

Acomb Summary Report

Hexham Housing Needs Assessment

2016

Acomb Parish Council

Final Report
October 2016

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1. Introduction

Background and objectives

- 1.1 arc⁴ Limited was commissioned by Northumberland County Council, Hexham Town Council and Acomb Parish Council to carry out a comprehensive Housing Needs Assessment (HNA) covering the parishes of Hexham, Acomb and Sandhoe in Northumberland. The HNA supplements the Northumberland Strategic Housing Market Assessment (SHMA) of October 2015, which was also undertaken by arc⁴ for the County Council.
- 1.2 This document provides a Summary Report, setting out the findings of the HNA with specific reference to Acomb Parish.

Research methodology

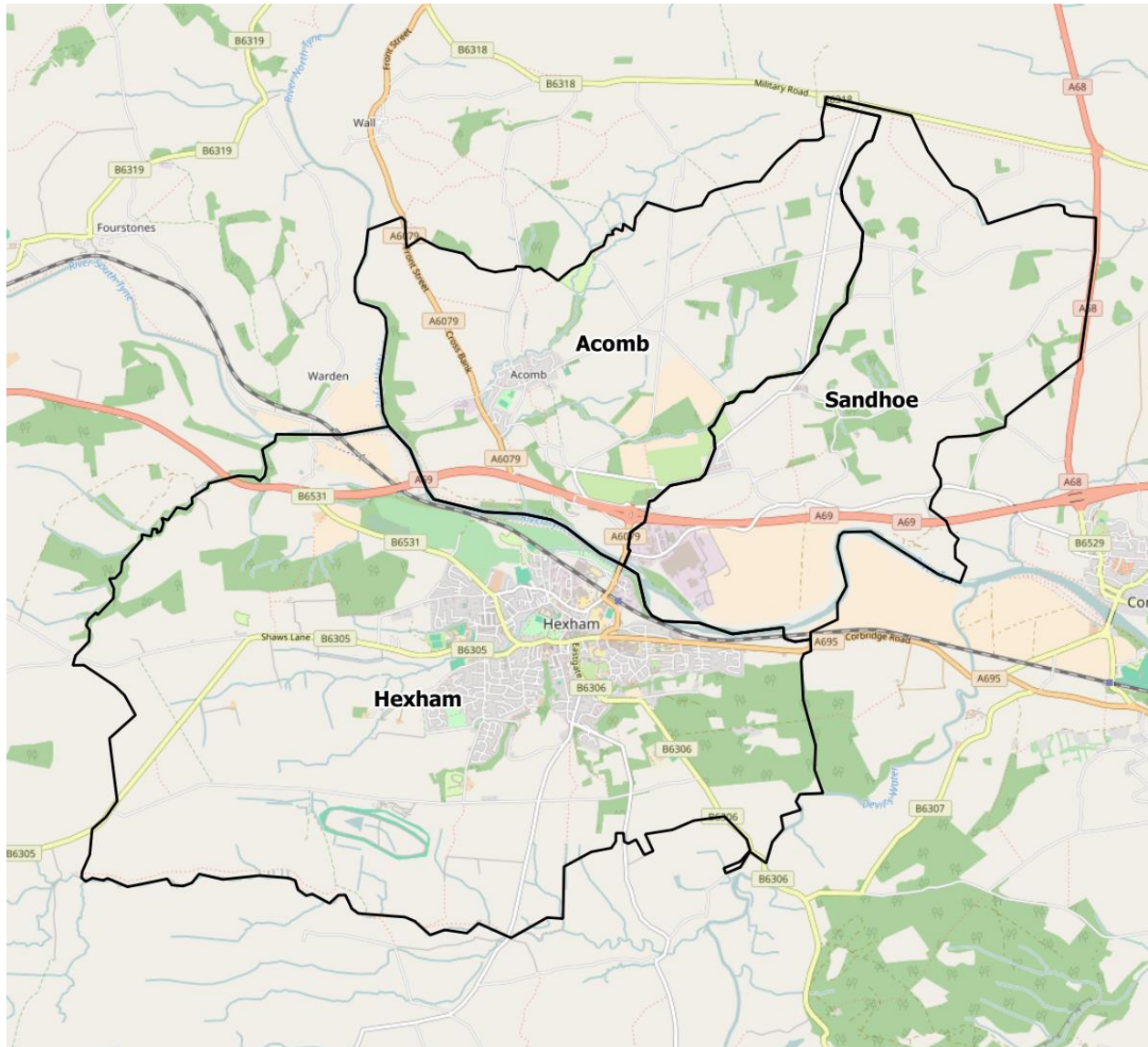
- 1.3 The research methodology for the Hexham HNA comprised a multi-method approach, which included:
 - A full census survey of households across the Hexham, Acomb and Sandhoe parishes. A total of 5,964 households were contacted and 1,530 questionnaires were returned and used in data analysis, representing a 25.7% response rate overall. In relation to Acomb Parish, 560 households were contacted and 173 questionnaires were returned, representing a 30.9% response rate.
 - A review of relevant secondary data including the 2011 Census, house price trends, CORE lettings data and CLG Statistics; and
 - An online questionnaire of key stakeholders, with three separate responses received from representatives from the County Council and developers.
- 1.4 Further details of the methodology and accuracy of the survey are set out in the Appendix.
- 1.5 Survey responses were weighted to reflect the total number of occupied households in the separate parishes and the Hexham study area as a whole.
- 1.6 The needs assessment methodology takes account of National Planning Practice Guidance (NPPG) issued by the Department of Communities and Local Government (DCLG) in 2014¹ and approaches to assessing housing need in the DCLG 2007 Strategic Housing Market Assessment Guidance.

