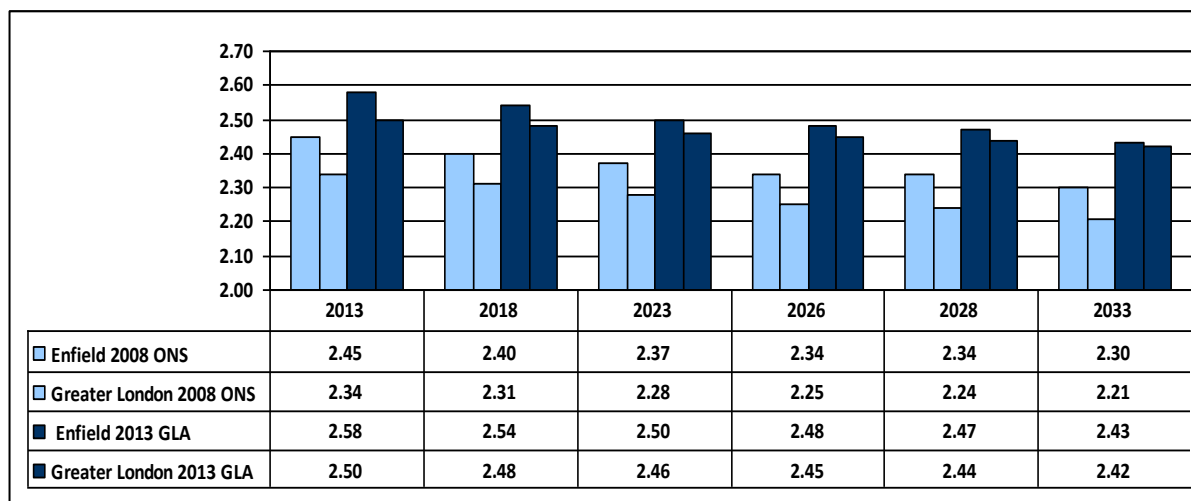
Source: 2008 ONS based sub-national household projections
                 2013 GLA round trend based household projections

7.13.10 The household size in Enfield is larger than in Greater London looking at both data sets. Based on the 2008 ONS sub-national figures the household size in Enfield falls from 2.45 in 2013 to 2.30 in 2033, GLA projections predict a fall also from 2.58 in 2013 to 2.43 in 2033.

7.13.11 A forecast decline in household size to 2033 can be linked to the:-

➢ Significant predicted growth in the over 65 population;

➢ Impact of relationship breakdown;

➢ Increase in the number of single / couple households.

7.13.12 This pattern of declining average household size combined with a growing population is common to the vast majority of authorities and means there will be a requirement for additional housing units throughout the country.

7.14 Edge Analytics – Demographic Analysis and Forecasts

7.14.1 Demographic evidence is a key element in the objective assessment of need. The NPPG states that the DCLG household projections, which are underpinned by the ONS sub-national population projections (SNPPs), should provide the "starting point estimate of overall housing need" (PPG paragraph 2a- 015).

7.14.2 Edge Analytics were commissioned by Enfield Council to produce a range of demographic forecasts to inform the SHMA. These forecasts, together with a 'demographic profile' of Enfield, have incorporated the latest population and household projections from the Office for National Statistics (ONS), the Department for Communities and Local Government (DCLG) and the GLA.

7.14.3

7.14.4

7.14.5   Whilst these official projections provide the 'benchmark' for the assessment of need, alternative assumptions relating to the underlying demographic projections and household growth should be considered, as should the latest ONS population estimates (PPG paragraph 2a-017). Evidence that links demographic change to forecasts of economic growth should also be assessed (PPG paragraph 2a-018).

7.14.6   In line with the PPG, the latest official population and household projections from the ONS and DCLG have been considered.   The Enfield Plan needs to conform with the overall London Plan, and therefore the GLA population and household projections are also considered alongside the ONS/DCLG population and household projections.

7.14.7   The use of demographic models, which enable a range of growth scenarios to be evaluated, is now a key component of the objective assessment process.

7.14.8   Edge Analytics has developed a range of alternative growth scenarios, for comparison with the ONS, DCLG and GLA projections. These alternative scenarios have been developed using the POPGROUP suite of demographic models, widely used by local authorities and planners across the UK.

7.14.9   The 'range' of dwelling requirements, are summarised in Table 7-18 below.

Table 7-18   Enfield dwelling growth summary 2017–2032

Scenario	Average Annual Dwelling Requirement (2017–2032)
SNPP-2012	2,400
PG-5yr	2,016
GLA Central	1,920
PG-10yr	1,777
GLA Long-term Trend	1,695
Scenario Mid-Point	**2,048**

7.14.10

7.14.11 Growth is highest under the benchmark SNPP-2012, with a requirement of 2,400 dwellings a year.

7.14.12 The GLA population projections result in lower population growth than the official SNPP-2012 ONS/DCLG benchmark, and consequently lower average annual dwelling requirements; the GLA Long-term Trend scenario results in the lowest dwelling growth outcome, at 1,695 per year.

7.14.13 Both of the 'alternative trend' scenarios, in which future migration assumptions are based on a short-term (5-year) and a longer-term (10yr) historical time period, result in higher growth than the GLA population projections.

7.15   Jobs-Growth Forecasts

7.15.1   Enfield Borough Council also commissioned Edge Analytics to develop a suite of jobs growth outcomes. The Edge Analytics detailed report is found **in Appendix IV**.

7.15.2   Edge Analytics have evaluated the labour force and jobs growth impacts of the demographic scenarios using assumptions relating to economic activity rates, a commuting ratio and an unemployment rate. These outcomes are compared to jobs growth data from the GLA employment forecasts.

7.15.3   Edge Analytics has made an appropriate judgment on each of these assumptions to enable a demographic evaluation of the implied jobs growth forecasts to be made.

7.15.4   Forecasts have been derived using POPGROUP technology and each has considered 20-year projections from 2017-2037.

7.15.5   The derived jobs growth forecast scenarios suggest average annual jobs growth of **768** based on the GLA Long Term trend to **1,163 based on the SNPP 2012**. The PG 5 Year and 10 Year scenarios support jobs growth of **953 and 862** per annum respectively.

7.16   Annual Dwelling Requirement

7.16.1   Household outcomes of each scenario have been derived using both the 2012-based and 2008-based headship rates.

7.16.2   Using the 2008-based headship rates the dwelling requirement range would be from **1,673 on Natural Change to 2,261 on the 2012 SNPP** projection.

7.16.3   Using the 2012-based headship rates the requirement range would be **1,735** based on the POPGROUP 10 Year scenario to **2,357** on the 2012 SNPP.

7.16.4

8   OBJECTIVELY ASSESSED NEED

8.1   Introduction

8.1.1   One of the primary objectives of the Strategic Housing Market Assessment is to identify the future quantity of housing needed to meet future household growth and support economic growth in the Borough.

8.1.2   This section outlines the three stages in the calculation of the level of objectively assessed housing need (OAN).   The 'starting point' as required in Guidance (NPPG - paragraph 002) examines the ONS and GLA demographic projections and the household and labour force and jobs growth impacts prepared by Edge Analytics (see section 7).

8.1.3   A full explanation of the methodology used in the demographic, dwelling and jobs growth projections can be found in the Edge Analytics Report in **Appendix IV.**

8.1.4   Secondly, analysis of 'market signals' is outlined to determine whether any adjustment to the projections should be made to respond to market signals (section 8).

8.2   Thirdly, the scale of affordable housing for rent and sale which is potentially able to be delivered from application of policy targets is compared to the level of outstanding affordable need identified from the CLG Affordable Model detailed in Section 13.Error! Reference source not found.Demographic and Household Projections Summary

8.2.1   Ultimately the Council decision on the OAN which it will adopt will be driven by capacity given the land constraints in increasing delivery from an average of 538 to a range of objectively assessed need figures for Enfield Borough from 1,695 to 2,400 a year.

Table 8-1   OAN Annual Range Levels for the Enfield HMA

	SNPP 2012 based HR	SNPP 2008 based HR	GLA Long Term Trend	Housing Need Range	Mid-point of Range
Enfield	2,400	2,261	1,695	1,695 - 2,400	2,048

8.2.2   Guidance requires that the range of projections also need to consider any impact from market signals and whether the projected levels will deliver an adequate level of affordable housing from Policy target levels to meet the identified scale of need.

8.2.3   These elements are assessed below.

8.3   Market Signals

8.3.1   The NPPG discusses a range of market signals on land values, house prices and under-delivery which should be taken into account in adjusting the household projections to better reflect the needs of the area.

8.3.2   The table below shows where we have addressed the various market signals in the SHMA.

	Market Signals	Location in the SHMA Report
1	Land prices	The latest land prices available have been taken from the VOA website and the analysis can be found at 8.4.
2	House prices / Rents	The latest Land Registry house price data and entry level prices in the borough are considered in detail in section 5. Private sector rent levels are a vital piece of housing cost data as in all assessments; it is the ability to access the rental market which is used to determine how many households will need affordable housing. The latest data on rental costs are shown in the Private Rented Sector section 4.
3	Affordability	Affordability is covered in 5.7 to 5.10 showing lower quartile incomes versus lower quartile house prices.. We have also covered household income against lower quartile rents in 4.8.
4	Rate of development	We have examined rates of development for the borough in 8.6 and the data used is from Enfield's latest Annual Monitoring Report 2011/2012.
5	Overcrowding	Over-crowding figures are covered in Section 3.9 to 3.12 and are assessed in the Affordable Needs Model in section 133 along with homelessness, concealed and sharing households to demonstrate the un-met need for housing. In view of the constraints on affordable new delivery, over-crowding is most effectively addressed in the social rented sector through initiatives to free up the under-occupied stock.
6	Self build	Government want to make Self-build housing a more mainstream housing option. This is covered by data from the household survey in section 9.2 of the Report.

8.4   Land Prices

8.4.1   The NPPG considers land prices to be one of the key market signals to be considered. There is limited data available on residential land values and specifically at a local level.

8.4.2   The following graph indicates the value for residential development land in England (excluding London) and Inner and Outer London between 1990 and 2010.

Figure 8-1   Trend in Residential Land Value (£ per hectare) 1990-2010
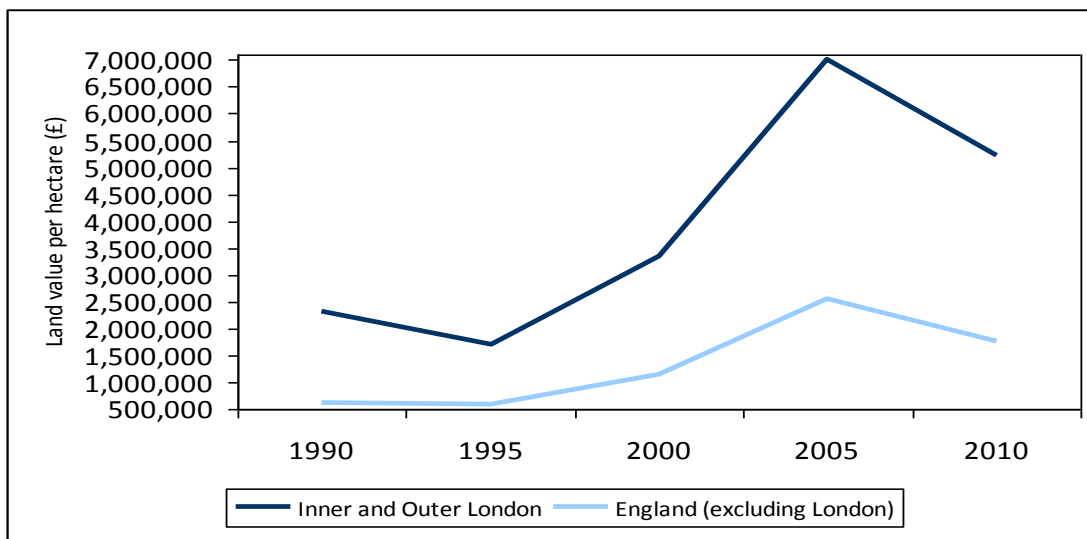
Source: VOA 2010

8.4.3   Overall the analysis shows that the growth in land value in inner and outer London is significantly above the national level, suggesting an under supply in the volume of land in relation to demand.

8.4.4   The following graph shows the change in residential land values between January 2010 and July 2010 by region and land type. This data has not been gathered since 2010.

Figure 8-2   Percentage change in land value (Jan 2010-Jul 2010)
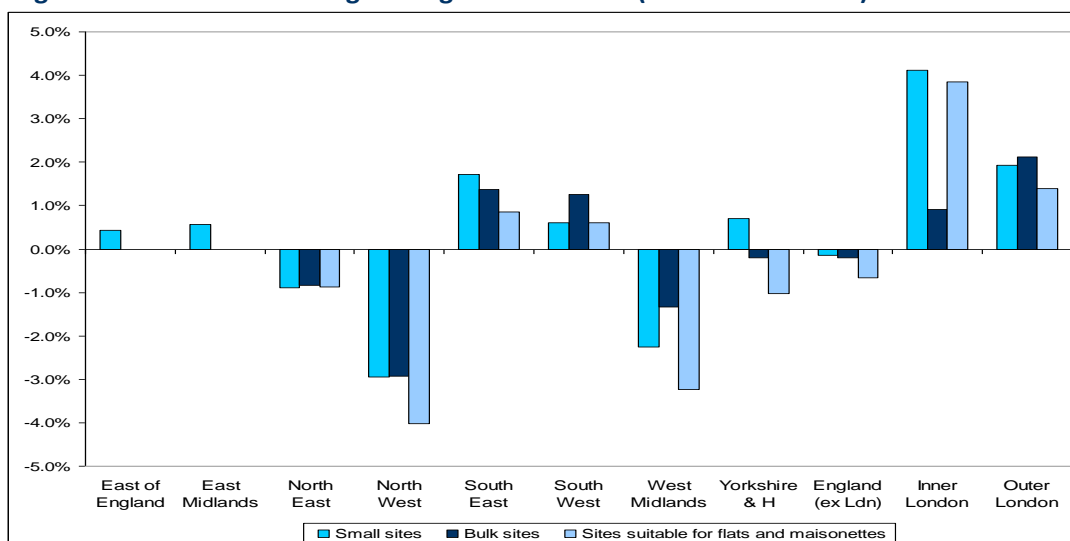
Source: VOA 2010

8.4.5   Prices in land value for small sites and sites suitable for flats and maisonettes increased quite significantly in Inner London compared to any of the other benchmark areas. Outer London showed similar results albeit a slightly slower rate of growth.

8.4.6   The table below shows residential land values at a more local level. Data is not available for Enfield Borough specifically but based on average house prices, we have assumed Enfield to be around the same levels as Hillingdon and Redbridge.

8.4.7   Based on the assumed figures the land value for small sites in Enfield is around 6.0% lower than the average found in outer London but around 60% higher than the national average.

8.4.8   Land value for flats and maisonettes in Enfield is around 2.0% higher than the outer London average, but around 66% higher than the national average.

Table 8-2   Local level residential land values (July 2010)

Area	Type		
	Small sites (£/ha)	Bulk land (£/ha)	Sites for flats and maisonettes (£/ha)
Barnet	5,932,000	4,725,000	6,660,000
Bexley	4,500,000	4,250,000	4,500,000
Hanwell	5,810,000	5,810,000	6,575,000
Havering	4,673,000	3,950,000	4,705,000
Hillingdon	5,090,000	5,355,000	5,775,000
Enfield (assumed)	**4,592,500**	**4,455,000**	**5,460,000**
Redbridge	4,095,000	3,555,000	5,145,000
Merton	4,800,000	4,450,000	5,220,000
Sutton	4,150,000	4,250,000	4,225,000
Outer London	4,881,250	4,543,125	5,350,625
Inner London	8,578,000	7,787,000	8,656,000
England (excluding London)	1,866,479	1,748,185	1,832,738

Source: VOA 2010

8.4.9   Although land values in the borough are still high compared to national values, the levels have reduced over time. In July 2007, the land value for small sites in outer London was around £7,125,000 and in July 2008 it was around £6,880,000 per hectare, suggesting less pressure in terms of land values if trends remain the same.

8.5   Affordability

8.5.1   DCA have examined evidence of affordability in line with the NPPG, by looking at lower quartile house prices and incomes. The data source we have used is the ratio of house prices to earnings published in February 2014 by the London Datastore based on data from CLG, Land Registry and ONS.

8.5.2   The following graph shows the lower quartile affordability trend in Enfield compared with Outer London and England.

Figure 8-3   Lower Quartile Affordability Trend (1997-2013)
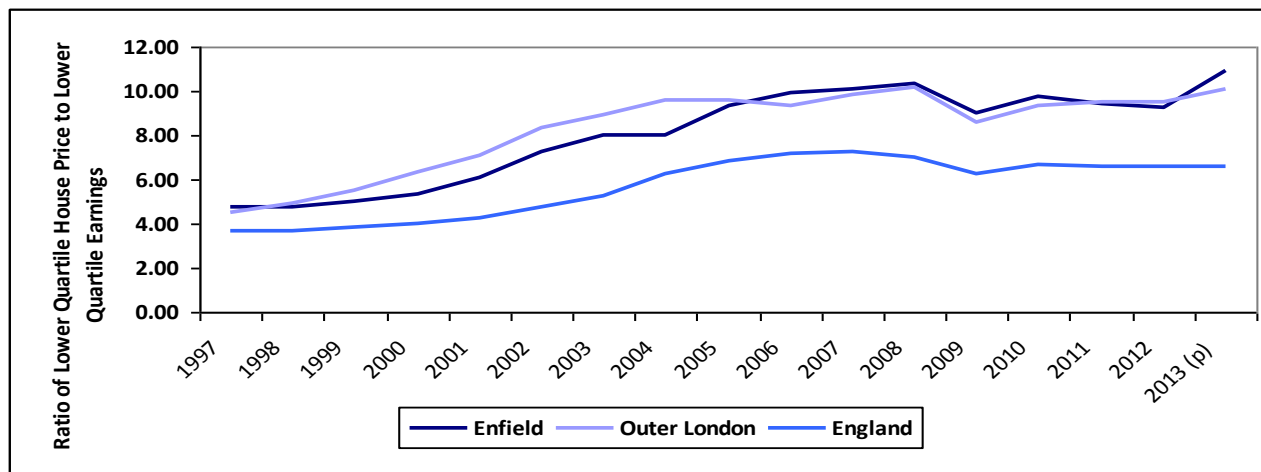
Source: London Datastore February 2014

8.5.3   Affordability in Enfield has worsened similarly to Outer London, particularly in the latter years but higher than nationally. The lower quartile ratio in 2013 was 10.92 compared with 4.75 in 1997.

8.6   Rate of Development

8.6.1   NPPG recommends the rate of development is also one of the market triggers which should be taken into account when examining market triggers. DCA have examined net completions for Enfield using data from their Annual Monitoring Report 2011-2012.

Figure 8-4   Net Completions (2003-2012)
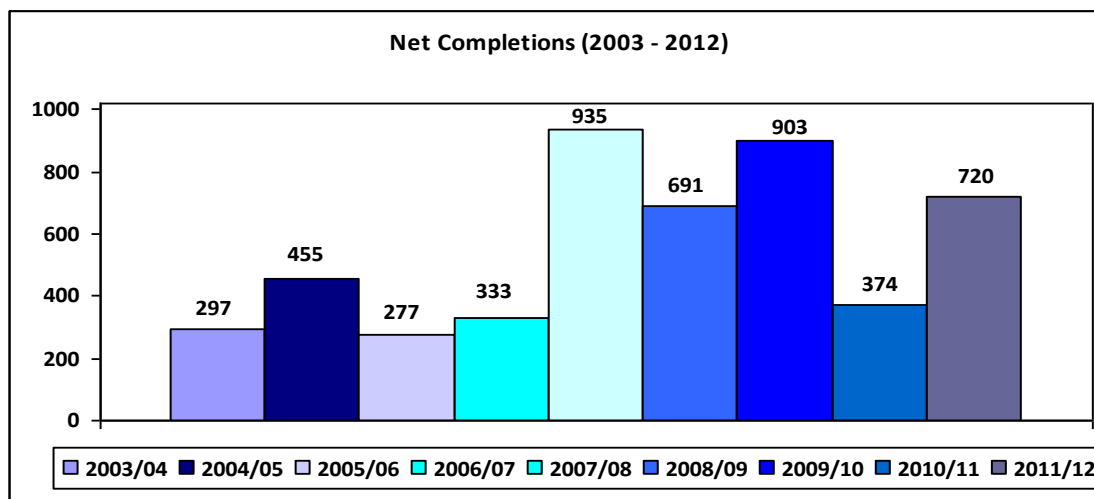
Source: Annual Monitoring Report 2011-2012

8.6.2   House building has varied quite noticeably over the past nine years in Enfield, with 297 completions being achieved in 2003/04 compared with 720 in 2011/12.

8.6.3   2007/08 shows the highest number of completions achieved (935), but then falling to 691 the following year. The numbers then increase again to 903 in 2009/10, before falling quite considerably to 374 the following year. However over the five years to 2012 an average of 538 a year were delivered.

8.6.4   The following table shows the housing delivery plan for Enfield in the period 2011 to 2021.

Table 8-3   Managed Housing Delivery over the plan period to 2011/12 to 2020/21

Housing provision target to be delivered over the plan period 2011/12 - 2020/21	5,600
Housing provision delivered since the start of plan period 2011/12	297
Residual amount of additional homes to be delivered in the remaining plan period to 2020/21	5,303
Annual average additional homes required to meet the set target	589

Source: Annual Monitoring Report 2011-2012

8.6.5   The delivery plan shows an annual requirement of 589 additional homes to meet the set target up to 2021, a level which has virtually been met over the 5 years to 2012.

8.6.6   The London Plan 2015 has just completed examination and the housing figures now range from 49,000 a year over the 25 years to 62,000 a year over the 10 years to 2025 and outlines a minimum annual delivery of 798 a year in Enfield.

8.6.7   Enfield is not considered to be an authority which has under delivered against targets.

8.6.8   Although affordability is a significant issue it applies equally to most other London authorities.

8.6.9   here is no accepted methodology for increasing the level of OAN because of adverse market signals and in view of the levels of increase of almost 300% to 400% from current delivery to the range of projections there is not a requirement to make further increases due to market signals.

8.6.10

8.7   Affordable Housing Need

8.7.1   The NPPG advises at Paragraph: 029 Reference ID: 2a-029-20140306

8.7.2   "An increase in the total housing figures included in the local plan should be considered where it could help deliver the required number of affordable homes."

8.7.3   The NPPG states that plan makers and partnerships should estimate the number of households who lack their own housing or live in unsuitable housing and who cannot afford to meet their housing needs in the market and therefore will require some form of affordable housing.

