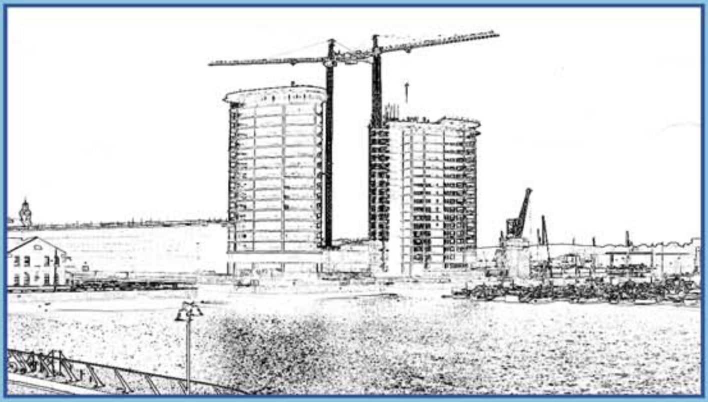

State of Medway Report
Housing

Medway Council
Serving You

November 2008

State of Medway Report: Housing in Medway
November 2008

State of Medway Reports

This is one of a series of factual reports that are being produced to inform the preparation of Medway's Local Development Framework or LDF. Each deals with a specific topic and draws together available information from a variety of sources.

The reports are intended to establish the current position and a baseline for further work. They also help in highlighting gaps in the information base. We would be pleased to hear from any interested party about any information sources that have not been referred to or gaps that should be addressed in future work.

At this preliminary stage no attempt has been made to identify issues arising from this research or options for addressing such issues. That will follow over the next few months but we would be happy to receive any initial suggestions now.

If you would like to comment on or respond to this report please use one of the methods set out in our 'Engagement Protocol', which is being widely publicised.

To monitor progress being made on the LDF please regularly check our website at www.medway.gov.uk/ldf.

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1. Introduction

1.1 This report draws together data from a number of sources, based upon the requirements of PPS3 Housing, in order to paint a contemporary picture of housing in Medway today. After a short summary of the policy context the report deals with the existing housing supply and then the housing market. It draws upon information in the 2001 Census, from the Land Registry, Medway's Property Price Report, 2008, Medway's Housing Strategy, 2008, the Medway Housing Market Assessment, 2005 and the Medway Housing Needs Survey, 2006. The Medway Housing Market Assessment will be up-dated as part of the preparation of the LDF and broadened into a Strategic Housing Market Assessment.

2. Policy Context

2.1 The Government's key housing policy goal is set out in Planning Policy Statement 3: Housing, and it is to ensure that everyone has the opportunity of living in a decent home, which they can afford, in a community where they want to live. To achieve this it is seeking:

- To achieve a wide choice of high quality homes, both affordable and market housing to address the requirements of the community;
- To widen the opportunities for home ownership and ensure high quality housing for those who cannot afford market housing, in particular those who are vulnerable or in need;
- To improve affordability across the housing market, including by increasing the supply of housing;
- To create sustainable, inclusive, mixed communities in all areas, both urban and rural. (Para. 9).

2.2 Paragraph 10 requires the planning system to deliver a sufficient quantity of housing, taking into account need and demand the need to seek to improve choice, in suitable, sustainable locations, on sites which make efficient and effective use of land, including the re-use of previously developed land.

2.3 Local development documents are required to be informed by robust evidence, in particular, of housing need and demand through a Strategic Housing Market Assessment and land availability, through a Strategic Housing Land Availability Assessment. (Para. 11).

2.4 PPS3 aims to achieve mixed communities through the provision of a variety of housing, particularly in terms of tenure and price, and a mix of different households such as families with children and single people and those with specific needs such as older and disabled people, gypsies and travellers. (Para. 21).

2.5 Local planning authorities are required to set out the likely overall proportions of households that require market or affordable housing, the size and type of affordable housing required, and the likely profile of household types requiring market housing such as multi-persons, single persons and couples. (Para. 22).

2.6 The full range of market housing should be planned for, particularly taking into account of the need to deliver low-cost market housing as part of the housing mix. (Para. 26).

