



HPQS.105

CHARACTERISTICS OF HOUSING STOCK AND CLIENTS

Preface

This unit examines the composition of the nation's housing stock in all tenures. It looks at how dwelling type varies between the different tenures and the typical features of the households in each sector.

Finally, we will investigate how housing need and household composition influence the type of dwelling occupied. Throughout the unit we will be examining the whole of the housing sector in England, Wales and Scotland including owner occupation.

Learning Outcomes

After completing this section you will be able to:

- understand the breakdown of different housing types in England, Wales and Scotland;
- link the different types of dwelling to the tenure where they are most common;
- understand the reasons for the unequal spread of dwellings across the tenures;
- identify which sections of the population are most likely to live in the different tenures and property types;
- understand how housing needs may affect the type of property occupied.

Contents

A. STOCK CHARACTERISTICS	5
1. Introduction	5
2. Dwelling Types	5
3. Client Groups By Need	11
4. Classification of Housing Need	13
 B. MEETING HOUSING NEED	 17
1. Introduction	17
2. Current Provision for Housing Needs	21
 SUMMARY	 29
 ANSWERS	 30

A. Stock Characteristics

1. Introduction

We have previously identified the main providers of housing now we move on to looking at the types of homes that are available. In the previous blocks we have concentrated on the provision of social housing and touched on the private rented sector. This block will compare all tenures including owner occupation. Does accommodation vary between tenures? What are the similarities and where are the differences?

Let's look first the types of dwelling in the U.K. as a whole.

2. Dwelling Types

Table 1: Type of dwelling: by construction date, 1998-99

Great Britain					Percentages
	Before 1919	1919-1944	1945-1970	1971 or later	All
House or bungalow					
Detached	17	13	18	52	100
Semi-detached	10	28	32	29	100
Terraced	37	19	17	27	100
Flat or maisonette					
Purpose-built	9	10	25	56	100
Other	67	22	7	4	100
All dwellings¹	21	19	23	37	100

¹ Includes other types of accommodation, such as mobile homes.

Source: General Household Survey, Office for National Statistics

We'll also look at housing in Scotland separately and without construction date.

Table 2: Dwelling types in Scotland

Dwelling type	%
Detached house	17
Semi-detached house	21
Terraced house	23
Purpose built flat or maisonette	37
Converted flat or maisonette	2
Other	1

(Source: Scottish House Condition Survey 1996, Scottish Homes)

You can see that *most* households in Britain live in a house most likely to have been built after 1919. About 80% of the stock comprises houses of some type, while only about 20% are flats or other accommodation. There are significant variations between England Scotland and Wales. This tells us nothing, however, about the variations in the types of dwelling provided in different tenures. Let's see how this varies.

2.1 Owner occupation

Nearly 70% of households in England either own their home outright or are buying it with a mortgage. Over 90% of these owners occupied a house in 1997/8: This is clearly the “preferred dwelling type” in the owner occupied sector. If other types of dwelling were demanded (backed by the ability to pay) private house builders would provide them.

Although most houses may have been bought for families, there is a growing problem of under-occupation amongst elderly owner-occupiers, whose children now have separate households. You have already identified the problem of under-occupation, when we looked at housing needs. In excess of two thirds of under-occupied homes are in owner occupation.

Over recent years, we have seen a considerable expansion in the provision of other types of dwelling for owner-occupation. This includes flats and maisonettes for single and small adult households plus special accommodation for the elderly. This is a response to demographic changes brought about by more single person households arising from delayed marriage or cohabitation, higher rates of divorce and lengthening life spans. These changes are creating additional demand for smaller homes. The increased availability of mortgages, improved economic circumstances, the opportunity of Right to Buy and the absence of other real choices in housing have resulted in more households choosing to purchase their own home.

2.2 Housing associations

Nearly half of all housing association tenants in England live in flats. Roughly two third of the remainder live in terraced houses and one third live in semi-detached ones.

2.3 Private landlords

The type of accommodation available in the private rented sector in England differs greatly between furnished and unfurnished provision.