8.7.4   It is therefore necessary to consider the total affordable housing need in the context of its likely delivery by market housing led developments.

8.7.5   A full affordable housing assessment has been conducted and is set out in Section 13. The assessment identifies the total scale of affordable need of new forming households not able to access the market, the needs of existing households who fall into need, provision from existing stock turnover and the net need which requires to be addressed from future new provision.

8.7.6   However the PAS Technical informal advice note - Objectively Assessed Need and Housing Targets issued in June 2014, suggests that as the backlog is of existing households already in accommodation they would free up a dwelling if re-housed.

8.7.7   Therefore when calculating the overall housing need figure only the needs of new households who cannot afford to access the private market should be considered. On this basis the annual new need level of **456** would apply. (Section 13.12)

Table 8-4   Annual Affordable Need delivery

	SNPP 2012	PG 5 YR	GLA Central	PG 10 Yr	GLA Long Term
New Households pa.	2,400	2,016	1,920	1,735	1,637
Policy Target	40%	40%	40%	40%	40%
Potential Annual Delivery	960	806	768	694	655

8.7.8   Based on the household projections the potential policy target of 40% could deliver between 655 and 960 affordable units and even the lowest projection would adequately address the scale of affordable need of 456 new households.

8.7.9   As a theoretical guide, meeting the total annual net affordable housing need of 456 units would require total annual housing delivery of 1,140 units based on achievement of overall affordable target of 40% on all sites.

8.7.10   Based on the evidence found in this assessment an overall affordable housing target average of 40% across the Borough set in the Local Plan can be justified, subject to viability.

8.7.11   Even in very buoyant market conditions, this level is much higher than is likely be economically viable as an affordable housing target in planning policy, a key factor in any requirement for affordable housing from planning negotiation.

8.7.12   Furthermore, meeting the total need for affordable housing also involves a range of initiatives in addition to new unit delivery through the planning system:-

➢   Freeing up under-occupied social rented units to make best use of the existing stock which can free up 3 to 4 properties as households trade up to the size they require ultimately providing access to a one bedroom unit for a household the waiting list;

➢   By bringing empty properties back into use;

➢   Bringing social sector stock up to Decent Homes Standard;

➢   Conversion of existing buildings.

8.7.13   These initiatives offer scope to make a meaningful contribution to making best use of the stock and provision of affordable housing.

8.7.14   Ultimately any policy targets should be set based on what is sustainable, viable and deliverable, and importantly support other corporate strategies, especially for economic growth and regeneration. These should be major factors in determining the scale and tenure mix of any affordable housing.

9   NEEDS OF SPECIFIC HOUSEHOLD GROUPS

9.1   Introduction

9.1.1   NPPG suggests looking at different household groups in relation to identifying the need for certain types of housing.

9.1.2   This chapter investigates the needs of household groups that may have specific housing requirements which differ from the general population and need to be understood and planned for in housing and planning strategies.

9.1.3   The housing requirements of the following household groups have been analysed:-

- ➢ Older people;
- ➢ People with disabilities;
- ➢ People wishing to build their own homes;
- ➢ Family Housing;

9.1.4   The data on the needs of households was gained from using primary data from the Housing Survey.

9.2   Housing Needs of Older People

9.2.1   NPPG states that the need to provide housing for older people is critical given the projected increase in the number of households aged 65 and over.

9.2.2   This sub-section will consider the profile of the older people in the borough. It will also examine the future needs of older people specifically looking at the size of dwelling required in order to see if any existing houses can be freed up to tackle the issue of over-crowding.

9.2.3   According to ONS population forecasts, there will be 79.4% more older people (65+) by 2037. The largest increase within this age band are those aged over 85, (134.5%), which potentially means a significant increase in the need for extra housing and support needs over the life of the Plan.

9.3   The Future Needs of Older People

9.3.1   1,205 implied existing households indicated that they had older relatives (over 60) who may need to move to the borough in the next three years. The breakdown of the type of accommodation required is shown in the table below.

Table 9-1   **Accommodation Required by Older Relatives in Next 3 Years**
Question 13b

	% households	Nᵒˢ. implied
Live with family (existing home adequate)	33.3	402
Council / Registered Provider sheltered housing	33.2	400
Live with family (need extension / adaptation)	18.9	227
Private housing	9.9	119
Council / Registered Provider property	4.7	57
Total	**100.0**	**1,205**

Source: DCA Enfield Housing Survey 2014

9.3.2   Demand for older people was predicted by their mature children and, as would be expected, it shows a different pattern to that normally seen among older respondents in DCA surveys where you find a lower number of older people admitting they need to move home.

9.3.3   62 implied existing households aged 65 and over are planning a move within the borough in the next 3 years and they were asked a series of questions about their future housing requirements.

Figure 9-1   What Type Of Accommodation Can Be Realistically Afforded (65+)
Q15da (65+) x Q19 (%)
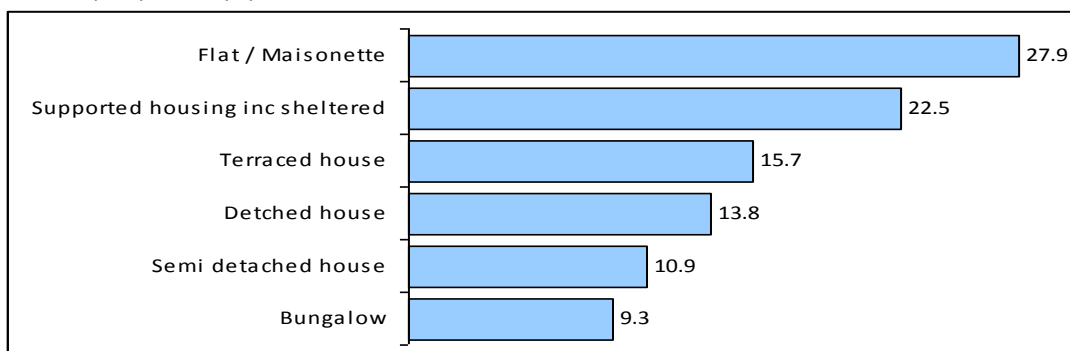
Source: DCA Enfield Housing Survey 2014

9.3.4   The main type of accommodation that can be realistically afforded by older people is a flat / maisonette (27.9%), closely followed by supported housing (including sheltered).

Figure 9-2   What Tenure Can Be Realistically Afforded (65+)
Q15da (65+) x Q24 (%)
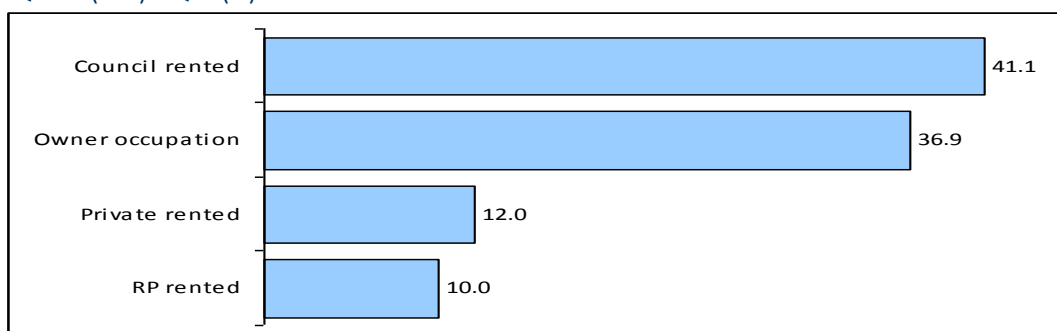
Source: DCA Enfield Housing Survey 2014

9.3.5   41.1% could realistically afford council rent, and 36.9% could afford to owner occupy.

Figure 9-3   Size of Housing Required by Existing Moving Households aged 65+
Q15da (65+) x Q22 (%)
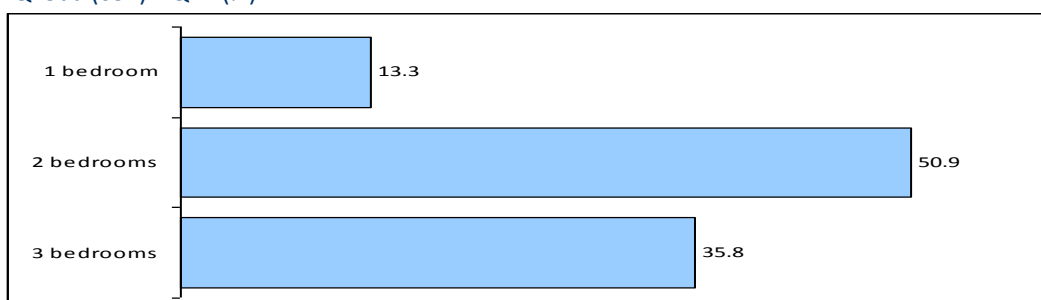
Source: DCA Enfield Housing Survey 2014

9.3.6   The main size required by existing households was 2-bedrooms at 50.9%, followed by 3 bedrooms at 35.8%.

9.4 Supported Accommodation

9.4.1   Existing households moving were asked if they were interested in supported housing and what type of supported housing they required, in the next three years to 2017.

9.4.2   Table 9-1   Type of Supported Accommodation required

Question 21

	% responses	N^{os}. implied
Council / Registered Provider sheltered housing	8.2	230
Council / Registered Provider property	81.4	2,266
Private Sheltered Housing	4.2	117
Private housing	9.0	249
Independent accommodation with external care	5.6	155
Total		**3,017**

Source: DCA Enfield Housing Survey 2014

9.4.3   Over the next three years, demand for supported accommodation (other than sheltered accommodation) is predominantly for Council / Registered Provider property.

9.4.4   All of the people requiring this type of supported accommodation had a walking difficulty and the majority of them were aged between 35 and 64.

9.4.5   The balance of bedroom requirements for independent accommodation (with external care) was mainly for 3 bedrooms.

9.4.6   The majority of the requirement for the Council / RP registered housing and for private sheltered housing was for 2-bedrooms.

9.5 Sheltered Housing Demand

9.5.1   DCA survey experience shows that older people seek to remain in their own homes and prefer to receive support at home. In contrast, the children of older parents tend to predict the need for supported housing.

9.5.2   All the demand expressed by the families of in-migrating parents or relatives was for Council / RP sheltered housing.

9.5.3   The sheltered housing needs of older people were captured within the question for all movers within the borough on supported housing. The combined requirement for sheltered housing in both sectors from existing households living in Enfield and in-migrating parents / relatives are shown in the table below.

Table 9-2   **Sheltered Housing Demand**

	Private Market	Affordable Sector	All Sectors
Existing Households	117	230	**347**
In-migrant Households	0	400	**400**
Total	**117**	**630**	**747**

N.B.   Figures taken from Table 1 and 9-2

9.5.4   There was a higher level of demand from older people moving into Enfield than the demand from households already living in the borough.

9.5.5   As discussed in Section 9.5.1 above, the forecast is being made by their children who assist in the moving process and therefore should be treated with caution..

9.5.6   Conversely, the indigenous older population prefer to continue in the area / surroundings they know and within their own home as long as possible and often will not acknowledge or predict the need to move.

9.5.7   In total, the data suggests a combined requirement for sheltered accommodation from older people currently living in Enfield (347 households) and those who may in-migrate to be beside their family (400 households) of 747 units, 630 in the affordable sector and 117 in the private sector.

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

9.6   Extra Care Accommodation

9.6.1   Extra Care accommodation is housing which offers self-contained accommodation together with communal facilities and where care, as well as support, services are provided from a team based on a site.

9.6.2   There was no need expressed for extra care accommodation from both older people moving into the borough and existing households. However, this sector of the older persons housing market is relatively new and the growth forecast in the population projections over the next decade to 2024 of those aged 75+ years may well increase the need for this type of accommodation. Demand may also increase as understanding of this sector of supported housing increases.

9.6.3   The issue of potential delivery through shared equity also applies to the extra care sector. Although we do not have information on the current tenure of in-migrating parents it would be reasonable to conclude that the majority would be owner-occupiers with no mortgage.

9.7   Housing Needs of Disabled People

9.7.1   Households with one or more members who are affected by a physical or mental health disability or long-term illness were addressed through a series of questions. This section draws together the findings covering property adaptation, support provision and outstanding needs.

9.7.2   20.3% of households in the area contain somebody with a disability, suggesting 23,945 households in the borough are affected in some way.

9.7.3   When asked how many members of the household had a disability, 89.1% of cases said only one household member had a disability and 10.9% said two members had a disability suggesting 24,784 people in total. The age profile and nature of disability data suggest slightly higher totals than this.

9.7.4   26,963 responses were received to the age of disabled members. Data for the age groups of all disabled household members is shown below.

9.7.5

9.7.6

Figure 9-1 Age of Disabled Household Members (Question 10d)
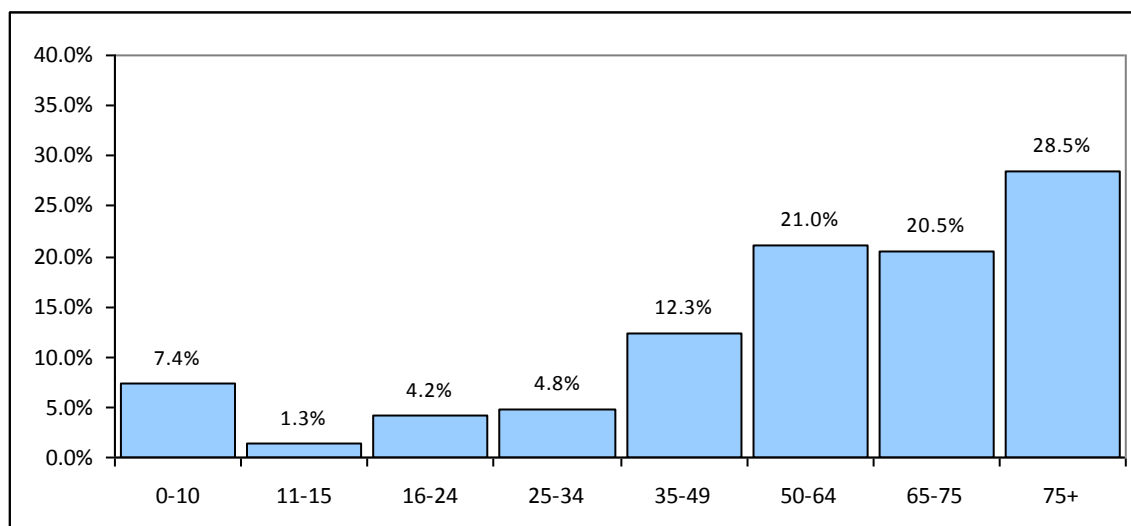
Source: DCA Enfield Housing Survey 2014

9.7.7 49.0% of all disabled household members were over the age of 65 including 28.5% over 75. 17.7% were aged under 35 years.

9.7.8 In relation to support needs, 67.1% of households indicated a need for care or support. 80.3% of those with a care or support need felt they were getting enough support, the data implying 19.7% (3,497 implied) with an outstanding support need.

9.7.9 Residents were asked about the nature of their disability or that of any household member. The results are shown in the table below.

Table 9-3 Nature of Disability

Question 10e

Disability	% households
Wheelchair user	9.7
Walking difficulty	52.2
Visual impairment	12.5
Dementia / Alzheimer's	4.6
Hearing impairment	12.0
Learning disability	8.9
Mental health problem	12.6
Excess drug / Alcohol	1.0
Limiting long term illness	43.8
Asthmatic / respiratory problem	17.4

Source: DCA Enfield Housing Survey 2014

9.7.10 The largest group of people were those with a walking difficulty (52.2%). 43.8% had a limiting long term illness and 17.4% of households contained someone who had an asthmatic / respiratory problem.

9.8 Adaptations for Disabled Households

9.8.1 This sub-section examines the degree to which resident's homes have been adapted to meet the needs of a disabled person or what adaptations are still needed.

9.8.2 8.5% of properties (9,984 implied) had been adapted, a lower level than usually found in DCA surveys (around 11%).

9.8.3   The main adaptation that had already been provided was handrails / grabrails, closely followed by bathroom adaptations. Around 25.0% of households already had access to property adaptations and 17.2% had a ground floor toilet.

9.8.4   Wheelchair adaptations at 9.1% (1,032 implied) were lower than the average level found in DCA surveys (around 15%).

9.8.5   In terms of adaptations still needed in the home, the main view was bathroom adaptations were still needed by 2,874 households with a disabled member. 1,819 households still require handrails / grabrails and 1,410 households stated 'other' adaptations were still needed.

9.9   People Wishing to Build Their Own Homes

9.9.1   NPPG states that the Government wants to enable more people to build their own homes and wants to make this form of housing a mainstream housing option.

9.9.2   During the interview process 12.3% of respondents moving confirmed they would be interested in building their own home.

9.9.3   We ran a number of cross-tabulations including their preferred location, type, age of the head of household and their financial circumstance. The following responses are for all those households who answered 'yes' to being interested in building their own home.

9.9.4   The main type of property respondents were looking for was semi-detached (36.3%), followed by terraced (31.2%).

9.9.5   The main size of property preferred was 4 bedrooms (40.7%). 37.5% said 3 bedrooms and 21.7%, 2 bedrooms. There was no preference for either one bedroom or five or more bedrooms.

9.9.6   57.5% of households who answered 'yes' to building their own home were aged between 35 and 49 and 39.1% were aged between 25 and 34.

9.9.7   In terms of income capacity, the highest proportion out of this group earned between £20,000 and £30,000 (25.7%). 18.2% earned between £40,000 and £50,000 per annum. 17.6% earned less than £20,000 per annum and 15.3% earned between £60,000 and £80,000 per annum.

9.9.8   Looking at the location preference for those households who had an interest in building their own home, Winchmore Hill was the most popular location choice (42.6%). 27.4% of households opted for Southgate and 28% Palmers Green.

9.9.9   The data suggests that the type of people who would be interested in self-build are in the younger to middle age groups, the majority earning a good income. Their location choices are for the quality of the neighbourhood and nearness to their place of employment.

9.9.10   They are looking for a family home, a semi-detached or terraced property with 3 or 4 bedrooms.

9.9.11   Newly forming households were also asked if they would be interested in building their own home, 18.5% said yes they would.

9.10 Family Housing

9.10.1 DCA examined the composition of households in the borough by using the 2014 housing survey data.

Table 9-5   Household Composition (2014)

Family Composition	%	Group%
1 adult over 60	15.9	
1 adult under 60	5.2	21.2
1 adult + other	0.0	
Couple no child	16.9	
Couple with children	41.6	59.9
Couple + others	1.5	
Single parent	18.9	18.9
Total	**100.0**	**100.0**

Source: DCA Enfield 2014 survey data

9.10.2 The main household group within the borough is couples with children at 41.6%.

9.10.3 The survey data found that 4,615 family households (couples with children) were moving within Enfield in the next three years. Around 63.0% of households require market housing and 37.0% require affordable housing.

9.10.4 The tenure and size of property required by these family households is shown below.

Table 9-6   Tenure and Size of Property Required

Tenure	Two bedrooms	Three bedrooms	Four bedrooms	Total
Owner occupation	388	898	759	2,045
Private rented	389	388	76	853
Council rented	171	826	339	1,336
RP rented	53	177	0	230
Shared ownership	76	75	0	151
Total	**1,077**	**2,364**	**1,174**	**4,615**

Source: DCA Enfield 2014 survey data

9.10.5 The majority require owner occupation and within that tenure, the main size preference was 3 and 4 bedrooms.

9.10.6 In the social and affordable rented sector the main requirement is for 3 bedrooms.

10 HOUSEHOLDS INTENDING TO MOVE

10.1 Introduction

10.1.1 This section examines the responses from the survey in relation to the future intentions and plans of both existing and concealed households within the borough over the next three years and those intending to move away.

10.1.2 Data from this section is used later in the report to further analyse households who specifically require either market or affordable housing.

10.2 Households Leaving the Borough

10.2.1 46.6% (10,281 implied households) responding intend to move away within the next three years. These households were asked their intended future location and their reasons for moving.

Figure 10-1   If moving outside the borough, where are you thinking of moving to?
Question 17c
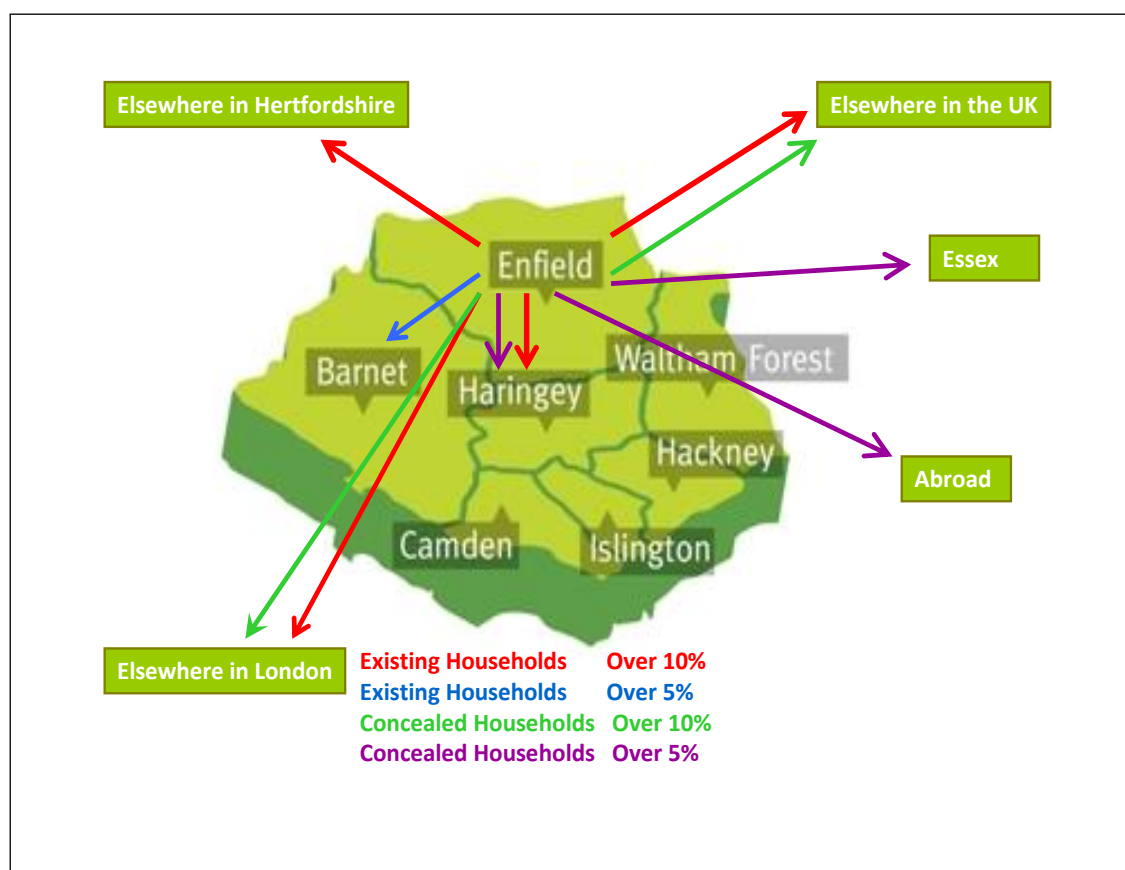
Source: DCA Enfield 2014 Housing Survey Data

10.2.2 The most popular locations for those leaving the borough were 'elsewhere in London' (i.e. to an area not specified in the table but within Greater London), followed by 'elsewhere in the UK'.