2.7 PPS3 recognises the importance of the existing housing stock and the contribution that can be made by the conversion of existing homes and the bringing into residential use of empty housing and other buildings. (Para. 31).

3. Housing Supply in Medway

Existing Dwellings

3.1 Medway's 2006 Housing Strategy Statistical Appendix states that at April 2006, there were an estimated 106,394 dwellings in Medway, of which, 3161 were in Council ownership.

Gypsy, Traveller and Showpeople Accommodation

3.2 The North Kent Gypsy and Traveller Study, 2006, carried out by consultants, DCA, identified 14 gypsy and traveller households accommodated on authorised sites in Medway. Medway also has an authorised site for travelling showpeople with a capacity of 29 caravans. The South East Regional Assembly is currently undertaking a partial review of the South East Plan in order to identify how many places each local authority should provide in the future.

Housing Requirement

3.3 The number of new dwellings Medway is required to provide is set out in the Kent & Medway Structure Plan 2006 and the emerging South East Plan.

3.4 The structure plan covers the period 2001-2016 and requires 11,500 homes to be provided. The South East Plan requires 16,300 homes to be provided over the period 2006-2026.

3.5 The following table shows that 3,811 dwellings were built between 2001 and 2007.

Table 1: Kent and Medway Structure Plan Policy HP1 provision and residual dwelling requirements at 31st March 2007

Adopted Kent and Medway Structure Plan HP1 Provision				Net Completions	Residual Dwelling Requirement		
2001-2006	**2006-2011**	**2011-2016**	**2001-2016**	**2001-2007**	**Next 5 years**	**To 2011**	**To 2016**
3,500	3,900	4,100	11,500	3,811	4,409	3,589	7,689

Source: Medway Annual Monitoring Report, 2007.

Completions

3.6 Successive Structure Plan housing requirements have been set above previous trends in order to reduce out migration from Medway. However, housing completions have consistently failed to reach those targets. The figures for 2001 to 2007 illustrate this pattern with one exception in 2003/4.

3.7 Preliminary results from the 2008, housing land supply study (not yet published), show that completions for the year April 2007 to March 2008, increased to 761, which is close to the Structure Plan target.

Table 2: Annual Average Completion Rates 2001-2007

Year	2001/02	2002/03	2003/04	2004/05	2005/06	2006/07
Structure Plan Requirements	700	700	700	700	700	780
Actual Completion Rates	603	676	733	646	562	591

Source: Medway Local Development Framework, Annual Monitoring Report Vol. 1: December 2007

3.8 The Government has set a national target for at least 60% of housing completions to be on 'previously developed land'. With the emphasis on urban regeneration in Medway local performance substantially and consistently exceeds this target.

3.9 However some deterioration can be expected over the next 2-3 years as the Medway Local Plan Greenfield allocations feed through the system.

Table 3: Percentage of completions each year on previously developed land since 2001

Year	2001/2	2002/3	2003/4	2004/5	2005/6	2006/7
Previously Developed Land	441 73%	584 86%	639 87%	609 94%	430 81%	536 91%
Greenfield	163 27%	92 14%	94 13%	37 6%	100 19%	55 9%

Source: Medway Local Development Framework, Annual Monitoring Report: December, 2007

Existing Housing Commitments

3.10 As at 31st March, 2007, the Annual Monitoring Report records an outstanding housing commitment of 9550 dwellings, consisting of:

- 805 under construction:
- 8126 with planning permission not started:
- 619 allocated in the Medway Local Plan, 2003.

Density

3.11 As the following table shows, net densities on completed developments generally comfortably exceed the national minimum of 30 to the hectare and the emerging South East Plan target of 40 overall.

3.12 This can be attributed to the many urban sites, suited to higher densities.

Table 4: Percentage of new dwellings completed in 2006/7 at various densities (gross completions)

Dwellings per hectare	**Percentage**
Less than 30 dph	9.4%
Between 30 and 50 dph	21.2%
Above 50 dph	69.4%

Source: Medway Local Development Framework, Annual Monitoring Report: December, 2007

3.13 The average net density of full permissions (large sites and windfalls only) during the year to 31 March 2007 was 68 dph. This compares with 59 dph for 2005/06 and 47 dph for 2004/05.

