GLENDALE STUDY HOUSING ASSESSMENT

FINAL REPORT 2012



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1 EXECUTIVE SUMMARY

1.1 Background & Context

1.1.1 Four Housing Group Ltd commissioned DCA in September 2012 to carry out a housing needs study in Glendale.

- 1.1.2 The aim of the project was to look at housing by tenure and type and size to inform future development of market and affordable housing in Glendale.
- 1.1.3 The survey also included the current housing profile of the older residents (65+) and their future requirements in terms of tenure, type and size of accommodation required which may be different to those of general households and which may require specific support strategies.

1.2 Survey Data

- 1.2.1 The data we have used for Glendale has been taken from the 2012 Northumberland County-wide Housing Needs Survey, conducted in January 2012. This data has been weighted at local level from 37 sub-areas to be representative of the whole population.
- 1.2.2 We applied a filter to extract the survey responses from the postcode areas within Glendale (made up from areas 3 and 4 in the County Survey). There were 323 responses from the Glendale area, providing statistical confidence at the 95% level <u>+</u> 5.56% sampling error rate.
- 1.2.3 These responses when weighted represent 2,546 households. It is the weighted data that we have used in this report.

Table 1-1 Area Structure

Sub-Areas	Settlements contained within Glendale
Area 3	Lowick, Crookham, Ford, Etal, Chatton, Branxton, Milfield, Bowsden
Area 4	Wooler

1.2.4 Within this report there are some tables that list the area numbers only. Therefore as a reference to which settlements are contained within each area number, we have added an Appendix to this report (**See Appendix I**).

1.3 Existing Households in Glendale

Current Housing

- 1.3.1 The 2012 DCA Northumberland housing needs survey data revealed that the property tenure profile in Glendale shows the highest proportion in owner occupation (47.5%) but low in County and national terms.
- 1.3.2 The private rented sector at 37.1% locally is more than double the national average and nearly four times the County level of 10.4%.



1.3.3 Owner occupation is the main tenure amongst the older (65+) age groups, and private rent amongst the younger age groups. However private rent was also quite prevalent in the older age groups.

- 1.3.4 The main property type in Glendale was semi-detached at 28.1%, closely followed by detached at 21.1%. Flats / maisonettes were quite low at 2.4%.
- 1.3.5 55.4% of properties in Glendale contain 3 bedrooms or more and 38.1% contain 2 bedrooms.
- 1.3.6 49.2% of households in Glendale contain 2 people and 29.7% are single occupancy households.
- 1.3.7 There is a fairly high level of under-occupation in Glendale. We looked at households that contained 2 members and who had 3 or more bedrooms in their current property, 55.8% of 2 person households had 3 or more bedrooms.
- 1.3.8 59.1% of households have lived in their current property for over 10 years and 19.1% had lived in their home for between 5 and 10 years.

Adequacy

- 1.3.9 91.8% of respondents said their home was adequate for their needs; 8.2% considered their home inadequate for their needs.
- 1.3.10 51.9% of households who said their accommodation was inadequate said they would need to move to resolve the difficulty in the current property. However, 58.8% said they could not afford a home of a suitable size in their preferred location.
- 1.3.11 The main reason for inadequacy was that the property was too costly to heat (66.7% of households).

Disability

- 1.3.12 22.3% of households contain a member with a disability. 76.3% have one member and 23.7% have 2 members with a disability.
- 1.3.13 9.2% have had their home or access to it adapted to meet the needs of a disabled resident.
- 1.3.14 89.6% said that no facilities need to be provided to ensure current members can remain in the property.

In-Migration to Glendale

- 1.3.15 20.3% of households had moved to their current location within the past 5 years. 36.6% (190 implied) had moved into the area from outside the County and 63.4% (328 implied) had moved from within Northumberland.
- 1.3.16 205 households (62.2%) of the 328 implied movers previously lived in Glendale (Areas 3 & 4), showing a high proportion of internal household movement.
- 1.3.17 46.1% had previously lived in private rented accommodation and 29.2% were owner occupiers.
- 1.3.18 The main reasons given for existing households moving into Glendale within the last 5 years were family reasons, employment / access to work, financial reasons and quality of the neighbourhood.



1.4 Existing Households Moving

1.4.1 The data below looks at the needs of existing households from Glendale who plan to move within Northumberland over the next five years.

- 1.4.2 13.1% of all households (330 implied) were planning a move within the next 5 years.
- 1.4.3 Existing households accounted for 70.2% of <u>all households</u> moving (217 implied) and from this group (160 implied; 73.7%) were planning a move <u>within</u> Northumberland.
- **1.4.4** 4.8% of households said they would like to move but were unable to do so. The main reason being they were unable to pay the rent / deposit in advance.
- 1.4.5 48.0% of existing households moving within Northumberland said they planned to move within a year and the main type of property required is a bungalow at 33.5%.
- 1.4.6 48.3% said they would require a 2 bedroom property and 35.2% said a 3 bedroom property.
- 1.4.7 The main tenure type required by existing households moving is social rented at around 40.0% followed by owner occupation at 36.2%.
- 1.4.8 The main location choices are areas 3 and 4 (Glendale) and the main reason for this was to be near family and friends (56.0%) and nearer / better shopping / leisure facilities (43.8%).

1.5 Concealed Households Moving

- 1.5.1 119 concealed households were planning to form within the next 5 years. 68.9% were planning to move within Northumberland.
- 1.5.2 82.6% of 'new forming' households were children (16+) of the existing household and 17.4% were grandparents.
- 1.5.3 71.8% of concealed households were being formed as a single household and 76.4% were aged between 16 and 24.
- 1.5.4 The tenure most <u>needed</u> by concealed households was social rented accommodation at 56.6%, but the most <u>preferred</u> tenure was owner occupation at 48.5%
- 1.5.5 49.5% of concealed households would like to move within the year, a total of 60.0% within two years.
- 1.5.6 32.0% of concealed households said they could realistically afford a flat / maisonette / bedsit. However, 40.8% said their preferred type would be a semi-detached house.
- 1.5.7 In terms of the size of property, a one bed property was the size most needed and preferred.
- 1.5.8 Area 4 (Wooler) was the most popular location choice for concealed households (75.0%). The main reason for this was to be near family and friends in 94.4% of cases.
- 1.5.9 41.5% of concealed households would likely to be claming housing benefit / local housing allowance.
- 1.5.10 83.7% of concealed households said they would consider help to provide the deposit to buy a new home and 62.6% said they would consider discounted housing to buy.



1.5.11 In terms of renting, 91.9% said they would consider help in relation to having more information on tenants' rights / landlord responsibilities and 83.8% said they would like access to a list of accredited landlords.

- 1.5.12 45.3% of concealed households would be willing to pay no more than £300 pcm. in rental / mortgage costs. 51.0% said they would receive no help with a deposit from parents / relatives and 19.8% said they could get a loan.
- 1.5.13 54.4% of concealed households in Glendale earned less than £10,000 per annum and 56.4% had no savings to meet a deposit and legal costs. No concealed household forming had £10,000 or more in savings.
- 1.5.14 The entry level price for a 1 bedroom flat in the north of Northumberland is £65,000. If the average deposit required is around 20% this would mean a deposit of £13,000. Therefore all concealed households in Glendale would be unable to afford the deposit for a 1 bedroom flat in the north of the County.

1.6 The Housing Market

- 1.6.1 The entry level price for a 1-bed flat in Glendale is £80,000 and rises to £87,500 for a 2-bed flat.
- 1.6.2 The average price of a terraced property in Glendale was £107,000 and for a 3 bedroom terraced house the average was £119,500.
- 1.6.3 The average price of a 2 bed semi-detached property in Glendale was £119,950 and rise to £125,000 for a 3 bed semi-detached house.
- 1.6.4 The cheapest entry level property requires an income of £21,700 (single income household) in Glendale. 76.7% of concealed households earn below this amount and therefore cannot purchase in the market.
- 1.6.5 The lowest entry level rent for a 1 bed flat is £375 per month and £440 per month for a 2-bed flat in Glendale.
- An income of at least £18,000 per annum is required to be able to afford the cheapest private rental property in Glendale. 69.5% of concealed households do not achieve this level of income and therefore cannot afford to rent a 1 bedroom flat in the area.

1.7 Existing Stock / Future Demand

- 1.7.1 Glendale has over a third of its existing stock in the private rented sector (37.1%) and just under half in owner occupation (47.5%). Social rent accounts for just 14.4% of the existing stock.
- 1.7.2 Nearly half of future demand from all households moving is focused towards social rent (44.3%). The highest level of demand in the social rented sector in terms of size is for two bedroom units at 53.5%.
- 1.7.3 Demand in the private rented sector is also for two bedroom properties and in the owner occupied sector the main demand is for three bedroom properties.
- 1.7.4 The highest level of demand for supported housing is privately owned sheltered housing at 54.4%.
- 1.7.5 Under-occupation in the social sector is around 98 units in total, 38.4% of all properties of 2 bedrooms or more and is half of all three bedroom properties.



1.8 Conclusions

1.8.1 The nature of the current stock is a critical factor in meeting household requirements as 90% are expected to be met by the turnover of existing stock. New delivery is important in meeting stock gaps but the scale especially, in rural areas, is marginal to existing stock turnover.

- 1.8.2 The Glendale area stock tenure balance is unusual, both in Northumberland County and national terms, with a significantly high level of private rent at 37%, nearly four times that in the County.
- 1.8.3 This sector does however appear to operate effectively both in the adequacy in housing condition terms and as a tenure of choice of over a quarter of both existing and concealed households moving.
- 1.8.4 Households moving show an extremely strong sense of family / community. 75% of concealed households and over 60% of existing households intend to move within Glendale. Family reasons are significantly the major factor in their choice of location.
- 1.8.5 There is a high proportion of older households with over three quarters over the age of 50, creating high levels of under-occupation affecting half of all three bedroom properties. Strategies for new delivery should be closely linked to new delivery to create a better flow of stock to free up these properties and meet family needs from stock turnover.
- 1.8.6 There is a need for 253 properties over the next 3 years, around 85 a year, mainly two and three bedrooms.
- 1.8.7 The three bedroom property need could be partly addressed from targeted schemes to meet the needs of under-occupying older households.
- 1.8.8 The highest level of demand for all households moving in Glendale is for social rent at 44.3%. However, there is the potential that any new social supply will either be social rent, affordable rent or affordable home ownership (shared ownership).
- 1.8.9 Affordable rent is now being introduced as a more flexible form of social housing. It will allow a more diverse offer for the range of people accessing social housing.
- 1.8.10 Affordable rented homes will be made available to tenants at up to a maximum of 80% of market rent and allocated in the same way as social housing is at the moment. The Homes and Communities Agencies 'Affordable Homes Programme Framework' provides Guidance for Registered Providers who have received HCA funding for Affordable rent.



2 EXISTING HOUSEHOLDS IN GLENDALE

2.1 Profile of households in Glendale

2.1.1 The following section looks at the profile of households within Glendale.

Table 2-1 Age of head of household Question 16da

Age	%	N ^{os.} implied
16-24	1.0	23
25-34	3.9	92
35-49	18.0	427
50-64	33.5	790
65-79	31.3	741
80+	12.3	292
Total	100.0	2,365

- 2.1.2 The majority of respondents within the Glendale were aged 50+ (77.1%). 12.3% were aged over 80.
- 2.1.3 We cross tabulated the data to see where the older population were currently living within areas 3 and 4 only. The majority were living in area 3.
 - ➤ 67.1% of those aged 50-64 were living in area 3 (32.9% in area 4)
 - ➤ 68.9% of those aged 65-79 were living in area 3 (31.1% in area 4)
 - \triangleright 53.5% of those aged 80+ were living in area 4 (46.5% in area 3)
- 2.1.4 The main gender of respondents within Glendale is female at 58.1%. 41.9% are male.
- 2.1.5 We looked at the employment of the head of the household and around 42.0% of respondents classed themselves as wholly retired from work. 29.1% said they were working as an employee and 13.4% said they were self-employed or freelance. 2.7% said they were long-term sick or disabled.
- The main occupation type for those respondents in employment was professional at 37.4%, followed by unskilled at 14.2% and skilled, manual at 12.3%. 11.4% were in managerial & technical occupations.
- 2.1.7 77.2% worked within Northumberland and 59.3% travelled to work in a car.



