

Newbrough

2016 Housing Needs Assessment

Final Report
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1. Introduction

Background and objectives

- 1.1 arc⁴ Limited was commissioned in late May 2016 to carry out a housing needs assessment for Newbrough and five neighbouring parishes in Northumberland.
- 1.2 This work has been commissioned by Partner Construction to support a planning application for the development of affordable dwellings on a rural exceptions site in Newbrough. The overall aim of the study is to identify the scale of affordable housing need across the six parishes of:
 - Haydon,
 - Humshaugh,
 - Newbrough,
 - Simonburn,
 - Wall, and
 - Warden.

Research methodology

- 1.3 The research methodology has comprised a telephone household survey to a random sample of households living in the six parishes. From a total of 1,996 households, a total of 1,026 telephone numbers were obtained and over 2,500 calls were made to all telephone numbers available across the six parishes. From this, a total of 287 household responses were received and used in data analysis. This represents a 28.0% sample response rate and a 14.4% household response rate.
- 1.4 Further details of the methodology and accuracy of the survey are set out in Appendix A.
- 1.5 Survey responses were weighted to reflect the total number of occupied households (1,996¹) in Newbrough and the neighbouring five parishes.
- 1.6 The needs assessment methodology takes account of Planning Practice Guidance issued by the Department of Communities and Local Government (DCLG) in 2014² and approaches to assessing housing need in the DCLG 2007 Strategic Housing Market Assessment Guidance.

Report structure

- 1.7 This report is structured in the following way:
 - Chapter 2 provides a general background to Newbrough and the five neighbouring parishes;

¹ Census 2011.

² DCLG Planning Practice Guidance, *Housing and economic development needs assessments*, updated April 2016

- Chapter 3 considers the **scale of housing need** across the six parishes and how this translates to affordable housing requirements; and
- Chapter 4 completes the report by considering **recommendations** for affordable and open market housing development within Newbrough and the neighbouring parishes.

2. Characteristics of the six parishes

Overview

- 2.1 This chapter sets out a range of demographic and dwelling stock data relating to Newbrough and the neighbouring parishes.
- 2.2 This information has been prepared based on the six parishes of:
- Haydon,
 - Humshaugh,
 - Newbrough,
 - Simonburn,
 - Wall, and
 - Warden.
- 2.3 As shown in Table 2.1, there are an estimated 4,620 people living in 1,996 households across Newbrough and the neighbouring five parishes.

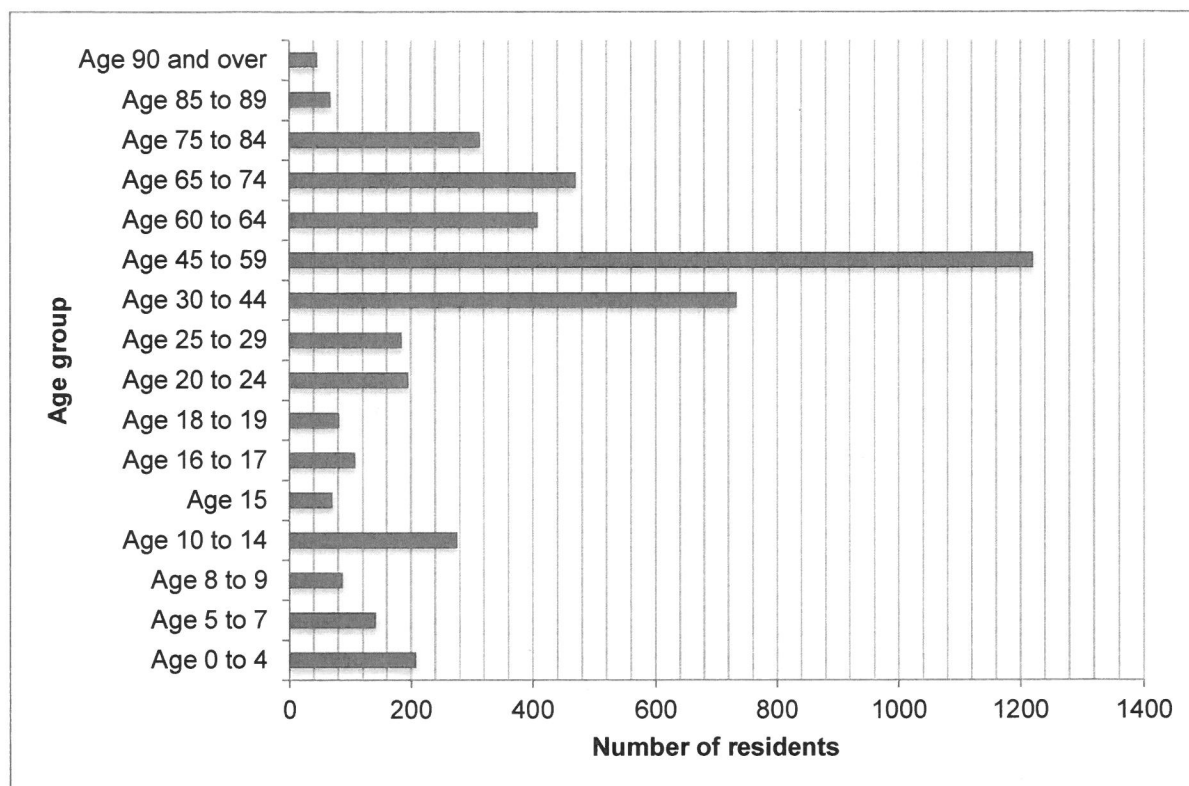
| | Households | Population | Average Household Size |
|--------------|--------------|--------------|------------------------|
| Haydon | 947 | 2,184 | 2.31 |
| Humshaugh | 267 | 622 | 2.33 |
| Newbrough | 256 | 561 | 2.19 |
| Simonburn | 84 | 192 | 2.29 |
| Wall | 191 | 458 | 2.40 |
| Warden | 251 | 603 | 2.40 |
| Total | 1,996 | 4,620 | 2.31 |