4. Medway's Housing Market

The Medway Housing Market Area

4.1 In a report by DTZ to inform the SE Plan, "Identifying the Local Housing Markets of South East England Part C: Analysis and Initial Hypothesis[1] it was found that generally it would be expected that a local housing market would incorporate a larger area than just a single local authority area. The broad definition of a local housing market is one where roughly 70% of household movements remain within the same housing market. Very few of the districts in the region approach an equivalent level of self-containment with the average level for districts in the region closer to 50%. Even so there are a number of districts where levels of self-containment are fairly high (a level above 60%). In particular there are a number of highly self-contained housing markets in the north and east of Kent.

4.2 In June 2005, DTZ Pieda Consulting, carried out a housing market assessment on behalf of Medway Council. In work for the South East England Regional Assembly and Regional Housing Board, it had already concluded that a North Kent sub-regional housing market exists which embraces Medway, Gravesham, Dartford and Swale, based upon evidence of district household and travel to work patterns in the area.

4.3 Within this market area, DTZ identified Medway as having a highly self-contained local market, exhibiting limited connectivity to its surrounding districts. The majority (66%) of residents of Medway who moved in the year preceding Census Day, 2001, relocated within the District, a pattern that also occurred across north and east Kent. In these areas,

[1] http://www.southeast-ra.gov.uk/documents/housing/dtz-part_c.pdf

housing markets correspond more closely to local authority boundaries than in the rest of the South East.

4.4 Despite this degree of self-containment, when cross-district household migration is studied, a distinct chain of household movement across North Kent is revealed, with a particularly strong cluster between Bexley, Dartford, Gravesham and Medway.

4.5 Medway displays relatively high levels of in-migration, particularly from Gravesham to the west. Although there is a large majority of household movement within the District, the largest number of households that move out of the Medway area, move to Swale. A pattern of progressive movement from west to east can therefore be observed through the North Kent area.

4.6 There are also reasonable levels of inward movement from Maidstone and Tonbridge and Malling districts, with a much less strong reverse movement, DTZ surmised that this may indicate the role that Medway performs in providing more affordable housing than is to be found to the south of the A2.

Household Composition

4.7 Medway has a lower proportion of pensioner and single person households than England and Wales but a higher proportion of couples without children, couples with dependent children and all households with dependent children.

Table 5 : Household Composition

	All	Pensioner	Single Person	Couples with no children	Couples with Dep. Children	Total with Dep. Children
England &Wales	21,660,475	5,157,862 23.8%	6,502,612 30.0%	3,838,056 17.7%	4,504,255 20.8%	6,262,545 28.9%
Medway	99,566	19773 19.8%	26,879 27.0%	18,615 18.7%	24,636 24.7%	33,603 33.7%

Source: 2001 Census Crown Copyright Table KS20

Notes The figures in the above table are total households and not people.
Some households have been included in more than one category, and so should not be totaled, in order to avoid double counting.

Tenure

4.8 Medway's Annual Monitoring Report for 2007 concludes that its housing stock is not typical of the regional or national average. It has a large proportion of owner occupied properties, and as a consequence the rented sector is smaller but has shown signs of increasing since the previous Census (22.0% to 24.2%). Some of this increase is likely to be due to the buy to rent market.

Table 6: Housing tenure

	Medway	South East	England and Wales
Total of owner occupied	**75,427** **75.8 %**	**2,431,459** **74.0 %**	**14,916,465** **68.7 %**
Local Authority rented	4,263 4.3 %	241,767 7.4 %	2,868,529 13.2 %
Housing Associations/Registered Social Landlord rented	9.107 9.1 %	217,198 6.6 %	1,288,722 5.9 %
Private sector rented	8,080 8.1 %	288,190 8.8 %	1,888,696 8.7 %
Other rented	2,689 2.7 %	108,875 3.3 %	698,063 3.2 %
Total of rented households	**24,139** **24.2 %**	**856,021** **26.0 %**	**6,744,010** **31.1 %**

2001 Census Crown copyright Table KS 18

4.9 The limited rented property - only 70% of the national average live in LA/HA housing - and the lower sized private sector rented sector implies a restricted choice in comparison with other areas as shown by the table above.