10.2.3 The most popular choices in the adjoining boroughs were Haringey and Barnet.

10.2.4　The questionnaire also asked what the main reasons were for leaving the borough, which produced the following results.

Figure 10-2　　**Reasons for leaving the Borough**
Question 17d (%)

Reason	%
Family reasons	30.4
Quality of neighbourhood	30.2
Employment / access to work	25.1
Unable to afford to buy a home	16.6
Education	14.4
Need more space	14.2
Crime / anti social behaviour	12.8
Lack of affordable private rent	7.6
Lack of Council / RP rented housing	5.2
Retirement	4.9
Downsizing	3.6
Availability of private rent	2.3
Need an adaptable home	1.5
Rent arrears / repossession	0.7
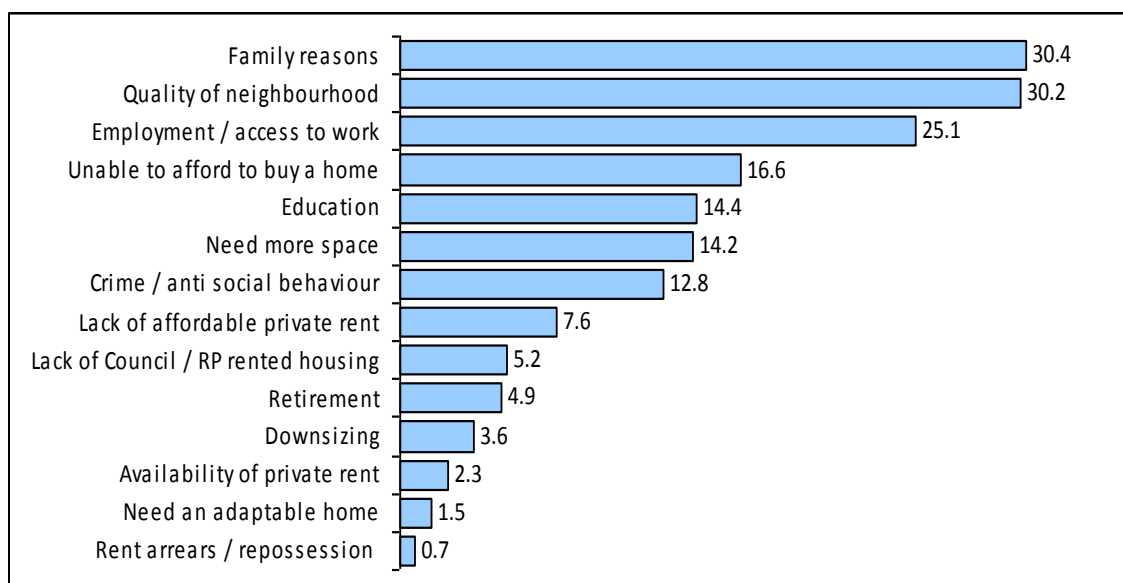
Source: DCA Enfield 2014 Housing Survey Data

10.2.5　Family Reasons, quality of the neighbourhood and employment / access to work were the main reasons for leaving the borough.

10.3　Households Moving within the Borough

10.3.1　Moving intentions were examined through survey data for existing households and also concealed households who represent a pent up demand for housing.

10.3.2　12,308 implied households, who planned a move within the borough in the next three years, were tested against their current tenure.

10.3.3　The majority of the scale of movement (69.7%) is from market housing with around 28.9% of current movers moving from owner occupation and 40.8% from private rent. However, the moves from social rent at 30.3% are still high.

Table 10-1　　**Households Moving within Enfield by Current Tenure**
Question 17a x Q1

	%	N^{os}. implied
Owner occupation with mortgage	22.8	2,805
Owner occupation no mortgage	6.1	747
Private rented	40.8	5,020
Council rented	15.3	1,881
Registered Provider rented	15.0	1,851
Tied to employment	0.0	4
Total	100.0	12,308

Source: DCA Enfield 2014 Housing Survey Data　　　No data for Shared Ownership

10.3.4 The table below shows the preferred tenure for existing households moving in the next three years by their current tenure.

Table 10-2   Current Tenure / Tenure Preferred (Existing Households)
Question 1 / 24

Preferred Tenure	Current Tenure									
	Owner occupation with mortgage		Owner occupation no mortgage		Private rented		Council rented		RP rented		Total
	%	N^{os.}	%	N^{os.}	%	N^{os.}	%	N^{os.}	%	N^{os.}	N^{os.}
Owner occupation	88.6	1,808	58.8	202	20.6	900	0.0	0	3.0	50	**2,960**
Private rent	3.0	61	18.5	64	35.3	1,543	0.0	0	4.7	78	**1,745**
Council rent	8.4	173	22.7	78	31.9	1,393	97.6	1,588	76.8	1,287	**4,518**
RP rent	0.0	0	0.0	0	7.7	339	2.4	38	15.5	261	**638**
Shared Ownership	0.0	0	0.0	0	4.5	197	0.0	0	0.0	0	**197**
Total	**100.0**	**2,042**	**100.0**	**344**	**100.0**	**4,372**	**100.0**	**1,626**	**100.0**	**1,676**	**10,058**

Note: no preference for Tied to Employment or current data from Shared Ownership or tied to employment
Source: DCA Enfield 2014 Housing Survey Data

10.3.5 In total **4,705** existing households require market housing, this group is analysed in more detail in Section 11. A further **5,353** existing households require affordable housing, this group is analysed in further detail in Section12.

10.3.6 There is quite a high level of cross tenure movement to social rent with 44.1% of movers from the private rented sector and 31.1% from owner-occupation. 7.7% of social rented tenants expect to move into the private sector. 20.6% of private renters prefer to move to owner-occupation.

10.4 Housing Benefit Reduction

10.4.1 Existing households were asked if they were moving specifically because their housing benefit was reduced in April 2013. 98.5% said they were not moving because of this reason.

10.4.2 Of the small minority that were moving because their housing benefit had been reduced, all of them said it had been reduced by 25%.

10.5 Demand for Concealed Moving Households

10.5.1 This section examines in detail those people living in an existing household but who are described as a 'concealed' household. This is taken as a proxy for the extent of 'concealment' of housing need within the borough because these households represent a pent up and unmet demand for housing.

10.5.2 The questionnaire allowed for up to two concealed households to be identified within each existing household, each intending to form a new home within the borough in the next three years.

10.5.3   A total of **1,963** concealed households planning to form in the next three years were identified from an average of 1st (1,820) and 2nd (143) concealed households in the detailed data tables and this is the figure used as a control total in this section.

Table 10-3   Concealed Household Formation in the Next Three Years
Question 28

Concealed households	%	Nᵒˢ. implied
Parent / Grandparent	7.5	147
Child (16+)	84.2	1,653
Partner / Spouse	0.0	0
Lodger	2.1	41
Friend	4.1	81
Other Relative	2.1	41
Total	**100.0**	**1,963**

Source: DCA Enfield 2014 Housing Survey Data

10.5.4   The majority (84.2%) of concealed households consisted of people described as 'children' of the household. 4.1% was a friend and 2.1% was a lodger.

10.5.5   The table below shows the results for the age of each new household.

Table 10-4   Age of Concealed Households
Question 29c

Age Groups	%	Nᵒˢ. implied
18 - 24	37.4	734
25 - 34	49.1	964
35 - 49	7.4	145
50 - 64	2.5	49
65 - 75	0.0	0
75+	3.6	71
Total	**100.0**	**1,963**

Source: DCA Enfield 2014 Housing Survey Data

10.5.6   The main two forming age groups are 25 - 34 (49.1%) and 18 – 24 age groups (37.4%).

10.5.7   The survey found that children (under the age of 16) were present in around 12.6% of all households planning to form.

Table 10-5   Number of Children
Question 29d

Children	%	Nᵒˢ. implied
Child due	3.0	59
One	4.3	84
Two or more	5.3	104
None	87.4	1,716
Total	**100.0**	**1,963**

Source: DCA Enfield 2014 Housing Survey Data

10.5.8   Concealed households were asked whether they were being formed as a single or couple household, 52% indicated formation as a single household, 48% as a couple.

10.5.9   Households indicating a couple households were also asked where their partner was currently living. In 39.7% of cases the partner was living elsewhere within Enfield resulting in a potential double count, which is addressed in the Affordable Assessment Model calculation. In 45.1% of cases the partner was already living in the existing household.

10.5.10 Concealed households were also asked if they would consider sharing accommodation with a friend. 11.7% said they would consider it.

Table 10-6   Time of Move - Concealed Households
Question 32

When required	%	Nᵒˢ. implied
Within 1 year	25.0	491
1 - 2 years	36.8	722
2 - 3 years	38.2	750
Total	**100.0**	**1,963**

Source: DCA Enfield 2014 Housing Survey Data

10.5.11 25% of concealed households planned a move within a year, around 36.8% a year later, a total of 61.8% within two years.

10.5.12 The table below shows the tenure which is needed (as a minimum) and preferred (as an ideal) for concealed households moving in the next three years.

Table 10-7   Tenure Needed / Preferred (concealed households)
Question 30aa / Question 30ab

	Tenure	Needed		Preferred	
		%	Nᵒˢ. implied	%	Nᵒˢ. implied
MARKET	Owner-Occupation	48.7	956	61.3	1,203
	Private Rent	25.4	498	22.3	438
AFFORDABLE	Council Rent	12.0	236	6.7	132
	RP Rent	11.2	220	9.7	190
	RP Shared Ownership	2.7	53	0.0	0
	Total	**100.0**	**1,963**	**100.0**	**1,963**

10.5.13 In terms of the tenure, the largest proportion needed owner occupation (48.7%) followed by private rent (25.4%) and Council rent (12.0%).

10.5.14 The most 'preferred' tenure is also owner occupation (61.3%), with more concealed households preferring this tenure than saying they actually needed it (48.7% v 61.3%).

10.5.15 There is also a need for shared ownership reflecting the desire for some form of purchase rather than rent. However, our analysis is based only on the needs data.

10.5.16 In total **1,454** concealed households require market housing, this group is analysed in detail in Section 11.3. A further **509** concealed households require affordable housing, this group is analysed in detail in Section 12.3.

11 FUTURE MARKET HOUSING REQUIREMENTS

11.1 Introduction

11.1.1 This section examines the needs of both existing and concealed households who are planning to move into **market housing** within Enfield over the next 3 years. The section is split for analysis of existing households at 11.2 and concealed households at 11.3.

11.2 Demand for Market Housing for Existing Moving Households

11.2.1 As seen in Section 10.3, **2,960** existing households are planning to move into owner occupied housing and **1,745** are planning to move into private rented housing, giving a total demand of **4,705 for market housing within the borough in the next 3 years**. This is the control total used for analysis in this section.

11.2.2 Data for "all tenures" (i.e. including existing households needing affordable housing), is included as a comparison.

Table 11-1   When is the Accommodation required (existing households)
Question 18

Time	Market Housing %	N^{os}. Implied	All Tenures %
Within 1 year	47.3	2,224	57.0
1 - 2 years	38.6	1,820	31.9
2 - 3 years	14.1	661	11.1
Total	100.0	4,705	100.0

Source: DCA Enfield 2014 Housing Survey

11.2.3 The data shows that 47.3% of existing households sought to move to existing households within one year and 38.7% in 1-2 years.

Table 11-2   Type of Accommodation required (existing households)
Question 19

Type	Market Housing %	N^{os}. Implied	All Tenures %
Detached	7.0	327	3.2
Semi-detached	26.4	1,241	16.4
Bungalow	3.6	168	3.1
Terraced	41.7	1,963	51.1
Flat / maisonette	21.3	1,006	24.5
Supported housing	0.0	0	1.7
Total	100.0	4,705	100.0

Source: DCA Enfield 2014 Housing Survey

11.2.4   The main type of housing sought for those moving to market housing was a terraced property at 41.7%, followed by a semi-detached house at 26.4%. Interest in flats / maisonettes was also fairly high at 21.3%.

Table 11-3   Number of Bedrooms required (existing households)
Question 22

Bedrooms	Market Housing %	Nos. Implied	All Tenures %
One	2.6	121	6.2
Two	36.4	1,713	35.8
Three	36.4	1,713	39.8
Four	24.6	1,158	18.2
Five or more	0.0	0	0.0
Total	**100.0**	**4,705**	**100.0**

Source: DCA Enfield 2014 Housing Survey

11.2.5   The main requirement was for 2 and 3-bedroom properties, slightly lower than the all tenure demand. The need for four or more bedrooms was 24.6% for those moving to market housing higher than all tenures at 18.2%.

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

Table 11-4   Type Required by Size required (existing households)
Question 19 by Question 22

Type	One bedroom		Two bedrooms		Three bedrooms		Four bedrooms		Total
	Nos.	%	Nos.	%	Nos.	%	Nos.	%	Nos.
Detached	0	0.0	117	6.8	39	2.3	171	14.8	**327**
Semi-detached	0	0.0	129	7.5	525	30.7	586	50.6	**1,241**
Terraced	80	66.7	517	30.2	965	56.3	401	34.6	**1,963**
Bungalow	0	0.0	88	5.1	81	4.7	0	0.0	**168**
Flat/ maisonette	40	33.3	863	50.4	103	6.0	0	0.0	**1,006**
Total	**120**	**100.0**	**1,714**	**100.0**	**1,713**	**100.0**	**1,158**	**100.0**	**4,705**

Source: DCA Enfield 2014 Housing Survey

11.2.7   The main property type required by those wanting a two bed property was a flat / maisonette (50.4%). The main three bedroom property type required was a terraced property followed by semi-detached.

11.2.8   Analysis comparing the type and tenure of property required showed the following results.

Table 11-5   Type Required by Preferred Tenure (existing households)
Question 19 by Question 24

Type	Owner occupation		Private rented		Total
	%	N$^{os.}$	%	N$^{os.}$	N$^{os.}$
Detached	11.1	327	0.0	0	327
Semi-detached	33.7	999	13.9	242	1,241
Terraced	42.2	1,250	40.8	712	1,962
Bungalow	4.5	132	2.1	36	168
Flat / maisonette	8.5	252	43.2	755	1,007
Total	100.0	2,960	100.0	1745	4,705

Source: DCA Enfield 2014 Housing Survey

11.2.9   42.2% who require owner occupation require a terraced property and 33.7% semi-detached. The main private rented sector requirement was for flats and maisonettes, closely followed by terraced properties.

11.2.10 Existing households moving to market housing were asked where accommodation was required.

Figure 11-1   Where is Accommodation required (existing households)
Question 26
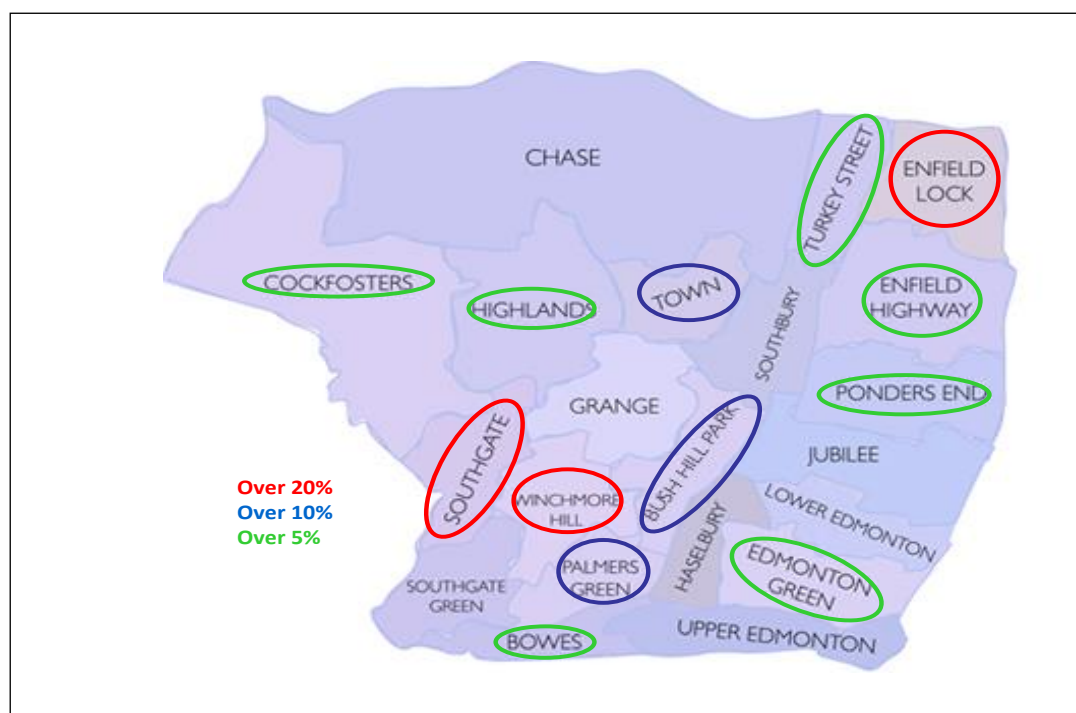
Source: DCA Enfield 2014 Housing Survey

11.2.11 Winchmore Hill was the most popular choice with 27.3% of households choosing this location. Southgate and Enfield Lock were also popular places, chosen by 24.0% and 21.9% of households respectively.

11.2.12 The final question in this section asked respondents why they preferred a particular location. Quality / reputation of neighbourhood was by far the most popular choice. Employment / access to work, education and 'always lived here' were also popular choices.

Figure 11-2   Reason for Preferred Location (existing households)
Question 27 (%)

Reason	%
Quality / reputation of neighbourhood	50.5
Employment / access to work	28.2
Education	27.3
Always lived here	22.1
Nearer family	17.8
Able to afford to buy a home here	9.7
Better public transport	7.6
Nearer / better schools / colleges	6.2
Need more space	5.4
Nearer / better shopping / leisure facilities	4.8
Greater availability of council / RP affordable rent	0.9
Greater availability of private rent	0.9
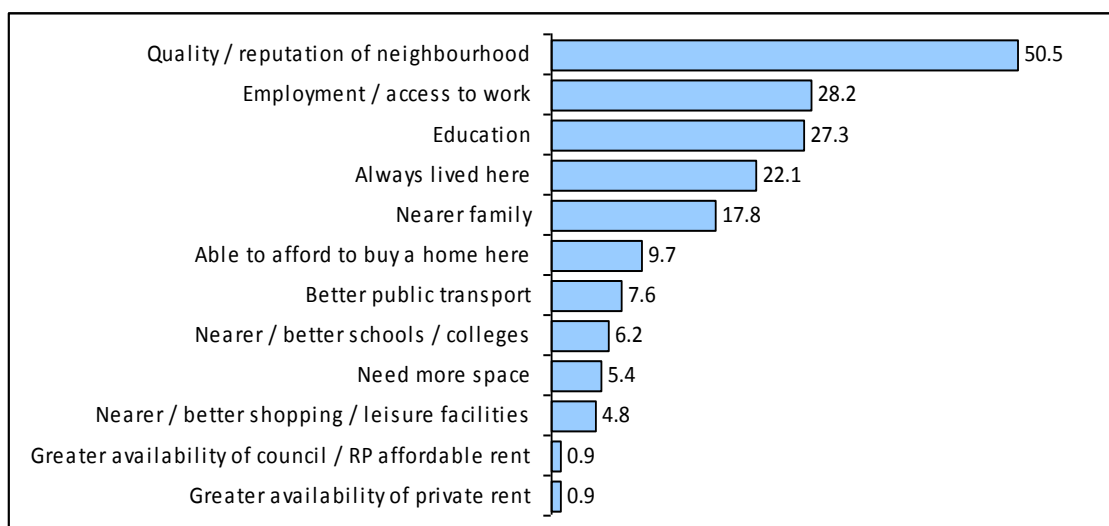
Source: DCA Enfield 2014 Housing Survey

11.3 Demand for Market Housing for Concealed Households

11.3.1 In total, **1,454** concealed households over the next three years need market housing in Enfield. This is the control total used in the analysis for this section.

11.3.2 The data for "preference" as well as need is included as a comparison, to show the gap between needs and aspirations for this group.

Table 11-6   Type of Accommodation needed / preferred (concealed households)
Question 33a / Question 33b

Type	Needed		Preferred	
	%	**N[os]. implied**	**%**	**N[os]. implied**
Terraced	10.4	151	8.3	121
Flat / maisonette	89.6	1,303	91.7	1,333
Total	**100.0**	**1,454**	**100.0**	**1,454**

Source: DCA Enfield 2014 Housing Survey
No data for other types

11.3.3   The results from the survey showed a different profile from existing households moving, this is to be expected for a generally younger group.   The majority of concealed households moving to market housing require flats / maisonettes (89.6%), compared with 21.3% of existing households.

Table 11-7   Number of Bedrooms needed / preferred (concealed households)
Question 35a / Question 35b

Bedrooms	Needed		Preferred	
	%	**N^{os}. implied**	**%**	**N^{os}. implied**
One	50.2	730	24.6	358
Two	46.8	680	54.2	788
Three	3.0	44	21.2	308
Total	**100.0**	**1,454**	**100.0**	**1,454**

Source: DCA Enfield 2014 Housing Survey No data for other sizes

11.3.4   50.2% of concealed households needed one bedroom whilst only 24.6% would prefer a one bedroom property.

11.3.5   A cross tabulation of data was carried out relating to the type of property needed by both the size and tenure needed.   The results are shown in the tables below.