Table 4: Dwelling types in the private sector in England

	Detached	Semi-detached	Terrace	Purpose built flat	Conversion	Caravans etc
Unfurn'd	223,000	264,000	404,000	183,000	214,000	11,000
Furn'	40,000	83,000	169,000	134,000	124,000	3,000
All	263,000	347,000	573,000	317,000	338,000	14,000

(Source: Housing in England 1997/8; DETR)

2.4 Local authorities

In England 37% of local authority tenants live in flats, 30% live in terraced houses, 28% have semi-detached houses and the remaining 8% occupy detached homes. The proportion of local authority tenants living in flats has risen because very few tenants have exercised their right to buy.

2.5 Differences within Great Britain

There are some variations in the types of housing provided in different countries within Great Britain. In part, this reflects the relative importance of different tenures.

Wales has relatively high levels of owner occupation (over 71% compared to 66.3% UK average). The local authority sector is very small - partly because few local authority homes were built in the rural part of the country and partly because of the significant impact of Right to Buy). Local authorities now provide less than 18% of Welsh housing (compared to a Great Britain average of over 20% UK).

In contrast, the local authority sector is proportionately very large in Scotland, at 32% in 1996. 4% of households rent from a housing association, 8% are members of housing co-operatives and 8% are accommodated in the private rented sector. Rates of owner occupation, at 57% in 1996, are lower than in other parts of Great Britain. Flats are a more common type of provision across all tenures in Scotland compared to the rest of Great Britain, as you will have noticed from Table 3.

Two important factors, tenure choice and geographic location, will influence the type of accommodation available to an individual household.

2.6 Comparison of provision

Activity

Using the data we have examined try to answer the following questions:

- (i) In which tenure are customers most likely to be living in a flat?*

- (ii) In which are they most likely to obtain a house?*

- (iii) Which tenure has most converted flats?*

Time allocation 10 minutes

Let's look at our answers to the questions above.

- (i) In general, a tenant in social housing is most likely to be living in a flat.
- (ii) Owner occupiers are most likely to own a house (91%).
- (iii) Furnished private rented accommodation has the highest proportion of converted flats.

There are major differences between providers in the types of dwelling offered. Tenure choice has significant implications for choice of dwelling type.

Why should this be?

Let's go back to thinking about perceptions of housing need, and how these may differ between providers. Think also about statutory and other requirements.

What are the major differences between the needs providers seek to meet? Does this explain differences in provision? Think about this before you continue.

2.7 Reasons for differences in provision

Owner-occupied provision is, as we know, directed towards effective demand - that is demand backed by the ability to pay. Provision will reflect the choices made by those with sufficient income to create a demand - and pay - for accommodation. This may, or may not, meet their real or perceived needs and desires. The ability to pay for a home allows a household to choose from all the accommodation on sale which is within their means. With the projected growth (arising from demographic trends) of smaller households, we may see a change in the dwelling types, and location, provided in this sector over time.

- **Local authorities** are required to take a broad overview of needs in their area. The emphasis has often been on the provision of family accommodation reflecting their statutory responsibilities and political imperatives. Provision also partly reflects earlier perceptions of need, in the first half of this century, when the “standard family” was the main household type. We might expect that local authorities would provide mainly houses.

In the immediate post war period, local authorities staged a mass building programme to meet the enormous shortage of housing. Government subsidy encouraged the building of multi-storey flats during in the late 1950s and early 1960s. Local authorities responded to the financial incentive and followed the example of other European cities by building high-density flatted stock. These were designed for family use. Experience demonstrated to housing managers that, in general, in England flats were unsuitable for children. This valuable lesson demonstrated how housing needs go beyond physical requirements: families had other wider requirements - including a need for open, private space (a garden area).

The influence these wider requirements have on current provision will be examined in detail in the later unit, *Housing Planning and Development*, which you will study in Year 2.

- **Housing associations** had a history of providing accommodation for people with specific special needs before they expanded in to meeting general needs. Many associations maintain a strong focus on this area of work. Flats offer a suitable and desirable home for many of an association’s target customers including single people, the elderly (often with warden assistance), people with disabilities, care leavers and others in need of extra support.

Housing associations have also pioneered innovative approaches to provision including the conversion of large, and often unusual, properties. We should not be surprised to find that nearly 20% of flats are conversions generally of very high quality.

- **Private landlords** provide for effective demand - this is for households who can afford to pay the market rent either through their own resources or with assistance from housing benefit.

Before 1919, 90% of households lived in privately rented accommodation. The swathes of terraced property built in most towns and cities between 1880 and 1910 met the demand for this market. As demand for family sized accommodation in this tenure has dropped the type of provision has changed.