Source: 2011 Census

Demography and households

- 2.4 Figure 2.1 summarises the age profile of the catchment area's residents. Overall, 17.0% are aged under 16, 12.4% are aged 16-29, 15.9% are aged 30-44, 35.3% are aged 45-64 and 19.5% are aged 65 and over.

Figure 2.1 Age profile



Source: 2011 Census

2.5 Table 2.1 illustrates the range of household types living in the six parishes. Overall, 27.2% are couples with children (dependent and non-dependent), 24.6% are couples with no children, 22.7% are older person households, 14.4% are singles under 65, 7.9% are lone parents and 3.2% are other household types.

| | Total % |
|------------------------|---------------|
| Couple: with children | 27.2% |
| Couple: no children | 24.6% |
| Older person household | 22.7% |
| Singles under 65 | 14.4% |
| Lone parent | 7.9% |
| Other household types | 3.2% |
| Total | 100.0% |
| <i>Base</i> | <i>1,994</i> |

Source: 2011 Census

Economic activity

- 2.6 Information on the economic activity of 3,406 residents in the six parishes aged 16-64 is available from the 2011 Census (Table 2.3). The majority were either in employment (69.0%) or retired (16.9%), with 5.0% full-time students.

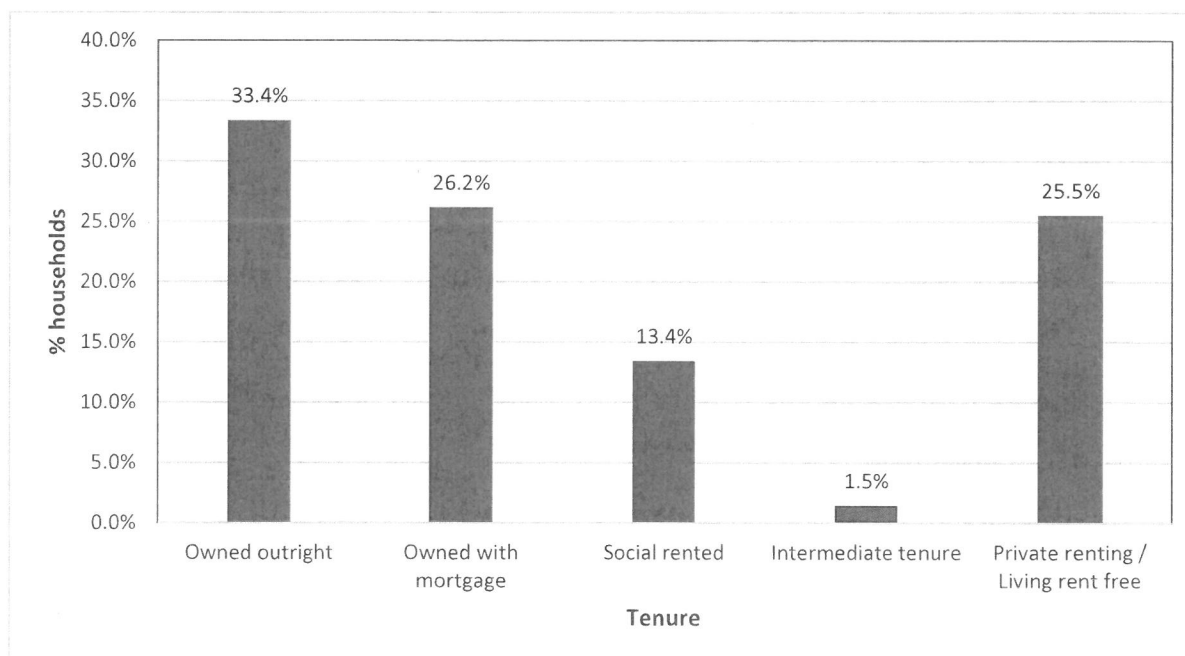
| Economic activity | Total % |
|-----------------------------|---------|
| In employment | 69.0% |
| Unemployed | 3.1% |
| Full-time student | 5.0% |
| Retired | 16.9% |
| Looking after home/family | 2.8% |
| Long-term sick/disabled | 2.0% |
| Other economically inactive | 1.2% |
| Total | 100.0% |
| Base | 3,406 |