2.2 Current Housing in Glendale

2.2.1 This section outlines current housing circumstances of households in Glendale. The first table shows the results for the current tenure of households.

Table 2-2 Tenure of Present Households Question 1

Tenure	%	N ^{os.} implied
Owner occupier (paying mortgage)	18.5	471
Owner occupier (no mortgage)	29.0	738
Private rented	37.1	944
Social Rented	14.3	366
Shared Ownership	0.1	3
Tied to employment	1.0	24
Total	100.0	2,546

Source: DCA Northumberland 2012 Housing Needs Survey

- 47.5% of households in Glendale are owner occupiers, the highest tenure within the study area and 14.4% of households are social housing tenants.
- 2.2.3 The private rented sector in Glendale constitutes 37.1% of households, a very high level when compared to the average level found in our most recent surveys of around 10.0%, similar to the County level. This group includes those renting from a private landlord or from a friend or relative.
- 2.2.4 We ran further cross-tabulation analysis for private rent for areas 3 and 4 separately and area 4 (Wooler) was at average level of around 10.0%, whereas area 3, the rural area surrounding Wooler was significantly higher. 52.6% of households in this area were in private rented accommodation.
- 2.2.5 The following table shows the current tenure by the age of head of household.

Table 2-3 Current Tenure by Age of Head of Household

Tenure	16-24	25-34	35-49	50-64	65-79	80+
Owner occupier (paying mortgage)	0.0	17.6	44.4	22.5	5.2	8.8
Owner occupier (no mortgage)	0.0	9.6	9.2	29.6	40.5	43.2
Private rent	66.4	44.4	37.4	42.8	36.5	16.7
Social Rent	33.6	22.2	8.4	3.4	15.0	26.5
Shared Ownership	0.0	0.0	0.0	0.0	0.5	0.0
Tied to employment	0.0	6.2	0.6	1.7	0.4	0.0
Living rent free	0.0	0.0	0.0	0.0	1.9	4.8
Total	100.0	100.0	100.0	100.0	100.0	100.0

Source: DCA Northumberland 2012 Housing Needs Survey

2.2.6 Private rent is the main tenure for the lower 16-24 and 25-34 age brackets, but also for the 50 to 64 year old group.



2.2.7 Social rent amongst the younger, 16-24 year old age group at 33.6% was the highest proportion of all age groups in this sector. Over a quarter, 26.5%, of those aged over 80 were also in social rented accommodation.

- Owner occupation is the main tenure amongst the 50+ age groups, but private rent was also quite high for these groups.
- 2.2.9 Table 2-4 below indicates the type of accommodation occupied by existing households responding to the question.

Table 2-4 Type of Accommodation Question 2

Туре	%	N ^{os.} implied
Semi-detached House	28.1	716
Detached House	21.1	538
Terraced House	17.4	442
Detached Bungalow	16.4	417
Semi-detached Bungalow	7.3	185
Terraced Bungalow	6.7	172
Flat / maisonette	2.4	62
Bedsit	0.3	7
Houseboat / Caravan / Mobile home	0.3	7
Total	100.0	2,546

Source: DCA Northumberland 2012 Housing Needs Survey

- 2.2.10 Over a third of households in Glendale live in detached (37.5%) or semi-detached properties (35.4%). 24.1% live in a terraced property and 2.4% live in a flat / maisonette.
- 2.2.11 The following table shows the type of property occupied by the age of the head of the household.

Table 2-5 Current Type by Age of Head of Household

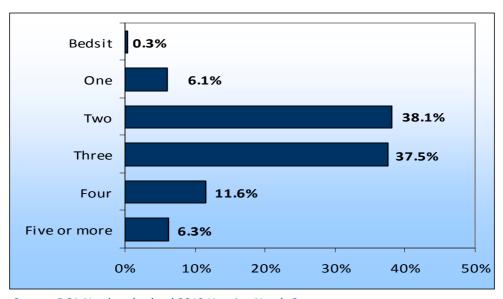
Tenure	16-24	25-34	35-49	50-64	65-79	80+
Semi-detached House	19.0	31.4	31.8	23.7	36.3	21.3
Detached House	0.0	21.5	30.9	25.2	15.8	13.5
Terraced House	81.0	9.6	20.4	18.5	12.6	12.5
Detached Bungalow	0.0	15.3	8.9	17.5	21.4	21.2
Semi-detached Bungalow	0.0	0.0	6.6	6.3	5.3	10.0
Terraced Bungalow	0.0	22.2	1.4	8.6	4.1	14.4
Flat / maisonette	0.0	0.0	0.0	0.0	2.8	7.1
Bedsit	0.0	0.0	0.0	0.0	0.9	0.0
Houseboat / Caravan / Mobile home	0.0	0.0	0.0	0.2	0.8	0.0
Total	100.0	100.0	100.0	100.0	100.0	100.0



2.2.12 The main property type occupied by 16-24 year olds was terraced accommodation at 81.0%. 62.7% of households where the age of the head of the household was 35-49 occupied either semi-detached or detached housing.

- 2.2.13 The main property type occupied by those aged 65+ was semi-detached at 57.6%. 42.6% occupied a detached bungalow and 29.3% occupied a detached house.
- 2.2.14 The figure below shows the number of bedrooms per household.

Figure 2-1 Number of Bedrooms
Question 3



Source: DCA Northumberland 2012 Housing Needs Survey

- 2.2.15 The average number of bedrooms across the stock in Glendale was 2.7, which is comparable to the average found in other recent DCA surveys (2.8).
- 2.2.16 The following table shows the number of bedrooms per household by the age of the head of the household.

Table 2-6 Number of bedrooms by age of head of household

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Tenure	16-24	25-34	35-49	50-64	65-79	80+
Bedsit	0.0	0.0	0.0	0.0	0.9	0.0
One	0.0	0.0	2.5	1.8	3.9	18.8
Two	100.0	45.7	26.2	39.8	40.9	39.0
Three	0.0	47.0	47.0	36.5	36.3	37.4
Four	0.0	7.3	22.7	12.1	11.3	4.8
Five or more	0.0	0.0	1.6	9.8	6.7	0.0
Total	100.0	100.0	100.0	100.0	100.0	100.0

- 2.2.17 All households where the head of the household was 16-24 contained two bedrooms. Around 94.0% of households where the head of the household was aged between 25 and 49 contained three bedrooms.
- 2.2.18 79.9% of households where the head of the household was aged over 65 contained two bedrooms. 18.8% of those aged 80+ lived in one bedroom accommodation.



The largest number of bedrooms was seen in the households where the age of the head of the household was 35-49 (24.3% had four or more bedrooms).

2.2.20 The following table shows the results for the number of people in the household

Table 2-7 Number in Household Question 16a

Number in household	%	N ^{os.} implied
One	29.7	745
Two	49.2	1,235
Three	9.0	226
Four	7.6	192
Five	4.2	106
Six	0.0	0
Seven	0.3	6
Total	100.0	2,510

Source: DCA Northumberland 2012 Housing Needs Survey

- 2.2.21 The profile emerging from the 2012 survey equated to 2.1 persons per household on average, below the UK average of 2.4.
- 2.2.22 The following table shows the results for the length of time respondents have lived at their current property.

Table 2-8 Length of time at current property

Туре	%	N ^{os.} implied
Less than 1 year	4.6	118
Between 1 and 2 years	3.6	91
Between 2 and 3 years	4.4	111
Between 3 and 5 years	9.2	232
Between 5 and 10 years	19.1	482
Over 10 years	59.1	1,494
Total	100.0	2,528

Source: DCA Northumberland 2012 Housing Needs Survey

2.3 Adequacy of Present Dwelling / Improvement Required

- 2.3.1 91.8% of respondents indicated that their accommodation was adequate for their needs. A level in the region of 89% has been a typical result in recent DCA surveys.
- 2.3.2 8.2% of households in Glendale (197 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.
- 2.3.3 51.9% of households who said their accommodation was inadequate said they would need to move to resolve the difficulty. However, 58.8% said they could not afford a home of a suitable size in their preferred location.



2.3.4 The main reasons why households thought their accommodation was inadequate included too costly to heat (66.7%), needs improvement / repairs (58.2%) and property is too small (37.7%).

- 2.3.5 Households were also asked about potential repairs / improvements that may be needed in the next three years. The main repairs / improvements needed for households in social rented accommodation included window repairs (28.2%), decorating / general improvement (25.9%) and roof repairs (22.1%). However 48.8% said it was none of the options mentioned in the questionnaire.
- 2.3.6 Window repairs (50.7%), decorating / general improvement (39.1%) and Insulation (28.3%) were the main improvements needed for private rented tenants. Decorating / general improvements was chosen by 61.8% of owner occupiers.

2.4 Disability

- 2.4.1 The next section looks at those households who contain members with a disability and if any facilities are needed in their current property.
- 2.4.2 22.3% of households in Glendale said they have a household member who has a disability. 76.3% said they have one member and 23.7% said they have two members of the household who have a disability.
- 2.4.3 9.2% of households said their home or the access to it has been built or adapted to meet the needs of a disabled resident.
- 2.4.4 Households were then asked if any facilities need to be provided to ensure current members of the household can remain in the property and 89.6% said no facilities are needed. A small proportion of households said a ramp / step lift (3.2%) and 2.9% said a level access shower.

2.5 In-Migration to Glendale

- 2.5.1 This section looks at the patterns of in-migration to Glendale. In the first part of the section, the 518 implied households (20.3% of the sample) who had moved in the last 5 years were asked where they had moved from.
- 2.5.2 63.4% had previously lived within Northumberland; 36.6% had moved in from another area (190 implied households).
- 2.5.3 190 households had in-migrated to Northumberland over the last five years. 18.9% had moved from elsewhere in the UK and 12.4% from the Scottish Borders.

Table 2-9 Location of Previous Dwelling (In-migrants)
Ouestion 5a

Question su		05
Location	%	N ^{os.}
Northumberland	63.4	328
Elsewhere in the UK	18.9	98
Scottish Borders	12.4	64
South Tyneside	1.9	10
Durham	1.3	7
Eden	1.1	6
North Tyneside	1.0	5
Total	100.0	518



2.6 Internal Household Movers

2.6.1 328 local households who had moved within Northumberland within the last 5 years were then asked where they had moved from, the table shows a breakdown by area.

2.6.2 The previous location of 205 households (62.2%) was Glendale (Areas 3 & 4).

Table 2-10 Location of Previous Dwelling
Question 5b

Areas	%	N ^{os.}
4	40.7	133
3	21.5	71
7	14.5	48
5	6.1	20
1	5.9	19
6	5.3	17
9	4.3	14
30	1.7	6
Total	100.0	328

Source: DCA Northumberland 2012 Housing Needs Survey

2.6.3 The following table shows the tenure of respondent's previous home.

Table 2-11 Tenure of Previous Home Ouestion 5b

Question on			
Tenure	%	N ^{os.}	
Private Rented	46.1	287	
Owner Occupied	29.2	183	
Tied to your Employment	9.4	59	
Social Rent	9.1	57	
Living with family / friends	6.2	39	
Total	100.0	625	

- 2.6.4 46.1% of respondents previously lived in private rented accommodation. 29.2% were owner occupiers and 9.4% had accommodation tied to their employment.
- 2.6.5 Those who had moved into Glendale within the last 5 years were then asked what the three most important reasons were for moving home, each giving two responses on average.
- 2.6.6 The main reasons for moving into the area in the last five years were: "family reasons" (53.3%); "employment / access to work" at 36.5%, "financial reasons" at 27.1% and "quality of neighbourhood" at 26.3%.
- 2.6.7 26.0% of respondents said the main reason for moving into Glendale in the last 5 years was "retirement".



2.6.8 10.6% of all those who had in-migrated into Glendale in the last 5 years said that it was their first independent home as an adult.

Table -2-12 Reason for Moving for those Moving into Glendale
Ouestion 5d

Question 50		
Reason	% Households	N ^{os.} implied
Family reasons	53.3	322
Employment / access to work	36.5	220
Financial reasons	27.1	164
Quality of neighbourhood	26.3	159
Retirement	26.0	157
Unable to afford to buy locally	11.4	69
Education	5.4	33
No suitable accommodation for disability / health needs	5.2	31
Lack of affordable rented housing	4.1	25
Lack of public transport	3.6	22
Unable to access care and support	0.0	0
Total		1,202

Source: DCA Northumberland 2012 Housing Needs Survey

2.6.9 Respondents were also asked about the facilities they share with other people within their accommodation but who were not in their household. No facilities were shared with people not in their household.