Type of Dwellings

4.10 The Annual Monitoring Report recognises that the type of housing in Medway is not typical. The number of terraced houses is significantly above average and the number of flats limited. However, the proportion of flats in Medway has risen from 11.2% in 1991 to 13.4% in 2001.

Table 7: Type of housing – household spaces (unshared dwellings)

	Medway %	South East %	England %
Total in an unshared dwelling	102,500 (100%)	3,388,675 (100%)	21,185,294 (100%)
Detached	14,308 14%	996,140 29.4%	4,786,456 22.6%
Semi Detached	31,003 30.2%	967,850 28.6%	6,713,183 31.7%
Terraced	43,265 42.2%	786,473 23.2%	5,494,033 25.9%
Flats	12,294 12.6%	614,581 18.1%	4,102,704 19.4%
Other	1,000 1%	23,631 0.7%	88,918 0.4%

Source: Census Crown copyright Table UV56 (ONS updated 2004)

Age of Housing Stock

4.11 The age of the housing stock shows that 22.58% was constructed before 1919, with 13.62% built between the wars and the majority, 63.80% built since 1945. Thus, 36.20% of properties were built before 1945.

Table 8: Distribution of Dwellings by Construction Date (%)

	Pre-1850	1850-1899	1900-1918	1919-1944	1945-1964	1965-1975	1976-1981	Post 1981
	%	%	%	%	%	%	%	%
Medway	0.68	10.36	11.54	13.62	24.30	14.56	8.19	16.75

Source: Medway Housing Stock Condition Survey, 2006/7.

4.12 The English House Condition Survey of 2001 reports that, nationally, 21% of houses were built before 1919 and 39% before 1945. On this basis the housing stock in Medway is not too dissimilar to the national position. Overall Medway shows an age profile broadly consistent with that of the region and England as a whole, although there are slightly more pre-1919 dwellings and slightly less of the most recently built.

4.13 Across Medway there is some variation in the age distribution of dwellings. The housing stock is broadly younger in Rainham and the rural areas, whilst the oldest housing is to be found in the Gillingham area. This has implications for housing conditions, as the worst are associated with the oldest dwellings.

Household Size

4.14 With an average of 2.48 persons, Medway's household size is larger than the South East or England and Wales overall.

Table 9: Average Household Size

Area	All Householders	Average Household Size	Average no. Rooms per Household
England & Wales	21,660,475	2.36	5.34
South East	3,287,489	2.38	5.57
Medway	99,566	2.48	5.33

Source: 2001 Census Crown Copyright Table KS19

House Prices

4.15 The Annual Monitoring Report, 2007, found that while house prices in the Medway Towns have doubled since 1999, resident earnings have increased by less than 50%. The consequence has been that overall affordability as measured by the ratio of average resident earnings to house prices has fallen by 50%. The key implication of declining affordability is that increasing numbers of individuals and households cannot realistically afford to buy, or struggle to do so.

4.16 It is important to appreciate that the pressures on the Medway housing market arise in part from housing market change at the sub-regional and regional level. Thus while Medway has experienced more modest population and household growth than many areas of the South East, demand for housing in Medway has been increasing precisely because it has been relatively more affordable than surrounding areas.

4.17 The Land Registry maintains a House Price Index, which is a data set of completed sales.

Table 10: Average house price change 2002-2008

	March 02	March 08	% Difference	Medway Average is :
Medway	£94,513	£163,242	+72.7%	
Kent	£118,087	£207,484	+75.7%	21% lower than Kent
South East	£142,370	£227,889	+60.1%	28% lower than S. East
England & Wales	£102,045	£184,043	+80.4%	11% lower than Eng & Wales

Source: Crown Copyright Land Registry Property Price data 9th July 2008

Table 11: Average house price by type, March 2008

	Medway	Kent	South East	Eng & Wales
Flats/Maisonettes	113,175	120,144	140,935	172,282
Terraced	135,317	159,171	177,983	144,589
Semi-detached	190,157	205,977	225,720	172,713
Detached	317,646	353,371	397,009	278,168

Source: Crown copyright Land Registry Property Prices July 2008

4.18 Since 2002, Medway prices have risen roughly at the same rate as Kent and significantly more than for the whole of the South East. The overall cost of buying property is still considerably less in Medway than in Kent, the South East and in England and Wales. However, in considering the average cost by type of property, whilst this still holds good for Kent and the South East, average prices for semi-detached and detached dwellings are higher than for England and Wales.