Source: 2011 Census

Tenure profile and dwelling stock

- 2.7 The 2011 Census reports that across Newbrough and the neighbouring five parishes, 59.6% of households are owner occupiers, 25.5% rent privately or live rent free (tied accommodation) and 14.9% live in affordable housing (either social rented or intermediate tenure) (Figure 2.2).

Figure 2.2 Tenure profile across the six parishes



Source: 2011 Census

2.8 Table 2.4 sets out the tenure profiles of the individual parishes. This indicates some variations in the tenure profile between parishes, with notable examples being high levels of private renting in Simonburn (84.1%) and low levels of affordable accommodation in Warden (2.8%).

| | Owner Occupied | Private Rented | Affordable | Base |
|--------------|-----------------------|-----------------------|-------------------|-------------|
| Haydon | 57.8% | 22.5% | 19.7% | 943 |
| Humshaugh | 59.2% | 27.0% | 13.9% | 267 |
| Newbrough | 55.8% | 21.5% | 22.7% | 260 |
| Simonburn | 15.9% | 84.1% | 0.0% | 82 |
| Wall | 72.9% | 22.9% | 4.2% | 192 |
| Warden | 74.8% | 22.4% | 2.8% | 250 |
| Total | 59.6% | 25.5% | 14.9% | 943 |
| Base | 1188 | 509 | 297 | 1994 |

Source: 2011 Census

2.9 The majority of dwellings in the catchment area are either detached (36.5%), semi-detached (31.0%) or terraced (28.1%) houses/bungalows (Table 2.5), with only 4.4% flats/maisonettes.

| Property Type | Total (%) |
|---------------------------------------|------------------|
| Detached house / bungalow | 36.5% |
| Semi-detached house / cottage | 31.0% |
| Terraced house / town house / cottage | 28.1% |
| Flat/Maisonette | 4.4% |
| Caravan/mobile home | 0.0% |
| Total | 100.0% |
| Base (Total dwellings) | 2,213 |

Source: 2011 Census

Housing costs

2.10 Table 2.6 shows house prices realised in Newbrough and the neighbouring five parishes over the period 2010 to 2015. Over the six years covered by the Land Registry data, lower quartile prices have been around £183,244, median prices around £256,606 and average/mean prices around £251,187. There are marked annual variations in house prices but this is due to the relatively low number of property sales and not underlying market conditions.

| Year | Price (£) | | | No. Sales |
|-----------------------|----------------|---------|---------|-----------|
| | Lower quartile | Median | Mean | |
| 2010 | 167,300 | 225,106 | 207,800 | 34 |
| 2011 | 189,680 | 230,108 | 214,805 | 29 |
| 2012 | 208,400 | 305,964 | 301,395 | 30 |
| 2013 | 183,326 | 240,520 | 239,500 | 35 |
| 2014 | 157,210 | 280,244 | 277,700 | 51 |
| 2015 | 193,550 | 257,696 | 265,919 | 35 |
| 6-year annual average | 183,244 | 256,606 | 251,187 | 214 |

Source: Land Registry Price Paid

- 2.11 Over the six-year period 2010-2015, a total of 296 private rented dwellings came onto the market across the six parishes, with a lower quartile rent of £542 per calendar month and a median rent of around £742 per calendar month over this period. A household would require an income of £26,036 for a lower quartile priced private rented property to be affordable (this assumes that to be affordable it should cost no more than 25% of household income) and an income of £35,594 for a median priced private rented property to be affordable.
- 2.12 During 2015, the average social rent across the six parishes (based on Northumberland county data) was the six parishes was £77 per week, or £334 per calendar month.