3 EXISTING HOUSEHOLDS MOVING

3.1 Introduction

3.1.1 This section analyses the needs of existing households from Glendale who are planning to move housing within Northumberland over the next 5 years.

- 3.1.2 Respondents were asked whether they or any members of the household were currently seeking to move or will do so in the next 5 years. 13.1% of all households responding (330 implied) planned a move. A further 4.8% (121 implied) indicated that they wished to move but were unable to do so.
- 3.1.3 Respondents were then asked where they were thinking of moving to, 309 implied responses were received, 217 responses from existing households and 119 responses from concealed households forming.
- 3.1.4 In terms of existing households moving, 73.7% (160 implied) were planning to move within Northumberland and 26.3% (57 implied) were planning a move outside the area.

3.2 Households Prevented from Moving

3.2.1 Those indicating a wish to move but an inability to do so offered the following reasons for not being able to move. The number of implied households responding was 186, giving an average of 2.4 reasons to the multiple choice question.

Table 3-1 Reasons Preventing a Move Question 18e

Reason	% responses	% households	N ^{os.} implied
Unable to pay rent / deposit in advance	17.2	42.3	78
Lack of affordable rented housing	17.1	41.2	77
Unable to afford to buy a home	15.1	36.5	68
Lack of suitable property types in the area I want to move to	11.7	28.4	53
Unable to afford removal costs	10.9	26.2	49
Family reasons	10.4	25.6	47
Level of personal debt	9.1	21.9	41
Location of employment	3.8	9.3	17
Cannot move due to health problems	3.8	9.3	17
Do not wish to leave school catchment	0.9	1.9	4
Total	100.0		451

- 3.2.2 It is clear from the responses analysed that affordability was an important factor in being unable to move. 42.3% of existing households were "unable to pay the rent / deposit in advance" and 36.5% were "unable to afford to buy a home".
- 3.2.3 41.2% of households indicated that there was a "lack of affordable rented housing" and 28.4% said there was a "lack of suitable property types" in the area they wished to move to.



3.3 Existing Households Moving

Existing households who said they were moving within the local area were asked various questions in relation to their impending move including when they are likely to move and the type, tenure and size of property they will require.

Table 3-2 When do you plan to move?

Question 19

Time	%	N ^{os} . implied
Within 1 year	48.0	90
1 - 2 years	25.3	47
2 - 3 years	13.2	25
3 - 5 years	13.5	25
Total	100.0	187

Source: DCA Northumberland 2012 Housing Needs Survey

- 3.3.2 48.0% of existing households in Glendale who were planning to move were hoping to move within the year.
- 3.3.3 The next table shows the type of accommodation required by existing households moving by the age of the head of the household.

Table 3-3 Type of Accommodation Required by Age of the Head of the Household Question 20 x Q16da

Туре	25-34	N ^{os}	35-49	N ^{os}	50-64	N ^{os}	65-79	Nos	80+	N ^{os}	Total
Bungalow	0.0	0	0.0	0	25.8	13	87.4	30	77.0	17	60
Detached	45.4	5	30.4	19	48.4	24	12.6	4	0.0	0	52
Semi-detached	54.6	6	50.2	31	0.0	0	0.0	0	0.0	0	37
Flat / maisonette	0.0	0	0.0	0	25.8	13	0.0	0	0.0	0	13
Caravan / mobile home	0.0	0	11.0	7	0.0	0	0.0	0	0.0	0	7
Terraced	0.0	0	8.4	5	0.0	0	0.0	0	0.0	0	5
Supported / Sheltered Housing	0.0	0	0.0	0	0.0	0	0.0	0	23.0	5	5
Total	100.0	11	100.0	62	100.0	50	100.0	34	100.0	22	179



All households where the age of the head of the household was 25-34 said they 3.3.4 would require either a semi-detached or a detached property.

- 87.4% of existing households moving and where the age of the head of the 3.3.5 household was aged 65-79 said that they would require a bungalow and 77.0% aged over 80 also said a bungalow.
- Respondents then went on to answer a question on supported housing only. If 3.3.6 respondents require supported housing they were asked to choose which type they would require.

Table 3-4 **Supported Housing Requirements**

Question 21

Туре	%	N ^{os} . implied
Privately owned sheltered housing	49.1	31
Independent accommodation with visiting support	27.2	17
Council sheltered housing	15.6	10
HA sheltered housing	8.1	5
Independent accommodation with live-in carer	0.0	0
Extra care housing	0.0	0
Residential / nursing home	0.0	0
Total	100.0	63

Source: DCA Northumberland 2012 Housing Needs Survey

- 3.3.7 The main type of supported housing requirement was for privately owned sheltered housing at 49.1%, followed by independent accommodation with visiting support at 27.2%.
- The following table shows the number of bedrooms required for existing households 3.3.8 moving by the age of the head of the household.

Table 3-5 Number of Bedrooms Required (existing households)

Question 22 x q16da

Туре	25-34	N ^{os}	35-49	N ^{os}	50-64	N ^{os}	65-79	N ^{os}	80+	N ^{os}	Total
One	0.0	0	0.0	0	25.8	13	0.0	0	18.4	5	18
Two	0.0	0	47.7	29	48.4	24	54.5	19	61.8	17	89
Three	100.0	12	31.7	19	25.8	13	45.5	16	19.8	6	66
Four	0.0	0	20.6	13	0.0	0	0.0	0	0.0	0	13
Total	100.0	12	100.0	61	100.0	50	100.0	35	100.0	28	186

- 3.3.9 All households where the age of the head of the household was 25-34 said they would require a three bedroom property.
- The highest demand for those aged over 65 was for a two bedroom property. 3.3.10
- 20.6% of households where the head of the household was aged 35-49 require a four 3.3.11 bedroom property.



3.3.12 Existing households moving were then asked what tenure they would require. The following table shows the tenure demand by the age of the head of the household.

Table 3-6 Tenure Required by Age of the Head of the Household Question 23 x a16da

Туре	25-34	N ^{os}	35-49	N ^{os}	50-64	N ^{os}	65-79	N ^{os}	80+	N ^{os}	Total
Owner occupation	45.4	5	42.5	26	19.9	10	54.3	19	23.1	7	67
Private rent	0.0	0	0.0	0	54.3	27	0.0	0	59.3	17	44
Social rent	54.6	6	57.5	35	25.8	13	45.7	16	17.6	5	75
Total	100.0	11	100.0	61	100.0	50	100.0	35	100.0	29	186

Source: DCA Northumberland 2012 Housing Needs Survey

- 3.3.13 The main tenure required by existing households moving where the age of the head of the household is 25-49 is social rent (54.6%).
- 3.3.14 The main tenure required for those aged 50-64 and 80+ is private rent and for households aged 65-74 the main tenure required is owner occupation (54.3%).
- Existing households moving were asked where accommodation was required. Up to 2 choices were offered but on average only 1.6 choices were made.

Table 3-7 Which location do you wish to live in?
Ouestion 25

destion 25					
Location	%	N ^{os.}	Location	· _ %	N ^{os.}
Area 1	14.8	29	Area 9	1.4	3
Area 2	23.8	47	Area 10	2.6	5
Area 3	32.0	63	Area 11	2.6	5
Area 4	41.5	81	Area 13	2.6	5
Area 5	5.6	11	Area 28	2.4	5
Area 7	5.0	10	Area 37	2.6	5
Area 8	21.6	42			

Source: DCA Northumberland 2012 Housing Needs Survey (See Appendix I for the list of settlements)

3.3.16 The most popular location choices were areas 3 and 4 (Glendale). Areas 2 and 8 were also fairly popular.



3.3.17 The following table shows the results for why respondents chose their preferred location. The average number of reasons for choice of a particular location was 2.8.

Table 3-8 Reason for Preferred Location Question 26

Reason	% responses	% households	N ^{os.} implied (all choices)
Nearer family /friends	19.7	56.0	117
Nearer / better shopping / leisure facilities	15.5	43.8	92
Always lived here	12.5	35.3	74
Accessibility to public transport	9.6	27.1	57
Retirement	7.4	21.3	44
Closer / easier to commute to work	7.1	20.1	42
Quality of local schools	6.6	18.6	39
Health / personal care reasons	6.1	17.5	36
Employment / New Job	5.1	14.3	30
Able to afford local housing	4.1	11.5	24
Availability of type of housing sought	3.4	9.8	20
Better quality of area	2.9	8.2	17
_Total	100.0		592

- "Nearer family & friends" (56.0%) was the most common choice, followed by "nearer / better shopping / leisure facilities" (43.8%) and "always lived here" at 35.3%. The reasons with the lowest responses were "availability of type of housing sought" at 9.8% and "better quality of area" at 8.2%.
- 3.3.19 The major reasons appear to be those which are key elements of those to be considered in sustainable developments and in building sustainable communities.



4 CONCEALED HOUSEHOLDS FORMING

4.1 Introduction

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

4.1.2 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 local area in the next 5 years.

4.2 Demand for Concealed Moving Households

- 4.2.1 A total of 119 concealed households were planning to form within the next 5 years. 68.9% of concealed households planning a move were moving within Northumberland and 31.1% were planning a move outside the area.
- 4.2.2 Some totals in the following tables may be slightly different to the total of 119 as mentioned above due to the different number of responses received for each individual question. Not all respondents answer every question.
- 4.2.3 Where we include cross-tabulations of questions i.e. in table 6-4 (tenure by bed-size) there is more chance of fewer responses. If only 74 households answer question 29 and 109 answer 31 the data will only show where both questions have been answered, therefore show the lowest figure.
- 4.2.4 The majority (82.6%) of concealed households consisted of people described as children of the household; a further 17.4% were grandparents.

Table 4-1 Concealed Household Formation in the Next Five Years?

Ouestion 27

Concealed households	%	N ^{os} . implied
Child (16+)	82.6	90
Grandparent	17.4	19
Total	100.0	109

- 4.2.5 Concealed households were asked whether they were being formed as a single or couple household, 71.8% indicated formation as a single household, 28.2% as a couple.
- 4.2.6 Households indicating a couple household were also asked where their partner was currently living. In 62.5% of cases the partner was living elsewhere within Northumberland. In 37.5% of cases the partner was already living in the existing household.
- 4.2.7 Respondents were asked what the age of each adult was in the concealed household. The question allowed for 4 adults in total, 2 adults per new household and the option for a second household forming.



Table 4-2 Age of Concealed Households

Question 28c

Age Groups	%	N ^{os} . implied
16 – 24	76.4	104
25 – 34	14.0	19
35 - 49	0.0	0
50 - 64	0.0	0
65 - 79	9.6	13
80+	0.0	0
Total	100.0	136

Source: DCA Northumberland 2012 Housing Needs Survey

- 4.2.8 The largest age group forming is unsurprisingly aged 16-24 at 76.4% (104 implied) 14.0% of adults in the concealed household were aged 25 34 and 9.6% of people were aged 65-79 and currently living with younger family who plan to move to independent or supported housing.
- 4.2.9 The survey found that children (under the age of 16) were present (or due) in 30.9% of all households planning to form (29 implied).

Table 4-3 Number of Children
Question 28d

Children	%	N ^{os} . implied
None	69.1	65
One	21.3	20
Two or more	0.0	0
Child due	9.6	9
Total	100.0	94

Source: DCA Northumberland 2012 Housing Needs Survey

4.2.10 The table below shows the tenure most needed and preferred for concealed households moving in the next 5 years within Northumberland.

Table 4-4 Tenure Needed / Preferred (concealed households)

Question 29a / Question 29b

Tanana	Nee	eded	Preferred	
Tenure	%	N ^{os} .implied	%	N ^{os} . implied
Owner occupation	6.0	5	48.5	34
Private rent	26.5	22	10.0	7
Social rent	56.6	47	8.6	6
Shared Ownership	0.0	0	12.9	9
Tied to employment	10.8	9	20.0	14
Total	100.0	83	100.0	70



4.2.11 In terms of the needs of concealed households forming in Northumberland, the largest proportion need social rent (56.6%), followed by private rent (26.5%).