Table 11-8   Type Needed by Size needed (concealed households)
Question 33 by Question 35

Type	1 bedroom		2 bedrooms		3+ bedrooms		Total
	%	**N^{os}.**	**%**	**N^{os}.**	**%**	**N^{os}.**	**N^{os}.**
Terraced	9.0	59	7.0	53	100.0	40	**152**
Flat / maisonette	91.0	592	93.0	710	0.0	0	**1,302**
Total	**100.0**	**651**	**100.0**	**763**	**100.0**	**40**	**1,454**

Source: DCA Enfield 2014 Housing Survey No data for other types

11.3.6   The highest demand was for a 1 or 2 bedroom flat / maisonette.

Table 11-9   Type Needed by Tenure needed (concealed households)
Question 33 by Question 30

Type	Owner occupation		Private rented		Total
Terraced	15.8	151	0.0	0	**151**
Flat / maisonette	84.2	804	100.0	499	**1,303**
Total	**100.0**	**955**	**100.0**	**499**	**1,454**

Source: DCA Enfield 2014 Housing Survey No data for other types

11.3.7   All the demand in the private rented sector and the majority in the owner occupation sector was for flats / maisonettes.   There was a small amount of demand for terraced properties in the owner occupied sector also.

11.3.8   Concealed households were also asked their location preference.

Figure 11-3   Where is accommodation required? (concealed households)
Question 36
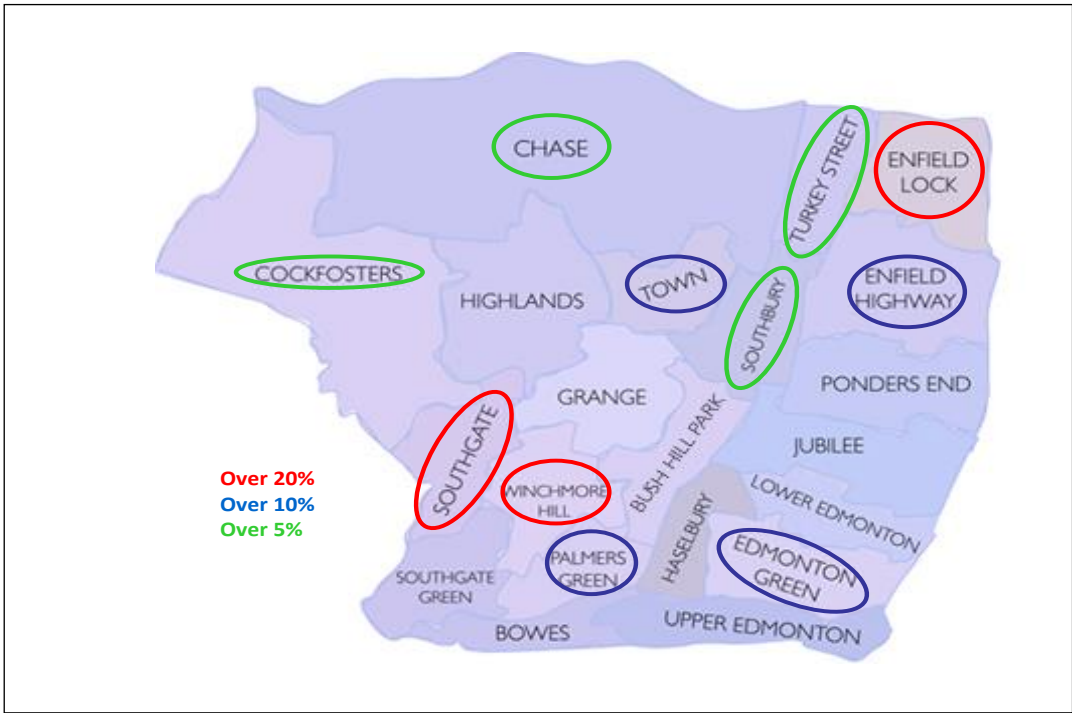
Source: DCA Enfield 2014 Housing Survey

11.3.9   The most popular location choice was for Winchmore Hill at 39.0%, followed by Southgate and then Enfield Lock.

Figure 11-4   Reason for Preferred Location (concealed households)
Question 37 (%)
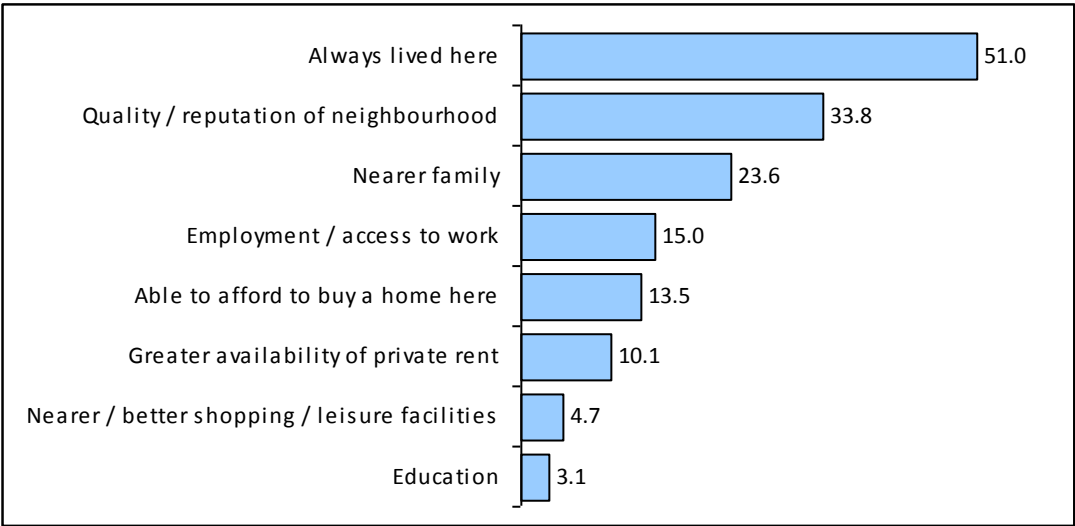
Source: DCA Enfield 2014 Housing Survey

11.3.10 The most popular reasons were 'always lived here' at 51.0% and quality of neighbourhood at 33.8%.

11.4 Total Demand for Market Housing in Enfield

11.4.1 The total demand for market housing by property type and size is shown below.

Table 11-10   Total Demand for Market Housing in Enfield to 2017

		Semi detached	Detached	Terraced	Flat / Maisonette	Bungalow	Total
Existing H/H	1 BEDROOM	0	0	80	40	0	**120**
	2 BEDROOMS	129	117	517	863	88	**1,714**
	3 BEDROOMS	525	39	965	103	81	**1,713**
	4+ BEDROOMS	586	171	401	0	0	**1,158**
Concealed H/H	1 BEDROOM	0	0	59	592	0	**651**
	2 BEDROOMS	0	0	53	710	0	**763**
	3 BEDROOMS	0	0	40	0	0	**40**
	4+ BEDROOMS	0	0	0	0	0	**0**
In-Migrant H/H	1 BEDROOM	151	0	291	1,538	0	**1,980**
	2 BEDROOMS	310	0	270	2,169	64	**2,813**
	3 BEDROOMS	853	0	1,384	359	0	**2,596**
	4+ BEDROOMS	444	151	719	36	0	**1,350**
TOTAL		**2,998**	**478**	**4,779**	**6,410**	**233**	**14,898**

Source: DCA Enfield 2014 Housing Survey

11.4.2 The survey data incorporates existing household demand, concealed household demand and in-migrant household demand for market housing, based on the profile of recent in-migrants to Enfield over the last three years.

11.4.3 It is assumed that the in-migrant market demand will be similar over the next three year period to 2017.

11.5 Current and Future Demand for Market Housing

11.5.1 The NPPF identifies the core Government objectives to provide a variety of high quality market housing including addressing any shortfalls that apply in market housing. Authorities are required to plan for a full range of market housing to meet the needs of the whole community, so that provision is made for family, single person, and multi-person households.

11.5.2 Local planning authorities should identify the size, type, tenure and range of housing required in particular locations, reflecting local demand. Policies should give indications of the type or size of dwellings to be delivered to meet household demand and create sustainable inclusive and mixed communities over the longer term.

11.5.3 Practice Guidance states that neither secondary nor primary data are themselves more or less robust when trying to derive a robust assessment of housing need and demand. In terms of household survey flow models, the data utilised is both primary household survey which identifies future housing forming and moving intentions and secondary data particularly on social and affordable housing need and stock re-let supply.

11.5.4 The following table shows the 2014 survey data over 3 years and the future average **annual demand and supply** of market properties by bedrooms from: -

> **Demand** from local existing households moving, concealed households forming and in-migrating households;

> **Supply** from the turnover of the existing stock created by existing households moving and out-migrants leaving the borough.

Table 11-11   Annual Market Housing Demand by Size

Households	Bed-sit / one bedroom		Two bedrooms		Three bedrooms		Four + bedrooms		All Sizes	
	Supply	Demand	Supply	Demand	Supply	Demand	Supply	Demand	Supply	Demand
Existing		40		571		571		386		1,568
Concealed		243		227		15		0		485
In-migration		660		938		865		450		2,913
Total Demand		**943**		**1,736**		**1,451**		**836**		**4,966**
Moving within	420		1,062		543		293		2,318	
Out-migration	291		860		573		746		2,470	
Total Supply	**711**		**1,922**		**1,116**		**1,039**		**4,788**	
Net Shortfall / (Surplus)		**232**		**(186)**		**335**		**(203)**		**178**

Source: DCA Enfield 2014 Housing Survey

11.5.5 The major market housing demand from existing, concealed and in-migrating households is for two and three bedroom properties. After taking account of turnover supply, there is a shortfall of one and three bedroom units.

11.5.6 As discussed in Section 3, less than 40% of the market stock is one and two bedrooms and the turnover analysis suggests a main requirement for two and four bedrooms.

11.5.7 Creating a more balanced stock has to address imbalances in the current stock structure. Around 47% of all owner occupied properties have 3 bedrooms and almost 24% have 4 or more bedrooms, over 70% in total, a very high level compared to the combined total of less than 30% which are 1 and 2 bedroom units.

11.5.8 There is a need for a higher proportion of two bedroom units to create better housing offer and address the increasing need for smaller properties due to demographic and household formation change.

11.5.9 The demographic change forecasts however highlight significant growth in older households and a fall in the number of households with children.

11.5.10 On balance, the demographic shift is already apparent and in view of the current stock mix with flats and terraced properties combined representing only 38% of the market stock, future delivery should bias to some degree in favour of smaller units to create a more balanced housing market.

11.5.11 It is therefore recommended that to create a more balanced housing stock and address the impact of demographic and household formation change, consideration should be given to future delivery proportions of **50% 1 and 2 bedrooms and 50% 3 and 4 or more** bedrooms as a guide in the market sector at borough level.

12 FUTURE AFFORDABLE HOUSING REQUIREMENTS

12.1 Introduction

12.1.1   Determining the net shortfall or surplus of affordable housing, in order to meet existing and predicted housing need is a key part of the assessment. This section examines the need for affordable housing and shows the breakdown by size and tenure of property.

12.1.2   Housing need is assessed by the household composition, personal circumstances and affordability. This section is divided into the affordable housing needs of existing and concealed households.

12.2 Affordable Housing Need of Existing Households

12.2.1   **4,518** existing households moving said they needed Council rented accommodation and **638** needed Registered Provider rented accommodation and **197 households** expressed a need for RP shared ownership, **a total of 5,353**. The percentage of all tenures is shown as a comparison.

Table 12-1   When is the Accommodation required (existing households)
Question 18

Time	Affordable Housing %	N$^{os.}$ Implied	All Tenures %
Within 1 year	66.2	3,540	57.0
1 - 2 years	24.9	1,335	31.9
2 - 3 years	8.9	478	11.1
Total	100.0	5,353	100.0

Source: DCA Housing Survey 2014

12.2.2   The data shows that 66.2% of existing households moving sought to do so within one year, higher than the level for all movers (57%).

12.2.3   The main type of accommodation required amongst existing households moving to affordable housing was terraced at 60.2%. 27.2% of respondents said they required a flat/maisonette.

12.2.4   Only 9.6% of existing households needing affordable housing indicated that they required one bedroom, 33.6% two bedrooms, 44.2% three bedrooms and 12.6% **require four bedrooms.**

12.2.5   Analysis of the type of property to size required showed the following results.

Table 12-2   Type by Size required (existing households)
Question 19 by Question 22

Type	One bed %	One bed N$^{os.}$	Two bed %	Two bed N$^{os.}$	Three bed %	Three bed N$^{os.}$	Four beds %	Four beds N$^{os.}$	Total N$^{os.}$
Semi-detached	0.0	0	0.0	0	2.3	54	51.7	347	**401**
Terraced	3.4	17	51.1	920	82.9	1,960	48.3	325	**3,223**
Flat / maisonette	73.8	381	46.6	839	10.0	236	0.0	0	**1,456**
Bungalow	7.8	40	0.0	0	4.8	113	0.0	0	**154**
Supported housing	15.0	78	2.3	41	0.0	0	0.0	0	**119**
Total	100.0	516	100.0	1,800	100.0	2,363	100.0	672	5,353

Source: DCA Housing Survey 2014

12.2.6   73.8% of 1-bedroom and 46.6% of 2-bedroom requirement was for a flat / maisonette. 82.9% of 3-bedroom requirement was for terraced housing.

12.2.7   Four bedroom requirements were split fairly evenly between semi-detached and terraced housing.

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

Table 12-3   Type Required by Required Tenure (existing households) Question 19 by Question 24

Property Type	Council rented		Registered Provider rented		Shared Ownership		Total
	%	Nos.	%	Nos.	%	Nos.	Nos.
Semi-detached	7.7	348	8.5	54	0.0	0	**402**
Terraced	63.9	2,884	33.8	216	62.0	122	**3,222**
Flat / maisonette	3.4	154	57.7	368	38.0	75	**1,456**
Bungalow	22.4	1,013	0.0	0	0.0	0	**154**
Supported housing	2.6	119	0.0	0	0.0	0	**119**
Total	**100.0**	**4,518**	**100.0**	**638**	**100.0**	**197**	**5,353**

Source: Source: DCA Housing Survey 2014

12.2.9   63.9% of existing households who require council rented accommodation need a terraced property and 22.4% a bungalow. 57.7% of existing households needing Registered Provider rented accommodation need a flat/maisonette and 33.8% need a terraced property.

12.2.10 67.6% of existing households requiring affordable housing were on a housing register. 98.3% were on the London Borough of Enfield register. 1.7% were on an RP register.

12.2.11 Existing households moving to affordable housing were asked where accommodation was required.

Figure 12-1   Which location do you wish to live in? (Existing households) Question 26
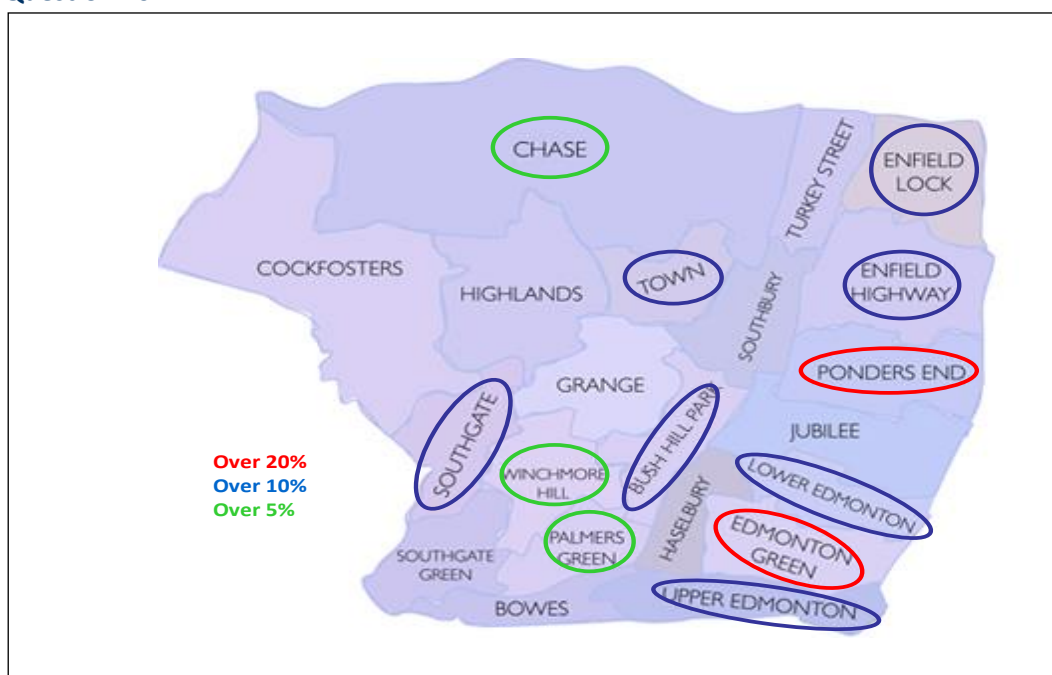
Source: DCA Housing Survey 2014

12.2.12   The highest response was for Edmonton Green (25.5%), Ponders End (20.6%) and Upper Edmonton (19.3%). The other responses were fairly evenly spread over the remaining wards.

12.2.13   The final question in this section asked respondents why they preferred a particular location.

12.2.14   Education was the largest single choice at 49.2%. Quality / reputation of the neighbourhood were the second most common choice (36.9%) followed by 'always lived here' at 33.6%.

Figure 12-2   Reason for Preferred Location (existing households) Question 27 (%)
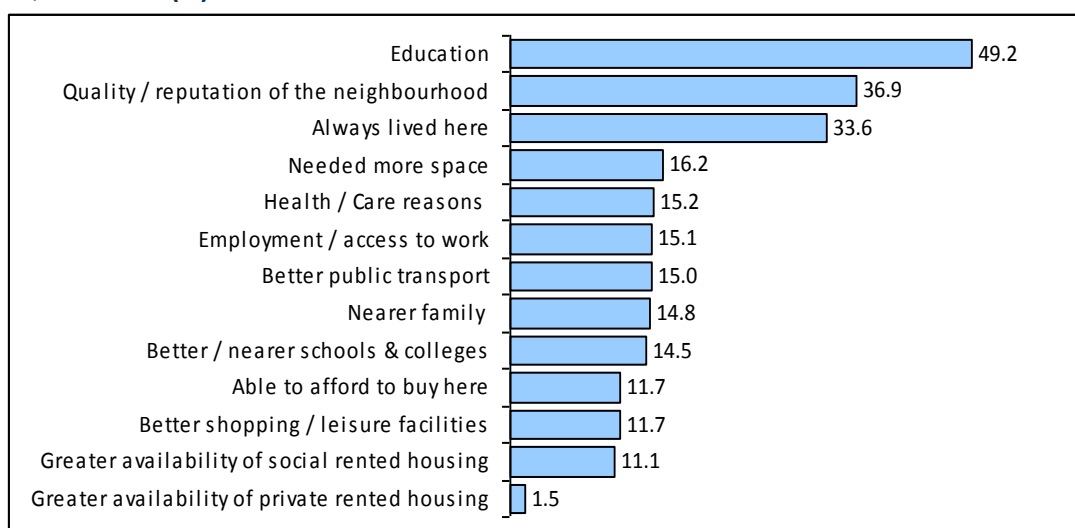
Source: DCA Housing Survey 2014

12.3 Needs of Concealed Households Moving Within the Borough

12.3.1   Section 10, Table 10-7 showed that **236** concealed households intend to move to Council rented accommodation, **220** to Registered Provider rented accommodation and **53** to RP Shared ownership. In total, **509** concealed households over the next three years require affordable housing in the borough.

12.3.2   Data is also included in some tables for 'all concealed households %', i.e. including those needing market housing, as a comparison.

Table 12-4   When is the Accommodation required (concealed households) Question 32

Time	Affordable Housing %	Nⁿᵒˢ. Implied	All Tenures %
Within 1 year	31.9	162	25.0
1 - 2 years	25.9	132	36.8
2 - 3 years	42.2	215	38.2
Total	**100.0**	**509**	**100.0**

Source: DCA Housing Survey 2014

12.3.3   31.9% of concealed households plan to move within a year and 57.8% within 2 years.

12.3.4   70.4% of concealed households moving to affordable housing require a flat / maisonette and 29.6% require a terraced property.

12.3.5   The main requirement in relation to the size of the property was for 1-bedroom at 52.0%. 42.4% require a 2-bedroom property and 5.6% require 3 bedrooms. There was no requirement for more than 3 bedrooms.

12.3.6   Analysis of the type of property required by the size of property required, showed the following results.

Table 12-5   Type Required by Size required (concealed households)
Question 33 by Question 35

Type	1-bedroom		2-bedrooms		3-bedrooms		Total
	%	N$^{os.}$	%	N$^{os.}$	%	N$^{os.}$	N$^{os.}$
Terraced	0.0	0	56.5	122	100.0	29	**150**
Flat / maisonette / Bedsit	100.0	264	43.5	95	0.0	0	**359**
Total	**100.0**	**264**	**100.0**	**217**	**100.0**	**29**	**509**

Source: DCA Housing Survey 2014

12.3.7   All requirements for a 1 bedroom property were for a flat / maisonette. Requirement for 3-bedrooms was for terraced properties and requirement for 2 bedrooms was fairly evenly split between terraced and flats.

Table 12-6   Type Required by Tenure required (concealed households)
**Question 30 by Question 33**

	Council rented		Registered Provider rented		Shared Ownership		Total
	%	N$^{os.}$	%	N$^{os.}$	%	N$^{os.}$	N$^{os.}$
Terraced	16.8	40	26.4	58	100.0	53	**151**
Flat / maisonette	83.2	197	73.6	161	0.0	0	**358**
Total	**100.0**	**237**	**100.0**	**219**	**100.0**	**53**	**509**

Source: DCA Housing Survey 2014

12.3.8   The main requirement for Council rented accommodation was for flats / maisonettes at 83.2%. Interest for the Registered Provider rented sector was for flats / maisonettes at 73.6% and all the requirement for shared ownership was for terraced properties.

12.3.9   15.3% of concealed households moving to social housing (78 implied) responded to the question on if they were registered on a housing waiting list. All were registered on the Borough Council Housing Register. No concealed household was registered on another Register.