Geography

- 1.7 Map 1.1 shows the location of Acomb Parish, to the north of Hexham Parish and west of Sandhoe Parish.

¹ DCLG Planning Practice Guidance, *Housing and economic development needs assessments*, updated April 2016

Map 1.1 Acomb Parish context map



- 1.8 The 2011 Census identified an estimated 1,268 people living in 575 households across Acomb Parish. The findings of the Household Survey 2016 are weighted based upon a total of 560 occupied dwellings, based on up-to-date Council Tax data (2016).

Report structure

- 1.9 This report is structured in the following way:

- Chapter 2 provides an overview of the housing market in Acomb;
- Chapter 3 considers the affordability of housing in Acomb;
- Chapter 4 sets out an assessment of housing need and the affordable housing requirement in the parish and study area; and
- Chapter 5 provides conclusions, with specific reference to Acomb.

2. Housing market review

2.1 This chapter sets out a review of the current housing market in Acomb Parish, based on the findings of the Household Survey 2016.

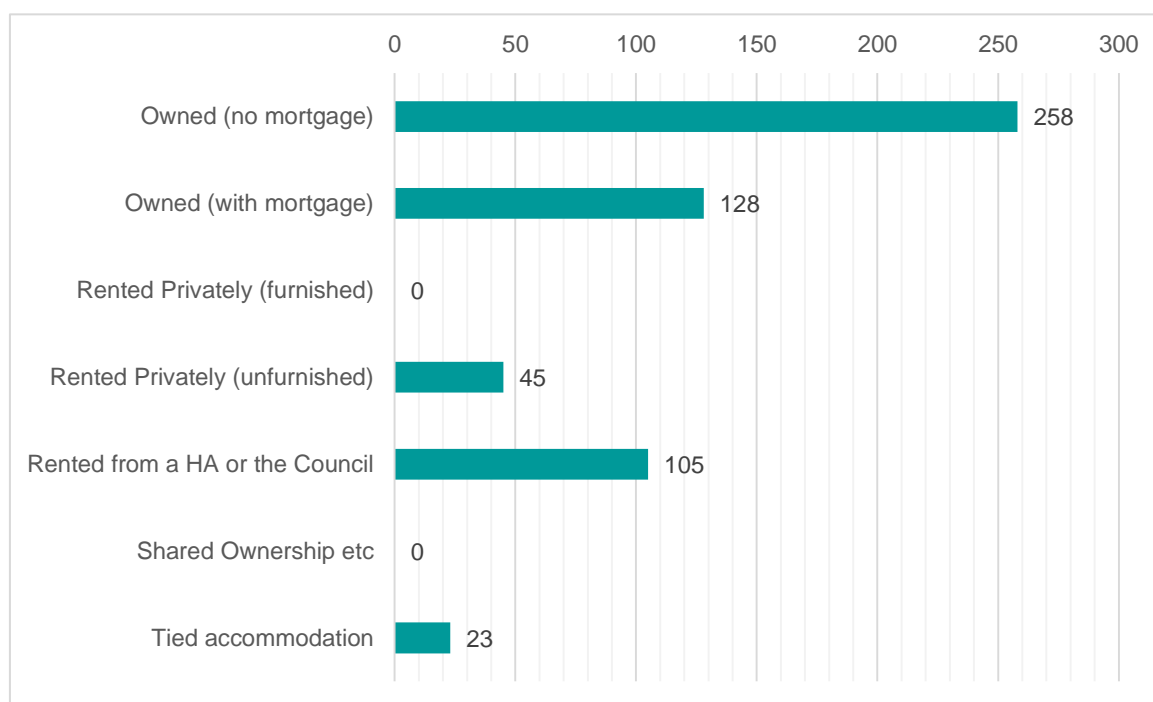
Dwelling profile

2.2 The household survey found that 84.3% of occupied dwellings in Acomb are houses (29.3% semi-detached, 27.7% terraced and 27.3% detached), 11.8% are bungalows, 2.0% are flats/apartments and 2.0% are other property types (there are no maisonettes).

2.3 In terms of property size, 37.5% of dwellings in Acomb have three bedrooms, 30.4% have two bedrooms, 28.4% have four or more bedrooms and 3.8% have one bedroom (there are no bedsits).

2.4 The tenure of housing across the Parish is shown in Figure 2.1. This indicates that 69.1% of dwellings are owner-occupied, 12.2% are privately rented and 18.8% are affordable. No shared ownership accommodation was identified.

Figure 2.1 Tenure profile of occupied dwellings in Acomb Parish



Source: 2016 Household Survey

House prices and rents

2.5 Table 2.1 sets out house price data for the Parish for the six-year period 2010 to 2015. Land Registry data reveals that median house prices across Acomb Parish rose to a peak of £236,000 in 2012, but have since fallen slightly. In 2015, the median house price was £181,000 compared with £152,250 in 2010.