3. Housing need and affordable housing requirements

Introduction

- 3.1 Housing need can be defined as *‘the quantity of housing required for households who are unable to access suitable housing without financial assistance’*. The 2016 Household Survey and secondary data provide a robust range of information to quantify housing need in the six parishes of:
- Haydon,
 - Humshaugh,
 - Newbrough,
 - Simonburn,
 - Wall, and
 - Warden.
- 3.2 In summary, the needs assessment model reviews in a step-wise process:
- Stage 1: Current housing need (gross backlog)
- Stage 2: Future housing need
- Stage 3: Affordable housing supply
- Stage 4: Estimate of households in need
- 3.3 Table 3.1 summarises the different steps taken in assessing housing need and evidencing the extent to which there is a surplus or shortfall in affordable housing in Newbrough and neighbouring parishes. Modelling has been carried out using household survey data and takes into account household type and property size requirements. Note that data have been weighted to reflect the total number of households in the study area.
- 3.4 This chapter continues with an overview of the data and analysis for each stage of the needs assessment process.

| Table 3.1 Needs Assessment Summary | | | |
|---|--|--|--|
| Step | Stage and Step description | Calculation Total households 1,996 | Newbrough and neighbouring parishes |
| | Stage1: CURRENT NEED | | |
| 1.1 | Homeless households and those in temporary accommodation | Current need | 6 |
| 1.2 | Overcrowding and concealed households | Current need | 30 |
| 1.3 | Other groups | Current need | 45 |
| 1.4 | Total current housing need (gross) | Total no. of households with one or more needs and remaining in the area | 50 |
| | Stage 2: FUTURE NEED | | |
| 2.1 | New household formation (3 years) | Based on household survey | 111 |
| 2.2 | Number of new households requiring affordable housing | % Based on actual affordability of households forming | 100 |
| | | Number 3 yrs | 111 |
| 2.3 | Existing households falling into need | Annual requirement | 0 |
| 2.4 | Total newly-arising housing need (gross each year) | 2.2 + 2.3 Annual | 37 |
| | Stage 3: AFFORDABLE HOUSING SUPPLY | | |
| 3.1 | Affordable dwellings occupied by households in need | (based on 1.4) | 12 |
| 3.2 | Surplus stock | Vacancy rate <2% so no surplus stock assumed | 0 |
| 3.3 | Committed supply of new affordable units | Total annual | 0 |
| 3.4 | Units to be taken out of management | None assumed | 0 |
| 3.5 | Total affordable housing stock available | 3.1+3.2+3.3-3.4 | 12 |
| 3.6 | Annual supply of social re-lets (net) | Annual | 16.3 |
| 3.7 | Annual supply of intermediate affordable housing available for re-let or resale at sub-market levels | Annual | 2.3 |
| 3.8 | Annual supply of affordable housing | 3.6+3.7 | 18.67 |
| | Stage 4: ESTIMATE OF 3 YEAR HOUSING NEED | | |
| 4.1 | Total backlog need | 1.4-3.5 | 38 |
| 4.1A | Total cannot afford | 100% | 38 |
| 4.2 | Quota to reduce over 3 years (33%) | | |
| 4.3 | Annual backlog reduction | Annual requirement | 13 |
| 4.4 | Newly-arising need | 2.4 | 37 |
| 4.5 | Total annual affordable need | 4.3+4.4 | 50 |
| 4.6 | Annual affordable capacity | 3.8 | 19 |
| 4.7 | NET SHORTFALL (Annual) | 4.5-4.6 NET | 31 |

Source: 2016 Household Survey; RP CORE lettings data; Land Registry House Price Data; Zoopla private lettings data

Stage 1: Current need

- 3.5 The range of housing needs identified from existing households in the study area are summarised in Table 3.2.