Empty Homes

4.19 The latest figures for empty properties in Medway, recorded in April 2007, for the Housing Strategy Statistical Appendix show that the percentage of empty properties in the private sector in Medway is currently 1.6%, based on the estimated stock total of 106,959. This percentage is lower than the national overall position of around 3.0%. The most recent information available for Kent and Medway as a whole is for 2005, and it can be seen from the table below that Medway has a higher percentage of empty private dwellings than the average for the County.

Table 12: Vacant Private Dwellings in Kent, April 2005

Local Authority	No Vacant Dwellings	Total No Private Dwellings	% Private Empty Dwellings
Dover	1244	41,152	3.0
Medway	1603	92,116	1.7
Thanet	900	53,399	1.7
Ashford	580	39,531	1.5
Shepway	592	41,227	1.4
Dartford	447	31,688	1.4
Gravesham	380	32,416	1.2
Maidstone	513	52,449	1.0
Swale	351	49,132	0.7
Sevenoaks	224	39,948	0.6
Tonbridge and Malling	232	38,835	0.6
Canterbury	180	52,703	0.3
Tunbridge Wells	49	38,328	0.1
Kent and Medway	7295	602,974	1.2

Source: Medway Empty Homes Strategy 2008-2011

4.20 The current number of homes empty for more than 6 months in Medway is 1.6%, which shows an overall reduction of over 15% since 2003. The Medway Stock Condition Survey 2007 found that the distribution of empty dwellings in Medway is not even. Rochester, Gillingham and the rural areas have higher rates than the overall level for Medway, with the highest rate found in Gillingham, which includes the wards of Gillingham North, Gillingham South and Watling.

4.21 The conclusion of the Stock Condition Survey regarding empty homes was that it did not identify a serious problem with vacant dwellings in Medway, but did recognise that it is an issue that the Council may wish to address, due to clusters in some areas.

Fuel Poverty

4.22 The Medway Fuel Poverty and Home Energy Conservation Strategy, 2008-2011 notes that the Stock Condition Survey 2007 highlighted a number of key points that affect fuel poverty and home energy conservation in Medway:

- 31% of the properties surveyed as part of the survey contained the hazard of excess cold.
- 23% of the housing stock in Medway was built before 1918. Older properties are harder to heat and the occupants are more likely to be in fuel poverty.

- 12,343 of the properties in Medway have a SAP rating of less than 40. The maximum SAP rating is 125, and the lower the rating the less energy efficient a property is. (SAP is the Government's Standard Assessment Procedure for Energy Rating of Dwellings).

- The average fuel bill in Medway is £804p/a

- 8% of Medway households have no form of central heating.

4.23 Medway's Stock Condition Survey in 2007 highlighted that the average SAP rating for Medway (56) was higher than the national average of 51.8 (taken from the English House Condition Survey update report 2004). The energy efficiency of a property is an important factor in both home energy conservation and fuel poverty. With 12,343 properties having a SAP rating of less than 40 the poor energy efficiency of some properties in Medway will have two main impacts:

- The emissions released due to inefficient use of energy

- Occupants are more vulnerable to fuel poverty.

4.24 Excess cold is the main reason for homes not being likely to meet the decent homes standard by 2010.

4.25 Energy inefficient properties are more expensive to heat adequately therefore, household income is also an important factor to consider in determining what impact fuel poverty is having on the residents of Medway.

Access to Facilities

4.26 In 2001, Medway had a slightly smaller proportion of households than the South East and England and Wales, with central heating and sole use of bath/shower and toilet. However, it also had a slightly lower proportion of households without those amenities and a slightly higher proportion without central heating but with sole use of the other amenities.