The unfurnished sector has shrunk as households tenure preferences changes. Successive pieces of legislation gave tenants greater security of tenure coupled with a high degree of rent control. This reduced profitability for landlords and they dis-invested either by selling to sitting tenants or putting properties on the open market when they became empty. Successive national house condition surveys in England, Wales and Scotland have demonstrated that the worst conditions and greatest disrepair can be found in this sector.

The furnished private rented sector meets demand from some well-defined groups including young, often single, highly mobile people, who do not want, or cannot afford, to purchase their own furniture. Small converted flat may be admirably suited to the needs of this group.

There has been some small expansion of the private rented sector recently, fuelled by individuals letting single properties. These fall into two categories; either the short term lease of an owner's own home or the use of 'buy to rent' mortgages as an investment vehicle particularly in parts of the country where property prices are rising steeply.

2.8 Recent developments

Before we leave this discussion of who provides what accommodation we should look briefly at how recent changes have influence the types of homes available.

A key influence enactment of the Housing Act 1988 was the right of local authority, new towns commission and non-charitable housing association tenants to purchase their homes at a discount. Coupled with financial constraints that have effectively prevented any programme of replacement this has led to a significant reduction in local authority stock. The changed focus of housing policy enabled associations to continue to expand their stock and to recycle capital receipts to provide new homes.

The impact on local authority provision has been enormous. Between 1979 and 1988, more than a fifth - 21% - of local authority stock in England was sold. There are significant regional variations in the pattern of sales - ranging from around 13% in the Greater London area to a huge 34% in some parts of the south-east of England - and in the type of stock sold - only 5% of properties sold were flats which made up 30% of the stock. Although the level of Right to Buy sales declined after the late 1980s - perhaps because of the general slump in property prices and the difficulties ex-tenants experienced when trying to sell on - there is evidence of renewed activity with a total of 117,800 sales in 1998/9. In the same period, 17,600 new homes in the social sector were completed.

This has major implications for the *types* of dwellings provided by local authorities. Flats have increased as a proportion of the total stock. The predominance of this type of accommodation in inner urban areas, including Greater London, goes some way to explain why the proportion of sales has been relatively low. In Scotland, where flats have long been the typical urban form of accommodation, they have sold well.

The current, and future, programme of planned stock transfer has further affected the size and diversity of local authority stock.

In March 2000 the Department of the Environment, Transport and the Regions gave approval to another 22 local authorities to carry out full or partial transfers of their stock to existing or newly created registered social landlords. If tenants approve plans, 160,000 homes will be affected adding to the 361,000 homes already transferred.

3. Client Groups By Need

3.1 Introduction

In the last section, we examined the distribution of different property types within each tenure. We are now going to look at the characteristics of households within each tenure. The statistics used in this section come from *1997/98 Survey of English Housing* (published by DETR), *the Scottish House Condition Survey 1996* (published by Scottish Homes) and *Social Trends 2000* (HMSO).

3.2 Owner occupation

Owner occupation can be divided into two sub-sectors: outright ownership and those buying their homes with a mortgage or other loan. There are significant differences between the two groups.

In England 26% of households are outright owners, of these:

- 57% are married, 28% are widowed and only 2% cohabit;
- 94% are aged 45 or older (59% are aged 65 or over);
- 65% have retired;
- average gross weekly income of the head of household was £306 per week.

43% of households in England are mortgagors, of these:

- 76% are married or cohabiting,
- 96% are under 65 years old,
- 85% of heads of household are in full time work,
- average gross income of the head of household (and partner if appropriate) was £547 per week.

In Scotland 57% of households own their own home or are buying it with a mortgage or other loan. Heads of household who are outright owners tend to be older -69% are aged 60 or over - than those buying with a mortgage. 87% of owners buying with a mortgage are headed by someone in full time employment. The median income of households in this sector was £331 per week.

In Wales 71% of homes are owner occupied.

3.3 Social rented sector tenants

Both local authority and housing association tenants together comprise 21% of households in England, of these:

- 38% were living with a partner and a further 42% were previously married,
- 44% of heads of household were women (compared with 25% for all households),
- 15% were lone parents,
- 36% were at least 65 years old,
- 23% of heads of household were in full time work and 62% of householder had no one in work,
- average gross income of the head of household (and partner if appropriate) was £155 per week - the lowest of all tenure groups.