| Category | Factor | No. Households |
|---|--|----------------|
| Homeless households or with insecure tenure | N1 Under notice, real threat of notice or lease coming to an end | 6 |
| | N2 Too expensive, and in receipt of housing benefit or in arrears due to expense | 6 |
| Mismatch of housing need and dwellings | N3 Overcrowded according to the 'bedroom standard' model | 30 |
| | N4 Too difficult to maintain | 0 |
| | N5 Couples, people with children and single adults over 25 sharing a kitchen, bathroom or WC with another household | 0 |
| | N6 Household containing people with mobility impairment or other special needs living in unsuitable accommodation | 5 |
| Dwelling amenities and condition | N7 Lacks a bathroom, kitchen or inside WC and household does not have resource to make fit | 0 |
| | N8 Subject to major disrepair or unfitness and household does not have resource to make fit | 19 |
| Social needs | N9 Harassment or threats of harassment from neighbours or others living in the vicinity which cannot be resolved except through a move | 0 |
| Total no. households in need | | 81 |
| Total Households | | 1,996 |
| % households in need | | 4.1 |

Note: A household may have more than one housing need.

Source: 2016 Household Survey

Step 1.1 Homeless households and those in temporary accommodation

- 3.6 A total of **6** households were identified as being homeless or living in temporary accommodation.

Step 1.2 Overcrowding and concealed households

- 3.7 The extent to which households are overcrowded is measured using the 'bedroom standard'. This allocates a standard number of bedrooms to each household in accordance with its age/sex/marital status composition. A separate

bedroom is allocated to each married couple, any other person aged 21 or over, each pair of adolescents aged 10-20 of the same sex, and each pair of children under 10. Any unpaired person aged 10-20 is paired if possible with a child under 10 of the same sex, or, if that is not possible, is given a separate bedroom, as is any unpaired child under 10. This standard is then compared with the actual number of bedrooms (including bedsits) available for the sole use of the household.

- 3.8 Analysis identifies **30** households who are currently living in overcrowded accommodation or are concealed households and want to move. This figure is taken as the backlog of need from overcrowded and concealed households.

Step 1.3 Other groups

- 3.9 Analysis identifies a total of **45** households with other housing needs which specifically relates to households containing people with mobility impairment or other special needs living in unsuitable accommodation.

Step 1.4 Total current housing need

- 3.10 Based on Steps 1.1 to 1.3, using evidence from the household survey, the extent to which households are in housing need in the study area **and** want to move to offset that need within the study area has been identified. A base figure for this is **50** households. The remaining 31 households intend on moving outside the study area.

Stage 2: Future need

Step 2.1 New household formation (gross per year)

- 3.11 The household survey identified a total of 144 newly-forming households over the next 3 years of whom 111 want to remain in Newbrough and surrounding parishes.
- 3.12 There were no households falling into need according to CORE lettings data.
- 3.13 The gross annual household formation is therefore 37 each year.

Stage 3: Affordable housing supply

Step 3.1 Surplus stock

- 3.14 There are **12** households currently in need living in affordable housing.

Step 3.2 Surplus stock

- 3.15 No surplus vacant stock is assumed in the study area.

Step 3.3 Committed supply of new affordable units

- 3.16 The baseline needs assessment model assumes this to be zero.

Step 3.4 Units to be taken out of management

- 3.17 The model assumes there will be **no** affordable rented units taken out of management over the next five years.

Step 3.5 Total affordable housing stock available

- 3.18 It is assumed that there are **12** affordable dwellings available over the three-year period arising from households moving within the stock.

Steps 3.6 Supply of social re-lets

- 3.19 The CLG model considers the annual supply of social re-lets. Allocations data has been obtained from RP CORE general lettings data for the three years 2010/11, 2011/12 and 2012/13. During this time, a total of 49 lettings have been made to households moving into social/affordable rented housing (or 16.3 each year).

Step 3.7 Annual supply of intermediate re-lets/sales

- 3.20 CORE lettings data for 2010/11, 2011/12 and 2012/13 reports a total of 7 intermediate re-lets/sales (2.3 each year).

Summary of Stage 3

- 3.21 There are currently 12 households in need living in affordable housing. There is an annual supply of 16.3 social/affordable rented and 7 intermediate tenure dwellings each year.