Similarly, lower quartile house prices peaked at £138,000-139,000 in 2013-2014, falling slightly to £131,000 in 2015. This compares with a lower quartile price of £125,000 in 2010.

Year	Price (£)			
	Lower quartile	Mean	Median	No. Sales
2010	125,000	192,675	152,250	10
2011	105,000	166,268	138,000	11
2012	109,000	267,721	236,000	7
2013	138,000	215,791	190,000	17
2014	139,000	231,933	182,488	16
2015	131,000	198,083	181,000	18

Source: Data produced by Land Registry © Crown copyright 2016

- 2.6 It is worth noting the relatively low number of sales, as this has implications for data analysis. However, there has been a notable increase in the number of sales from 2013 onwards.
- 2.7 It is interesting to note that in 2010, a household income of £32,143 was required for a lower quartile price to be affordable assuming a 10% deposit was available; by 2015 this had risen slightly to £33,686 (Table 2.2). Similarly, an income of £39,150 was required for a median priced property to be affordable in 2010 compared with £46,543 in 2015. This indicates that house prices in Acomb have become less affordable during the period. However, the small number of sales transactions means that the data could have been skewed by a few high-price sales.

Acomb Parish	House Price (£)		Annual income to be affordable* (£)	
	2010	2015	2010	2015
Lower Quartile	125,000	131,000	32,143	33,686
Median	152,250	181,000	39,150	46,543

Source: Data produced by Land Registry © Crown copyright 2016

*Assuming a 3.5x income multiple and a 10% deposit is available

- 2.8 In terms of private sector rental prices, Table 2.3 summarises the lower quartile, median and mean private sector rental prices over the period 2010-2015. Over the six-year period, lower quartile rents fluctuated between £494 and 641 per month and median rents between £524 and 800 per month.

Year	Price per calendar month (£)			
	Lower quartile	Mean	Median	No. Rentals
2010	494	713	546	6
2011	641	901	800	18
2012	524	794	546	23
2013	520	565	524	7
2014	494	707	635	6
2015	576	855	650	18

Source: Zoopla 2016

Household characteristics

2.9 The household survey identified the following household characteristics in Acomb Parish:

- 30.0% of households are older singles or couples (65 years or over), 22.7% are couples with children, 20.2% are couples (under 65) with no children, 14.7% are lone parents, 10.4% are single adults (under 65) and 2.3% are other types of household;
- Almost half (48.8%) of households contain two people; 23.8% are single-person households, 10.4% contain three people, 11.6% contain four people and 5.5% contain five or more people;
- 61.6% of Household Reference People (HRP) are in employment, 30.3% are wholly retired from work, 5.0% are looking after the home and 3.1% are permanently sick/disabled;
- In terms of annual income, 18.0% of households receive less than £13,000 per year, 31.1% receive between £13,000 and £26,000 per year, 19.9% receive between £26,000 and £39,000, 8.1% receive between £39,000 and £49,400 and 22.8% receive more £49,400 or more;
- 12.3% of households have lived in their current home for less than two years, 14.5% between two and five years, 17.2% between five and ten years and 56.0% for ten years or more (of whom 26.7% have lived there 20 years+).

2.10 4.3% of households have a home that has been adapted or purpose-built for a person with a long-term illness, health problem or disability.

2.11 95.9% of households in Acomb reported that they are satisfied or very satisfied with their neighbourhood as a place to live.

2.12 10.2% of household survey respondents said that they were very concerned about their ability to pay their rent or mortgage; a further 18.6% were fairly concerned.