In Scotland 32% of households rent from a public sector landlord and 4% rent from a housing association. This figure includes 67% of all lone parents. Only 28% of households renting from a housing association have a head of household in work. The median income for households renting from a housing association was £129 per week and for those renting from the local authority it was £135.

3.4 Private rented sector tenants

10% of households in England live in the private rented sector, of these:

- 40% live with a partner and 35% are single,
- 69% are aged below 45 years,
- 71% are male,
- 54% work full time,
- average gross income of the head of household (and partner if appropriate) was £305 per week.

In Scotland 8% of households rent from a private landlord. The median weekly income for these tenants was £157.

4. Classification of Housing Need

4.1 Introduction

We have looked at the type of housing available across tenures and the characteristics of occupants. Now let us move on to look at housing need. This is a difficult area to define. If you asked many people what housing they needed their answer might be phrased in terms of 'wants' or 'desires' rather than 'needs' even if they are already adequately housed. Perhaps they would like to have a bigger garden or a garage or to live in a different area.

Activity

What factors do you think contribute to 'housing need'? Make a list below.

Time allocation 10 minutes

Once you began to write your answer you may have been surprised to find how many factors can play a part in creating housing need. Here is our list. The order does not suggest that some elements are more important than others.

4.2 House condition

A house in poor repair can create housing need. This description can cover a wide variety of circumstances and conditions from minor to major. Possible problems include structural disrepair and dampness or condensation problems.

The degree of housing need caused by disrepair will depend on its seriousness, the age and income of the occupation, the occupant's health and the potential to ensure repairs can be completed.

4.3 Lack (or sharing) of basic amenities

In law, basic amenities include an indoor toilet, a kitchen sink, a bath or shower and a hand basin all with dedicated supplies of hot and cold water and adequate drainage. Very few homes in Great Britain lack access to basic amenities but many have poorly arranged rooms, perhaps where access to the bathroom is directly from an occupied bedroom. There are significant numbers of private rented flats that do not have sole use of basic amenities for their household but must share them with other occupants.

4.4 Overcrowding

Most social housing providers set a definition of overcrowding that is more generous than the one set down in statute. Situations which would count as 'overcrowding' might include:

- One or more parents having to share their bedroom with a baby aged more than 12 months;
- Siblings aged 10 years or more of different gender sharing a bedroom;
- An adult of more than 16 years having to share a bedroom with anyone other than a partner.

4.5 Under-occupation

When a household under-occupies a property a social housing provider may see this as evidence of housing need because it is an inefficient use of stock and because the occupant may find it difficult to manage a large home.

4.6 Special needs

Increasingly, both local authorities and housing associations are making some provision for people with special needs. This change from the traditional focus of social housing providers includes provision for many kinds of households that do not fall into the general category of 'families'.

Some special needs can be met through the provision of additional support - perhaps warden assistance or a home help, others may relate to the physical structure of the home - a ramp to facilitate access, or modified taps and switches.

Some - often very small - associations have focused on meeting specific, possibly locally based, needs. Indeed, some will have been set up with the specific intention of meeting a specific need.

In general, special needs may include some, or all, of the following categories:

- elderly persons who may require sheltered accommodation;
- disabled people whose needs may be exacting to allow maximum independence;
- young single people;
- medical problems exacerbated by housing - poor access or damp are frequent examples;
- people discharged from institutional care including psychiatric hospitals, prisons and care leavers who may need support from staff,
- women fleeing violence.

4.7 Homelessness

Homelessness is a particular, and acute, indicator of housing need. Local authorities have a statutory duty to house some categories of homeless households - those in priority need and meeting certain other criteria. This was dealt with in detail in HPQS.101.

As we learnt, many homeless households are excluded from the statutory provisions. This contributes to the visible, and growing, problems of homelessness especially amongst young people in some of our cities.

You will remember that local authorities have some flexibility to determine who is "intentionally" homeless and therefore outside the requirement to rehouse. In areas with high levels of homelessness, pressure on the available housing stock may force the local authority to be more restrictive than in those areas where demand is less.

4.8 Emergencies

This description can cover a very wide variety of circumstances that result in an acute housing need. Damage by fire or flood is an obvious example. Most housing organisations have some scope within their policies to respond to this form of urgent situation.