Table 13: Household Amenities

	Households with central heating and sole use of bath/shower and toilet %	Households without central heating or sole use of bath/shower and toilet %	Households without central heating with sole use of bath/shower and toilet %	Households with central heating without sole use of bath/shower and toilet %
England and Wales	91.2	0.16	8.31	0.32
South East	93.6	0.14	5.96	0.34
Medway	90.3	0.13	9.18	0.34

Source: 2001 Census Crown Copyright Table KS 19

5. Medway Housing Needs Survey 2006

5.1 Medway Council formally commissioned consultants, DCA, in January 2006, to carry out a district wide Housing Needs and joint Stock Condition Survey. The purpose of the Housing Needs Study was to undertake a comprehensive and robust housing needs assessment, to obtain high quality information about current and future housing needs at a local authority level and to inform the development of polices and underpin local housing strategies.

5.2 The study consisted of the following elements:

- A postal questionnaire to 5,416 households across 22 wards
- Face to face interviews with 1,064 households across 22 wards
- A housing market survey utilising the Land Registry and Halifax databases and a telephone survey of estate agents on the cost of entry level property and on the supply and cost of private rented housing
- Secondary data analysis drawing upon the Housing Strategy Statistical Appendix (HSSA) and Housing Register data on the flow of social stock and need, 2001 Census household and population projections and other national research.

5.3 The following paragraphs summarise the key findings of the survey in relation to the current housing stock, the housing market, affordable housing, supported and adapted housing, key worker housing and black and minority ethnic needs. All the data is for 2006, and that applying to the district as a whole is interpolated from the sample surveys. The figures may vary from that set out in the earlier part of this report as a result of different base dates and data sources.

The Current Housing Stock

5.4 Property types in Medway are skewed towards terraced and semi-detached houses and bungalows. The stock of flats is fairly low and the majority is in the social sector. The property type profile in 2006 shows some variance from the national levels with 47.3% of properties being either detached or semi-detached (England 55%) and 52.3% terraced houses or flats (England 45%) but the latter figure disguises the high proportion of terraced houses (41.4%).

5.5 Over occupation is higher in the rented sector than the owner occupied sector, with 4.5% of private rented homes and on average over 10% of social rented homes in the household survey over occupied.

5.6 There is a reasonable level of access to basic facilities for heating and insulation, with lower levels found in the private rented sector.

5.7 89.3% of respondents to the household survey said their home was adequate for their needs; 10.7% consider their home inadequate.

5.8 The total preference for terraced houses in the market sector is 23.1%, (1,770 units) for existing households and 48.1%, (1,508 units) for concealed households.

The Medway Housing Market

5.9 Access to the housing market is restricted by price. 42.6% of all new forming households can afford to pay no more than £300 pcm rent. Access rents are £353 pcm.

5.10 The ability of concealed households to access the market is very limited. Only 29.8% of concealed households have incomes above £27,500; only 15.9% have incomes above £40,000. The cheapest 2 bed terraced property in the District require an income threshold of £28,000. Around 57.3% of concealed households are denied access to the owner occupied market, based on the incomes of recently formed households.

5.11 39.5% of concealed householders could afford to pay no more than £500 in mortgage costs.

Future Affordable Housing Requirements

5.12 Determining the net shortfall or surplus of affordable housing, in order to meet existing and predicted housing need is a key part of the Housing Market and Needs Assessment:

- Demand for affordable housing from existing moving households was 1,636 units implied for Council rented accommodation, 1,870 units implied for HA rented accommodation and 248 units implied for shared ownership housing.

- 14.2% of existing moving households plan to move now and a further 49.5% plan to move within 12 months.

- 1,256 concealed households are looking for social housing. The majority of need from this group was for 1 or 2 bed accommodation.

- For existing households, two thirds of demand in the Council rented sector was for semi-detached (36.9%) and bungalow (28.8%) accommodation. In the HA rented sector emphasis was more on terraced houses (31.2%) and bedsits/flats/maisonettes (22.1%). For concealed households 63.9% of interest is in the Council rented sector and 44.6% of interest in the HA rented sector was for bedsits/flats/maisonettes.