- 4.2.12 The most preferred tenure is owner occupation with more concealed households preferring this tenure than saying they actually needed it (48.5 v 6.0%).
- 4.2.13 There is also a proportionately high level of preference for shared ownership reflecting the desire for some form of purchase rather than rent.

Table 4-5 Time of Move - Concealed Households

Question 30

When required	%	N ^{os} . implied
Within 1 year	49.5	47
1 - 2 years	10.5	10
2 - 3 years	27.4	26
3 - 5 years	12.6	12
Total	100.0	95

Source: DCA Northumberland 2012 Housing Needs Survey

- 4.2.14 49.5% of concealed households required a move within a year, 10.5% required a move a year later, a total of around 60.0% within two years.
- 4.2.15 The table below looks at the accommodation type that can be realistically afforded and which is preferred.

Table 4-6 Type of Accommodation that can be realistically afforded / Preferred (concealed households)

Question 31a

	Realistic	Realistically Afford		Preferred	
Туре	%	N ^{os} . implied	%	N ^{os} . implied	
Flat / maisonette / Bedsit	32.0	32	22.0	13	
Terraced	19.0	19	16.9	10	
Semi-detached	6.0	6	40.8	24	
Detached	5.0	5	20.3	12	
Bungalow	10.0	10	0.0	0	
Housing adapted for disability needs	0.0	0	0.0	0	
Supported housing	21.0	21	0.0	0	
Caravan / mobile home	7.0	7	0.0	0	
Total	100.0	100	100.0	59	



4.2.16 The results from the survey showed a different profile from existing households moving, as might be expected for a generally younger group. 32.0% of concealed households moving could realistically afford a flat / maisonette / bedsit compared with 7.1% of existing households.

4.2.17 In terms of preference, 40.8% of concealed households preferred to move to a semidetached house and 22.0% a flat / maisonette / bedsit.

Table 4-7 Number of Bedrooms Needed / Preferred (concealed households)

Question 31b

Bedrooms	Needed		Preferred	
	%	N ^{os} . implied	%	N ^{os} . implied
One	55.3	52	44.1	45
Two	44.7	42	37.3	38
Three	0.0	0	18.6	19
Total	100.0	94	100.0	102

Source: DCA Northumberland 2012 Housing Needs Survey 2012

- 4.2.18 There was no need amongst concealed households for more than 2 bedrooms. 55.3% needed one bedroom and 44.7% needed 2 bedrooms.
- 4.2.19 In terms of preference, there were still a high number of concealed households who showed a preference for a one bed property (44.1%). 37.3% would prefer a 2 bed property and 18.6% a 3 bed property.
- 4.2.20 Households were asked if they were currently registered on a housing waiting list. 44.7% were registered on the Northumberland Home Finder Waiting list.
- 4.2.21 Concealed households were asked the same questions on location as existing households moving.

Table 4-8 Which location do you wish to live in? Question 33

Location	%	N ^{os.}
Area 1	32.2	25
Area 2	25.0	19
Area 3	12.7	10
Area 4	75.0	58
Area 7	12.7	10
Area 8	33.6	26

Source: DCA Northumberland 2012 Housing Needs Survey

(See **Appendix I** for the list of settlements)



4.2.22 The most popular location choice amongst concealed households by far was area 4 (Wooler) at 75.0%.

- 4.2.23 Areas 8 and 1 also featured quite highly at 33.6% and 32.2% respectively.
- 4.2.24 Respondents were then asked why they preferred their chosen location. The average number of choices was around 3.5.

Table 4-9 Reason for Preferred Location Question 34

	Concealed households moving		
Reason	% responses	% households	N ^{os} . implied (all choices)
Nearer family /friends	27.2	94.4	67
Always lived here	20.3	70.4	50
New job / Employment	16.6	57.7	41
Able to afford local housing	15.8	54.9	39
Better quality of area	6.5	22.5	16
Health / personal care reasons	4.0	14.1	10
Quality of local schools / colleges	4.0	14.1	10
Accessibility to public transport	2.8	9.9	7
Nearer / Better shopping / leisure facilities	2.8	9.9	7
Availability of type of housing sought	0.0	0.0	0
Retirement	0.0	0.0	0
Closer /easier to commute to work	0.0	0.0	0
Total	100.0		247

- 4.2.25 The most popular reasons were "nearness to family / friends" (94.4%) and "always lived here" at 70.4%. These core sustainability factors are also significant for existing households.
- 4.2.26 "New job / employment" reasons were also featured quite highly for concealed households moving (57.7%).
- 4.2.27 54.9% of concealed households said that they were moving to their chosen areas because they were "able to afford local housing".
- 4.2.28 Concealed households then went on to answer various questions in relation to their ability to afford local housing.
- 4.2.29 The first question asked if the new forming household would likely to be claiming housing benefit / local housing allowance. 41.5% answered yes to this question.



4.2.30 Various options of help were offered in the next question and concealed households were asked to state which they would accept to help them buy a new home.

Table 4-10 Type of assistance considered to help to buy a home? Question 36a

Assistance	Response %	Households %	N ^{os} . implied
Help to provide the deposit	29.2	83.7	34
Discounted Housing to Buy	22.2	62.6	26
Shared Equity	16.2	47.0	19
Shared Ownership	16.2	47.0	19
Help to build a home yourself (self build)	8.5	23.9	10
Land a hand 5% mortgage deposit (FTB)	7.7	23.1	9
Total	100.0		117

Source: DCA Northumberland 2012 Housing Needs Survey

- 4.2.31 This was a multiple choice question and 2.9 choices per household were made on average.
- 4.2.32 By far the main type of assistance which would be considered by concealed households trying to buy a new home was help with providing the deposit (83.7%).
- 4.2.33 Discounted Housing to Buy was also a popular choice at 62.6%, followed by Shared Equity (47.0%) and Shared Ownership (47.0%).
- 4.2.34 The same question was asked but in relation to assistance needed to rent a property.
 4.3 choices were made on average per household.

Table 4-11 Type of assistance considered to help to rent a home?

Question 36b

Assistance	Response %	Households %	N ^{os} . implied
More information on tenants rights / landlord responsibilities	21.5	91.9	68
List of accredited landlords	19.6	83.8	62
List of accredited properties	17.4	74.3	55
Being able to negotiate a longer tenancy length	15.5	66.2	49
Rent deposit	14.6	62.2	46
Rent in advance	11.4	48.6	36
Total	100.0		316

- 4.2.35 The highest level of assistance considered to help concealed households rent a home would be more information on tenant's rights / landlord responsibilities (91.9%).
- 4.2.36 Households were asked how much each new household would be able and willing to pay in rent and mortgage costs per month.



Table 4-12 How much able / willing to pay in rent / mortgage costs per month?

Question 37a

	Response %	N ^{os} . implied
Under £69pw / £300pcm	45.3	43
£69 - £93pw / £301 - £400pcm	34.7	33
£93 - £104pw / £401 - £450pcm	10.5	10
£104 - £150pw / £451 - £650pcm	9.5	9
£151 - £200pw / £651 - £865pcm	0.0	0
Above £200pw / £865 pcm	0.0	0
Total	100.0	95

Source: DCA Northumberland 2012 Housing Needs Survey

- 4.2.37 45.3% of concealed households in Glendale were able and willing to pay under £300 per calendar month in rental / mortgage costs.
- 4.2.38 No one was able and willing to pay more than £650 per calendar month.
- 4.2.39 The savings per household to meet deposit and legal costs were then looked at.

Table 4-13 Savings per household to meet a deposit and legal costs?

Question 37b

	Response %	N ^{os} . implied
No savings	56.4	57
Under £1,000	14.9	15
£1,000 - £5,000	21.8	22
£5,000 - £10,000	6.9	7
Total	100.0	101

- 4.2.40 56.4% of concealed households in Glendale did not have any savings to meet a deposit and legal costs. 28.7% had savings of between £1,000 and £10,000.
- 4.2.41 The entry level price for a 1 bed flat in the north of Northumberland is £65,000. If the average deposit required is around 20% this would mean a deposit of £13,000. Therefore all concealed households in Glendale would be unable to afford the deposit for a 1 bed flat in the north of the County.
- 4.2.42 The questionnaire then went on to ask if any help was available in terms of help with a deposit from parents / relatives.
- 4.2.43 51.0% said there was no help available for them. 22.9% said help in terms of a gift was available, 19.8% could get a loan from parents / relatives to help and 6.3% said there was no need.



4.2.44 The final question asked what the annual income was of concealed households. The results can be seen in the following table.

Table 4-14 Annual household income? Question 37d

	Response %	N ^{os} . implied
Under £10,000	54.4	49
£10,000 - £20,000	18.9	17
£20,001 - £25,000	10.0	9
£25,001 - £30,000	10.0	9
£30,001 - £35,000	0.0	0
£35,001 - £45,000	0.0	0
£45,001 - £50,000	6.7	6
Total	100.0	90

- 4.2.45 54.4% of concealed households in Glendale received less than £10,000 per annum.
- 4.2.46 38.9% received between £10,000 and £30,000 per annum. A small proportion received between £45,001 and £50,000 but no concealed households received over this amount.



5 GLENDALE HOUSING MARKET

5.1 Introduction

5.1.1 This section provides an analysis of indicators of housing market activity to provide an understanding about changes in demand over time and to identify any pressure points within the study area.

- 5.1.2 Sources of data utilised are:-
 - 2012 DCA Estate Agency Survey data
 - Hometrack and Northumberland County House Price Data;

5.2 Housing Market Analysis

- 5.2.1 We carried out an estate agency survey to assess entry level prices and rental costs in Glendale.
- 5.2.2 The areas that we looked at for the house price search are listed in the following table.

Table 5-1 Area Structure

Sub-Areas	Areas contained within
Glendale	Wooler, Lowick, Crookham, Ford, Etal, Chatton, Branxton, Milfield, Bowsden

5.3 Entry Sales Levels in Glendale

- 5.3.1 Entry to the market is clearly dependent on availability, a factor which is particularly critical for low income households who can only enter the market in any numbers where there is an adequate supply of affordable dwellings.
- 5.3.2 First time buyers (FTB's) as new entrants to the housing market do not purchase houses at average prices as they do not have average incomes. Although average prices are useful for comparisons in general they are not the purchase levels used in assessing the ability of households to enter local markets.
- 5.3.3 In broad terms new purchasers of either flats or terraced properties buy in the lowest quartile of prices i.e. the bottom 25%. These price levels are used in all affordability calculations.



5.3.4 An internet search was undertaken to ascertain the cost of the cheapest units available i.e. the lowest quartile stock costs for sale in each of the housing market areas. These are detailed in the following table.

Table 5-2 Entry Sales Levels (£) in Glendale – September 2012

Property Type	Area 3	Area 4	Glendale
1-Bed Flat	80,000	-nd-	80,000
2-Bed Flat	100,000	71,950*	87,500
2-Bed Terraced	107,000	89,950*	107,000
3-Bed Terraced	119,500	110,000*	119,500
2-Bed Semi	120,000	105,000	119,950
3-Bed Semi	129,950	115,000	125,000

Source: DCA House Price Survey September 2012

* Low sample -nd- No Data

- 5.3.5 We found more house price data for Area 3 than Area 4. There was a low level of data for flats and terraced houses in Area 4.
- 5.3.6 The entry level price for a 1-bed flat in Glendale is £80,000 and rises to £87,500 for a 2-bed flat.
- 5.3.7 The average price of a terraced property in Glendale was £107,000 and for a 3 bed terraced house the average was £119,500.
- 5.3.8 The average price of a 2 bed semi-detached property in Glendale was £119,950 and rise to £125,000 for a 3 bed semi-detached house.

5.4 Purchase Income Thresholds

- 5.4.1 The cheapest entry levels (lowest quartile) of the smallest units 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 and 2.9 x gross household income for dual income households, the levels recommended in the 2007 Strategic Housing Market Assessments Practice Guidance (page 42).
- 5.4.2 Table 5-3 and Table 5-4 below outline the income ranges needed to enter the market in the local housing market areas for single and couple households.