12.3.10 The map below shows the results for choice of location for concealed households.

Figure 12-3   Choice of Location (concealed households)
**Question 36**
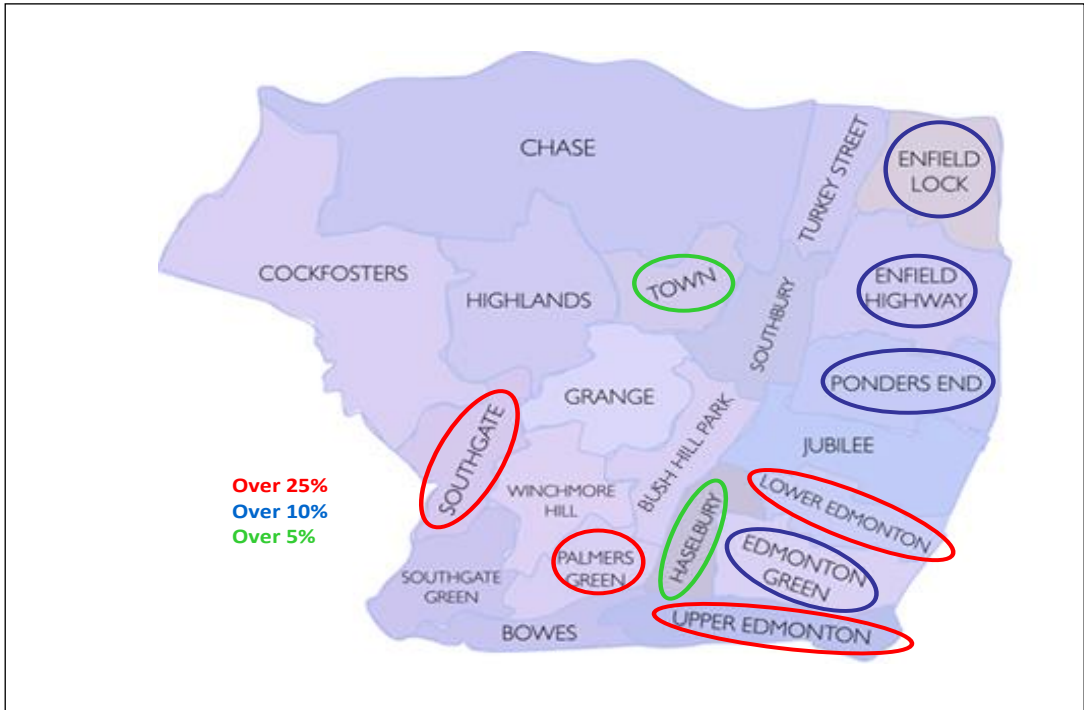
Source: DCA Housing Survey 2014

12.3.11 The main reasons for concealed households moving to affordable housing showed different results compared to existing households moving. 31.3% chose Lower Edmonton followed by Upper Edmonton and Southgate.

12.3.12 The chart below shows concealed household reasons for their chosen location.

Figure 12-4   Reason for Preferred Location (concealed households)
Question 37(%)
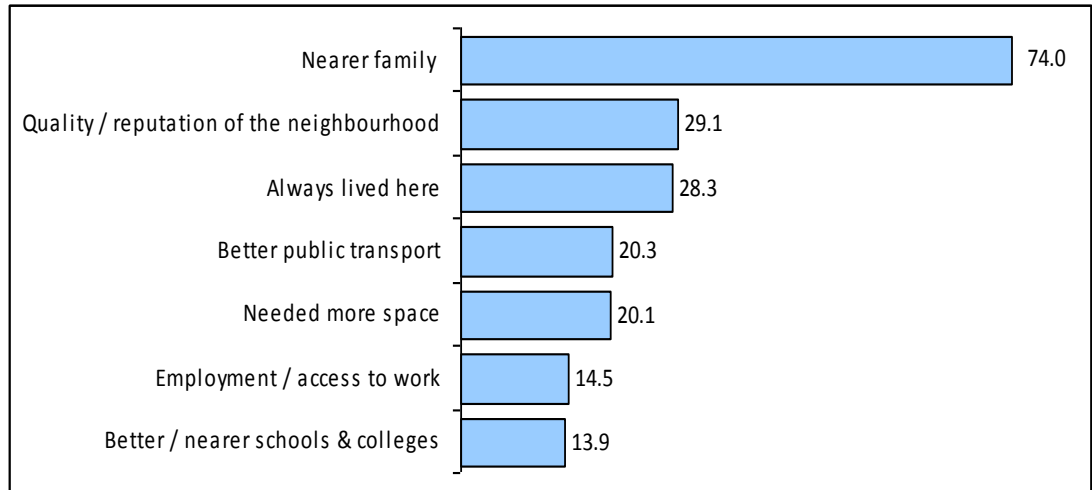
Source: DCA Housing Survey 2014

12.3.13 The main reason for their choice of location was to be nearer family (74%), followed by quality / reputation of the neighbourhood at 29.1% and 'always lived here' at 28.3%.

12.3.14 Community sustainability factors such as near family and friends and accessibility to public transport allow people to live and work in the same area. Reducing travel time and being near family members to provide support creates a more sustainable community.

12.3.15 The levels of choice for the core sustainability factors are higher for this group of households than for those entering market housing and reflect a greater reliance on access to family for support.

12.4 Housing Benefit and Under-Occupancy

12.4.1 From 1 April 2013 the Government introduced size criteria for working-age Housing Benefit claimants living in the social rented sector.

12.4.2 The size criteria is the same as for private rented sector claimants whose claims are assessed using the local housing allowance rules.

12.4.3 The maximum rent is reduced by a national percentage rate depending on how many bedrooms the household is considered not to need.

12.4.4 A bedroom for a non-resident carer is also be taken into account in determining the relevant size criteria where that carer provides necessary overnight care for the claimant or their partner.

12.4.5 Social housing providers will need to take these new regulations into account when allocating housing as well as when deciding on property sizes on new developments.

12.4.6 Under-occupancy of large family homes is already being prioritised by many housing providers.

12.4.7 The changes will heighten the **need to address under-occupancy** to ensure that residents on low incomes do not fall into arrears due to reduced housing benefit being paid towards their rent.

12.5 Future Size of Affordable Housing

12.5.1 Stock balance, turnover and waiting list demand analysis are vital to identify the gaps in the stock and inform the proportions by type and size required to address current and future need.

12.5.2 Affordable housing should mainly be in locations with good public transport, accessibility to town centres, employment destinations and other key services.

12.5.3 The following table provides a detailed analysis of the social stock the levels of registered need and actual supply from turnover by bedroom size.

12.5.4 To provide a clear justification for the balance of property sizes in the Local Development Documents and housing delivery strategy, need and supply of the social rented stock has been analysed.

12.5.5 The ratio of waiting list demand to supply is the number of years it would take for the waiting list for individual property sizes to be met through the turnover of the existing stock.

12.5.6   This also makes the extreme assumption that there was no future need other than the current backlog, which clearly will not be the case.

Table 12-7   Social Stock, Waiting List Need and Social Turnover

Stock Size	Total Stock		Waiting List (HSSA)		Social Stock Turnover		Demand vs. Supply
	Nᵒˢ.	%	Nᵒˢ.	%	Nᵒˢ.	%	Years
1-bedroom	6,705	32.8	496	19.4	297	47.2	1.7 : 1
2-bedrooms	7,805	38.2	803	31.4	216	34.3	3.7 : 1
3-bedrooms	5,377	26.2	984	38.4	94	15.0	10.5 : 1
4+ bedrooms	569	2.8	275	10.8	22	3.5	12.5 : 1
Total	**20,456**	**100.0**	**2,558**	**100.0**	**629**	**100.0**	**4.1 : 1**

Source: Council data at March 2015

12.5.7   Although on average it would take just over 4 years for households on the Register to be housed from re-lets of the existing stock, there is significant time variance by property size.   In the borough, even if no new need arose, it would take:-

➢ Nearly 2 years to meet the requirements for 1-bed properties;

➢ Nearly 4 years to address the 2-bedroom requirement;

➢ Over 10 years to address the 3-bedroom stock requirement;

➢ Over 12 years to meet the need for larger 4 bedrooms or more family units.

12.6 Small Units

12.6.1   Generally, 81.5% of stock turnover is from 1 and 2 bedroom units, much higher than the waiting list need level of 50.8%.

12.6.2   Although these are the highest need in terms of unit numbers, a number of factors need to be considered in determining targets by size which clearly also influence property type.

12.6.3   Small units turn over more regularly in the existing stock than family units.

12.6.4   The waiting list, in particular for one bedroom properties, may contain a large number of households who may have very low priority and older households registering for sheltered housing as insurance for a future potential need.

12.6.5   These factors are important in judging future delivery to meet priorities rather than arithmetic scale of recorded need. The important factor is to meet priority needs, but there is still a requirement for 1 and 2-bedroom units to meet the needs of young, single, homeless households.

12.6.6   Just over a quarter of the stock are 3 bedroom family units but they provide only 15% of all re-let supply.   Four bedroom units are the smallest in terms of numbers (569), but waiting list need is almost half (48%) of the total stock.

12.6.7   The majority of family households on the waiting list may be over-crowded in their current housing and are therefore a priority need group. With only 22 units becoming available last year their needs are difficult to resolve.

12.6.8   In view of the current stock balance, the requirement to address priority household needs and the impact of demographic change, a level of **50% of future delivery in the affordable rented sector should be one (20%) and two (30%) bedroom units,** higher than current need combined level of 46.7%.

12.7   Family sized Units and Under-Occupation

12.7.1   Given the limited scale of new affordable units relative to need, the balance of **50% units a year could be 3 and 4 bedroom units**.

12.7.2   There will be an increasing impact on the scale of under-occupation of these properties from demographic change over the next ten years.

12.7.3   The data identified that there was an overall under-occupation level of 48.9%, with 14.9% (1,613 units) in the council rented sector and 15.9% (1,554 units) in the RSL sector representing around **3,167 family units with two or more spare bedrooms**.

12.7.4   These units represent <u>53.2% of the total</u> three and four bedroom social housing stock in the Borough.

12.7.5   This proportion will continue to rise as the impact of demographic change occurs, especially over the next five years and the need to provide smaller units to enable downsizing will need to be a housing and planning consideration.

12.7.6   It is recommended that this is an issue for Housing Strategy to consider, both to make best use of the housing stock and address the needs of families in the social rented sector.

12.7.7   Achieving a better flow of family units through targeting under-occupying older households to new delivery projects should also have a cascade effect, <u>increasing turnover of all smaller unit sizes</u> as households are able to transfer to larger units to meet their need**.**

12.7.8   In effect up to three or four household moves could result from the delivery of one new older persons unit.

12.7.9   The relatively extreme problem of access to four bedroom stock should be a priority as these larger family households are almost certain to be currently living in over-crowded conditions.

12.8   Target Summary

12.8.1   The future delivery balance by property bed size in this sector taking account of need, turnover and under-occupation could be set as detailed below.

Table 122-8   Social and Affordable Rented need by bedroom size

Bedroom Size (%)			
1 - Bedroom	**2 - Bedrooms**	**3 - Bedrooms**	**4 - Bedrooms +**
20	30	20	30

13 CLG AFFORDABLE HOUSING NEED MODEL

13.1 Introduction

13.1.1 The affordable housing needs model is the central point of the SHMA and this section explains the means in which the affordable needs figure was calculated.

13.1.2 The National Planning Practice Guidance (2014) states that plan makers and partnerships should estimate the number of households who lack their own housing or live in unsuitable housing and who cannot afford to meet their housing needs in the market and therefore will require some form of affordable housing.

13.1.3 Table 133-1 outlines the type of households considered to be in need.

Table 133-1   Type of Households Considered in Housing Need

Households in Need	
Homeless households or insecure tenure	Homeless households.
	Households with tenure under notice, real threat of notice or lease coming to an end; housing that is too expensive for households in receipt of housing benefit or in arrears due to expense.
Mismatch of housing need and dwellings	Overcrowded according to the 'bedroom standard'.
	Too difficult to maintain (e.g. too large) even with equity release.
	Couples, people with children and single adults over 25 sharing a kitchen, bathroom or WC with another household.
	Households containing people with mobility impairment or other specific needs living in unsuitable dwelling (e.g. accessed via steps), which cannot be made suitable in-situ.
Dwelling amenities and condition	Lacks a bathroom, kitchen or inside WC and household does not have the resources to make fit (e.g. through equity release or grants).
	Subject to major disrepair or unfitness and household does not have the resources to make fit (e.g. through equity release or grants).
Social needs	Harassment from others living in the vicinity which cannot be resolved except through a move.

Source: Strategic Housing Market Assessments Practice Guide, CLG 2007 and National Planning Practice Guidance 2014.

13.2 Affordable Housing Needs Calculation

13.2.1 There are three' Stages' in the needs assessment model, combined into three distinct sections assessing current and future housing need and supply.

STAGE 1   CURRENT HOUSING NEED

1.1   Homeless households and those in temporary accommodation

Plus

1.2   Overcrowded (households who failed the CLG 'bedroom standard') and concealed households (those over 25 who share facilities with another household)

Plus

1.3   Other groups

1.4   *Equals* - Total Current Housing Need

↓

STAGE 2   FUTURE HOUSING NEED (GROSS)

2.1   New household formation (gross per year)

Times

2.2   Proportion of new households unable to rent in the market

Plus

2.3   Existing households falling into need

2.4   *Equals* - Total Newly Arising Need

↓

STAGE 3   AFFORDABLE HOUSING SUPPLY

3.1   Affordable dwellings occupied by households in need

Plus

3.2   Surplus stock

Plus

3.3   Committed supply of new affordable housing

Minus

3.4   Units to be taken out of management

3.5   **Equals - Total Affordable Housing Stock Available**

3.6   Annual supply of social re-lets (net)

Plus

3.7   Annual supply of intermediate affordable housing available for re-let or re-sale at sub-market levels.

3.8   *Equals* - **Annual Supply of Affordable Housing**

13.3   Model Structure

13.3.1   The Housing Needs Assessment Model is designed to estimate the number of households who lack their own housing or live in unsuitable housing and who cannot afford to meet their housing needs in the market. It provides essential evidence for housing targets in Local Development Plans.

13.3.2   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 2019. Major changes in house prices and incomes could cause significant variation in the overall situation.

13.3.3   In this section the assessment of affordable housing need has been conducted using both primary data from the 2014 Housing Survey and secondary data only from CORE, HSSA, and ELASH and from local authority records.

13.4   Enfield CLG Needs Assessment Model

13.4.1   The first element of this Stage of the model estimates the number of homeless households including those in temporary accommodation.

13.4.2   The data from the P1(E) returns for the year to 31st March 2014 identified **630** homeless households and this figure is applied at **Stage 1.1** in the model.

13.4.3   The second element in Stage 1 of the model estimates the number of households in over-crowded conditions (i.e. those who fail the 'bedroom standard'), and concealed households (couples, people with children and single adults aged over 25 who share facilities with another household).

Table 133-2   **Over-crowded and Concealed Households**

Over-crowded households		2,969
MINUS concealed solution or leaving borough	446	2,523
PLUS concealed households		1,911
Overcrowded + concealed group		**4,434**
MINUS duplication		38
Net overcrowded + concealed group		4,396
Proportion unable to afford market housing	84.1%	
Stage 1.2 – Over-crowding and concealed households		**3,700**

13.4.4   There are 2,969 households in Enfield who are over-crowded by the 'bedroom standard'.

13.4.5   However 446 of these will be resolved by a newly forming household moving or by the households leaving Enfield, leaving a net group of 2,523. There are 1,911 concealed households minus 38 that were included in the overcrowded group, leaving a total of 3,700 over-crowded and concealed households.

13.4.6   The 2007 Good Practice Guidance income tests of affordability for these households shows that 84.1% cannot afford to resolve their housing difficulties through market housing in Enfield and 3,700 **households** have been applied in the model at **Stage 1.2**.

13.4.7   The third element in Stage 1 of the model examines households living in unsuitable accommodation whose problem cannot be solved 'in-situ' and who therefore require to move home in order to resolve their difficulty.

13.4.8   SHMA Practice Guidance identifies that households who are overcrowded, were suffering harassment, those whose rent / mortgage was too expensive, housing was affecting their health, whose tenancy was insecure or whose home was too large are all in unsuitable housing and are assessed to need to move home.

13.4.9   The survey identified 6,628 households with one or more inadequacies, 149 of whom were already counted in Stage 1.2 and are removed to avoid double-counting.

13.4.10   This leaves a net group of 6,479 households, 83.7% of whom are unable to afford to resolve their housing difficulties through market housing in the area, leaving **5,420 households** to be applied in the model at **Stage 1.3**.

13.4.11   The final element of Stage 1 of the model is a sum of steps 1.1, 1.2 and 1.3, a total of **9,750 households** applied at **Stage 1.4**.

Table 133-3   Current Housing Need (Gross)

1.1 Homeless households in temporary accommodation	630
1.2 Overcrowding and concealed households	3,700
1.3 Other groups	5,420
1.4 TOTAL CURRENT HOUSING NEED (GROSS) **1.1 + 1.2 + 1.3**	**9,750**

13.5   Stage 2 – Future Need (Gross per year)

13.5.1   The first element of Stage 2 of the model estimates the annual number of newly forming households in Enfield.

13.5.2   The concealed households identified in the survey forming over the next three years are annualised at an average level of 649 households forming a year, although levels are reasonably consistent over the period.

Table 13-4   Time of Move – Concealed Households

Time of Move	Nos. implied	Annual Average
Within 1 year	487	
1 - 2 years	717	**649**
2 - 3 years	744	

13.5.3   In order to avoid double counting due to two-person household formation, duplication is removed.

13.5.4   48% of concealed households forming over the next three years specified formation as a couple, with 39.8% of these having a partner who lived separately elsewhere in Enfield, which could cause a double count.   The 48% is applied to this level in the table below. (48% x 39.8% = 19.1%).

Table 13-5   Double Counting Removal

New household formation (gross p.a.)	649
MINUS - Two person formation (649 x 19.1%) x 0.5	62
Total	**587**

13.5.5   This results in an annual average formation level of **587 new households each year**, used at **Stage 2.1** of the model.

13.5.6   The income of recently formed households who formed their first home over the last three years has been used to test the ability to purchase in the lower quartile stock and access the private market (to buy or rent) of one, two and in some cases three bedroom units suitable for their requirements.

13.5.7   Using these income levels set out at Table 6-10, 77.7% of concealed households are considered to be unable to rent or buy in the private market. The rental proportion of **77.7%** is therefore used at **Stage 2.2** of the model.

13.5.8   Some recently formed households had quite high incomes and using these levels may significantly under-represent the numbers of new forming households because those who were unable to access even the rental market are excluded.

13.5.9   If the incomes of those planning to form over the next 3 years were used, 97.4% could not afford private rent and none had the ability to buy.

13.5.10 The final element of Stage 2 of the model estimates the number of households in Enfield who fall into housing need.

13.5.11 The calculation of existing households falling into need used data from Enfield Council's Housing Register for new applicants at March 2013.

13.5.12 There were 2,635 households registered of which 479 are assessed as in priority need, including homelessness acceptances, applied at **Stage 2.3** of the model.

13.5.13 The final element of Stage 2 of the model is a sum of step 2.1 multiplied by step 2.2, added to step 2.3 above, giving a total of 935 applied at **Stage 2.4.**

Table 13-6   Future Need (Gross per Year)

STAGE 2 – FUTURE NEED (GROSS PER YEAR)	Enfield
2.1 New household formation (gross per year)	587
2.2 Proportion of new households unable to rent (77.7%) in the market	456
2.3 Existing households falling into need	479
2.4 TOTAL ANNUAL NEWLY ARISING NEED **(2.1 x 2.2) + 2.3** (587 x 77.7% = 456 + 479 = 1,060)	**935**

13.6 Stage 3 – Affordable Housing Supply

13.6.1 The first element of Stage 3 of the model determines the number of households analysed in Stages 1.2 and 1.3 who currently occupy social rented or shared ownership dwellings.

13.6.2 It is assumed that any move by these households would release a unit of affordable housing, and it is therefore assumed that there would be no overall net effect on the annual flow model.

13.6.3 The survey data shows that of the **9,750 households** at Stages 1.2 and 1.3 of the model, **3,627** already live in affordable units, and this total is applied at **Stage 3.1**.

13.7 Vacant Stock

13.7.1 The second element of Stage 3 of the model assesses the level of surplus affordable stock in Enfield. There were 279 vacant affordable units of the 20,588 stock in Enfield's 2013 ELASH returns. Guidance states that where the level is below 3% there is no surplus vacant stock. **A total of zero is therefore applied at Stage 3.2** of the model.

13.8   New Supply

13.8.1   The third element of Stage 3 of the model forecasts the number of new affordable units to be built in the Enfield on an annual basis. The Council returns for the last two years to 31/03/2015 show the following recent new unit trends:-

Table 133-7   New Affordable Housing Supply 2013 to 2015

Supply	2013 / 14	2014 / 15	Average	%
Social Rent	45	57	51	18.9
Affordable Rent	41	196	118	43.7
Intermediate / Shared 0wnership	159	43	101	37.4
Total	**245**	**296**	**270**	**100.0**

13.8.2   If there is a consistent level of recent and immediate future new delivery it is normal practice to take account of the average annual level.

13.8.3   The average new supply total is 270 units with a tenure split of 63% social and affordable rent, 37% intermediate and shared ownership, some of which are linked to Government incentives such as Homebuy and FirstBuy.

13.8.4   However the exact number of future completions is not guaranteed and the expected new build is part of the regeneration programme, therefore the recent average of **270** units of delivery is used at **Stage 3.3.**

13.8.5   The next element of the model estimates the number of units to be taken out of management in Enfield through stock demolition and Right to Buy (RTB) on an annual basis.

13.8.6   The table below shows the RTB and Demolition levels from Council data for the three years to 31/03/2015.

Table 133-8   2012 to 2015 Right to Buy and Demolitions

	2012 / 13	2013 / 14	2014 / 15	Average
Right to Buy	56	100	179	**112**
Demolitions	0	211	78	**96**
Total	**56**	**311**	**257**	**208**

13.8.7   The average annual loss of units through RTB and demolitions is 208. The regeneration of four estates covering 891 properties will result in a net loss of 211 properties over 3 years.

13.8.8   The model is an annual flow model so turnover of stock is the relevant factor not the loss of dwellings.

13.8.9   If the average annual stock re-let rate of 3.1% is applied to the average loss of stock of 208 units, there would be 7 units a year lost for future re-letting and a figure of 7 **is applied at Stage 3.4** of the model.

13.8.10 **Stage 3.5** of the model is the sum of Stages 3.1 (3,627), 3.2 (0), 3.3 (270) and less 3.4 (7) a net total of 3,890 units.

13.9 Annual Re-let Supply

13.9.1 The average annual re-let supply of affordable units over the last 3 years is normally used in the model as a prediction for the future annual affordable housing supply from general needs re-lets (i.e. excluding transfers and new unit delivery) likely to arise each year.

13.9.2 HSSA/ELASH and Council data for the 3 years to 31/03/2015 shows the following:-

Table 133-9   **Social Rent Re-let Supply**

	2012 / 13	**2013 / 14**	**2014 / 15**	**Average**
Social Re-lets	693	608	629	**643**

13.9.3 The overall average net re-let figure for the Council and RP stock for the three year period to 31st March **2015 of 643 re-lets a year,** a low turnover rate of 3.1% of the 20,456 total social rented stock, is applied at **Stage 3.6**.