The needs of women fleeing violence, identified above, may also be acute, requiring immediate action from housing providers.

4.9 Separation of families

Sometimes a household may be unable to live together because their present accommodation arrangements preclude it.

4.10 Security of tenure

People living in insecure accommodation - a hotel or hostel, for example could potentially become homeless at any time.

Persons in tied accommodation (housing provision which is “tied” to employment) are potentially insecure. Local authorities have statutory duty to “use their best endeavours” to rehouse former agricultural workers leaving tied accommodation.

4.11 Keyworkers

A local authority’s responsibilities extend beyond the mere provision of housing to wider social and economic concerns. As a result, it may wish to meet housing needs arising from broader community objectives. If, for example, certain “key” people are essential to some aspect of the local economy they may be offered accommodation.

4.12 Other considerations

(i) Time in housing need

Some housing problems may be acceptable in the short term, over time they may cause increasing difficulties for the household. This is not, in itself, a category of need, but is something that will affect the urgency with which actual needs should be met.

(ii) Availability of alternatives

Some social housing providers will expect applicants to demonstrate that alternative housing solutions are not available to their household. In particular, they may want to assess whether owner occupation could be afforded.

B. Meeting Housing Need

1. Introduction

In the last section we looked at characteristics of each tenure. Here we will move on to look at how different types of properties meet different housing needs.

We have looked, in broad terms, at the types of dwelling provided by the different sorts of organisation. We have also identified that some dwelling types are better suited to some housing needs than others, and have suggested that this partly explains why the types of dwelling provided may vary.

Activity

Listed below are descriptions of different household types. After reading about them, decide:

- (a) the type of home that they require; and*
- (b) any additional requirements for support or adaptation they may have.*

Household 1

A “typical” family, consisting of two adults and two children, aged 5 and 3.

Household 2

An elderly couple - both partners are fit and active.

Household 3

A single woman - she uses a wheelchair, can manage most personal and household tasks but needs some assistance in specific areas.

Household 4

A single man with mental health problems currently awaiting planned discharge. He can look after himself but has never lived alone.

Household 5

A couple who both have severe visual impairment. They live independently with their guide dogs.

Household 6

A single mother with two children, one of whom is disabled, has very restricted mobility and requires constant care.

Household 7

A single woman in her late 70s able to manage most household tasks but has limited mobility and cannot garden.

Household 8

A couple caring for an adult son with a physical disability. As their home cannot accommodate a wheelchair, the parents have to assist their son to bathe and to move around the house.

Time allocation 15 minutes

This activity has encouraged you to think about the variety of housing and support households might need. You should also recognise that meeting housing need goes beyond the provision of different types of dwelling.

You probably found it easier to identify the needs of some households than others. Let's start by thinking about what sort of 'bricks and mortar' provision would be most suitable before looking at support and other needs.

Household 1

Most accommodation in the social rented (and owner occupied) sector is directed at this type of household.

Most families with young children would prefer a house preferably with a garden or (as a minimum) access to adjacent, safe open space where children could play under the close supervision of an adult in the house.

Household 2

An active elderly couple requires manageable accommodation but do not need warden services. They might like to have access to an alarm call system. As they are fit, they might enjoy a garden making a bungalow a good choice. A flat could also be suitable.

Household 3

This woman needs accommodation designed to allow her the maximum independence possible within her home. This might a flat or bungalow specifically organised for the needs of a wheelchair user or it might be a property within the organisation's general stock designed to be barrier free. The accommodation may be on a single level or may incorporate a chair lift, or other suitable arrangement, to allow the occupant to move from floor to floor. When making the allocation, it is essential that due regard is paid to the external, as well as the internal, environment to ensure its suitability.

If the tenant seeks help with housework and other personal tasks a formal assessment by social services will be required.

Household 4

Anyone who has spent a lengthy period in any form of institutional care will probably need some assistance in adapting to independent life. There are a number of possible options:

- Halfway house - or hostel - accommodation where 24 hour staffing ensures support is available at all times,
- Shared accommodation with support from project staff,
- Independent accommodation from the organisation's general needs stock supplemented by 'floating support'.