Table 5-3 Single Income Thresholds (£)

Area	Income Thresholds (£)			
	1 bed Flat	2 bed Flat	2 bed Terraced	
Area 3	21,700	27,100	29,000	
Area 4	-nd-	19,500*	24,400*	
Glendale	21,700	23,800	29,000	

Source: DCA House Price Survey September 2012; --nd- No data * Low data



Table 5-4 Dual / Couple Income Thresholds

Avan	Ir	ncome Thresholds (£	E) _
Area	1 bed Flat	2 bed Flat	2 bed Terraced
Area 3	26,200	32,800	35,100
Area 4	-nd-	23,600*	29,500*
Glendale	26,200	28,700	35,100

Source: DCA House Price Survey September 2012 ; - -nd- No data * Low data

5.4.3 The following table outlines the incomes required by concealed households to access owner occupation in Glendale for 1 and 2-bed flats properties and 2-bed terraced properties. Overall, the calculation of the proportion of concealed households unable to access the private sector takes account of those who need one and two bedroom housing in the lowest quartile cost stock across Glendale.

Table 5-5 Concealed Households – Incomes Needed to Buy (Single Income) and % Unable to Buy

Type of Property	Area	Income Required	% unable to buy
1-bed Flat		21,700	76.7
2-bed Flat	Glendale	23,800	80.9
2-bed Terraced		29,000	91.3

Source: DCA House Price Survey September 2012

- 5.4.4 Analysing the income requirements from Table 5-3 (single income), 76.7% of concealed households are unable to buy the cheapest 1-bed flat in the area and 80.9% are unable to buy the cheapest 2 bed flat.
- 5.4.5 91.3% of concealed households in Glendale were unable to buy the cheapest 2-bed terraced house.
- 5.4.6 The ability of concealed households to access the market within Glendale is clearly very limited.

5.5 Private Sector Rent Levels

5.5.1 The data from the internet survey identified the private sector rent levels by property type and size and location set out below. Costs may vary by type and size and reflect varying quality of properties available at a point in time.

Table 5-6 Average and Entry Rent Levels, September 2012 (£ p/m)

Property Type	Are	a 3	Are	ea 4	Glen	dale
	Average	Entry	Average	Entry	Average	Entry
1-Bed Flat	380	375	-nd-	-nd-	380	375
2-Bed Flat	463	440	-nd-	-nd-	463	440
2-Bed Terraced	464	450	400*	400*	454	400
3-Bed Terraced	530	475	467*	450*	511	450
2-Bed Semi	623*	550*	-nd-	-nd-	623*	550*
3-Bed Semi	-nd-	-nd-	550	-nd-	550	-nd-

Source: DCA House Price Survey September 2012 * low sample -nd- no data available



5.5.2 At the time of the housing market search there was a low level of data available in the Wooler area (area 4) for all property types, therefore the data in this area for the majority of properties is either low or unavailable.

- 5.5.3 The private rented sector rents start at £375 per month in Glendale and rise to £440 for a 2-bed flat.
- 5.5.4 Two bed terraced house entry rent level range from £400 in Glendale rising to £450 for a 3-bed terraced property.
- 5.5.5 2-bed semi detached properties cost from £550 pcm in Glendale. We could not find sufficient data for 3-bed semi detached properties in the area but an average rental price in Sub-Area 3 is £550.

5.6 Rental Income Thresholds

The lower quartile rental costs of the smallest units available in Glendale have been assessed in order to calculate the rental income threshold levels. These are based on rent at 25% of gross income (equivalent to 30% of net income). The table below shows the income levels needed to access the private rented market in Glendale.

Table 5-7 Rental Income Thresholds – September 2012

A	<u> </u>	ncome Thresholds (£	Ξ)
Area	1 bed Flat	2 bed Flat	2 bed Terraced
Area 3	18,000	21,100	21,600
Area 4	-nd-	-nd-	19,200*
Glendale	18,000	21,100	19,200

Source: DCA House Price Survey September 2012 ; figures rounded to nearest hundred - -nd- no data *low sample

The table below outlines the income required by concealed households to access the private rental market in Glendale for 1 and 2-bed flats and terraced properties.

Table 5-8 Concealed Households – Incomes Needed and % Unable to Rent in the Private Market

Type of Property	Area	Income Required	% unable to buy
1-bed Flat		18,000	69.5
2-bed Flat	Glendale	21,100	75.5
2-bed Terraced		19,200	71.8

Source: DCA House Price Survey September 2012

- 5.6.3 The data shows that 69.5% of concealed households cannot afford to rent a 1-bed flat in Glendale.
- 5.6.4 75.5% cannot rent a 2-bed flat and 71.8% of concealed households are excluded from the cheapest 2-bed terraced house in Glendale.

5.7 Affordable Rents

5.7.1 We did a search for up to date affordable rental properties but could only find a few. The properties we found were all 2 bedroom social rented properties and they ranged from £287.90 per month in Wooler to £310.80 per month in Milfield.



5.8 New Builds

5.8.1 We also undertook a house price search specifically on new build properties in the area. Any new supply in the area is likely to be new build therefore it gives an indication what the market levels could be.

Table 5-9 Sales Levels (£) in Glendale – New Builds Only

Property Type	Lowick	Chatton	Wooler
1-Bed Flat	110,000		
3-Bed Flat	135,000		
3-Bed Semi-detached	-	100,000 (Guide Price)	143,950 144,450
4-Bed Semi-detached	-	(Guide Price)	
4-Bed Detached	168,000		184,950 209,950 244,950
5-Bed Detached	-	150,000 (Guide Price)	270,000

Source: DCA House Price Survey 2012 / Northumberland County Council data

- * Low sample
- -nd- No Data
- 5.8.2 The smaller properties were found in Lowick starting from £110,000 for a 1 bed flat and rising to £135,000 for a 3 bed flat.
- 5.8.3 There is a site in Mill Hill, Chatton which offers private self build plots and affordable housing. The prices mentioned above are the guide prices for the plots only.
- 5.8.4 We found the main new build properties in Wooler, ranging from £143,950 for a 3 bed-semi detached, rising to £270,000 for a 5 bed detached property.



6 THE EXISTING STOCK AND FUTURE DEMAND / NEED

6.1 Current Stock and Future Demand

6.1.1 The following section shows the current stock in Glendale and the future demand for both existing and concealed households moving within the next 5 years.

6.1.2 The first table shows the current stock in Glendale.

Table 6-1 Current stock in Glendale Question 1

Tenure	%	N ^{os.} implied
Owner occupier (paying mortgage)	18.5	471
Owner occupier (no mortgage)	29.0	738
Private rented	37.1	944
Social Rented	14.3	366
Shared Ownership	0.1	3
Tied to employment	1.0	24
Total	100.0	2,546

Source: DCA Northumberland 2012 Housing Needs Survey

- 6.1.3 Glendale has over a third of its existing stock in the private rented sector (37.1%) and just under half in owner occupation (47.5%). Social rent accounts for just 14.4% of the existing stock.
- 6.1.4 The table below shows the breakdown of the social stock by bed size.
- 6.1.5 The results will be slightly different to the data in table 6-1 above as the data is from two different sources. Table 6-1 consists of those households who responded to the primary survey and Table 6-2 below is from data recorded by Northumberland County Council.

Table 6-2 Social Stock by bed size and provider

Provider	0 bed	1 bed	2 bed	3 bed
	N ^{os}	N ^{os}	N ^{os}	N ^{os}
Home Group	0	3	15	0
Berwick Borough Housing	21	95	136	82
Two Castles	0	2	5	0
Housing 21	0	1	1	0
Total	21	101	157	82

Source: Northumberland County Council

Data supplied from Northumberland County Council shows that there are 72 social units proposed / planned for Glendale in the future and 75 market units.



6.1.7 The following tables shows the results of a cross tabulation of future demand for existing and concealed households moving within the next 5 years by type and size.

Table 6-3 Tenure and Size Required (Existing households moving)

Questions 22 / 23

Size	One		Two		Three		Four		Total Demand	
Tenure	Future Demand %	Future Demand N ^{os}								
Owner-occupied	0.0	0	33.2	20	45.9	28	20.8	13	34.1	61
Private Rent	28.8	13	71.2	31	0.0	0	0.0	0	24.6	44
Social Rent	21.3	5	51.4	38	41.9	31	0.0	0	41.3	74
									100.0	179

Source: DCA Northumberland 2012 Housing Needs Survey

6.1.8 Future demand from existing households moving is geared towards social rent (41.3%). Just over a third of the demand is for owner occupation (34.1%) and the lowest demand is for private rented accommodation at 24.6%.

Table 6-4 Tenure and Size Required (Concealed households moving)

Questions 29 / 31

Size	One		Two		Three		Four		Total Demand	
Tenure	Future Demand %	Future Demand N ^{os}								
Owner-occupied	0.0	0	100.0	5	0.0	0	0.0	0	6.8	5
Private Rent	74.8	16	25.2	15	0.0	0	0.0	0	41.8	31
Social Rent	42.2	16	57.8	22	0.0	0	0.0	0	51.4	38
									100.0	74

Source: DCA Northumberland 2012 Housing Needs Survey

6.1.9 Amongst concealed households forming the highest demand is for social rented accommodation, around half of all moving households. Private rent is required by 41.8% of concealed households moving and 6.8% require owner occupation.



Glendale Study Survey - 2012

6.1.10 The following table shows the total future demand for all households moving.

Table 6-5 Tenure and Size Required (all households moving)

Questions 22 / 23 and 29 / 31

Size	One		Two		Three		Four		Total Demand	
Tenure	Future Demand %	Future Demand N ^{os}								
Owner-occupied	0.0	0	37.9	25	42.4	28	19.7	13	26.1	66
Private Rent	38.7	29	61.3	46	0.0	0	0.0	0	29.6	75
Social Rent	18.8	21	53.5	60	27.7	31	0.0	0	44.3	112
									100.0	253

Source: DCA Northumberland 2012 Housing Needs Survey

6.1.11 The highest demand for all existing households moving is for social rented accommodation at 44.3% (112 implied).

6.1.12 The demand for private rented accommodation is 29.6% (75 implied) and for owner occupation at 26.1% (66 implied).

6.1.13 In the social rented sector the highest level of demand is for two bed properties (53.5%) followed by three bedrooms at 27.7%.

6.1.14 The highest level of demand in the private rented sector is for two bed properties at 61.3% and in the owner occupied sector the demand is mainly for three bed properties at 42.4%.

6.1.15 Although there are 122 empty properties within Wooler, 97 in area 3 and 25 in area 4 and unsold properties in Wooler (Fenton Grange Site) the unsold properties are all 3 and 4 bed larger family size units. The majority of new demand in the area is for 1 & 2 bed smaller units.



Glendale Study Survey - 2012

6.1.16 We ran a further cross tabulation to include the type required. The following table shows the same data as table 6-5 above but also shows the type required.

Table 6-6 Tenure / Size /Type Required (all households moving)

Table 6-6	Tenar	e / Size / Type	Required (<u>all nouseholds</u> mo	viiig)				
Size	One	2	Two	Three		Four	Four	
Tenure	ТҮРЕ	Future Demand N ^{os}	ТҮРЕ	Future Demand N ^{os}	TYPE	Future Demand N ^{os}	TYPE	Future Demand N ^{os}
Owner-occupied	n/a	0	Detached (15) Bungalow (4) Caravan/Mobile Home (6)	25	Detached (10) Bungalow (11) Semi-detached (7)	28	Detached (6) Semi-detached (7)	13
Private Rent	Flats	29	Detached (14) Bungalow (17) Terraced (9) Semidetached (6)	46	n/a	0	n/a	0
Social Rent	Flat (16) Supported / Sheltered (5)	21	Semi-detached (17) Bungalow (16) Terraced (14) Supported / Sheltered (13)	60	Detached (13) Bungalow (12) Semi-detached (6)	31	n/a	0

- 6.1.17 All the demand for one bedroom accommodation in the private sector is for flats and nearly 80% of demand for one bedroom accommodation in the social rented sector is for flats.
- 6.1.18 The highest demand for 2 bedroom accommodation in the social rented sector is for semi-detached properties and in the private rented sector the highest demand for 2 bedroom accommodation is for bungalows.
- 6.1.19 Around 40.0% of three bedroom demand in the owner occupied sector is for bungalows and around 42.0% in the social rented sector is for detached properties.
- 6.1.20 All 4 bedroom demand in the owner occupation is for semi-detached and detached accommodation.