Stage 4: Estimate of annual housing need

Overview

- 3.22 Analysis has carefully considered how housing need is arising Newbrough and neighbouring parishes by identifying existing households in need (and who cannot afford market solutions), newly-forming households in need and existing households likely to fall into need.
- 3.23 This has been reconciled with the supply of affordable dwellings which considers location, size and designation (i.e. for general needs or older person). Based on

the CLG modelling process, analysis suggests that there is an overall annual shortfall of 41 dwellings.

- 3.24 For critical stages of the needs assessment model (Step 1.1, Step 1.4, Step 2.4 and Step 3.8), information is broken down by designation (general needs and older) and property size. This allows a detailed assessment of the overall housing requirements of households in need and provides clear affordable requirement information. In turn, this can help identify where there are shortfalls and sufficient capacity of affordable housing, and help to shape policy responses.
- 3.25 Stage 4 brings together the individual components of the needs assessment to establish the total net annual shortfall.

Step 4.1 Total backlog need

- 3.26 Step 4.1 is the total backlog need which is derived from the number of households in Step 1.4 who are in housing need and cannot afford to buy or rent on the open market minus total affordable housing stock available (Step 3.5). The total backlog need is **69**.
- 3.27 The extent to which these households could afford open market prices and rents was then tested.
- 3.28 An ‘affordability threshold’ of households was calculated which takes into account household income, equity and savings. The household income component of the affordability threshold is based on 3.5x gross annual income of the respondent and partner (if applicable). The affordability threshold was then tested against lower quartile property prices and the cost of privately renting (Table 3.3). The lower quartile price for the study area was based on properties sold during 2015 using Land Registry address-level data.

Table 3.3 Summary of current housing need in study area

| Parish | Lower Quartile Price (2015) | Median Price (2015) | Lower Quartile Rent (2015) | Median Rent (2015) | Income required for LQ price to be affordable | Income required for Private Renting to be affordable |
|-----------|-----------------------------|---------------------|----------------------------|--------------------|---|--|
| Haydon | £130,000 | £180,000 | £451 | £477 | £37,143 | £21,648 |
| Humshaugh | £180,000 | £295,000 | £425 | £613 | £51,429 | £20,400 |
| Newbrough | £165,000 | £295,000 | £451 | £451 | £47,143 | £21,648 |
| Simonburn | No sales | No sales | £399 | £425 | No sales | £19,152 |
| Wall | £210,000 | £275,000 | £776 | £802 | £60,000 | £37,248 |
| Warden | £152,500 | £237,000 | £589 | £598 | £43,571 | £28,272 |

- 3.29 Latest (2015) data for private renting indicates that in 2015 a total of 51 lettings were reported across the study area. Over half of properties were let in Haydon (with a lower quartile price of £451 and median of £477) and elsewhere in the study area lower quartile prices ranged between £399 (Simonburn) and £776 (Wall). To be affordable, incomes of between £19,152 and £37,248 would be

required across the study area (this assumes that to be affordable it should cost no more than 25% of household income).

Step 4.1A

- 3.30 Step 4.1A is the total number of households in need that cannot afford open market prices (buying or renting) and this is **69** households.

Steps 4.2 to 4.6

- 3.31 Step 4.2 is a quota to reduce the total backlog need which is assumed to be 33% each year (i.e. the backlog is cleared over 3 years).
- 3.32 Step 4.3 is the annual backlog reduction based on Step 4.2 (**23** each year).
- 3.33 Step 4.4 is a summary of newly-arising need from both newly forming households and existing households falling into need (**37** each year).
- 3.34 Step 4.5 is the total annual year affordable need based on Steps 4.3 and 4.4 (**60** each year).
- 3.35 Step 4.6 is the annual social rented/intermediate tenure capacity based on step 3.8 (**19** each year).

Step 4.7 - Total gross and net shortfalls

- 3.36 The total gross annual shortfall of affordable housing is 60 and the net shortfall (after taking into account affordable supply) and rounded to 41 each year over the 3-year period 2016/17 to 2019/20. Table 3.3 presents the gross shortfall and Table 3.4 presents the net shortfall across the study area by designation (general needs and older person) and property size. All households in need would require general needs housing and a mix of smaller 1 and 2 bedroom dwellings were required.