The most appropriate choice will depend on the needs of the individual tenant. Halfway house accommodation offers the advantages and disadvantages of communal living. Its main advantage is the constant availability of staff for support and to assist with the development of independent living skills. Many projects offering support operate a 'core and cluster' model where residents live initially to the core hostel that can offer fairly intensive support followed by a move to more independent accommodation in the dispersed cluster - perhaps in a shared house. The major disadvantage of this form of provision is that as a resident becomes more confident about their capacity to experience greater independence they must move - a process most of us find stressful.

The 'floating support' model allows a housing organisation to allocate suitable accommodation from its general needs stock to the applicant. A support package is negotiated separately. This package can vary to meet the possibly changing support needs of the tenant. As and when the tenant's need for support diminishes, the only change to his or her life is the absence of a visitor. There is no need to move because their home is permanent.

Household 5

This blind couple enjoys their independence. They need some adaptations - in consultation with an occupational therapist - to provide them with non-visual information. This might, for example, include new controls for the central heating system. Most people with a visual disability have some sight and may benefit from the use of contrasting colours in internal decoration.

This couple will also need facilities for their dogs including easy access to the outdoors.

Household 6

This household has the same needs as any other family coupled with facilities for their disabled child. Their home needs to be accessible, secure and to offer family members a reasonable degree of privacy.

The child's needs should be assessed in partnership with an occupational therapist and any specialist medical advisors. Adaptations to the property should be designed to maximise the child's independence both now and as he or she grows up.

Household 7

This woman's current home may still be suitable for her needs if you can be offered some assistance with the tasks she finds difficult. Social Services may be able to provide a home help and aids - long handled tools to reduce the need to bend are one example. Alternatively, she may benefit from warden assisted elderly person's accommodation.

Household 8

This household, needs a home that will allow each of its adult members sufficient privacy. It should also to be accessible and designed to maximise the son's independence. As we discussed with other households, adaptations should be planned after consultation with specialist advisors.

When a housing association lets an adapted home it is usual for an additional ground for possession to be included in the tenancy agreement. If a time comes when the special features are no longer needed, the landlord will arrange re-housing to allow the adapted home to be re-allocated.

Your answers to this task may have been different. The brevity of the sketches allow much scope for individual interpretation and your response has probably been influenced by your own professional or personal experience. The important element of this task is to appreciate that applicants' and tenants' needs can be complex and, sometimes, difficult to meet.

Some needs relate largely to the type of home - the 'bricks and mortar' - that can be provided. This might include specific requirements relating, for example, to the location of the dwelling. Other housing needs require specific provision including support. In these cases dwelling type will only be the start.

2. Current Provision for Housing Needs

2.1 Introduction

We have seen that organisations provide different types of homes aiming to meet different needs. We will now investigate the evidence about the adequacy of provision for different types of housing needs. In particular we will consider:

- (a) The extent of statutory requirements,
- (b) How well organisations meet 'general' needs - families, adult households, single people?
- (c) Whether there is adequate provision for households with additional needs - those, for example, we identified in the previous exercise,
- (d) Whether some housing needs are overlooked?

2.2 Statutory provision

Various pieces of legislation set out the duties of a local authority in relation to the provision of housing. Local authorities:

- (a) are required to examine the housing needs of their area or district and to prepare schemes to provide housing for those in housing need (**Housing Acts 1957 and 1985**).

This does not mean that local authorities have an obligation to provide housing for all needs, simply that needs must be considered when making provision.

- (b) must give preference to:
 - (i) persons in insanitary or overcrowded houses;
 - (ii) persons having large families;
 - (iii) persons living in unsatisfactory housing conditions;
 - (iv) persons found to be homeless.**(Housing Acts 1957 and 1985);**

- (c) must provide accommodation, or ensure it is available, for families displaced by clearance and development schemes (**Land Compensation Act 1973**);
- (d) must ensure that adequate accommodation is available for persons who are homeless, have a “local connection”, and have “priority need” (**Housing Act 1996**);
(You have already examined this statutory requirement earlier in the Unit.)
- (e) are required to “use their best endeavours” to ensure that accommodation is available to rehouse former agricultural workers leaving “tied” accommodation (**Rent (Agriculture) Act 1976**);
- (f) must publish a summary of the rules relating to tenant selection and allocation of dwellings (**Housing Act 1980 and 1985**).

Housing associations

- must publish a summary of their rules, for determining priority between applicants, and provide copies to the Housing Corporation and relevant local authorities (**Housing Act 1996**).