Moving away and migration

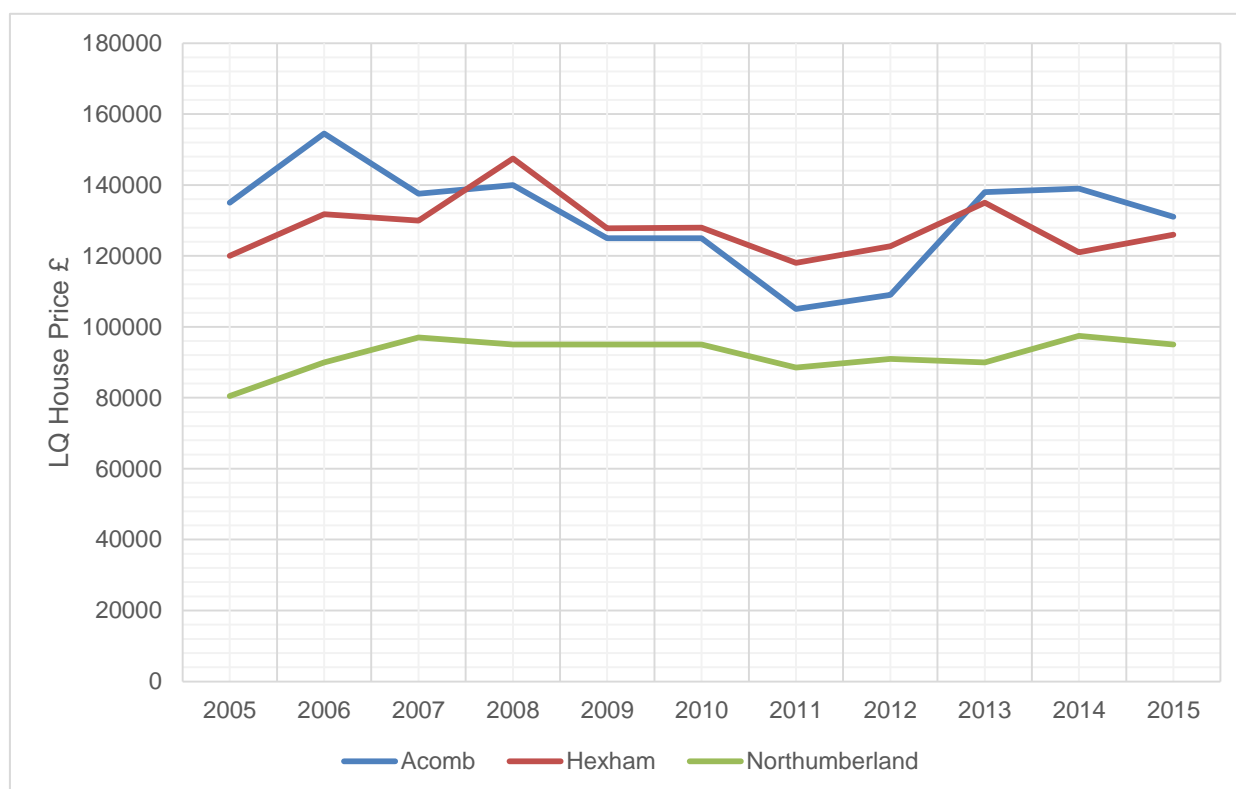
- 2.13 The 2016 Household Survey asked whether, in the preceding five years, anyone in the household had moved away from the Hexham area due to difficulties in finding a suitable home locally. 1.6% of the survey respondents living in Acomb said that this has happened within their household. The stated reasons for their family members moving away were to take up employment elsewhere and lack of affordable housing.
- 2.14 The 2016 Household Survey indicates that around 27.0% (151 households) of those currently living in Acomb had moved home in the preceding five years.
- 2.15 Information from the Household Survey relating to households in Acomb who have moved home in the preceding five years includes:
- A majority (80.2%) moved into a house, particularly semi-detached (30.9%), terraced (25.0%) and detached (24.3%), 14.5% into a bungalow and 5.3% into another type of property (no one mentioned flat/apartment/maisonette);
 - 36.4% moved into smaller properties with one or two bedrooms, 37.1% moved into properties with three bedrooms and 26.5% into properties with four bedrooms or more;
 - 57.6% moved into owner occupied properties, 30.5% moved into private renting and 11.9% moved into affordable (social rented) dwellings (no one moved into shared ownership properties);
 - Couples with children accounted for 37.1% of moving households; 17.9% were couples with no children (under 65); 17.2% were older households (over 65); 12.6% were singles (under 65); 12.6% were lone parents; and 2.6% were other households;
 - 84.1% of moving Household Reference People (Heads of Household) were aged under 65 years and 15.9% were aged 65 or over;
 - The majority of Heads of Household of moving households were in employment (70.5%) with a further 19.5% retired and 10.1% looking after the home or caring for someone; no moving households identified as permanently sick/disabled, unemployed or in full-time education; and
 - 21.8% of households had an annual income of less than £15,600 per annum; 17.0% had an income of between £15,600 and £26,000 per annum; and 61.5% had an income of at least £26,000 per annum, of whom 25.0% had an income of at least £49,400 per annum.

3. Affordability of housing

Cost of housing

- 3.1 The relatively low number of house sales and rental agreements in Acomb Parish (there were an average of 13 sales per year and 13 lettings per year during the six years 2010-2015) makes price analysis more difficult as a few abnormally high or low prices can skew the data significantly.
- 3.2 However, Figure 3.1 shows the trend in lower quartile house prices in the Parish over 2005-2015, compared with Hexham Parish and Northumberland as a whole. This indicates that, compared with the local area, lower quartile house prices in Acomb have typically been fairly similar to those in Hexham. The prices in both Acomb and Hexham are consistently higher than those in the County.