Table 3.4 Gross affordable housing requirements – total annual requirement 2016/17 to 2019/20

| Designation | No. Bedrooms | | Total |
|---------------|--------------|-----------|-----------|
| | 1 / 2 Bed | 3+Beds | |
| General Needs | 21 | 32 | 48 |
| Older Person | 2 | 0 | 2 |
| Total | 23 | 27 | 50 |

Sources: 2016 Household Survey; RP CORE Lettings and Sales

Table 3.5 Net affordable housing requirements – total annual requirement 2016/17 to 2019/20

| Designation | No. Bedrooms | | Total |
|---------------|--------------|-----------|-----------|
| | 1 / 2 Bed | 3+Beds | |
| General Needs | 13 | 18 | 31 |
| Older Person | 0 | 0 | 0 |
| Total | 13 | 18 | 31 |

Sources: 2016 Household Survey; RP CORE Lettings and Sales

Note only one letting of a 3 bedroom house was evidenced from CORE lettings data, so this has a negligible impact on net requirements.

Tenure split

3.37 Affordable housing includes social rented, affordable rented and intermediate tenure dwellings. New affordable development by Registered Providers will be affordable rented (with rents of up to 80% open market rent). Table 3.5 summarises the tenure preferences of existing and newly-forming households based on gross requirements and suggests a 62% affordable rent and 34% market rent split. No households expected to move to intermediate tenure options.

Table 3.6 Tenure preferences

| Tenure | Household type | | Total | % split |
|-------------------|----------------|---------------|-------|---------|
| | Existing | Newly forming | | |
| Intermediate | 0 | 0 | 0 | 0 |
| Affordable Rented | 5 | 25 | 31 | 61.6 |
| Private Rented | 5 | 12 | 17 | 33.9 |
| <i>Base</i> | 13 | 37 | 50 | 100 |

4. Recommendations

Affordable housing development

- 4.1 An analysis of housing need following DCLG guidance indicates an overall annual net shortfall of 31 affordable dwellings each year over the 3 year period 2016/17 to 2019/20.
- 4.2 Analysis identified a requirement for a range of dwelling sizes for general needs housing, with 58% of need for larger 3 or more affordable dwellings and 52% smaller one and two bedroom dwellings, although it would be prudent to focus delivery on two bedroom dwellings.
- 4.3 Analysis of tenure expectations would suggest that dwellings should be built for rent, with the majority affordable rented.
- 4.4 The report clearly establishes a need for affordable housing in Newbrough and the neighbouring five parishes which cannot be satisfied through existing affordable housing provision.

Appendix A: Accuracy Statement

Methodology

- A.1 The sampling was based on achieving as many interviews as possible from households who have a telephone within Newbrough and the neighbouring five parishes. The Census identified a total of 1,996 potential households and 1,206 telephone numbers were sourced.
- A.2 Interviews were conducted over the period June 9th to June 16th 2016 during the day and evening. A total of 287 responses were achieved which represents a 28.0% sample response rate and a 14.4% household response rate.
- A.3 Following the completion of the survey work all of the survey data was geo-coded using ONS Census Postcode look-up files.

Stratification of the Sample

- A.4 No stratification was used and a pure random sample approach was utilised to ensure that accuracy of results could be identified and reported. No quotas were used at all during the surveying.

Sampling and Accuracy

- A.5 Accuracy of results can be quoted at two levels for this research. Table A.1 covers accuracy of results when comparing the achieved interviews with the total households in the six parishes.

Table A.1 Accuracy of results compared with catchment

| | A HOUSEHOLDS* | B ACHIEVED | C ACCURACY | D RESPONSE RATE** |
|-------|------------------|---------------|---------------|-------------------------|
| Total | 1996 | 287 | ± 5.4% | 28.0% |

*Census 2011 households

**Based on households contacted (1,026). Full household response rate was 14.4%.

- A.7 In Table A.2 below we detail some accuracy levels based on different achieved sample sizes (i.e. completed interviews) and how these relate to different strengths in response to a particular survey question – to identify accuracy levels we must know the number of interviews completed (base size) for the question and also the % response to the options provided as responses to that question.

Table A.2 Example accuracy levels based on sample sizes

| % response to example question → | 10% or 90% | 40% or 60% | 50% |
|--|-------------------|-------------------|------------|
| Surveys Completed ↓ | | | |
| 75 | ± 6.9% | ± 11.3% | ± 11.5% |
| 100 | ± 6.0% | ± 9.8% | ± 10.0% |
| 300 | ± 3.5% | ± 5.7% | ± 5.6% |
| 900 | ± 2.0% | ± 3.4% | ± 3.3% |
| NOTE: all figures based on large pop ⁿ our calculation based on smaller ward pop ⁿ and hence accuracy is marginally different. | | | |

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