This is similar to the obligation imposed on local authorities. It does not apply to fully mutual co-operatives - see below for their obligations.

In addition, Charitable associations or trusts:

- may be bound by the legal requirements dictated by their trust deeds, memoranda or articles, private acts or High Court Orders.

(In other words, if they were set up with the specific intention of meeting certain needs, and the legal documents under which they were created specified this, then they are obligated to direct their provision to meet those needs.)

- A further requirement is to consider the income of tenants, in that the Inland Revenue would normally regard an association as “charitable” only if its tenants had lower than average incomes for the area.

Fully mutual co-operatives (where members both own and manage the properties) should:

- have a membership policy which meshes with their selection and allocation policy.

This is similar to the requirements for charitable organisations, explained above, in emphasising the need to match policy and practice.

In addition to the statutory requirements the Housing Corporation requires housing associations to comply with Performance Standards and circulars.

In Performance Standards the Housing Corporation requires housing associations to give reasonable preference to the categories set out in the **Housing Act 1996**:

- people occupying insanitary or overcrowded housing or otherwise living in unsatisfactory conditions,
- people occupying housing accommodation which is temporary or occupied on insecure terms, families with dependant children, households consisting of or including someone who is expecting a child,
- households consisting of or including someone with a particular need for settled accommodation on medical or welfare grounds,
- households whose social or economic circumstances are such that they have difficulty in securing settled accommodation'
- persons owed a duty under the homelessness legislation.

Scottish Homes and the National Assembly for Wales set similar requirements.

Activity

1. *From the description of requirements compiled above, make a (brief) list of the needs which must be met by local authorities and housing associations.*
2. *What needs should be taken into account?*

Time allocation 15 minutes

This activity should have enabled you to discover that both local authorities and housing associations have wide discretion to decide which needs to meet.

1. Requirements

- The only definite **requirements** for both local authorities and housing associations are the publication of rules for allocation. For local authorities, there is a requirement to **examine** the housing needs of their area, and to attempt to provide housing to meet those needs. The definitions will depend on the perceptions of need held by the local authority, and its approach to identifying needs. This helps to explain why there may be some differences between the provision of local authorities. Some local authorities provide housing to meet the needs of young single people, whilst others do not.
- Local authorities must also provide accommodation for homeless people with a local connection, who are unintentionally homeless and in priority need. As we have already seen, there is scope for enormous discretion in the interpretation of this requirement.
- Housing associations must ensure that their provision complies with the needs identified in the legal documents under which they were formed.

2.3 General needs provision

Most housing provision in Great Britain is directed toward meeting general needs. As we have seen, the owner occupied sector concentrates on providing houses suited, in general, to family needs. As private developers enter the market to make profits, they provide the types of accommodation for which effective demand exists. If they are convinced of demand for different property types they will provide them. One recent example of changing demand is the growth in new developments in some city centres including London Docklands, Leeds and Manchester. Here derelict industrial buildings converted into flats and lofts have sold rapidly.

The unfurnished private rented sector provides accommodation of all shapes and sizes including family homes. By contrast, the furnished sector predominately meets the needs of smaller households, often in flats.

Local authority stock has concentrated on meeting the needs of families. Housing associations also have a large proportion of this type of stock. Both sectors offer some accommodation for single or small adult households.

However, despite this apparently positive situation for general needs groups, some household types nevertheless continue to have problems in gaining access. These include:

- Minority ethnic communities
- Single parent families
- Single people
- Ex-offenders

(i) Minority ethnic communities

Minority ethnic households are over-represented in the worst quality housing in both private and public sectors. There is evidence that minority ethnic households are more likely to be offered poorer quality accommodation in the housing association sector despite the requirements of the Race Relations Act 1976 to eliminate direct and indirect discrimination.

(ii) Single parent families

Although the problems single parent families experience in accessing housing can be partly attributed to low income, they are disproportionately represented in the poorest parts of all housing tenures, particularly in public sector provision.

(iii) Single people

An examination of demographic trends shows ongoing increases in the number of single person households. For those who can afford owner occupation the degree of choice within the tenure is increasing as developers respond to new market opportunities. This tenure is not, however, best suited to highly mobile people.