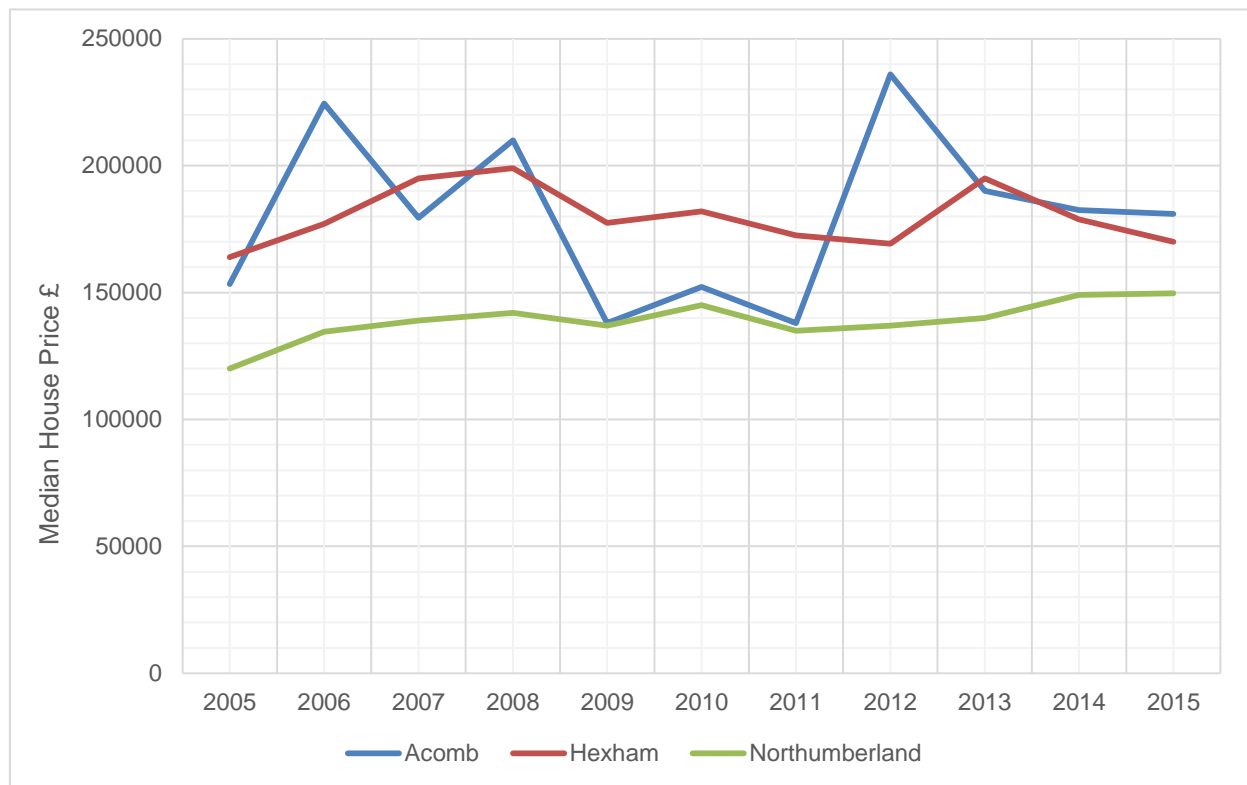
Figure 3.1 Lower quartile house prices 2005-2015 in Acomb Parish, Hexham Parish and Northumberland County



Source: Data produced by Land Registry © Crown copyright 2016

- 3.3 Figure 3.2 presents median house price data for Acomb and Hexham. The low number of sales in Acomb is very apparent, resulting in significant fluctuation. However, in 2006, 2008, 2012, 2014 and 2015 higher median prices were experienced in Acomb than in Hexham, and median prices in the Parish have consistently been higher than the Northumberland average.

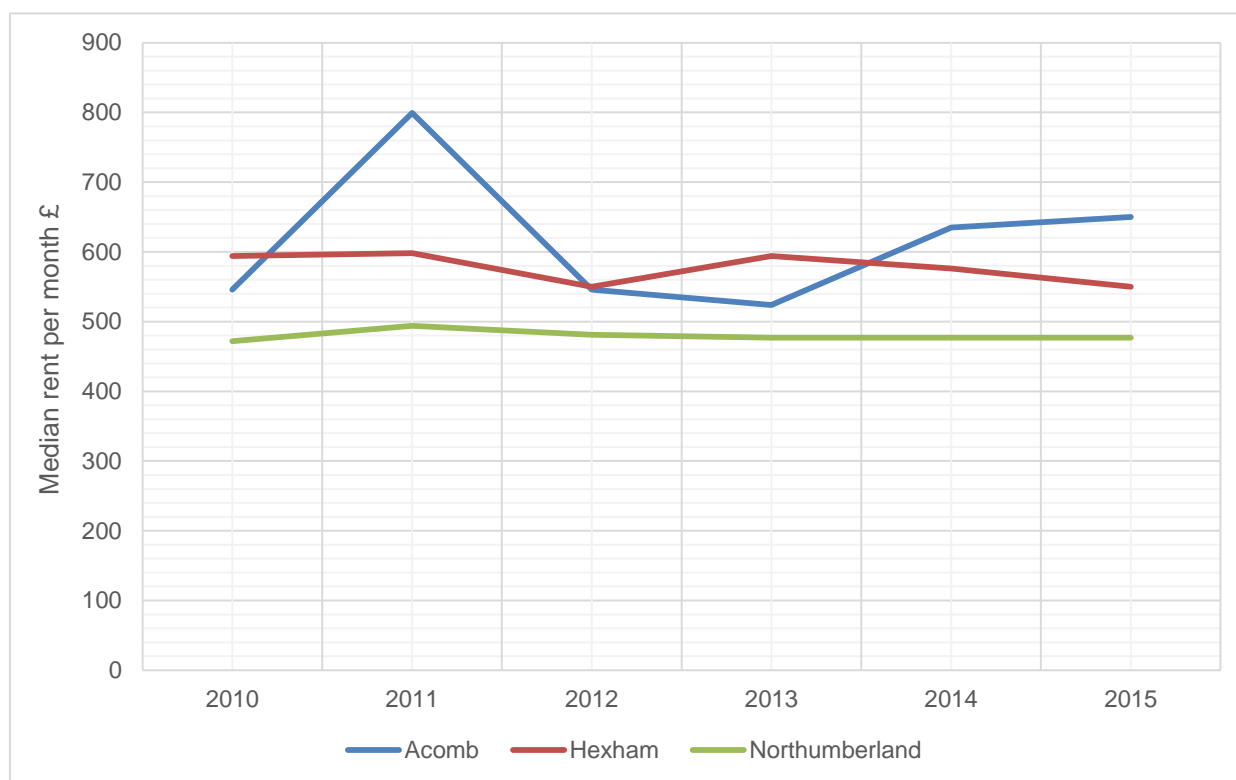
Figure 3.2 Median house prices 2005-2015 in Acomb Parish, Hexham Parish and Northumberland County