Glendale Study Survey - 2012

6.2 Future demand for supported accommodation

6.2.1 The following table shows the future demand of those aged over 50 for supported housing.

Table 6-7 Future demand for supported housing

Question 21

Supported Housing	50-	64	65-7	79	80+	-	Total De	mand
Supported Housing	%	N ^{os}	%	N ^{os}	%	Nos	%	N ^{os}
Independent accommodation with visiting support	0.0	0	0.0	0	77.0	17	29.8	17
Independent accommodation with live-in carer	0.0	0	0.0	0	0.0	0	0.0	0
Privately owned sheltered housing	100.0	31	0.0	0	0.0	0	54.4	31
Social sheltered housing	0.0	0	100.0	4	23.0	5	15.8	9
Extra care housing	0.0	0	0.0	0	0.0	0	0.0	0
Residential / nursing home	0.0	0	0.0	0	0.0	0	0.0	0
Total	100.0	31	100.0	4	100.0	22	100.0	57

Source: DCA Northumberland 2012 Housing Needs Survey

6.2.2 The total demand for existing households moving aged 50+ and who require supported housing is 57 units. The highest level of demand for the type of supported housing required is for privately owned sheltered housing at 54.4%, followed by independent accommodation with visiting support at 29.8%.

6.3 Social Sector Under-Occupation

6.3.1 The following table shows the level of under occupation in the social sector.

Table 6-8 Social Sector Under-Occupation

Bedrooms	One Member	Two members	TOTAL BEDRO	оом stock	
Beurooms	N ^{os}	N ^{os}	N ^{os}	%	
Two	53	0	166		
Three	5	40	89	38.4%	
Four or more	0	0	0		
Totals	58	40	255		

Source: DCA Northumberland 2012 Housing Needs Survey

- 6.3.2 The level of under-occupation in the social sector is around 98 units in total, 38.4% of all social rented properties of 2 bedrooms or more.
- 6.3.3 Almost a third of the two bedroom stock is under-occupied by 1 bedroom and half of all three bed properties are under occupied by two spare bedrooms.
- 6.3.4 The future demand for all households moving is highest in the social rented sector (44.2%) therefore the existing stock turnover and initiatives to free up under-occupied family sized properties provide a major means of addressing future need in Glendale.



APPENDIX I

LIST OF SETTLEMENTS

<u>APPENDIX I</u>

Area Number	List of settlements	Area number	List of settlements	Area Number	List of settlements
	Berwick-upon-Tweed		Rothbury	21	Haydon Bridge
1	Spittal		Thropton		Acomb
•	Tweedmouth	9	Whittingham	22	Slaley
	East Ord	J	Netherton		Whitley Chapel
	Horncliffe		Glanton	23	Hexham
	Norham		Hepple	24	Corbridge
2	Cornhill	10	Amble		Heddon-on-the Wall
_	Scremerston		High Hauxley	_	Stocksfield
	Ancroft		Broomhill		Wylam
	Holy Island	11	Hadston	25	Mickley Square
	Lowick		Togston		Ovingham
	Crookham		Red Row	_	Riding Mill
	Ford	12	Widdrington Station		Whittonstall
3	Etal		Stobswood	26	Prudhoe
3	Chatton	13	Morpeth		Stamfordham
	Branton		Pegswood	27	Matfen
	Milfield		Stannington	-	Ponteland
	Bowsden	14	Longhirst	28	Darras Hall
4	Wooler		Mitford		Ellington
5	Belford		Hepscott	_ 20	Lynemouth
	Adderstone		East Thirston	29	Cresswell
	Bamburgh		Longhorsley Netherwitton		Linton
	Beadnell	15	Scots Gap	20	Ashington
	Ellingham	13	Belsay	30	Bothal
6	Lucker		Hartburn		Newbiggin by the Sea
	Seahouses /		Middleton	31	Woodhorn
	North Sunderland		Bellingham	_	Guidepost
	Spindlestone		West Woodburn		Choppington
	Christon Bank		Kielder	32	Scotland Gate
	Eglingham	16	Otterburn	32	Stakeford
	Craster		Falstone		Bomarsund
	Embleton		Kirkwhelpington		West Sleekburn
	Longhoughton		Fourstones	_	Cambois
	Lesbury		Newbrough	33	Bedlington Station
	Alnmouth	17	Humshaugh		East Sleekburn
	Hipsburn		Wark	34	Bedlington
7	Warkworth		Barrasford		Nedderton
	Shilbottle	18	Haltwhistle	35	Blyth
	Newton/moor	_	Gilsland	- 36	Cramlington
	Felton		Bardon Mill		East Hartford
	Swarland	19	Greenhead		Seaton Delaval
	Longframlington		Coanwood		New Hartley
	Acklington		Whitfield	_ 37	Seaton Sluice/
	Powburn		Allendale	_ 31	Old Hartley
	Rennington	20	Catton		Holywell
8	Alnwick		Allenheads		Seghill

POSTAL QUESTIONNAIRE

COUNTY HOUSING SURVEY 2012

Northumber 12Ng

Northumberland County Council

Dear Householder

I am writing to ask for your help with an important survey. As a council we are legally required to develop housing and planning policies to meet the needs of people in the coming years. We have to carry out this survey to help us to do this, and would greatly appreciate your help with it.

In order to ensure that the results are assessed independently the council has appointed **DCA** consultants to carry out the survey. The attached questionnaire is being sent to a number of randomly selected households, and we would be very grateful if you could spare a few moments to fill it in.

Whether you own or rent your home, **we need your views**. Even if you are not planning to move or change your personal circumstances, **please reply**. We want to hear from people who do not need to move as well as those that do, as this will give us a more complete picture.

I would like to assure you that the survey **is confidential** and no name or address is required, the form is coded only to identify the area where you live. None of the completed questionnaires will be seen by either the council or any third party. The data will be seen by the council only in generalised statistical form and will be used for research and planning purposes on an area basis.

You can also complete the questionnaire online using the unique six digit access code at the bottom of your questionnaire. If you wish to use this facility please log on to http://www.dcauk.com/northumberland/onlineQuestionnaire.php. .

If you have any queries, need a copy of this survey in large print or need help or advice in completing the form, please contact the **DCA Research Team free on 0800 169 7865** or e-mail research@dcauk.com. Alternatively, please contact Andy Clarke on 01670 532206 or email Andy.Clarke@northumberland.gov.uk.

Please help us by completing the questionnaire and returning it in the pre-paid envelope provided by **25 January 2012.**

I want to take this opportunity to thank you for your support in helping us meet the future housing needs of Northumberland. A copy of the final report will be available from Northumberland County Council website in June 2012.

Yours faithfully

Kevin Lowry

Interim Head of Housing

DATA PROTECTION



The information you provide on this form will be kept strictly confidential and will not be used to identify you or your household. DCA are independent consultants, registered as a Data Controller with the Information Commissioner's Office (Registration Number Z4683342). For more information please visit www.dcauk.com/dataprotection, or contact us free on 0800 169 7865

TO BE COMPLETED BY THE HOUSEHOLDER

2020090890

Please answer the questionnaire on behalf of everyone in the household - that is everyone for whom this is their main residence (including any children away at college and lodgers).

Cross one box only for each question unless instructed otherwise, using a black pen.

e.g.

	A: ABOUT YO	UR EXISTING	HOUSING	
1 Is your present hom Owner occupied (paying mortgage)	Please cross <u>one</u> box onl Owner occupie (no mortgage	d 2 Priva	ate rented 3	Council rented 4
Housing Association rented	Shared Ownership (part rent / part buy		ed to your ployment 7	Living rent free s
2 What type of proper	ty is your home? Please cr	ross <u>one</u> box only		
Detached house1	Semi - Detached house 2	Terraced house	Detached bungalow 4	Semi - Detached bungalow
Terraced bungalow	Flat / Maisonette 7	Bedsit s	Caravan / Mobile home / Houseboat	
3 How many bedroom Bed-sit ,	One 2	Please cross <u>one</u> box on Two 3 Three	nly Four 5	, Five or more 6
4 How long have you l	Between Betw 1 and 2 years 2 2 and 3 y	ween 🗂 Between	Between 5 and 10 years 5	Over 10 years 6
2000 than 1 your	Zana o y		GO TO 6 on Page 3	GO TO 6 on Page 3
5a If you have moved in	the last five years, where did	l you previously live?	Please cross <u>one</u> box only	
Northumberland1	North 2 Sou Tyneside Tynesid		4 Gateshead 5	Durham 6
Carlisle 7	Eden Scottis Borde	1 19	Abroad 11	
	thin the County in the last fiv AND 12 TO SEE MAP AND LIST		d you previously live? Plea	ise cross <u>one</u> box only
1	2	3	4	5
6	7	8	9	10
11	12	13	14	15
16	17	18	19	20
21	22	23	24	25
26	27	28	29	30
31	32	33	34	35
36	37			

5с	What was the tenu	re of your previous	home?				
	Owner occupied1	Private rented 2	Council / Housing Association rented	Shared Ownership (part rent / part buy)		1 1	ed with 6
5d	What were the three	ee most important th	ings that persuade	d you to move to this	location? (ple	ease cross <u>up to th</u>	ree boxes)
	Family reasons 1	Employment / access to work 2	Education	Financial reasons	Unable to access care and support	e 5 accommo rt for disa	
	Lack of public Untransport	hable to afford to buy locally s	Lack of affordable rented housing	Quality of neighbourhood	Retiremen	t 11	
5e	If you have moved your own as an ad	_	rs, is this your <u>first</u>	home on	Yes 1	١	No 2
6	=	d accommodation, v	_	u share with other re		-	
	Please cross <u>all</u> that a				dation G	5107	
	None 1	Toilet 2	Bath / Shower	3 Kitchen	4 Eating	alta 15	iving 6
7	In your opinion, is for your needs?	your present accom	modation adequate	Yes 1	€ GOTO 8d	No 2	GO TO 8a
8a	If in your opinion, your opini		modation is not ade	equate for your needs	s, what are the rea	asons?	
Ne	eeds improvements / repairs		o costly 2 to heat	Too large	3	Too small ₄	
	Insufficient no. of bedrooms	Unsuitable needs of dis elderly hou n	sabled / 🔲 °	Rent / mortgage too expensive	7	Tenancy sinsecure	
	Suffering harassment		lequate 10 acilities	No heating / insufficient heating	11		
8b		commodation is no ove to resolve the d		needs, Yes 1	6 GO TO 8c	No 2 G	O TO 8d
8c	If yes, could you a	afford a home of a s	uitable size in your	preferred location wi	thin the	Yes 1	No 2
8d	Do you think your the next three year		-	y of the following rep	oairs / improveme	nts in	
Α	dditional security	Improved heating	2 Re-	-wiring 3 Da	amp proofing 4	Roof repa	airs 5
	Window repairs 6	Insulation	Decorating / ge improve	I I I	one of these		_

	0176090890	
9	Does any member of your existing household have a disability or a limiting long term illness?	Yes 1 No 2 GO TO 10a GO TO 11
	shaded boxes are provided for a second household member, if required	
10a	If yes, how many members of your household have a disability or have a limiting long-term illness?	
		One 1 Two 2
10b	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 65-79 7 80+ 80+ 8
	Member 2 0 - 10 11-15 2 16-24 3 25-34 4 35-49 5	50-64 65-79 7 80+ 80+
100	What is the nature of the disability or limiting long-term illness? Please cross all that	t apply
	Member 1 Member 2 Member 2 Member 1 Member 1	
	Indoor wheelchair User User Outdoor wheelchair user 2 Mental health problems 3	Walking difficulty (not in wheelchair)
	Learning disability	Drug and/or alcohol problems abuse
	Visual / hearing	Other - Please State 12 12
10d	Do any members of the household require care / support?	No 3 4
100	K was and they arreadly receiving outfinions and arread arread	GO TO 10h
10e	If yes, are they currently receiving sufficient care / support? Yes	No 2 2 2 GO TO 10g
10f	If they are currently receiving sufficient Registered care agency / 1	Family / neighbour / /
101	If they are currently receiving sufficient Registered care agency / care / support, who provides it?	friend
10g	If they are not receiving sufficient care / support, which of the following do you / the Please cross all that apply	ney require help with:
	Member 1 Member 2 Member 2 Member 1 iming welfare benefit	Member 2 Member 1 Personal safety / 7 Security Member 2 7
	Accessing health services	Help with memory loss / dementia
10h	In the last two years has your / their health got worse?	Yes 1 No 2