Some local authorities do not readily accommodate single people who are not considered “vulnerable” under the homelessness legislation. Young people leaving care may face particular difficulty as there is no legal obligation to provide alternative accommodation. Housing associations provide more accommodation for single people although, particularly in areas of high demand, the quantity may be constrained. Many single people live in furnished private rented sector accommodation where conditions may be less than ideal.

(iv) Ex-offenders

This group faces particular problems in obtaining accommodation on release from prison. The lack of safe and secure accommodation increases the risk of re-offending or street homelessness. The decline of the private rented sector has particularly affected this group, which is seldom prioritised by social housing organisations.

2.4 Special needs provision

Many groups of people have emerging and unmet special needs in their accommodation. These include:

(i) The elderly

There has been a large increase in the number of elderly people, particularly those living alone, in Great Britain. Their needs are increasingly recognised by many providers, both private and public. However, they are disproportionately concentrated in poor quality housing stock in all parts of Great Britain. They are more likely to under-occupy their home. Older owner-occupiers may have difficulty in meeting the cost of maintenance and repair.

In some parts of the country there is unmet need for suitable and acceptable sheltered housing. Much of the sheltered accommodation developed in the 1960s and 1970s has become unpopular with changing demands because of the predominance of bedsit and one bedroom flats.

In recent years the private sector has responded to the growth in older households by developing sheltered schemes for purchase.

(ii) Disabled and mentally handicapped people

Local authorities and housing associations have been active in the provision of housing services for people with these special needs following long term neglect. Demand still exceeds supply in many, if not most, parts of the country. The concealed nature of many of these needs makes effective planning difficult.

2.5 Hidden housing needs

Many housing needs remain hidden either because households are not aware of the possibility for assistance or because they do not wish to avail themselves. Groups whose needs are often overlooked include:

(i) Mobile home residents

About a quarter of a million households - mostly aged 55 or over - live in mobile homes. The legal agreements covering their sites do not offer the same degree of security provided in other tenures. Eviction or harassment may be a particular problem.

(ii) Gypsy families

Local authorities have a limited statutory duty to provide gypsy caravan sites, but provision is patchy and quality variable. A key problem is the difficulty a family can face in carrying on traditional occupations while living on the site. There is often considerable resistance from local people. Harassment is very common. Only about 60% of gypsies occupy legal camping sites at any one time.

(iii) Temporary residents

Temporary residents - including those on short term contracts and people whose work is distant from their principal home - have particular problems in accessing suitable housing. Owner occupation is rarely a viable option given the high entry and exit costs. Social rented housing is often restricted to people satisfying a residence qualification. Private landlords may be reluctant to let on short-term contracts and accommodation may be in short supply. The only choice may be non-tenured housing with few rights such as hotels, hostels and bed and breakfast accommodation.

(iv) Students

Students are a particular type of temporary resident who usually prefer to rent during term-time only. Some special provision may be made available by their college or university but availability may be restricted. Some educational institutions enter into agreements with private landlords to secure accommodation meets adequate standards. Few students are eligible for social rented housing although in areas of low demand they may be targeted for property that has become hard to let.

Self Test

1. *What proportion of dwellings in England are:*
 - (a) *semi detached houses?*
 - (b) *terraced houses?*
2. *What proportion of the population of England live -*
 - (a) *are owner-occupiers?*
 - (b) *rent from a Housing Association?*
2. *Much of the local authority and housing association stock aims to provide accommodation for one type of household. Which household is it?*
3. *Which groups of people face difficulties in gaining access to local authority housing?*

Now turn to the Answers at the end of the Block.

Summary

1. In this unit we have looked at the characteristics of the housing stock in England, Wales and Scotland. We found that the majority of the population lives in a house rather than a flat or maisonette. We also discovered that the majority of the population are owner-occupiers.
2. We moved on to examine how different circumstances create the need for different types of accommodation. The statutory obligations of local authorities and housing associations were also considered.
3. Finally, we looked at specific groups that require special provision and investigated how their need might be met.

Answers

Self Test

1. 32% of dwellings in England are semi detached while 27% are terraced houses.
2. In England nearly 70% of the population are owner-occupiers while 21% rent from a Housing Association.
3. Much of the local authority and housing association stock aims to provide accommodation to families with children.
4. Single people, ethnic minorities, single parents and ex-offenders face difficulties in gaining access to local authority housing.