Source: Data produced by Land Registry © Crown copyright 2016

- 3.4 In terms of private sector rental prices, Figure 3.3 indicates that median rentals in Acomb have fluctuated above and below those in Hexham Parish. In both parishes, median rents are consistently higher than the County average.

Figure 3.3 Median rents per month 2010-2015 in Acomb Parish, Hexham Parish and Northumberland County



Source: Zoopla

Relative affordability of housing options

- 3.5 The relative cost of alternative housing options is explored in Table 3.1. This compares Acomb Parish, Hexham Parish and the whole study area (the three parishes including Sandhoe) and includes affordable and market rent options, owner occupation and intermediate tenure options, as well as Starter Homes. It is based on house prices and rental costs in 2015. Table 3.2 shows an indicative income required for these alternative tenure options to be affordable. Table 3.3 presents the assumptions underpinning the analysis.
- 3.6 This analysis indicates that for open market rental, the minimum indicative income required for lower quartile or entry-level renting in Acomb Parish is £27,648. This compares with £22,896 in Hexham and £23,280 across the whole study area.
- 3.7 For home ownership, lower quartile or entry-level house prices require a minimum income of £33,686 in Acomb (compared with £32,400 in Hexham).
- 3.8 The 2016 Household Survey did not identify any households in Acomb Parish who currently live in shared ownership (intermediate tenure) accommodation. However, in terms of future development and the Starter Homes policy requirements, analysis indicates that a new Starter Home in Acomb would be priced at around £145,000, based on a 20% discount from the median house price (2015). This compares with £136,000 in Hexham Parish and £140,000 across the study area (Tables 3.1 and 3.3).

Table 3.1 Cost of alternative tenure options

Tenure option	Price by area (2015)		
	Acomb	Hexham	Study Area
Social Rent (average)	£334	£334	£334
Affordable Rent (80% of average private rent)	£684	£479	£499
Market Rent - Lower Quartile	£576	£477	£485
Market Rent – Median	£650	£550	£559
Market Rent – Average	£855	£599	£624
Market Sale - Lower Quartile	£131,000	£126,000	£126,376
Market Sale – Median	£181,000	£170,000	£175,000
Market Sale – Average	£198,083	£211,510	£210,413
Starter Home	£144,800	£136,000	£140,000
Shared ownership (50%)	£90,500	£85,000	£87,500
Shared ownership (25%)	£45,250	£42,500	£43,750
Help to buy	£181,000	£170,000	£175,000

Source: Data produced by Land Registry © Crown copyright 2016, Zoopla, CLG

Table 3.2 Income required for alternative tenure options

Tenure option	Income required by parish (2015)		
	Acomb	Hexham	Study Area
Social Rent	£16,016	£16,016	£16,016
Affordable Rent	£32,832	£23,002	£23,962
Market Rent - Lower Quartile	£27,648	£22,896	£23,280
Market Rent - Median	£31,200	£26,400	£26,832
Market Rent - Average	£41,040	£28,752	£29,952
Market Sale - Lower Quartile (assumes 10% deposit)	£33,686	£32,400	£32,497
Market Sale - Median (assumes 10% deposit)	£46,543	£43,714	£45,000
Market Sale - Average (assumes 10% deposit)	£50,936	£54,388	£54,106
Starter Home	£37,234	£34,971	£36,000
Shared ownership (50%)	£36,778	£34,759	£35,677
Shared ownership (25%)	£30,767	£29,113	£29,865
Help to buy	£25,857	£24,286	£25,000

Source: Data produced by Land Registry © Crown copyright 2016, Zoopla, CLG

Table 3.3 Assumptions in assessing income required for alternative tenure options