13.10 Shared Ownership Re-sales

13.10.1 Council data states that there are 1,325 shared ownership units in Enfield and assuming a re-sale rate of 3.5%, **46 unit**s would become available each year and this number is incorporated at **Stage 3.6**.

13.10.2 The final element of Stage 3 of the model is a sum of Stages 3.6 and 3.7, a total of **689** applied at **Stage 3.8**.

Table 13-9   **Affordable Housing Supply**

STAGE 3 – AFFORDABLE HOUSING SUPPLY		**Enfield**
3.1	Affordable dwellings occupied by households in need	3,627
3.2	Surplus stock	0
3.3	Committed supply of new affordable housing	270
3.4	less Units to be taken out of management	7
3.5	**TOTAL AFFORDABLE HOUSING STOCK AVAILABLE** **3.1 + 3.2 + 3.3 – 3.4**	**3,890**
3.6	Annual supply of social re-lets (net)	643
3.7	Annual supply of intermediate affordable housing available for re-let or resale at sub market levels	46
3.8	**ANNUAL SUPPLY OF AFFORDABLE HOUSING (3.6 + 3.7)**	**689**

13.11   Affordable Housing Needs Model

STAGE 1 – CURRENT HOUSING NEED (GROSS)	2015
1.1 Homeless households in temporary accommodation	630
1.2 Overcrowding and concealed households	3,700
1.3 Other groups	5,420
1.4 TOTAL CURRENT HOUSING NEED (GROSS) **1.1 + 1.2 + 1.3**	**9,750**
STAGE 2 – FUTURE NEED (GROSS PER YEAR)	
2.1 New household formation (gross per year)	587
2.2 Proportion of new households unable to rent (77.7%) in the market	456
2.3 Existing households falling into need	479
2.4 TOTAL ANNUAL NEWLY ARISING NEED **(2.1 x 2.2) + 2.3** (587 x 77.7% = 456 + 479 = 935)	**935**
STAGE 3 – AFFORDABLE HOUSING SUPPLY	
3.1 Affordable dwellings occupied by households in need	3,627
3.2 Surplus stock	0
3.3 Committed supply of new affordable housing	270
3.4 less Units to be taken out of management	7
3.5 TOTAL AFFORDABLE HOUSING STOCK AVAILABLE **3.1 + 3.2 + 3.3 – 3.4**	**3,890**
3.6 Annual supply of social re-lets (net)	643
3.7 Annual supply of intermediate affordable housing available for re-let or resale at sub-market levels	46
3.8 ANNUAL SUPPLY OF AFFORDABLE HOUSING (3.6 + 3.7)	**689**
A TOTAL NET CURRENT NEED 1.4 – 3.5 (9,750 – 3,890 = 5,860)	**5,860**
B QUOTA TO ADDRESS NEED OVER 5 YEARS	20%
C ANNUAL CURRENT NEED (A x B)	1,172
D TOTAL ANNUAL NEWLY ARISING NEED (2.4)	935
E TOTAL AFFORDABLE NEED PER YEAR (C + D)	**2,107**
F ANNUAL SUPPLY OF AFFORDABLE HOUSING (3.8)	689
OVERALL ANNUAL SHORTFALL (E – F)	**1,418**

13.12 Affordable Needs Assessment

13.12.1 Elimination of the backlog over a five year period is recommended for model purposes but the Council could make a Policy decision to do so over a longer period (e.g. 10 years or the 15 years to the end of the Local Plan period in 2032). These are more often used where the scale of the backlog clearly cannot be addressed.

13.12.2 The 5 and 15 year periods are used for further analysis in the table below. The 15 year calculation uses 6.67% as the quota to address backlog need, instead of 20% which is the quota for 5 years applied at Section B of the Housing Needs Model.

13.12.3 Net re-lets of 643 units of the existing social stock are the major means of addressing the scale of need identified. The re-let rate at 3.1% is unusually low for an urban authority where double that rate would be a more normal level.

13.12.4 After allowing for this level of existing social stock net re-let supply and 46 estimated shared ownership re-sales, there will still be a total net annual need, prior to new delivery, of either **1,688 units** dealing with the backlog over 5 years, or **907** over the 15 year life of the Local Plan to 2032.

Table 13-10   Annual Affordable Need and Supply

		5 Years		15 Years
Total Net Current Need		5,860		5,860
Backlog rate	20%	1,172	6.67%	391
Newly arising Need		935		935
Annual Affordable Need		2,107		1,326
Less Annual Supply		689		689
Net annual need		**1,418**		**637**
Plus Assumed new supply		270		270
Total Need before new delivery		**1,688**		**907**

13.12.5 As it is not likely to be possible to deliver on the 5 year basis, the level of need of **907 a year** after re-let supply **but before** any new unit delivery over the 15 year life of the Plan to 2032 could be used.

13.12.6 The PAS Technical informal advice note - Objectively Assessed Need and Housing Targets issued in June 2014, suggests that as the backlog is of existing households already in accommodation they would free up a dwelling if re-housed.

13.12.7 Therefore when calculating the overall housing need figure only the needs of new households forming who cannot afford to access the private market should be considered.

13.12.8 On this basis the annual new forming household need level of **456** would apply and is assessed against total future delivery levels in Section 8.

14   CONCLUSIONS AND RECOMMENDATIONS

Balancing the Housing Market

➢ Ensure that future new development provides a mix of housing types and sizes to meet the needs of all households.

➢ Focus new delivery in market housing to address the impact of future demographic and household formation change and to improve the quality of the housing offer.

➢ Develop policies for market housing so that new stock meets local demand not addressed by existing stock turnover to provide a more balanced housing stock.

➢ Delivery strategy should also be closely linked to meeting the growth in older people and enabling a better flow of the existing stock, especially in the social and affordable rented sector.

Housing Need

➢ The scale of objectively assessed housing need based on demographic projections is a range from 1,695 to 2,400 units a year, with a mid-point of 2,048 units;

➢ The 2015 Affordable Housing Assessment Model identified a shortfall of **456** units a year to meet the needs of newly arising need only, as recommended in the subsequent advice to the NPPG.

➢ Based on the robust evidence found in this assessment, an **overall affordable housing target of 40%** in Core Policy 3 can be justified, subject to viability.

Affordable Tenure Mix Targets

14.1.1   The tenure balance of new affordable delivery over the three years up to March 2014 has been 56% social and affordable rent and 44% intermediate housing.

14.1.2   The scale of need is predominantly for rented housing and the evidence suggests that income levels make it difficult to deliver any more than 30% intermediate housing.

➢ The overall affordable tenure target balance could continue to be set at **70%** for **social and affordable rent** and **30% intermediate housing** to support the level of demand for intermediate housing and site viability.

Property Size Targets

➢ Consider affordable rented housing property size targets of **50% one and two bedroom units** to meet the needs of single, couple and small family households.

➢ **50% of social rented units should be three and four** bedroom houses to address the needs of larger families.

➢ **Intermediate market** housing delivery could be **85% one and two bedroom and 15% three bedroom units.**

➢ Developers are expected to bring forward proposals which reflect demand in order to sustain mixed communities. It would be reasonable to provide policy guidance for future delivery in the **market sector of 50% one and two** bedroom properties to meet the needs of single, couple and small family households.

➢ **50% of market units should be three and four bedroom** houses to address the needs of larger families and to provide a balanced market sector stock.

Housing Strategy

➢ Meeting the affordable accommodation requirements of families and those with priority needs should be as important as the larger scale numerical need for smaller units for single and couple households.

➢ Continue to develop housing strategies to **make best use of the existing stock** by providing positive incentives to improve the turnover of houses to address the needs of over-crowded and waiting list families and to address the **under-occupation of approximately 3,167 social housing units** across the borough.

➢ New social sector delivery should be closely linked to the needs of older tenants to assist in resolving the under-occupation of family sized properties.

Older Persons' Housing Needs

➢ There is an inextricable link between ageing and frailty and the forecast rise in the retired population means that the housing and support needs of older and disabled households is important to consider at a strategic level.

➢ In line with the strategic priorities already established, resources should focus on the provision of home-based support services and adaptations for older people living at home in both social rented and owner occupied housing.

➢ Support services rely heavily on help provided by family and friends. Carer support networks should be recognised and used to complement rather than replace statutory provision.

➢ Although a high proportion of older people may have their own resources to meet their accommodation and care needs some may need financial support to enable them to access housing support services.

➢ As part of the on-going policy development the Council's Housing Strategy should consider:-

♦ The type and quality of existing sheltered stock in meeting today's housing standards and preferences and the scale of need and demand for 747 units by 2017.

♦ The London Plan 2015 indicative benchmark for 170 market and intermediate sale properties for older people.

♦ The future on-going requirement for 'extra care' accommodation to meet the significant growth in the number of people over 85.

15 UPDATING THE STRATEGIC HOUSING MARKET ASSESSMENT

15.1 Introduction

15.1.1   This section advises the process in updating and monitoring the SHMA.

15.1.2   Following finalisation of the Enfield SHMA, the data will be subject to regular updating in the coming months and years.

15.1.3   This section provides guidelines as to how the findings of the SHMA should be monitored and updated on a regular basis, as indicated in the NPPG.

15.1.4   The NPPG highlights that Local Planning Authorities should not need to undertake comprehensive assessments more frequently than every five years, although they should be updated regularly, in line with short-term changes in housing and economic market conditions.

15.1.5   This assessment is easily and readily updated annually. It is important to recognise that there is a difference between monitoring and updating the assessment. Updating requires tracking short-term changes in the housing market conditions, to ensure policies and strategies are responsive to changes in local demands and pressures.

15.1.6   The SHMA will provide tools to allow regular monitoring and updating to take place, to satisfy requirements of the AMR and also keep a watching brief on any changes within the market. The updates will initially focus on the three main variables as shown below.

Variable	Data source
External impacts on the market	Mid-year population and households estimates Labour market changes Interest rates Income and earnings surveys
Housing stock changes	New build completions Affordable housing delivered through S106 agreements Demolitions Remodelling Outstanding planning permissions
Affordability changes	House prices Private sector rents Changes in household incomes Shared ownership initiatives etc

15.1.7   The set of core indicators above will be used, which DCA have developed during the course of the study. These could be integrated into the new monitoring framework for Local Development Plan (Annual Monitoring Report) or as a joint housing and planning task.

15.1.8   The following section outlines the processes of updating the various elements of the SHMA.

15.1.9   This is followed by a guideline for when a full revised Strategic Housing Market Assessment is due and details of any market triggers which may affect this timescale and cause the projected timescale to be brought forward.

15.2   Updating the Affordable Needs Assessment Model

15.2.1   The Client Data CD provided upon completion of the SHMA contains a Needs Assessment Model Calculator in Excel.

15.2.2   The purpose of the calculator is to allow <u>annual</u> updating of all the secondary data utilised in the Model and to enable this to be done in-house.

15.2.3   A detailed description of the secondary data required, where it can be sourced from and how it is applied to each element of the Assessment Model calculation is included in the introduction to the calculator.

15.2.4   It is recommended that this updating to the Model is carried out at the same time as completion of the annual ELASH in July each year.

15.3   Updating Other Secondary Data

15.3.1   There are a wide range of secondary sources utilised in the SHMA which are updated on a quarterly or an annual basis.

15.3.2   **Appendix II** of this SHMA outlines the sources of secondary data utilised in this assessment. This document details:-

  ➢ The source location i.e. where the data can be accessed from;

  ➢ The year or quarter of the data utilised in the SHMA;

  ➢ Frequency of release of the various data sets. e.g. quarterly or annually;

  ➢ The next release date of each data set used.

15.3.3   This document can be used as a guide as to when each data set is available and can be updated in the SHMA.

15.3.4   In addition, Annex B of the Strategic Housing Market Assessment Practice Guidance (August 2007) provides a comprehensive list of data sources which may be used in an SHMA.

15.4   Core Sustainability Indicators

15.4.1   It will be necessary for the Council to have detailed data on an annual basis to record actual new development by tenure, type, size and by location within the borough each year.

15.4.2   This data is essential to be able to measure performance against targets for sustainable development set in the Local Development Plan both for market and all forms of affordable housing.

15.4.3   Data on social stock re-lets and changes to the waiting list and new unit delivery need to be able to be analysed by property type and size and location. This structure should already be in place to support completion of the ELASH.

15.4.4   Monitoring of new delivery in the market sector and data on conversions will also be required by property, type, size and location to measure delivery against planned targets to improve the balance of the housing stock.

15.5   Updating the Primary Survey Data

15.5.1   The primary data file requires a complex weighting process to ensure that it is representative of the whole population.

15.5.2   DCA would normally provide within their support service a process which would re-run the survey data to the current household population at the time of update. This is normally two years after the initial study has been undertaken. This has the effect of making a minor change to the data to reflect the study results as if they had been assessed in the current population.

15.5.3   It is recommended that this is undertaken by the original survey specialist company or at least with their assistance.

15.6   Monitoring and Communicating Changes to the SHMA

15.6.1   Partnership working would be of paramount importance to ensure that updating of the SHMA is done with the consent and knowledge of all involved.

15.6.2   The continuation of a key project officer team to oversee the updating and to ensure access to the most recent versions of the SHMA report sections would be essential.

15.6.3   There are various ways in which the wider partnership can be made aware of changes to the SHMA and how it can be ensured that the reader is accessing the most recent version of the SHMA.

15.6.4   One way that this could be done is through the Council website where the most up to date versions of each chapter can be made available. If people wish to access a previous version, these could be accessed through an archive.

15.6.5   A 'log' of updated changes made to the data could be devised which would be ongoing. This could be displayed as a document on the website and would detail:

  ➢ The section that has been changed;

  ➢ The date it was updated;

  ➢ A brief note of the change(s) made;

  ➢ A note of any other sections affected.

15.7 Plans to Fully Revise the Enfield SHMA

15.7.1 Strategic Housing Market Assessments provide a robust basis for developing housing and planning policies by considering current and future need and demand over a period of around 20 years. As a result partnerships should not need to undertake a full comprehensive assessment more frequently than every five years.

15.7.2 The next full Enfield SHMA will be due in 2019.

15.8 Market Triggers

15.8.1 During the course of updating the SHMA and accessing revised data, housing partnerships should work together to review the data annually as part of the Annual Monitoring Report preparation process.

15.8.2 An assessment can then be made of how radically new data or changes in the housing market affect the assessment outputs and can also suggest whether the new information triggers a re-assessment of the SHMA targets earlier than 2019.

15.8.3 Possible triggers for a revised assessment are:

- ➢ A significant local economic change, e.g. downturn or upturn in the market;
- ➢ Significant stock delivery changes;
- ➢ Major changes in house prices and rents;
- ➢ Changes in Government Policy or Guidance.

POSTAL QUESTIONNAIRE

ENFIELD HOUSING SURVEY

Respondent:...

```
ATTACH ADDRESS    LABEL HERE
```

Interviewer..

Date...

A: ABOUT YOUR EXISTING HOUSING

1a Is your present home :-

Owner occupied (paying mortgage) ☐ 1   Owner occupied (no mortgage) ☐ 2   Private rented ☐ 3   Council rented ☐ 4

Housing Association rented ☐ 5   Shared Ownership (part rent / part buy) ☐ 6   Tied to your employment ☐ 7   Living rent free ☐ 8

1b If in Housing Association / Council rented are you in temporary accommodation?-   Yes ☐ 1   No ☐ 2

2a What type of property is your home?

Detached house ☐ 1   Semi - detached house ☐ 2   Detached bungalow ☐ 3   Semi- detached bungalow ☐ 4   Terraced house ☐ 5   Terraced bungalow ☐ 6

Flat (converted) ☐ 7   Flat purpose built ☐ 8   High rise flat (more than 6 floors) ☐ 9   Low rise flat (less than 6 floors) ☐ 10   Houseboat / Caravan / Mobile home ☐ 11

2b If you live in a flat is there a lift?   Yes ☐ 1   No ☐ 2

3 How many bedrooms are in your current home?

Bedsit / Room only ☐ 1   Studio ☐ 2   One ☐ 3   Two ☐ 4   Three ☐ 5   Four ☐ 6   Five or more ☐ 7

4 How long have you lived at your present address?

Less than 1 year ☐ 1   Between 1 and 2 years ☐ 2   Between 2 and 3 years ☐ 3   Between 3 and 5 years ☐ 4   Between 5 and 10 years ☐ 5   Over 10 years ☐ 6

☞ **GO TO 7a**   ☞ **GO TO 7a**   ☞ **GO TO 7a**

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5 **If you have moved in the last three years, where did you previously live?** (please cross **one** box)

Within Enfield Borough ☐ 1   Haringey ☐ 2   Barnet ☐ 3   Hackney ☐ 4   Islington ☐ 5   Waltham Forest ☐ 6   Westminster ☐ 7   Camden ☐ 8

Central London ☐ 9   East London (Canary Wharf) ☐ 10   Elsewhere in London ☐ 11   Broxbourne ☐ 12   East Hertfordshire ☐ 13   Welwyn Hatfield ☐ 14   Elsewhere in Hertfordshire ☐ 15   Essex ☐ 16

Elsewhere in the UK   (Please Specify) _____   Abroad (Please Specify) _____

6a **If you have moved in the last three years, is this your __first__ home of your own as an adult?**   Yes ☐ 1   No ☐ 2

6b **If you have moved in the last three years, what was your reason for moving?** (please cross **all** that apply)

Family reasons ☐ 1   Employment/ access to work ☐ 2   Education ☐ 3   Quality of neighbourhood ☐ 4   Lack of affordable Private Rent ☐ 5   Lack of Council / HA rented housing ☐ 6   Unable to afford to buy a home ☐ 7

Availability of private rent ☐ 8   Rent arrears / repossession ☐ 9   Crime / Anti-Social Behaviour ☐ 10   Retirement ☐ 11   Need an adaptable home ☐ 12   Downsizing ☐ 13   Need more space ☐ 14

7a **Do you share any facilities with people who are occupants of the property but are unrelated adults?**   Yes ☐ 1   No ☐ 2

7b **What facilities do you share?** Please cross **all** that apply

Toilet ☐ 1   Bath / Shower ☐ 2   Kitchen ☐ 3   Eating area ☐ 4   Living room ☐ 5   None ☐ 6

7c **How many storeys does your building contain?**

One (the building is a bungalow or flat) ☐ 1

Two (the building has a ground floor and first floor, or ground floor is a commercial property and there is a first floor or there is a basement and ground floor) ☐ 2

Three (the building has a ground, first and second floor or ground floor commercial property with a first and second floor above) ☐ 3

Four or more (ground, first, second floors and more or ground floor is a commercial property and there are two or more floors above ☐ 4

8a **Does your home have any of the following?** (Please cross **all** that apply)

Central heating (all rooms) ☐ 1   Central heating (partial) ☐ 2   Double glazing (all rooms) ☐ 3   Double glazing (partial) ☐ 4   Cavity wall insulation ☐ 5

Loft insulation ☐ 6   Water pipes insulated ☐ 7   Room heaters ☐ 8   Don't know ☐ 9

8b **What is your main source of fuel for heating?** (Please cross **one** box)

Gas ☐ 1   Electric ☐ 2   Oil ☐ 3   Wood burner / Open Fire ☐ 4   Other ☐ 5

8c **How much do you spend annually on your total home fuel bills?** (Please cross **one** box)

Less than £800 ☐ 1   £801 - £1,000 ☐ 2   £1,001 - £1,200 ☐ 3   £1,201 - £1,400 ☐ 4   £1,401 - £1,600 ☐ 5   Above £1,600 ☐ 6

9a **In your opinion, is your present accommodation adequate for your household's needs?**   Yes ☐ 1 👉 **GO TO 10a**   ☐ 2 No 👉 **GO TO 9b**

9b **If in your opinion, your present accommodation is not adequate for your needs, what are the reasons?**
Please cross **all** that apply

Needs improvements / repairs ☐ 1   Too costly to heat ☐ 2   Too large ☐ 3   Too small ☐ 4   Insufficient no. of bedrooms ☐ 5

Rent / mortgage too expensive ☐ 6   Short term tenancy ☐ 7   No heating ☐ 8   Suffering harassment / Crime / ASB ☐ 9   Housing affecting health of any household member ☐ 10

Garden too big ☐ 11   Garden too small ☐ 12   There is no garden ☐ 13

9c If your present accommodation is not adequate for your needs, do you need to move to resolve the difficulty?   Yes ☐ 1   No ☐ 2
☞ **GO TO 9d**   ☞ **GO TO 10a**

9d If yes, could you afford to buy or privately rent a suitable home in the Borough?   Yes ☐ 1   No ☐ 2

10a Does any member of your existing household have a disability or a limiting long term illness?   Yes ☐ 1   No ☐ 2
☞ **GO TO 10b**   ☞ **GO TO 11a**

The shaded boxes are provided for a second household member, if required

10b If yes, how many members of your household have a disability or have a limiting long-term illness?   One ☐ 1   Two ☐ 2

10c How many members of your household have registered their disability?   One ☐ 1   Two ☐ 2

10d What age groups are they?