11	Has your home, or the access to it, been built or adapted to meet the needs of a disabled resident? Yes Yes No Yes GO TO 12 GO TO 12								
12	If yes, does your home have any of the following facilities? Please cross all that apply								
	Ramp /								
G	round Floor 6 Bath /shower room and 7 Adaptation to use a bedroom downstairs 7 wheelchair indoors 8 bath lift 9								
13	What facilities, if any, need to be provided to ensure <u>current</u> members of your household can remain in your property? Please cross <u>all</u> that apply								
	None Ramp / step lift 2 Stair lift 3 Vertical lift 4								
	Ground floor toilet								
	Stepped access shower								
14a	14a Do you have elderly relatives who may need to move closer to you within the next five years? No 2 GO TO 14b GO TO 15a								
14b	If yes, what kind of accommodation might they need? Please cross <u>all</u> that apply								
	Live with you Live with you (need extension/ adaptation) Live with you adaptation) A council owned sheltered housing and sheltered housing adaptation Council owned sheltered housing sheltered housing housing housing housing housing housing services on site)								
	dential care / Owner occupied property 8 Private rented property 9 Shared ownership 10 Housing Assoc 11 Council property 12 property 12 property 12 property 12 property 13 property 14 property 15 property 15 property 16 property 17 property 18 property 18 property 18 property 18 property 18 property 19 proper								
15a	Are you considering doing any work to your home that will make it warmer / more energy efficient? Yes 1 No 2 GO TO 15b GO TO 15c								
15b	If yes, what are you considering? Please cross <u>all</u> that apply								
	Double glazing 1 Cavity wall insulation 2 Solid wall external insulation 1 Insulati								
	Condensing 5 Solar panels 6 SMART meter 7 Other - please specify 6								
15c	If you are not, please advise why? Please cross <u>all</u> that apply								
	Don't own the property 1 Too expensive 2 Don't know enough about whats on offer (the product / technology) 3								
	Not sure who to trust to do the work 4 Other - please specify 5 No work required 6								

	16a	How many p	people	live in y	our ho	ome (includir	ng your	self)?	Please	put th	e numl	per.		e.g.	
	16b	Which of the	ese cat	tegorie	s best	describes th	e ethnic	origin	n of you	ır head	l of hou	∟ usehold?	Please cr	oss the app	ropriate box
		White	7	_		Mixed_	_		or Asia	n Britis		Black or Bla	a <u>ck</u> Britis		er Eth <u>nic</u>
		British _] ¹			ck Caribbean	5		India			Caribbean	H	Δην	Arab 17
	Gy	Irish psy or Irish	2	VV		Black African	6		Pakista	\vdash		African Other Black	15	ethnic g	
		Traveller	3			hite & Asian L Mixed Race F	7	Ва	ngladesl	\vdash	Caribl	oean / Africa	n 🗀 🔭	please	estate
		other White cackground	4		Other	Background] * 	\ - ' l	Chinese	닏		background	a		
_	Other Asian background														
PΙ	LEAS					RSON IN TH									WHETHER
		C (Gender)	Р	Please <u>cr</u>	oss the	appropriate bo	X			J J L	,,				
		ı D (Age) ı E (Employme				appropriate bonumber which		cribes e	ach mer	mber's e	mploym	ent type from	the follow	ing list;	
		Working as	an emp	loyee	01	Self-employe	ed or free	lance	02	Doir	ng any o	ther kind of p	aid work	03	
W	orking/	paid or unpaid or your fam			04	On sponsored tra	a goverr		05 A			II, on materni or temporaril		06	
		Full / p	art time	carer	07	Wholly ret	-		08		,	ooking after t	,	09	
		Long-term sig	ck or dis	abled	10	Full time educa	ition (age	16+)	11						
C	olumn	F (Occupatio	n) Pleas	e write t	he numb	per which best	describes	s each m	nember's	occupa	ation type	e from the fol	lowing list;		
			essional	1	M	lanagerial & Te		2	S	killed, n	on-manu		Skilled, m	nanual 4	
		Partially		5			nskilled	6			Oth				
C	olumn	G (Work Plac	e) Pleas	se write t	he numb	per which best	describes	s each m	nember's	s place o	of work f	rom the follov	wing list;		
ortl	humbe	erland 01 Narlisle 07	orth Tyn	ieside den		South Tyneside Scottish Borders			stle upo vhere in	•	04 10	Gateshead Abroa		Durha Ork from ho	
_															
	olumn llowing		Nork) PI	ease wri	te the n	umber which be	est descr	ibes hov	v each m	nember	of the ho	ousehold trav	els to work	(/ college fro	om the
	٧	Nork mainly at	/ from ho	ome 0	1 Met	ro/ light rail / tr	am 02			Train	03	Bus, minibus	or coach	04 Tax	i 05
	٨	Motorcycle, sco		•	6	Driving a car /			nger in o	car/ van	08	Bicycle 09	On foo		er 11
		ousehold	C G	ender F	0-10	11-15 16-24	D A		50-64	65-79	80+	E Employ	F Occup	G Work	H Travel to
	N .	Member	- ···		0.0	TT 10 10 2	1 5 7	00-49	00 01	03-73	00+			Disease	Work
		EXAMPLE		1×1								-ment	-ation	Place	
				+	Щ			Щ	닏			-ment	-ation	0 1	01
	_	Self							H						01
	Spoi	Self use/Partner													01
J	Spoi														01
-	Spo	use/Partner Child 1													01
	Spo	use/Partner Child 1 Child 2													
	Spo	use/Partner Child 1 Child 2 Child 3													
	Spoi	use/Partner Child 1 Child 2													
		use/Partner Child 1 Child 2 Child 3													
	Part	child 1 Child 2 Child 3 Child 4													
	Parti	Child 1 Child 2 Child 3 Child 4 ner of Child													
	Parti	Child 1 Child 2 Child 3 Child 4 ner of Child Grandchild 1 Grandchild 2													
	Parti	Child 1 Child 2 Child 3 Child 4 ner of Child Grandchild 1 Grandchild 2 Parent 1													
	Parti	Child 1 Child 2 Child 3 Child 4 ner of Child Grandchild 1 Grandchild 2 Parent 1 Parent 2													
	Parti	Child 1 Child 2 Child 3 Child 4 Child 5 Child 4 Child 7 Child 6 Child 7 Child													
	Parti	Child 1 Child 2 Child 3 Child 4 ner of Child Grandchild 1 Grandchild 2 Parent 1 Parent 2													

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.

17 Please advise what s	savings and equity ye	our nousenoid	I has by completing co	lumns A, B,	C AND D							
a) How much does your household have in savings? (please estimate)	b) If you are a home ow how much equity value (i.e. estimated current mor	do you own?	c) Please give total annual of combined self & part before tax and deductions, including benefits / allow	ner <u>only</u> but not	d) How much rent do you pay, inclu covered by Hous	uding that						
No Savings 1	Negative	Equity 1	None	9 1		None						
Under £5,000 2	Under £	10,000	Under £10,000) 2	Under £57pw	/ £250pcm2						
£5,000 - £10,000	£10,000 - £	25,000	£10,000 - £25,000)] 3	£57 - £80pw / £251	- £350pcm3						
£10,001 - £15,000	£25,001 - £	50,000	£25,001 - £35,000) [4 £8	31 - £103pw / £351	- £450pcm						
£15,001 - £20,000	£50,001 - £	75,000	£35,001 - £45,000) [5 £10)4 - £127pw / £451	- £550pcm5						
£20,001 - £30,000	£75,001 - £10	00,000	£45,001 - £60,000)	28 - £150pw / £551	- £650pcm6						
	£100,001 - £1	50,000	£60,001 - £75,000)	51 - £173pw / £651	- £750pcm						
Above £30,000 ⁷	Above £1	50,000	£75,001 - £100,000		74 - £196pw / £751	- £850pcm						
			Above £100,000	9	Above £196pw	/ £850pcm 9						
17e If your household re	ceives any financial	support, pleas	se indicate what type:-	Please cross a	<u>II</u> that apply							
Housing Benefit / Local Housing Allowance		come Support	Job S Allowand	eekers 3 ce/ESA	Working Family	Tax Credit4						
Pension Credits	☐ ₅ Disabil	lity Allowance	☐ 6 Council Tax	Benefit 7		Other 8						
WE WOULD NOW	LIKE TO ASK AE	BOUT THE F	TUTURE HOUSING	REQUIRE	MENTS OF Y	OU AND						
	THE OTHE	R MEMBER	S OF YOUR HOUS	EHOLD								
-	=	-	THE OTHER MEMBERS OF YOUR HOUSEHOLD 18a Are you intending to move, or is any member of your household currently, or likely to require their own									
accommodation over the next three years? Yes Yes GO TO 18b Wish to move but cannot Governor Governor Governor Governor Governor Governor Governor Governor Governor Governor Governor Governor Governor Governor Governor Governor Governor Governor Governor Governor Governor Governor Governor Governor Governor Governor Governor Governor Go												
	-	_	² ढ़ ℱ GO TO 18e	No 3	COMPLETIN	IG THE						
	TO 18b Wis	h to move but cannot	² ເ ℱ GO TO 18e	No 3		IG THE						
Yes 1 GO	TO 18b Wis	h to move but cannot	ੂ² ⊭ GOTO18e	No 3	COMPLETIN	IG THE						
Yes 1 GO 18b If YES, please cross Moving within the C	TO 18b Wises the appropriate box	h to move but cannot	Of those currer	ntly living with yo	COMPLETIN QUESTION	IG THE						
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Yes 1 GO 18b If YES, please cross Moving within the Co The household i Moving outside the household i 18c If moving outside the North Tyneside 1 Carlisle 7	TO 18b Wiss the appropriate box County e existing is moving e County e existing is moving a County e existing is moving a County b Eden a Ede	h to move but cannot ((es) below:- GO TO SECTION ON PAGE GO TO 18 c+d you thinking Newcastle upon Tyne Scottish Borders	Of those currer a member intends to form Of those current member of the hot form a separate new of moving to? Please Gateshead 4 Elsewhere in the UK 10	ntly living with you of the household/hom a separate ne household/hom y living with you isehold intends household/hom cross one opti	COMPLETIN QUESTION OU Id Id to ne on only on	TO SECTION C ON PAGE 8						
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Yes 1 GO 18b If YES, please cross Moving within the Control The household is Moving outside the control 18c If moving outside the control North Tyneside 1 Carlisle 7 18d If moving outside the control Lack of public control Lack of public control Topic Control The household is control The hous	TO 18b Wiss the appropriate box County e existing s moving c County e existing s moving a County e existing s moving a County be existing s moving a County, where are South 2 Tyneside 2 Eden 3 he County please incomployment / cess to work a to afford to buy locally 3 a to afford to buy locally 3 a COMPLETING THE QUE R COMPLETING THE QUE To to afford the county please incomployment / cess to work Tyneside 3 Tyneside 4 Tyneside 4 Tyneside 7 Tyneside	GO TO SECTION ON PAGE SCOTTON SECTION ON PAGE GO TO 18 c+d You thinking of the section of the	Of those current a member intends to form Of those current member of the hot form a separate new of moving to? Please Gateshead 4 Elsewhere in the UK Isons for moving away Financial reasons Quality of neighbourhood PLEASE RETURN IN TH	ntly living with you of the household in a separate ne household hon y living with you sehold intends household/hon cross one option Durhar Abroa The Please or access and selection of the household intends household household intends household intends household intends household household intends household intends household intends household ho	COMPLETING QUESTION OU	No suitable commodation for disability / health needs						
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B: EXISTING HOUSEHOLD MOVING IN NORTHUMBERLAND

Complete this section ONLY if your existing household intends or needs to move WITHIN Northumberland County in the next five years