Tenure	Tenure price assumptions	Affordability assumptions
Social rent	Prevailing prices	Affordability 25% of income
Affordable rent	80% of average market rent	Affordability 25% of income
Market Rent - lower quartile	Prevailing prices	Affordability 25% of income
Market Rent - median	Prevailing prices	Affordability 25% of income
Market Rent - average	Prevailing prices	Affordability 25% of income
Market Sale - lower quartile	Prevailing prices	90% LTV, 3.5x income
Market Sale – median	Prevailing prices	90% LTV, 3.5x income
Market Sale - average	Prevailing prices	90% LTV, 3.5x income
Starter Home	20% discount on full value (assumed to be median), 10% deposit on discounted portion, remainder mortgage based on 3.5x income	90% LTV, 3.5x income
Shared ownership (50%)	Total price based on median price and 50% ownership. Mortgage based on 40%. 10% deposit required, annual service charge £395, Annual rent based on 2.75% of remaining equity	90% LTV, 3.5x income for equity and 25% of income for rental element
Shared ownership (25%)	Total price based on median price and 25% ownership. Mortgage based on 20%. 5% deposit required, annual service charge £395, Annual rent based on 2.75% of remaining equity	90% LTV, 3.5x income for equity and 25% of income for rental element
Help to buy	Total price based on median price. Mortgage based on 75% equity. 20% loan and deposit of 5%. Loan fee of 1.75% in year 6 of outstanding equity loan increasing annually from yr7 at RPI+1%	70% LTV, 3.5x income

4. Housing need

- 4.1 Defined in NPPG as *‘the number of households and projected households who lack their own housing or live in unsuitable housing and who cannot afford to meet their housing needs in the market’*², housing need was assessed as part of the Housing Needs Assessment for the Hexham, Acomb and Sandhoe study area.
- 4.2 Using the 2016 Household Survey and a range of secondary data, a robust evidence base was constructed to assess housing need and the requirement for affordable housing. This evidence is presented in the main report (Hexham HNA 2016) and associated Appendix C, but is summarised here with comparative data for Acomb Parish. It follows DCLG modelling guidance.

Housing need

- 4.3 Across the whole study area there are 687 needs across 588 households, recognising that a household may have more than one need. This represents 9.9% of all households. Analysis identified that private renters and lone parents were most likely to be in housing need.
- 4.4 In Acomb Parish, there are 34 households in housing need. This represents 6.1% of all households, lower than the rate for the whole study area.

Affordable housing requirements

- 4.5 The following factors were analysed to determine the overall requirement for affordable housing:
- Households currently in housing which is unsuitable for their use and who are unable to afford to buy or rent in the market (backlog need);
 - New households forming who cannot afford to buy or rent in the market;
 - Existing households expected to fall into need; and
 - The supply of affordable housing through social renting and intermediate tenure stock.
- 4.6 The modelling suggests an annual gross deficit of 124 dwellings across the whole study area. However, taking the supply of affordable accommodation into account results in a net deficit of 68 affordable dwellings per year.
- 4.7 In Acomb Parish, the modelling indicates an annual gross deficit of 3 dwellings. However, when the supply of affordable housing is taken into consideration this results in a net surplus of 4 affordable dwellings per year.

² DCLG, NPPG, *Housing and economic development needs assessments*, paragraph 22

Size of housing

- 4.8 In terms of the size of affordable housing required, the gross need across the study area is split by smaller general needs one/two bedrooms (50.8%), general needs three or more bedroom (44.4%) and older person two bedrooms (4.8%).

Tenure

- 4.9 Analysis suggests a tenure split of 39.7% social/affordable rented, 43.8% intermediate tenure and 15.6% Starter Homes across the Hexham study area, based on household preferences.
- 4.10 The actual tenure split could be moderated based on the likely price of intermediate tenure products in the area.

Property type

- 4.11 Analysis of property type preferences from the Household Survey (based on the expectations of households in need and what newly-forming households moved into in the past five years) suggests that the delivery of houses is a priority (with 44.8% stating an expectation of moving to a house), closely followed by flats (43.6%) and bungalows (11.6%)

5. Conclusions

Housing Stock

- 5.1 The Household Survey 2016 identified that the majority of dwellings in Acomb are houses (84.3%). There are some bungalows (11.8%), but very few flats/apartments (2.0%).
- 5.2 In terms of property size, no bedsits/studios were identified and only 3.8% of the housing stock has one bedroom. 30.4% of dwellings have two bedrooms, 37.5% have three bedrooms, and 28.4% have four or more bedrooms.
- 5.3 69.1% of households in Acomb Parish are owner occupiers, 18.8% rent from a social landlord and 12.2% rent privately. No shared ownership (intermediate tenure) accommodation was identified.

Increasing housing costs

- 5.4 As a parish of 560 dwellings, there are a relatively low number of house sale and rental transactions per year (an average of 13 sales and 13 rentals per year for the last six years), which presents a challenge in data analysis. However, the Land Registry and Zoopla data available indicates an overall increase in housing costs in Acomb Parish over recent years.
- 5.5 There has been an overall increase in house prices during the period 2010-2015. Lower quartile house prices have risen from £125,000 to £131,000 and median house prices have risen from £152,250 to £181,000.
- 5.6 In terms of rental prices in the private rented sector, prices have also risen during the period 2010-2015. Lower quartile rents have risen from £494 per month to £576 per month and median rents have risen from £546 per month to £650 per month.
- 5.7 This data indicates that open market housing has become increasingly unaffordable in Acomb Parish. However, the small number of transactions means that the data could more easily have been skewed by a few higher-price house sales or rentals.

House moves

- 5.8 The 2016 Household Survey indicates that around 27.0% (151 households) of those currently living in Acomb had moved home in the last five years.
- 5.9 Most moving households had moved into a house (80.2%), typically with three or more bedrooms (63.6%). These households were predominantly younger people, in employment, and around half of moving households including children (49.7% of households were couples or lone parents with children). 61.5% of moving households had an income of at least £26,000 per annum.