Member 1   0 - 10 ☐ 1   11 - 15 ☐ 2   16 - 24 ☐ 3   25 - 34 ☐ 4   35 - 49 ☐ 5   50 - 64 ☐ 6   65 - 75 ☐ 7   75+ ☐ 8

Member 2   0 - 10 ☐ 1   11 - 15 ☐ 2   16 - 24 ☐ 3   25 - 34 ☐ 4   35 - 49 ☐ 5   50 - 64 ☐ 6   65 - 75 ☐ 7   75+ ☐ 8

10e What is the nature of the disability or limiting long-term illness?   (Please cross **all** that apply)

	Member 1	Member 2		Member 1	Member 2		Member 1	Member 2		Member 1	Member 2
Wheelchair User	☐ 1	☐ 1	Walking difficulty (no wheelchair)	☐ 2	☐ 2	Visual impairment	☐ 3	☐ 3	Dementia / alzheimers	☐ 4	☐ 4
Hearing impairment	☐ 5	☐ 5	Learning Disability	☐ 6	☐ 6	Mental Health Problem	☐ 7	☐ 7			
Excess / Drug Alcohol	☐ 8	☐ 8	Limiting long term illness	☐ 9	☐ 9	Asthmatic / respiratory problem	☐ 10	☐ 10			

10f Do any members of the household require care / support?   Yes ☐ 1 ☐ 1   No ☐ 2 ☐ 2
☞ **GO TO 11a**

10g If yes, are they currently receiving the care / support they need?   Yes ☐ 1 ☐ 1   No ☐ 2 ☐ 2

11a Has your home, or the access to it, been built or adapted to meet the needs of a disabled resident?   Yes ☐ 1 ☞ **GO TO 11b**   No ☐ 2 ☞ **GO TO 12**

11b If yes, what facilities have been provided?   (Please cross **all** that apply)

Wheelchair adaptations ☐ 1   Access to property ☐ 2   Vertical lift /stair lift ☐ 3   Bathroom adaptations ☐ 4   Extension ☐ 5

Ground floor toilet ☐ 6   Handrails / grabrails ☐ 7   Assisted Living Technology (ALT) ☐ 8   Other ☐ 9

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12 What facilities, if any, need to be provided to ensure **current** members of your household can remain in your property, now or in the next three years?   (Please cross **all** that apply)

Wheelchair adaptations ☐ 1   Access to property ☐ 2   Vertical lift /stair lift ☐ 3   Bathroom adaptations ☐ 4   Extension ☐ 5

Ground floor toilet ☐ 6   Handrails / grabrails ☐ 7   Assisted Living Technology (ALT) ☐ 8   Other ☐ 9

13a Do you have elderly relatives who are planning to move into the Borough within the next three years?   Yes ☐ 1 ☞ **GO TO 13b**   No ☐ 2 ☞ **GO TO 13d**

13b If yes, what kind of accommodation are they seeking ?   (Please cross **all** that apply)

Live with family (existing home adequate) ☐ 1   Live with family (need extension / adaptation) ☐ 2   Council / HA sheltered housing ☐ 3   Council / HA property ☐ 4   Residential care / nursing home ☐ 5

Extra Care housing (self contained units with facilities and 24hr support) ☐ 6   Private sheltered housing ☐ 7   Private housing ☐ 8   Private Retirement Village ☐ 9

13c Do they have equity from the sale of their current home?   Yes ☐ 1   No ☐ 2

13d If you or any member of your household are aged 60 years or above, would you consider moving to a smaller property?   Yes ☐ 1   No ☐ 2

13e If no, what are your reasons?   (Please cross **all** that apply)

Can manage the current property ☐ 1   This is the long term family home the person is reluctant to leave ☐ 2   The space provided by the family home is needed for when relatives come / return to stay ☐ 3   Location is near family / friends ☐ 4   Financial reasons ☐ 5

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14 How many cars do you have available within the household?   (please cross **one** box)

One ☐ 1   Two ☐ 2   Three or more ☐ 3   None ☐ 4

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15a How many people live in your home (including yourself)? Please put the number. ☐☐ e.g. `0` `3`   4561291693

15b Which of these categories best describes the ethnic origin of your household? (Please cross the appropriate box)

A- White
- English / Welsh / Scottish / Northern Irish / British ☐ 1
- Irish ☐ 2
- Other White backgrounds ☐ 3
- Turkish ☐ 4
- Greek Cypriot ☐ 5
- Turkish Cypriot ☐ 6
- Polish ☐ 7
- **8** Greek ☐ 8

Please write other background for A8, B14, C20, D27 and E29 below

B- Mixed
- White & Black Caribbean ☐ 9
- White & Black African ☐ 10
- White & Asian ☐ 11
- Mixed European ☐ 12
- Multi ethnic islander ☐ 13
- **14** Any other mixed ☐ 14

C - Asian or Asian British
- Indian ☐ 15
- Pakistani ☐ 16
- Bangladeshi ☐ 17
- Sri Lankan ☐ 18
- Chinese ☐ 19
- **20** Any other Asian ☐ 20

D - Black or Black British
- Caribbean ☐ 21
- African ☐ 22
- Ghanaian ☐ 23
- Somali ☐ 24
- Nigerian ☐ 25
- Oher African ☐ 26
- **27** Any other ☐ 27

E - Other
- Arab ☐ 28
- **29** Any other ethnic group- ☐ 29

A8 _____   B14 _____   C20 _____   D27 _____   E29 _____

PLEASE WRITE THE APPROPRIATE NUMBER FOR EACH CATEGORY IN THE GRID BELOW.

E - Employment
- Working as an employee full-time … … … … … **01**
- Working as an employee part – time (less than 16 hours pw)… … **02**
- Working as an employee part-time (more than 16 hours pw)… … . **03**
- Self-employed or freelance … … … … … … … … **04**
- Doing any other kind of paid work … … … … … … … **05**
- On a sponsored training scheme… … … … … … … … **06**
- Unemployed and looking for work… … … … … … … **07**
- On maternity leave, adoption leave or temporarily laid off… … … **08**
- Full / part time carer for family member… … … … … … **09**
- Wholly retired from work… … … … … … … … … **10**
- Looking after the home… … … … … … … … … **11**
- Long-term sick or disabled … … … … … … … … **12**
- Student Full time education (age 16+)… … … … … … **13**
- Armed Services… … … … … … … … … … … **14**

F – Workplace
- Within Enfield Borough… … … **01**
- Haringey… … … … … … … … … … **02**
- Barnet… … … … … … … … … … . **03**
- Hackney… … … … … … … … … … **04**
- Islington … … … … … … … … … … **05**
- Westminster… … … … … … … … **06**
- Waltham Forest… … … … … … … **07**
- Camden… … … … … … … … … . **08**
- Central London … … … … … … … **09**
- East London (Canary Wharf).. **10**
- Elsewhere in London… … … … … **11**
- Broxbourne… … … … … … … … **12**
- East Hertfordshire … … … … … **13**
- Welwyn Hatfield … … … … … … **14**
- Elsewhere in Hertfordshire … .. **15**
- Essex… … … … … … … … … … … **16**
- Elsewhere in the UK … … … … … **17**
- Abroad… … … … … … … … … … **18**

G - Occupation
- Professional… … … … … **01**
- Managerial & Technical… … … … … **02**
- Skilled, non-manual.. **03**
- Skilled, manual… … .. **04**
- Partially skilled… … … **05**
- Unskilled… … … … … **06**
- Other… … … … … … **07**

H- Qualifications
- Entry level or Pre-GCSE … … … … … **1**
- GCSE or equivalent.. **2**
- A-level or equivalent. **3**
- Degree or equivalent **4**
- Postgraduate/PHd… **5**
- Other Qualifications.. **6**
- No Qualifications… … **7**

I – Travel to Work
- Working mainly at / from home… … … … … . **01**
- Driving a car/van… … **02**
- Passenger in car/van. **03**
- Bus, minibus or coach **04**
- Taxi… … … … … … … **05**
- Motorcycle, scooter, moped… … … … … … **06**
- Train / Underground… **07**
- Bicycle … … … … … … **08**
- On foot… … … … … … **09**
- Other… … … … … … . **10**

J - Faith
- No religion… … … … … … .. **1**
- Christian (incl. Church of England, Catholic, Protestant & all other Christian denominations… … … … **2**
- Buddhist… … … … … … … .. **3**
- Hindu… … … … … … … … … **4**
- Jewish… … … … … … … … … **5**
- Muslim … … … … … … … … . **6**
- Sikh… … … … … … … … … .. **7**

Household Member	C Gender		D Age								E Employ-ment	F Work Place	G Occup-ation	H Quali-fication	I Travel to Work	J Faith
	M	F	0-10	11-15	16-24	25-34	35-49	50-64	65-75	75+						
EXAMPLE		☒						☒			`0``1`	`0``1`	`0``1`	`1`	`0``1`	`1`
Self																
Spouse/Partner																
Child 1																
Child 2																
Child 3																
Child 4																
Partner of Child																
Grandchild 1																
Grandchild 2																
Parent 1																
Parent 2																
Lodger 1																
Lodger 2																
Other																

WE WOULD BE GRATEFUL IF YOU WOULD COMPLETE THE FOLLOWING QUESTIONS ON SAVINGS AND INCOME SO THAT WE CAN ESTIMATE WHAT TYPE OF HOUSING YOU COULD / CAN AFFORD. THE INFORMATION THAT YOU PROVIDE IS KEPT CONFIDENTIAL AND WILL NOT BE USED FOR ANY OTHER PURPOSES THAN ASSESSING HOUSING AFFORDABILITY.

16   Please advise what savings and equity your household has by completing columns A, B and C

a) How much does your household have in savings? (please estimate)

- Under £10,000 ☐ 1
- £10,000 - £20,000 ☐ 2
- £20,001 - £30,000 ☐ 3
- £30,001 - £50,000 ☐ 4
- £50,001 - £75,000 ☐ 5
- £75,001 - £150,000 ☐ 6
- £150,001 - £250,000 ☐ 7
- Above £250,000 ☐ 8

b) If you are a home owner, roughly how much equity value do you own? (i.e. estimated current value minus mortgage owed)

- Negative equity ☐ 1
- Under £20,000 ☐ 2
- £20,000 - £50,000 ☐ 3
- £50,001 - £75,000 ☐ 4
- £75,001 - £100,000 ☐ 5
- £100,001 - £150,000 ☐ 6
- £150,001 - £200,000 ☐ 7
- £200,001 - £300,000 ☐ 8
- Above £300,000 ☐ 9

c) Please give the combined <u>total annual</u> income for yourself & partner <u>only</u> (before tax and deductions, but not including benefits / allowances).

- Under £10,000 ☐ 1
- £10,000 - £20,000 ☐ 2
- £20,001 - £30,000 ☐ 3
- £30,001 - £40,000 ☐ 4
- £40,001 - £50,000 ☐ 5
- £50,001 - £60,000 ☐ 6
- £60,001 - £80,000 ☐ 7
- £80,001 - £100,000 ☐ 8
- £100,001 - £125,000 ☐ 9
- £125,001 - £150,000 ☐ 10
- Above £150,000 ☐ 11

16d If your household receives any financial support, please indicate what type:- (Please cross **all** that apply)

- Housing Benefit ☐ 1
- Income Support ☐ 2
- Local Council Tax Support ☐ 3
- Working Tax Credit ☐ 4
- Child Tax Credit ☐ 5
- Child Benefit ☐ 6
- Pension Credits ☐ 7
- State Pension ☐ 8
- Occupational Pension ☐ 9
- Job Seekers Allowance / ESA ☐ 10
- Disability Living Allowance ☐ 11
- Attendance Allowance ☐ 12
- Personal Independence Payments ☐ 13
- Personal Budget ☐ 14
- Other ☐ 15

WE WOULD NOW LIKE TO ASK ABOUT THE FUTURE HOUSING REQUIREMENTS OF YOU AND THE OTHER MEMBERS OF YOUR HOUSEHOLD

17a Are you intending to move, or is any member of your household currently, or likely to require their <u>own</u> accommodation over the next three years?

Yes ☐ 1 ☞ **GO TO 17b**   No ☐ 2 ☞ **THANK YOU FOR COMPLETING THE QUESTIONNAIRE**

17b If YES, please cross the appropriate box(es) below:-

Moving <u>within</u> the Borough

- The existing household is moving ☐ 1 ☞ **GO TO SECTION B ON PAGE 5**
- Of those currently living with you a member is forming a new home ☐ 2 ☞ **GO TO SECTION C ON PAGE 6**

Moving <u>outside</u> the Borough

- The existing household is moving ☐ 3 ☞ **GO TO 17 c+d**
- Of those currently living with you a member is forming a new home ☐ 4 ☞ **GO TO 17 c+d**

17c If moving outside the Borough, where are you thinking of moving to?   (Please cross **all** that apply)

- Haringey ☐ 1
- Barnet ☐ 2
- Hackney ☐ 3
- Islington ☐ 4
- Waltham Forest ☐ 5
- Westminster ☐ 6
- Camden ☐ 7
- Central London ☐ 8
- East London (Canary Wharf) ☐ 9
- Elsewhere in London ☐ 10
- Broxbourne ☐ 11
- East Hertfordshire ☐ 12
- Welwyn Hatfield ☐ 13
- Elsewhere in Hertfordshire ☐ 14
- Essex ☐ 15

Elsewhere in the UK   (Please Specify) _____   Abroad (Please Specify) _____

17d If moving outside the Borough, please indicate your reasons for moving away:-   (Please cross **all** that apply)

- Family reasons ☐ 1
- Employment / access to work ☐ 2
- Education ☐ 3
- Quality of Neighbourhood ☐ 4
- Lack of affordable Private Rent ☐ 5
- Lack of Council / HA rented housing ☐ 6
- Unable to afford to buy a home ☐ 7
- Availability of Private Rent ☐ 8
- Rent arrears / repossession ☐ 9
- Crime / Anti-Social Behaviour ☐ 10
- Retirement ☐ 11
- Need an adaptable home ☐ 12
- Downsizing ☐ 13
- Need more space ☐ 14

☞ **THANK YOU FOR COMPLETING THE QUESTIONNAIRE.**

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B: EXISTING HOUSEHOLD MOVING

Complete this section ONLY if your existing household intends to move WITHIN Enfield Borough in the next three years

18   When do you plan to move?

Within 1 year ☐ 1   Between 1 and 2 years ☐ 2   Between 2 and 3 years ☐ 3

19   What type of accommodation are you looking for?   (please cross **one** box)

Detached house ☐ 1   Semi - Detached house ☐ 2   Terraced house ☐ 3   Bungalow ☐ 4   Flat / Maisonette ☐ 5

Bedsit / studio ☐ 6   Room only with shared facilities ☐ 7   Supported housing (including sheltered) ☐ 8   Houseboat / Caravan / Mobile home ☐ 9

20   Would you be interested in building your own home?   Yes ☐ 1   No ☐ 2

21   If you require supported housing, which of the following types do you require? (Please cross **all** that apply)

Live with family (existing home adequate) ☐ 1   Live with family (need extension / adaptation) ☐ 2   Council / HA sheltered housing ☐ 3   Council / HA property ☐ 4   Residential care / nursing home ☐ 5   Extra Care housing (self contained units with facilities and 24hr support) ☐ 6

Private sheltered housing ☐ 7   Private housing ☐ 8   Private Retirement Village ☐ 9   Independent accommodation (external support) ☐ 10   Independent accommodation (Live in carer) ☐ 11

22   How many bedrooms are you looking for?   (please cross **one** box)

One ☐ 1   Two ☐ 2   Three ☐ 3   Four ☐ 4   Five or more ☐ 5

23a   Are you moving specifically because your housing benefit was reduced in April 2013?   Yes ☐ 1   No ☐ 2

23b   If yes by how much?   14% ☐ 1   25% ☐ 2

24   What tenure is preferred?   (please cross **one** box)

Owner occupation (inc. Leaseholder) ☐ 1   Private rent ☐ 2   Council rent ☐ 3   Housing Association Rent ☐ 4   Shared ownership (part rent / part buy) ☐ 5

25   Are you registered on any of the following Housing Registers?   (Please cross **all** that apply)

London Borough of Enfield ☐ 1   Another Housing Register (Please Specify) ☐ 2   _____

26   Where is accommodation required?   (Please cross **up to two** boxes)

Bowes ☐ 1   Bush Hill Park ☐ 2   Chase ☐ 3   Cockfosters ☐ 4   Edmonton Green ☐ 5   Enfield Highway ☐ 6

Enfield Lock ☐ 7   Grange ☐ 8   Haselbury ☐ 9   Highlands ☐ 10   Jubilee ☐ 11   Lower Edmonton ☐ 12

Palmers Green ☐ 13   Ponders End ☐ 14   Southbury ☐ 15   Southgate ☐ 16   Southgate Green ☐ 17   Town ☐ 18

Turkey Street ☐ 19   Upper Edmonton ☐ 20   Winchmore Hill ☐ 21

27   Why are the above locations preferred?   (Please cross **all** that apply)

Always lived here ☐ 1   Employment / access to work ☐ 2   Education ☐ 3   Quality / reputation of neighbourhood ☐ 4   Greater availability of Private Rent ☐ 5   Greater availability of Council / HA Affordable Rented housing ☐ 6   Able to afford to buy a home here ☐ 7

Nearer Family ☐ 8   Need more space ☐ 9   Nearer / better shopping / leisure facilities ☐ 10   Retirement ☐ 11   Nearer / better schools / college ☐ 12   Better Public Transport ☐ 13   Health / care Reasons ☐ 14

IF A NEW HOUSEHOLD IS ALSO FORMING, ☞ GO TO SECTION C ON PAGE 6
OTHERWISE THANK YOU FOR COMPLETING THE QUESTIONNAIRE.

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C: NEW FORMING HOUSEHOLDS

If a member, or members, of your household intend to set up a home of their own WITHIN the Borough within the next three years, please provide details for up to two "new" households likely to form.
The shaded boxes are provided for a second household forming, if required.

28 Who is looking / likely to look for accommodation in the next three years?

Household 1 / 2

	1	2
Parent / Grandparent	1 ☐	☐
Child (16+)	2 ☐	☐
Partner / Spouse	3 ☐	☐
Lodger	4 ☐	☐
Friend	5 ☐	☐
Other Relative	6 ☐	☐

29a Is the "new" household being formed as a single person or with a partner?

Household 1 / 2

	1	2
Single	1 ☐	☐
Couple	2 ☐	☐

29b If a couple household is being formed, is the partner currently living :-

Household 1 / 2

	1	2
In your existing household	1 ☐	☐
Elsewhere within the Borough	2 ☐	☐
Outside the Borough	3 ☐	☐

29c What is the age of each adult in each "new" household

	Household 1 Adult 1	Household 1 Adult 2	Household 2 Adult 1	Household 2 Adult 2
16 - 24	1 ☐	☐	1 ☐	☐
25 - 34	2 ☐	☐	2 ☐	☐
35 - 49	3 ☐	☐	3 ☐	☐
50 - 64	4 ☐	☐	4 ☐	☐
65 - 75	5 ☐	☐	5 ☐	☐
75 +	6 ☐	☐	6 ☐	☐

29d How many children under 16 will be in each "new" household?

Household 1 / 2

	1	2
Child due	1 ☐	☐
One	2 ☐	☐
Two or more	3 ☐	☐
None	4 ☐	☐

30 What tenure is a) needed, and b) preferred for each "new" household?

	Needed 1	Needed 2	Preferred 1	Preferred 2
Owner occupation (inc. Leaseholder)	1 ☐	☐	1 ☐	☐
Private Rent	2 ☐	☐	2 ☐	☐
Council Rent	3 ☐	☐	3 ☐	☐
Housing Association Rent	4 ☐	☐	4 ☐	☐
Shared ownership (part rent / part buy)	5 ☐	☐	5 ☐	☐

31 Would the new household consider sharing accommodation?

Household 1 / 2

	1	2
Yes	1 ☐	☐
No	2 ☐	☐

32 When will each "new" household need their home?

Household 1 / 2

	1	2
Within 1 year	1 ☐	☐
Between 1 and 2 years	2 ☐	☐
Between 2 and 3 years	3 ☐	☐

33 What type of accommodation is a) needed, and b) preferred for each "new" household?

	Needed 1	Needed 2	Preferred 1	Preferred 2
Detached house	1 ☐	☐	1 ☐	☐
Semi-detached house	2 ☐	☐	2 ☐	☐
Terraced house	3 ☐	☐	3 ☐	☐
Flat / Maisonette	4 ☐	☐	4 ☐	☐
Bedsit / Studio	5 ☐	☐	5 ☐	☐
Room only with shared facilities	6 ☐	☐	6 ☐	☐
Bungalow	7 ☐	☐	7 ☐	☐
Houseboat / Caravan / Mobile home	8 ☐	☐	8 ☐	☐

34 Would you be interested in building your own home?

Household 1 / 2

	1	2
Yes	1 ☐	☐
No	2 ☐	☐

35 How many bedrooms are a) needed, and b) preferred for each "new" household?

	Needed 1	Needed 2	Preferred 1	Preferred 2
One	1 ☐	☐	1 ☐	☐
Two	2 ☐	☐	2 ☐	☐
Three	3 ☐	☐	3 ☐	☐
Four or more	4 ☐	☐	4 ☐	☐

36 Where is accommodation required?
(Please cross up to two locations for each household)

Household 1 / 2

	1	2
1. Bowes	1 ☐	☐
2. Bush Hill Park	2 ☐	☐
3. Chase	3 ☐	☐
4. Cockfosters	4 ☐	☐
5. Edmonton Green	5 ☐	☐
6. Enfield Highway	6 ☐	☐
7. Enfield Lock	7 ☐	☐
8. Grange	8 ☐	☐
9. Haselbury	9 ☐	☐
10. Highlands	10 ☐	☐
11. Jubilee	11 ☐	☐
12. Lower Edmonton	12 ☐	☐
13. Palmers Green	13 ☐	☐
14. Ponders End	14 ☐	☐
15. Southbury	15 ☐	☐
16. Southgate	16 ☐	☐
17. Southgate Green	17 ☐	☐
18. Town	18 ☐	☐
19. Turkey Street	19 ☐	☐
20. Upper Edmonton	20 ☐	☐
21. Winchmore Hill	21 ☐	☐

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37 **Looking at the map provided why are the locations in Q36 preferred?**

(Please cross **all** that apply)

Household

	1	2
Always lived here	1 ☐	☐
Employment / access to work	2 ☐	☐
Education	3 ☐	☐
Quality / reputation of neighbourhood	4 ☐	☐
Greater availability of Private Rent	5 ☐	☐
Greater availability of Council / HA affordable rented housing	6 ☐	☐
Able to afford to buy a home here	7 ☐	☐
Nearer Family	8 ☐	☐
Need more space	9 ☐	☐
Nearer / better shopping / leisure facilities	10 ☐	☐
Retirement	11 ☐	☐
Nearer / better schools / college	12 ☐	☐
Better Public Transport	13 ☐	☐
Health / care Reasons	14 ☐	☐

38 **Is the "new" household registered on any Housing Registers?** (Please cross **all** that apply)

Household

	1	2
London Borough of Enfield	1 ☐	☐
Another Housing Register	2 ☐	☐

Please Specify:-

Household 1 _____

Household 2 _____

39 **Is the "new" household likely to be claiming Housing Benefit?**

Household

	1	2
Yes	1 ☐	☐
No	2 ☐	☐

40 **Please give total annual HOUSEHOLD income for the person or couple in each new household (including benefits & allowances but before tax and deductions)**

Household

	1	2
Under £10,000	1 ☐	☐
£10,000 - £20,000	2 ☐	☐
£20,001 - £30,000	3 ☐	☐
£30,001 - £40,000	4 ☐	☐
£40,001 - £50,000	5 ☐	☐
£50,001 - £60,000	6 ☐	☐
£60,001 - £80,000	7 ☐	☐
£80,001 - £100,000	8 ☐	☐
£100,001 - £125,000	9 ☐	☐
£125,001 - £150,000	10 ☐	☐
Above £150,000	11 ☐	☐

41 **How much would each "new" household be able and willing to pay in rent or mortgage costs per month?**

Household

	1	2
Below £80 pw / £350 pm	1 ☐	☐
£81 - £115 pw / £351 - £500 pm	2 ☐	☐
£116 - £130 pw / £501 - £560 pm	3 ☐	☐
£131 - £150 pw / £561 - £650 pm	4 ☐	☐
£151 - £200 pw / £651 - £860 pm	5 ☐	☐
£201 - £250 pw / £861 - £1,080 pm	6 ☐	☐
£251 - £300 pw / £1,081 - £1,300 pm	7 ☐	☐
£301 - £400 pw / £1,304 - £1,737 pm	8 ☐	☐
£401 - £500 pw / £1,738 - £2,171 pm	9 ☐	☐
Over £500 pw / £2,171 pm	10 ☐	☐

42 **What savings does each household have to meet a deposit and legal costs?**

Household

	1	2
Under £1,000	1 ☐	☐
£1,000 - £5,000	2 ☐	☐
£5,001 - £10,000	3 ☐	☐
£10,001 - £20,000	4 ☐	☐
£20,001 - £30,000	5 ☐	☐
£30,001 - £50,000	6 ☐	☐
£50,001 - £75,000	7 ☐	☐
Over £75,000	8 ☐	☐

43 **Will each "new" household get help with a deposit from parents / relatives / friends?**

Household

	1	2
By a loan	1 ☐	☐
By a gift	2 ☐	☐
Employer subsidy	3 ☐	☐
A loan guarantor	4 ☐	☐
No need for help	5 ☐	☐
No help available	6 ☐	☐

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RESIDENT INTERVIEW LETTER

Date:- 9th June 2014

Ref : SHMA/GA/RE/SP&D

Textphone : 020 8379 4419

Dear Householder,

London Borough of Enfield Housing Survey

The London Borough of Enfield is carrying out a major study to find out more about local residents' housing circumstances and their current and future housing needs over the next three years. We have commissioned an independent research company, DCA to conduct the study.