- Chatham was the most popular location for existing households; Gillingham for concealed households. Access to family, familiarity with the area and proximity to employment (in the case of concealed households) were the key factors influencing choice of decision.

Supported and Adapted Housing

5.13 This section covers the housing needs of disabled people, of older people and the need for extra care accommodation:

- 21.5% (21,648 implied) households in Medway included a member with a disability

- 52.9% of those with a disability suffered from walking difficulties; 8.2% contained a member who was a wheelchair user

- 43.8% of people with a disability indicated that they also had a support need. Support was provided primarily by friends and family. (76.5%)

- 8.4% of properties have been adapted, but the survey found a mismatch between wheelchair adaptations and the properties where people with a wheelchair actually live;

- Demand for supported accommodation (other than sheltered accommodation) from existing households within Medway was predominantly for independent accommodation with external support (48.5%).

- The data suggests a combined requirement for sheltered accommodation from older people currently living in the District and those who may in-migrate to be beside their family of 1,929 units, 1,202 in the affordable sector and 727 in the private sector, over the next 3 years

- In respect to supported housing and support, the Survey identified a need over the next three years for:
  - 614 units of independent accommodation with external support;
  - 585 units of Council / HA housing and 103 extra care units;

- The level of need expressed for extra care accommodation was high. There is a requirement for 103 units for existing residents and 224 units to meet the needs of in migrating parents/relatives, a total need of 327 units over the next three years.

Key Worker Housing

5.14 The survey identified whether household members worked in the Public Sector. If the respondent is employed in the Public Sector and specified that they work within Medway they have been identified as ‘Key Workers’

- Respondents and their spouse / partner were asked to state which area of Public Sector employment they worked. The groups consisting of key workers in existing households were identified as:
  - Police and Fire Service
  - Local Authority Staff
  - Nurses and other NHS clinical staff
  - School/FE/College Teachers

- 13.6% of all households in the District gave details of their work in the public sector

- Between 21.0% and 47.0% of key workers would be unable to afford market housing. Of these, all police and fire service staff stated that they earned above the minimum of £24,700 threshold required to purchase a 1-bed flat. Of the others, the proportions who could not afford to access the market were:

- o 27.6% of local authority staff
- o 47.0% of nurses and other NHS clinical staff; and
- o 21.0% of school, FE and college teachers.

Black and Minority Ethnic Needs

5.15 138 Black and Minority Ethnic (BME) returns, representing 6,139 implied households have been drawn from the Survey and analysed separately to give an insight into the specific housing needs of BME households in the District. The BME returns include the categories of 'White Irish' and 'White Other' which represents 1,941 implied households across the District:

- 48.9% of BME households who responded to the survey are living in terraced accommodation, 25.2% live in semi-detached accommodation and 12.4% in detached accommodation

- 9.9% of those BME households, who said their home was inadequate, cited that their accommodation was too small (50.8%) compared to 39.7% of all households. Levels of central heating are lower than for the whole population

- A test of overcrowding reveals that 9.9% of BME households are technically overcrowded, well above the 3.5% found for the whole population

- 14.0% of BME households had a member with a disability, a lower level to that found for the whole population (21.5%). 55.4% had a walking difficulty and 34.0% had asthmatic/respiratory problems

- 69.5% of BME households, who wished to move but cannot, stated this was due to being unable to afford to buy a home compared to 54.6% of the whole population

- The incomes of BME households are slightly higher than those of all households in the sample. 18.4% of BME households had incomes below £10,000, compared to 27.4% in the total Medway population, close to the corresponding UK figure (20.3%). 42.0% of BME households, on the basis of the survey data, had incomes above £27,500 compared to 41.3% in the whole population (Medway)

- Family reasons (48.5%) and employment/access to work (29.3%) were the main reasons for leaving Medway compared to 29.7% and 34.4% respectively in the total Medway population

- The majority of existing BME households moving within the District in the next three years stated they required detached accommodation with three bedrooms and the majority stated owner occupation as their preferred tenure.

- 42 concealed BME households were expected to form within Medway over the next three years. All require flat / maisonette accommodation with one bedroom. It should be noted that responses relate to a low sample.