Relative affordability

- 5.10 Comparing open market housing costs in Acomb Parish with Hexham and Northumberland provides an indication of the relative affordability of the local area.
- 5.11 This analysis demonstrates that Acomb has consistently been more expensive than the Northumberland County average for both house prices and private sector rents.
- 5.12 A comparison between the parishes of Hexham and Acomb indicates considerable fluctuation in lower quartile and median house prices since 2005, but both parishes are consistently above county averages. In terms of rental costs, median rents in Acomb Parish have fluctuated above and below the Hexham median during the period 2010-2015.

Tenure options

- 5.13 An analysis of the cost of alternative tenures indicates that open market rental and home ownership is typically more expensive in Acomb than in Hexham or the study area as a whole. This is based on house price and rental data for 2015.
- 5.14 The minimum indicative income required for lower quartile or entry-level renting in Acomb Parish is £27,648, compared with £22,896 in Hexham. Similarly, for home ownership, lower quartile or entry-level house prices require a minimum income of £33,686 in Acomb (compared with £32,400 in Hexham).
- 5.15 Analysis indicates that a new Starter Home in Acomb would be priced at around £145,000, based on a 20% discount from the median house price (2015). This compares with £136,000 in Hexham Parish and £140,000 across the study area.

Housing need and the requirement for affordable accommodation

- 5.16 Analysis identifies that 34 households in Acomb Parish are in one or more forms of housing need, representing 6.1% of households. This compares with 9.9% of households across the study area.
- 5.17 Modelling of affordable housing requirements indicates an annual gross deficit of 3 dwellings in Acomb Parish. However, an annual supply of affordable accommodation results in a net surplus of 4 affordable dwellings per year. Across the study area as a whole, modelling suggests an annual gross deficit of 124 affordable dwellings, with a net deficit of 68 dwellings per year.

Recommendations

- 5.18 The cost of accessing open market housing in Acomb is high compared with the Northumberland County. The low transaction numbers in the Parish result in considerable fluctuation, which makes it difficult to generalise. However, in recent years the cost of house prices and rents has been similar to that in Hexham.

- 5.19 Moving households typically are younger, employed and with above-average incomes (of households who had moved in the past five years, the Household Survey found that 61.5% had an income of at least £26,000 per annum, of whom 25.0% had an income of at least £49,400 per annum). Many also include families.
- 5.20 One concern arising from these findings is that there may be limited housing availability for lower-income households. The high housing costs mean that typically only higher-income households can afford to access open market housing. Whilst the Household Survey identified a good proportion of social rented housing stock in the Parish (18.8%), there is a low proportion of private rented accommodation (12.2%) and no shared ownership or intermediate tenures.
- 5.21 Areas of high house prices often experience high rates of out-migration as younger residents form new households but cannot afford to live in their local area. The provision of housing for newly-forming households – to meet local needs from within the Parish – is an important policy consideration.
- 5.22 The relatively limited range of tenure options available is a related issue. Future opportunities to provide intermediate tenure housing and Starter Homes would increase the range of tenure choice and may improve the accessibility of housing for local needs. Ensuring the provision of a diversity of tenure options is another key policy consideration arising from this study of Acomb Parish.

Appendix: Accuracy Statement

Primary research methodology

- A.1 The 2016 Household Survey undertaken to inform the Hexham Housing Need Assessment 2016 comprised a full census survey. All households in the three parishes of Hexham, Acomb and Sandhoe were contacted. Table A1 summarises total households, number of households contacted, achieved responses and sample errors for each parish and the study area as a whole.

Area		Total Households	Households Contacted	Achieved Response	Response Rate	Sample error +/-
Parishes	Hexham	5210	5210	1288	24.7%	+/-2.4%
	Acomb	560	560	173	30.9%	+/-6.2%
	Sandhoe	194	194	69	35.6%	+/-9.5%
Study Area		5964	5964	1530	25.7%	+/-2.2%

Source: 2016 Council Tax Data

1. Sample error is based on the 95% confidence interval which is the industry standard to establish result accuracy.

Weighting and grossing

- A.2 In order to proceed with data analysis, it is critical that survey data is weighted to take into account non-response bias and grossed up to reflect the total number of households. Weighting for each survey area was based on the most-up-to-date Council Tax data (2016) as shown in Tables A2 and A3.

Area		Tenure			
		Owner Occupied	Private Rented	Affordable	Total
Parishes	Hexham	1031	116	141	1288
	Acomb	136	14	23	173
	Sandhoe	59	8	2	69
Study Area		1226	138	166	1530

Table A3 Weighted sample information for reporting					
Area		Tenure			
		Owner Occupied	Private Rented	Affordable	Total
Parishes	Hexham	3481	793	936	5210
	Acomb	387	68	105	560
	Sandhoe	139	53	2	194
Study Area		4007	914	1043	5964

A.3 Ultimately, the survey element of the assessment is sufficiently statistically robust to undertake detailed analysis and underpin core outputs of the study down to the survey areas presented. Furthermore, the survey findings are enhanced and corroborated through analysis of secondary data.