As part of the study we are conducting face-to-face interviews with 2,100 households across Enfield. Your household has been randomly selected to be part of this survey and I hope that you will be willing and able to assist us. Not everyone who has been selected will be interviewed, but we have sent this letter to you so you know what to expect if an interviewer calls. If you are selected, an interviewer from a company called Mill Field Services, who are working on behalf of DCA and Enfield Council, will call between 21st June 2014 and 3rd August 2014. **The interviewer will have an identity card**, **which you should ask to see**.

The interview should last no more than twenty minutes. All the information you provide will be totally confidential and will not be used to identify you or your household. The information is very important because it will help us to develop our housing and planning policies to help meet the needs of local people in the coming years. It also gives you the opportunity to tell us about the type of housing and support that you think is important. This will assist in applying for funding to meet the needs identified through the survey.

There is nothing you need to do in response to this letter. However, if you have any queries or want more information about the study, please contact the DCA Research Team free on **0800 169 7865** or email at research@dcauk.co or speak to Gerry Ansell at Enfield Council on 020 8379 3865.

Thank you for your help with this important piece of work for the London Borough of Enfield.

Yours faithfully,

Joanne Woodward
Head of Strategic Planning & Design

Ian Davis
Director – Regeneration & Environment
Enfield Council
Civic Centre, Silver Street
Enfield EN1 3XY

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? For help with this document, please contact the above officer who will be able to assist in line with our accessible information policy

SECONDARY DATA SOURCES

Secondary Data Sources

Data Source	Description	Source Location	Coverage	Frequency Of Release	Next Release Date	Sample	Cost
2013 Annual Survey of Hours and Earnings (ASHE)	The Annual Survey of Hours and Earnings (ASHE) provides information about the level, distribution and make-up of earnings and hours paid for employees within industries, occupations and regions. The ASHE contains UK data on earnings for employees by sex and full-time/part-time workers. Further breakdowns include by region, occupation, industry, region by occupation and age-groups. These breakdowns are available for the following variables: gross weekly pay, weekly pay excluding overtime, basic pay including other pay, overtime pay, gross hourly pay, hourly pay excluding overtime, gross annual pay, annual incentive pay, total paid hours, basic paid hours and paid overtime hours.	National Statistics Online / NOMIS	Nationally	Annually	December 2014	Approximately 1% sample of employees on the Inland Revenue PAYE register	Free
2011 Annual Business Inquiry	The Annual Business Inquiry (ABI) is conducted in two parts: one dealing with employment, the other with financial information. The financial inquiry covers about two thirds of the UK economy including: production; construction; distribution and service industries; agriculture (part), hunting, forestry and fishing. The coverage of the employment inquiry is wider.	National Statistics Online / NOMIS	Local Authority and above	Annually	December 2014 (ABI year 2011)	(ABI) estimates cover all UK businesses registered for (VAT) and/or (PAYE), classified to the 1992 / 2003 standard industrial Classification.	Limited data from NOMIS available free Full access to ABI data is restricted. You must first obtain a Chancellor of the Exchequer's Notice from ONS.
2011/12 ONS Annual Population Survey	The ONS Annual Population Survey is a residence based labour market survey encompassing population, economic activity, economic inactivity and qualifications.	National Statistics Online / NOMIS	Local Authority and above	Annually and Updated Quarterly	January 2015	There are approx 170,000 households and 360,000 persons per dataset. but varies from year to year.	Free

Data Source	Description	Source Location	Coverage	Frequency Of Release	Next Release Date	Sample	
Census 2011	The Census is a count of all people and all households. It the most complete source of information about the population that we have. The most recent census was on 27 March 2011. It covers everyone at the same time and asks the same core questions which makes it easy for comparisons in different parts of the country.	Office for National Statistics	Nationally	Every 10 years			
Census 2001	The Census is a count of all people and all households. It the most complete source of information about the population that we have. The most recent census was on 29 April 2001. It covers everyone at the same time and asks the same core questions which makes it easy for comparisons in different parts of the country.	Office for National Statistics	Nationally	Every 10 years	Census undertaken 27th March 2011. Data available generally two years later (2013)		Free
Census 1991	See description above	Office for National Statistics	Nationally	Every 10 years	As above		Free
Core HA New lettings Data 2011/12	CORE records information on the characteristics of both HA and LA new social housing tenants and the homes they rent and buy. A Housing Association with more than 250 units or 250 bedspaces is required by the Tenant Services Authority to complete CORE logs fully and accurately.	CORE website www.core.ac.uk	Nationally	Updated each time a letting or sale is made	Ongoing		Free
Tenant Services Authority (TSA) (Formerly Housing Corporation)	The TSA regulates social housing landlords and sets high standards of management across housing association homes and in the future Local Authority social homes. .	www.tenantservices authority.org	Nationally	N/A			Free
Homes and Community Agency (HCA) (Formerly Housing Corporation)	The HCA will make sure that homes are built in an economically, socially and environmentally sustainable way, as well as promoting good design. It also has a key role in regenerating communities and will base its approach on the Government's regeneration framework – Transforming Places; Changing Lives.	www.homesand communities.co.uk	Nationally	N/A			Free

Data Source	Description	Source Location	Coverage	Frequency Of Release	Next Release Date	Sample	Cost
Housing Strategy Statistical Appendix (HSSA)	The HSSA contains 14 sections of Local Authority statistical information. It is a handy reference document which brings together data items from many different housing areas. The purpose of the Appendix is to bring together statistical information relevant to the formulation of the Housing Strategy.	www.communities. gov.uk	Nationally	Annually	Generally available from June each year – 2014 HSSA available June 2014		Free
Land Registry House Price Index	The Land Registry House Price Index is the most accurate independent house price index available. It includes figures at national, regional, county and local authority level. It allows you to obtain lists of average house prices from 1995 onwards in any area of England and Wales for any range of months.	www.landregistry.g ov.uk	Postcode, Local Authority and above	Monthly & Quarterly	Quarterly		Monthly updated data is free but quarterly data available for a fee. Contact land Registry
P1(e) Returns	P1(e) returns are the primary source of data for statutorily homeless households. The purpose of the P1(e) returns is to collect information on applications, acceptances by priority need groups, households provided with temporary accommodation and households leaving temporary accommodation..	Local Authority	Local Authority	Quarterly	-		Free
April 2014 ONS Claimant Count	The claimant count records the number of people claiming Jobseekers Allowance (JSA) broken down by age, duration and their sought or usual occupation.	National Statistics Online / NOMIS	Local Authority and above	Monthly	-		Free

SURVEY METHODOLOGY

1   SURVEY METHODOLOGY

1.1   The Local Area

1.1.1   An area structure was agreed with the Council and consisted of grouping the borough into 21 wards. The structure is detailed in the ward map below.

1.2   Survey Methodology

1.2.1   Face to face interviews were completed by 2,100 households across the 21 wards.

1.2.2   The questionnaire was designed in consultation with Council officers and based upon tried and tested questionnaires used in previous comparable assessments.

1.2.3   The questionnaire was designed to gather a comprehensive range of information on existing and concealed households and was structured in three parts.

1.2.4   Part One sought information about the existing housing situation including:-

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

1.2.5   Part Two of the questionnaire collected information on the existing households' future moving intentions and Part Three on the moving intentions of concealed households.   Questions in these two sections included:-

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

1.2.6   The survey questionnaire is provided as an Appendix to the Draft Report.

1.3   Sampling

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

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

1.3.2   The Survey sample size was structured to achieve a 95% confidence rate and was weighted to known data to ensure that the results reflect the population. Using simple random sampling, the confidence interval with a sample size of 2,000 households is in the region of 2%.

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

1.3.4   The postal sample was stratified into the 21 wards as specified in Table 1-1 below and selected by random probability from the Council Tax Register.

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

1.4   Promotion

1.4.1   A comprehensive promotion campaign of posters and local press coverage was agreed with the Council to create awareness of the survey, and its importance to the Council. All councillors were contacted to inform them of the survey and enlist their assistance in publicising the survey and maximising the response rate. Copies of these documents are provided as an Appendix in the main Draft Report.

1.5   Survey Process and Response

1.5.1   Interviewers were in the field from 21st June until 2nd August 2014, allowing around six weeks to complete the sample.

1.5.2   1.8% of all households in Enfield took part in the survey and the table below shows the response rate by each of the 21 wards.

Table 1-1   **Response Rate by Ward**

Ward	2014 resident households	Sample	Refusals	Non - Contacts	Address not accessible	Address not used	Total response	Response rate %	Confidence interval +%
Bowes	5,371	200	10	59	4	27	100	57.8	+ 10.0
Bush Hill Park	5,229	200	9	56	6	29	100	58.5	+ 10.0
Chase	5,646	200	9	60	5	26	100	69.4	+ 10.0
Cockfosters	5,248	200	16	56	0	28	100	58.1	+ 10.0
Edmonton Green	6,717	200	12	68	11	9	100	52.4	+ 10.0
Enfield Highway	5,808	200	8	54	4	34	100	60.2	+ 10.0
Enfield Lock	6,548	200	10	51	8	31	100	59.2	+ 10.0
Grange	5,392	200	14	60	4	22	100	56.2	+ 10.0
Haslebury	5,714	200	13	59	4	24	100	56.8	+ 10.0
Highlands	5,599	200	12	50	3	25	100	57.1	+ 10.0
Jubilee	5,266	200	14	54	2	30	100	58.8	+ 10.0
Lower Edmonton	6,098	200	9	58	4	29	100	58.5	+ 10.0
Palmers Green	5,493	200	7	55	5	33	100	59.9	+ 10.0
Ponders End	5,482	200	10	60	8	22	100	56.2	+ 10.0
Southbury	5,556	200	6	61	9	24	100	56.8	+ 10.0
Southgate	5,868	200	8	59	10	23	100	56.5	+ 10.0
Southgate Green	5,124	200	11	48	12	29	100	58.5	+ 10.0
Town	6,010	200	14	55	5	26	100	57.5	+ 10.0
Turkey Street	5,374	200	8	65	2	25	100	57.1	+ 10.0
Upper Edmonton	6,173	200	11	61	16	12	100	53.2	+ 10.0
Winchmore Hill	5,461	200	9	62	7	22	100	56.2	+ 10.0
TOTAL	**119,177**	**4,200**	**220**	**1,211**	**129**	**530**	**2,100**	**57.2**	**+ 2.18**

Refusals – Refused by phone or at the door   **Non-contact – address removed after a minimum of 3 unsuccessful calls (covering am/pm/weekend)**

Not accessible – Property inaccessible (keypad entry, empty, commercial)   **Not used – address not attempted as sample reached**

1.5.3   The borough had an overall response level of 57.2%, varying between 69.4% in Chase and 52.4% in Edmonton Green.

1.5.4   Within each ward sample, mini-samples to incorporate the Area Action Plan Areas (AAP) and Masterplan areas were undertaken to provide the Council with data at these area levels.

1.5.5   The sample for these areas were stratified from the ward area and based on a minimum sample so not to skew the overall ward response.

1.5.6   The tables below outline the response by AAP and Masterplan areas.

Table 1-2   Response Rate by Area Action Plan Areas

SUB-AREA	Sample	Total response	Response rate %	Confidence interval +%
North East Enfield	819	416	50.8	+ 4.9
Enfield Town	233	90	38.6	+ 10.5
Central Leeside	273	127	46.5	+ 8.8
North Circular	315	157	49.8	+ 7.9
TOTAL	1,640	790	48.2	+ 3.5

Table 1-3   Response Rate by Masterplan Areas

SUB-AREA	Sample	Total response	Response rate %	Confidence interval +%
Edmonton Green	327	172	46.2	+ 7.6
Ponders End	300	163	54.3	+ 7.8
Meridian Water	9*	0	--	--
TOTAL	627	335	55.8	+ 5.5

*Only 9 households in area

1.6   Data Validity

1.6.1   All areas reached response levels based on household numbers adequate to ensure statistical validity at the confidence level of 95% (discussed in more detail in section 1.3). The confidence interval ranged from ±10.5% to ±4.9% at sub-area level and was ± 3.5% at AAP and +5.5% at Master Plan level.

1.6.2   These levels at ward, sub-area and borough level have resulted in a large total sample adequate to ensure that the findings of the survey are representative of the population and sufficiently large to overcome bias.

1.7   Survey Weighting

1.7.1   The data file was checked against the 2011 Census Tenure data and the Council's Local Authority Statistics on Housing (ELASH) for bias and re-weighted where necessary.

1.7.2   Given the nature of the random sample of households within the agreed wards and sub-areas embodied in the postal survey, tenure type is expected to provide the main validation that the sample is representative of the whole population.

1.7.3   The data set out below on household population and tenure is based on the Council Tax number of resident households i.e. excluding vacant properties and second homes. The only known data in 2014 is the social housing stock which has been weighted to the number of units supplied by the Council, by the wards.

1.7.4   Private sector tenure has been compared with the 2011 Census data and re-weighted where necessary.

1.7.5   The overall data set is therefore representative of the borough population and is the basis for the calculation of all the subsequent tables i.e. all responses are given the weight appropriate to the actual tenure balance.

LOCAL HOUSING PARTNERSHIP LIST

Local Housing Partnership List

Attendees:

	NAME	ORGANISATION
1	Gerry Ansell	LB Enfield
2	Lee Hill	LB Enfield
3	James Gummery	LB Enfield
4	David Couttie	DCA
5	Fiona Bellan	DCA
6	Sarah Carter	LB Enfield
7	Metin Hassan	Hassco Building
8	Horner, Chloe	LB Barnet
9	Grace Dawson	Viridian
10	Harton Bailey	Christian Action
14	Chris Newton	L and Q
15	Ian Butcher	LB Waltham Forest
16	Dianne Page	Circle
18	Tim Bryant	Newlon
19	Vicky Forgione	Borough of Broxbourne
20	John Cross	Riverside
23	Jennifer Islip	Linden Homes Chiltern
24	Kate Prior	LBE
25	Oliver Boundy	Origin
26	Charlotte Gibbons	L and Q
27	Sunita Parbhakar	Newlon

GLOSSARY OF TERMS

GLOSSARY

ABI	Annual Business Inquiry.
Affordability	A measure of whether households can access and sustain the costs of private sector housing. DCA use two types of affordability: mortgage and rental. Mortgage affordability measures whether households can afford a deposit and a mortgage; rental affordability measures whether a household can afford a private rental. Mortgage affordability is based on conditions set by mortgage lenders - a minimum level of household income and savings. We use a 3 times multiple of gross income. Rental affordability is defined as the rent being less than a proportion of a household's gross income. We use a 25% level of rental affordability.
Affordable Housing	Affordable housing is that provided, with subsidy[1], for people who are unable to resolve their housing requirements, in the general housing market because of the relationship between local housing costs and incomes. The definition in PPS3 is:- *"Affordable housing includes social rented housing and intermediate housing, provided to specified eligible households whose needs are not met by the market"* This definition covers housing for social rent and intermediate housing through shared ownership, shared equity and sub-market rent.
Affordable Rent	A form of social housing, involving homes being made available at a rent level of up to 80% of market rent (inclusive of service charges).
CLG Bedroom Standard[2]	The standard number of bedrooms allocated to each household in accordance with its age/sex/marital status composition and the relationship of the members to one another. A separate bedroom is allocated to each married couple, any person aged 21 or over, each pair of adolescents aged 10 – 20 of the same sex, and each pair of children under 10. Any unpaired person aged 10 – 20 is paired, if possible with a child under 10 of the same sex, or, if that is not possible, he or she is given a separate bedroom, as is any unpaired child under 10. This standard is then compared with the actual number of bedrooms available for the sole use of the household and the differences are tabulated.
BME	Black & Minority Ethnic.
Choice Based Lettings (CBL)	Choice Based Lettings allows applicants for social housing (and tenants who want to transfer) to apply for vacancies which are advertised widely in the neighbourhood. Applicants can see the full range of available properties and can apply for any home to which they are matched.
CLG	Communities and Local Government. CLG has responsibility for local and regional government, housing, planning, fire, regeneration, social exclusion and neighbourhood renewal with the ambition to create sustainable communities for all. Previously known as DETR, DTLR, ODPM and DCLG.

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[1] This subsidy is not always public subsidy.
[2] This definition is taken from the Survey of English Housing, CLG.

CML	Council of Mortgage Lenders
Concealed Household	A Concealed Household is someone living within a household wanting to move to their own accommodation and form a separate household (e.g. adult children living with their parents).
CORE	The Continuous Recording System (Housing Association and Local Authority Lettings / New Tenants).
DETR	Government body superseded by CLG. (See **CLG**)
Discounted Market Rented Housing	New Units utilising the equity from the discounted or free land from the planning process where Housing Associations could build at only development cost and provide, without grant, units which would be available at lower than private rented market cost but above Housing Corporation rent caps.
ELASH	English Local Authority Statistics on Housing – The replacement for the HSSA
Existing Household	An existing household encompasses the household in its entirety.
FTB	First Time Buyer – Term used for people who have not previously owned a home
HMO	House in Multiple Accommodation – A house which is occupied by persons who do not form a single household
Homeless Household	A household is accepted as statutorily homeless by the authority if it meets the criteria set out in the Housing Act 1996.
Household	The Census definition of a household is:- *"A household comprises either one person living alone or a group of people (not necessarily related) living at the same address with common housekeeping - that is, sharing at least one meal a day or sharing a living room or sitting room."*
Housing Demand	Is the quantity and type / quality of housing which households wish to buy or rent and are able to afford. It therefore takes account of preferences and ability to pay.
Housing Need	Refers to households lacking their own housing or living in housing which is inadequate or unsuitable, who are unlikely to be able to meet their needs in the local housing market without some assistance.
Housing Register	A register of people waiting for affordable housing. It may have two components: a list for those not currently occupying affordable housing (more properly known as the Housing Register) and a Transfer List for those tenants who wish to move to another affordable home within the same District.
HSSA	The Housing Strategy Statistical Appendix.

Implied Numbers	The "numbers implied" column inserted in some of the tables is DCA's assessment of the total numbers to be derived after applying the appropriate weighting factor based on sub area ocation and tenure responses to that sub-areas 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.
Inadequate Housing	Housing which is inadequate or unsuitable in meeting the needs of the household, comprising a range of criteria on house condition, size, cost and security of tenure. These criteria are used to assess whether the unsuitability can be resolved by improvements to the dwelling, or whether the household has to move to another home.
Intermediate Housing	Housing at prices or rents above those of social rented but below market prices or rents. This includes shared ownership, shared equity and sub-market renting.
LA	Local Authority.
LCHO	Low Cost Home Ownership.
LDF	Local Development Framework. This is a folder of local development documents that outlines how planning will be managed within a Local Authority area.
LTV	Loan to Value - the percentage of loan a person needs against the value of the property.
NOMIS	National On-line Manpower Information System.
NPPF	The National Policy Planning Framework which replaces PPS3.
NPPG	The National Planning Policy Guidance 2014
OAN	Objectively Assessed Need
ONS	Office for National Statistics.
Over Occupation / Over occupation	Over occupation / Overcrowding occurs when, using the **bedroom standard**, there are insufficient bedrooms in the property based on the number of residents and their age/sex/marital status composition. Over occupation is more common in the public sector than the private sector.
PAS	Planning Advisory Service
Relets	RSL rented accommodation that becomes vacant due to the departure of a previous tenant; therefore the accommodation can be re-let to another tenant or new applicant on the Housing Register.
Registered Social Landlords (RSL)	A Housing Association or a not-for-profit company, registered by the Tenants Services Authority (TSA), providing social housing.

Right to Buy (RTB)	The Right To Buy Scheme gives eligible council tenants the right to buy their property from their council at a discount. Many RSL tenants have similar rights under the Right To Acquire.
Survey of English Housing (SHE)	The Survey of English Housing is a continuous household survey that collects information from nearly 20,000 households about the characteristics of their housing and their attitudes to housing and related issues.
Sheltered Accommodation	Sheltered Accommodation is housing which is purpose built for older people with associated facilities and services.
SHG – Social Housing Grant	Capital provided by the HCA, or Local Authority, to fully or partially fund RSLs when developing social housing. SHG is paid under s18 of the Housing Act 1996.
SO – Shared Ownership	Either newly built or existing properties purchased by a housing provider, which are then sold on a part rent / part buy basis under a shared ownership lease. The shared owner buys a percentage of the property, funded by mortgage and / or savings. The remaining percentage is still owned by the housing provider who charges a rent on it. Purchasers can, in some cases 'staircase out' to full ownership.
SSA	Strategic Siting Assessment – the name of the assessment made by the Department for Trade and Industry on the appraisal of potential sites for Nuclear Power Stations
Transfer	A local Authority or RSL tenant who have transferred to another LA or RSL property
Transfer List	A list of Local Authority and RSL tenants that have applied for alternative Local Authority housing. Housing Associations may keep their own Transfer Lists and some authorities may combine transfer applicants in one Housing Register.
Under Occupation	A household is under-occupying if more than one spare bedroom is available, using the **bedroom standard** as a test. Under-occupation is common in the private sector.