			,	, , , , , , , , , , , , , , , , , , , ,	
19	When do you plan to move?	Please cross one between	ox only	Between 🗂	Between
	1 year L	1 and 2 years	²	2 and 3 years \square ³	3 and 5 years
20	What type of accommodation is	s required? Plea	ase cross <u>one</u> box only	1	
	Detached house Sen	ni - Detached house	Bungalow	Terraced house	Flat / Maisonette 5
	Bedsit Housing dis	g adapted for sability needs	Supported/ sheltered housing	Caravan / Mobile home / Houseboat	9
21	If you require supported housi	ng, which of the fol	lowing types do yo	ou require? Please cross	all that apply
	Independent accommodation with visiting support 1	Independer accommodation wit live-in care	th 🔲 ² sl	Privately owned heltered housing 3	Council sheltered housing 4
	Housing Association sheltered housing 5	Extra care hous (with care & supp services on s	oort	Residential / nursing home	
22	How many bedrooms are requi	red? Please cros	s <u>one</u> box only		
	One 1	Two 2	Three 3	Four 4	Five or more 5
23	What tenure is required? Plea	se cross <u>one</u> box only			
	Owner occupation 1	Private rent	2	Council rent 3	Housing Association rent
	Shared ownership (part rent / part buy) 5	Shared equity	6		
24	Are you registered on the Nort	humberland Homef	inder Waiting List	?	
	Yes 1	No	2		
25	From the list of areas below, w			Please cross up to two location	ons
Γ]1		З	4	 5
_ [8	9	
Ī	\Box 11 \Box 12		☐ ☐13		□ □15
Ī	\Box \Box \Box \Box \Box 17		□ □ ₁₈	□ □ 19	☐ ☐ 20
	\square \square \square \square \square \square \square 22		□ □ ₂₃	☐ ☐ 24	□ □ 25
			☐ ₂₈	□ □ 29	☐ 30
	☐31 ☐32		☐ 33	☐ - ⁵	☐ 35
L F					
	36 37				
26	Why are your choices of location	ons preferred? Ple	ase cross <u>all</u> that app	ly	
Alw	_ ,	New job / employment	Closer / easier to commute to work	Accessibility to public transport	Nearer / better shops / leisure / entertainment facilities
	ality of support / support / personal care reasons	Able to afford local housing	Greater availability of type of housing sought	Better quality of area	Retirement

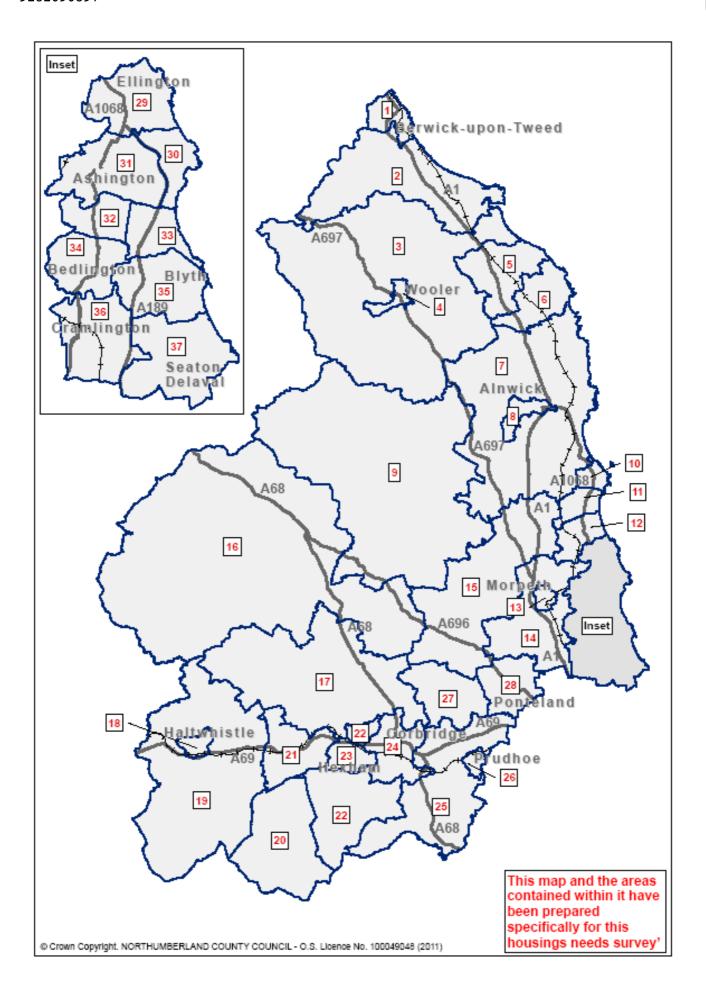
IF A NEW HOUSEHOLD IS ALSO FORMING, GO TO SECTION C ON PAGE 8
OTHERWISE THANK YOU FOR COMPLETING THE QUESTIONNAIRE.
PLEASE RETURN IN THE PRE-PAID ENVELOPE PROVIDED

C: NEWLY FORMING HOUSEHOLDS IN NORTHUMBERLAND

If a member, or members, of your household intend or may need to set up a home of their own WITHIN Northumberland within the next five years, please provide details of up to two "new" households likely to form. The shaded boxes are provided for a second household forming, if required.

	Who is looking / likely to look for accommoda		29	What tenure can a) be realistically afforded, and b)			
	the next three years?	Household 1 2		preferred for each "new" household? Afforded	Preferred		
	Grandparent			Owner occupation 1 2			
	Parent	2		Private rent 2	HH		
	Child (16+)	3 🔲 🔲		Council rent 3	66		
	Partner / spouse	4		Housing Association rent 4			
	Other relative	5		Shared ownership (part rent/part buy). 5			
	Lodger / friend			Shared Equity	H		
28 a	Is the "new" household being formed as a s person or with a partner?	ingle	30	When will each "new" household need their h	nome? Household		
				Within 1 year			
		Household 1 2		Between 1 and 2 years			
	Single	1		Between 2 and 3 years	3		
				Between 3 and 5 years	4		
	Couple		212	What type of accommodation can a) be realise			
			Sia	afforded, and b) preferred for each "new" ho			
28b	If a couple household is being formed, is the partner currently living:-	Household		Afforded	Preferred		
	partier currently living	1 2		1 2	1 2		
	In your existing household			Semi - Detached house1			
	Elsewhere in Northumberland	2		Detached house² 📗 📗			
	Lisewhere in Northumberiand			Terraced house	<u>" </u>		
	Outside of the County	°ЦЦ		Flat / Maisonette 4			
28c	What is the age of each adult in each "new"			Bedsit 5	5		
	household Household 1	Household 2		Bungalow	6		
	Adult 1 Adult 2	Adult 1 Adult 2		Supported / Sheltered Housing	7		
	16 - 24			Housing adapted for disability needs			
	25- 34²	2		Caravan / Mobile home (permanently sited)	9		
	35 - 49	3 🔲 🔲	31h	How many bedrooms are a) needed and b) p	referred		
	50 - 64	4 🔲 🔲	0112	for each "new" household? Needed 1 2	Preferred		
	65 - 79 5	5		One1			
	80+	6		Two ²	2		
				Three			
284	How many children under 16 will be in each	"now"		Four			
2 00	household?	Household		Five or more ⁵			
	None	1 1	32	Is the "new" household registered on the			
	Child due	2	52	Northumberland Homefinder Waiting List?	Household		
	One	3			1 2		
	Two			Yes	¹ ∐ 🔲		
	Three	5		No	2		
	Four or more	6					
			1				

							_
	33 Where is accommodation required? Pleas	_					
	GO TO PAGES 11 AND 12 TO SEE MAP A				Г	_	
		2	∐ 3	<u></u> 4	ļ	┛2	
	<u></u> 6	7	8	9		1	0
	11 :	L2	13	14] 1	5
	☐ 16 ☐ :	L7	18	19		72	0
		22		<u> </u>	Ī	╡₂	5
		27	☐ ☐ 28	☐ ☐ 29	<u> </u>	╡₃	0
			片	H	<u>L</u> F	╡	
		32	33	∐ 34	L	3	5
	36	37					
34	Why are the locations above preferred?	Household	37a How much w	ould each "new" household	be able	•	
	Please cross <u>all</u> that apply	1 2	_	pay in rent and mortgage c	osts pe	er	
	Always lived here	¹ 🔲 🔲	month?		Ho 1	useh	old 2
	To be near family / friends	2	Under £69 pw / £30	00 pm	1] [
	New job / employment	, H H	£69 - £93 pw / £301	1 - £400 pm	. 2] [
	Closer / easier to commute to work	.HH.		01 - £450 pm	³ ⊢	┧╟	4
	Accessibility to public transport	` L	£104 - £150 pw / £4	451 - £650pm	. 4	╢╟	4
	Nearer / better shopping / leisure / entertainment	5	£151 - £200 pw / £6	651 - £865 pm	5	┥╟	4
	facilities	6 🔲 📙	Above £200 pw / £8	365 pm	6	J	
	Quality of local schools / colleges	7		does each household have			
	Health / support / personal care reasons	8	deposit and le	_	_1	ouse ¬ ≕	hold 2
	Able to afford local housing	9			–	4	4
	Greater availability of type of housing sought		,		<u> </u>	4	4
	Better quality of area					4	4
	Retirement	\vdash			_	4	4
						┨╟	4
35	Is the "new" household likely to be claiming	Household	, ,		° 	- 1	-
	Housing Benefit / Local Housing Allowance	1 2	Over £30,000		7		
	Yes	. ∐ ∐		ew" household get help with			
	No	2	iroin parents	s / relatives? Please cross one			hold
					Г	1 	2
	What type of assistance would new househol	ds			· ¦	41	Ы
	consider to help buy a home? Please cross <u>all</u> that apply	Household				41	Ц
	Shared Equity				· L	⊒ Ⅱ	Ц
	Help to build a home yourself (self build)	-	No help available		4	╝	Ш
	Discounted Housing to Buy	-	37d Please give	total annual HOUSEHOLD in	come i	for	
	Shared ownership (part rent / part buy)	HH		or couple in each new house enefits & allowances but be		,	
	Help to provide the deposit	5 5	and deducti				eholo
	Lend a hand 5% mortgage deposit (first time buyers).	6		·	П.	1 	2
36b	What type of assistance would new household	ds			. ⊢	41	Ш
	consider to help rent a home?	Household			 	41	Щ
	Please cross <u>all</u> that apply	₁ 1 2			-	41	Ш
	Rent deposit	.2	£25,001 - £30,000		⁴ ፟	41	Ш
	Rent in advance	"H H				41	Ш
	List of accredited landlords	4	£35,001 - £45,000.		6	╛║	Ш
	List of accredited properties	5 —	£45,001 - £50,000		7	╛║	Ш
	Being able to negotiate a longer tenancy length		£50,001 - £75,000		8		
	More information on tenants rights/		Above £75,000		9	٦I	



Map Area Number	List of settlements	Map Area Number	List of settlements	Map Area Number	List of settlements
	Berwick-upon-Tweed		Rothbury	21	Haydon Bridge
1	Spittal Tweedmouth East Ord	9	Thropton Whittingham Netherton	22	Acomb Slaley Whitley Chapel
	Horncliffe		Glanton Hepple	23	Hexham
	Norham		Amble	24	Corbridge
2	Cornhill Scremerston Ancroft Holy Island	10	High Hauxley Broomhill Hadston	25	Heddon-on-the Wall Stocksfield Wylam Mickley Square
	Lowick Crookham Ford	12	Togston Red Row Widdrington Station		Ovingham Riding Mill Whittonstall
3	Etal Chatton Branton		Stobswood	26	Prudhoe
3		13	Morpeth Pegswood	27	Stamfordham Matfen
	Milfield Bowsden	14	Stannington Longhirst	28	Ponteland Darras Hall
4	Wooler		Mitford Hepscott		Ellington
5	Adderstone Bamburgh Beadnell 6 Ellingham Lucker Seahouses / North Sunderland Spindlestone Christon Bank Eglingham Craster Embleton Longhoughton Lesbury Alnmouth Hipsburn 7 Warkworth Shilbottle Newton/moor Felton Swarland Longframlington Acklington Powburn Repopington		East Thirston Longhorsley	29	Lynemouth Cresswell
•		15	Netherwitton Scots Gap Belsay Hartburn Middleton	30	Linton Ashington Bothal
b				31	Newbiggin by the Sea Woodhorn
		16	Bellingham West Woodburn Kielder Otterburn Falstone	32	Guidepost Choppington Scotland Gate Stakeford Bomarsund West Sleekburn
		17	Fourstones Newbrough Humshaugh Wark Barrasford	33	Cambois Bedlington Station East Sleekburn
7		.,		34	Bedlington Nedderton
		18	Haltwhistle	35	Blyth
			Gilsland Bardon Mill	36	Cramlington East Hartford
			Greenhead Coanwood Whitfield Allendale	37	Seaton Delaval New Hartley Seaton Sluice/ Old Hartley Holywell
8	Alnwick	20	Catton Allenheads		Seghill