ARGYLL & BUTE COUNCIL

Housing Need & Demand Assessment Technical Supporting Paper 04

Core Output 2: Defining Existing (Backlog) Need

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1.0 INTRODUCTION

1.1 To achieve "robust and credible" status, a Housing Need and Demand Assessment (HNDA) must satisfy all core outputs and processes as set out in the guidance published by the Centre for Housing Market Analysis (CHMA) in 2014. **Core Output 2** is produced by the HNDA Tool and is expected to provide an estimate of net additional homes required to meet current and future local needs, over the projection period and at the geographic housing market levels agreed by the local housing market partnership.

1.2 The HNDA Tool will use demographic and economic evidence/indicators to estimate the future number of additional housing units. It will combine this with an estimate of existing need for additional units to produce a total housing estimate.

1.3 **Existing (or "backlog") and Future Housing Need and Demand**
Estimates of housing need and demand fall into two categories and HNDAs must evidence both. These are:

a) future need for households yet to form; and
b) existing need experienced by households at the present time.

1.4 Future need is mainly driven by future household formation (projections). By its very nature this has to be met through the provision of **additional housing units**. This is what the HNDA Tool outputs. Most additional housing units will be delivered through new build, but delivery should also be considered through changes in housing stock such as conversions and bringing empty properties back into use. The amount and type of additional units that need to be delivered is decided in the **Housing Supply Target (HST)**.

1.5 Existing need is driven by several factors such as homelessness, overcrowding, concealed households, poor quality housing, care and support needs, etc. Most existing need is met using in-situ solutions e.g. adaptations, transfers, stock improvements, etc. However, a small proportion of need must be met through **additional housing units** where an in-situ solution cannot be found e.g. for homeless households, etc.

1.6 Existing need is considered at three points in the HNDA:

a) **existing need that requires an in-situ solution** should be analysed as part of evidence-base on housing stock profile, pressures and management (Core Output 3). *This will inform policy on the type of stock to provide, how to reduce stock pressures and other stock management issues.*

b) **existing need that requires additional housing units** is inputted to the HNDA Tool (Core Output 2). One option has been pre-programmed into the Tool using a measure of pressure on temporary accommodation and

homelessness. Otherwise, an estimate must be calculated outwith the Tool and inputted to the Tool. *This will in turn inform the Housing Supply Targets (HST) and LHS policies.*

c) **existing need that requires some form of specialist housing** and/or housing-related service e.g. adaptations, etc (Core Output 4). *This will inform policy on Specialist Provision.*

1.7 Interpretation of existing need may differ between local authorities, and the CHMA guidance does allow for alternative approaches. In all cases the HNDA must document and explain the assumptions made and should produce a range of scenarios under different assumptions. HNDAs **must** provide details of all assumptions and choices made regarding which scenarios - demographics, existing need, house price, income and affordability - are run through the HNDA Tool to produce a range of estimates.

1.8 The current technical paper sets out the approach that the Argyll and Bute HNDA Working Group and Housing Market Partnership have taken to the calculation of Existing Need that will require new additional housing, as a key component of Core Output Two.

1.9 The aim of this technical supporting paper therefore is to identify:

- the key points to be taken into account when deriving net need figures for the HNDA Tool;
- 3 potential alternative approaches and options for quantifying subsidiary components of each option;
- justification for the recommended approach for estimating backlog need;

2.0 HNDA Process

2.1 The HNDA process requires the following steps to be carried out and should be informed by the evidence detailed in the technical supporting papers on key housing market drivers:

Step 1 - choose a range of future demographic scenarios that best reflect what may occur in local HMAs *(to be agreed with the Housing Market Partnership (HMP) – see Technical Paper 03)*

Step 2 - estimate the number of households in existing need that will require a new home and decide how many years it will take to clear/address this housing need *(to be agreed with the HMP – subject of this technical paper)*

Step 3 - Choose a range of scenarios which best reflect what may happen to future local house prices and incomes *(to be agreed with the HMP – see Technical paper 02)*

Step 4 - Use of affordability assumptions to split total additional housing units by projected tenure i.e. into those who are able to afford owner occupation, private rent, below market rent or social housing *[to be agreed with the HMP – to be subject of Technical Paper 05]*

Step 5 - consider how the HNDA Tool estimates will inform housing policy (LHS) and planning decisions (Local Development Plan) and complete the key issues table (to be produced for the final HNDA).

2.2 This technical supporting paper focuses on Step 2 of the HNDA process **- Estimate of existing need for additional housing units and the period in which it will be cleared / addressed.** Possible elements of estimating existing need and data sources are set out in the following paragraphs.

3.0 **Option 1: Homelessness and Temporary Accommodation Pressure (HaTAP method for estimating Backlog Need Figures - Toolkit Default)**

The HNDA Tool contains the option of using a simplified methodology for estimating existing or backlog need based on national data on homelessness and temporary accommodation pressure (HaTAP) that the CHMA consider sufficiently robust to use as a default. An advantage for all HNDA Practitioners is that this option is instant, reducing the time and complexity of this part of the HNDA. If this method is selected the result is an estimate of the existing need for additional units of ***social rental housing only***. In this case the CHMA recommends that the period to clear/ address housing need should be set at 5 years.

3.1 The HaTAP Method is an indicator of the existing pressure on homelessness and temporary accommodation and uses modelled estimates of the rate of social sector new build that would be needed to ensure that the proportion of lets to homeless households does not exceed a fixed proportion – say 60% - and that the number of people in temporary accommodation does not increase. In addition to this, an estimate is made of the number of additional new build units required to reduce the level of temporary accommodation over five years; this is done by taking the snapshot level of temporary accommodation at the end of the quarter and dividing by five.

3.2 The table below summarises what the estimated backlog need for Argyll and Bute as a whole, and the 9 housing market areas, would be if applying this method.

TABLE 1: EXISTING NEED - (HaTAP METHOD)CHMA Tool

Homeless in Temporary Accommodation

Area	A&B	Bute	Coll & Tiree	Cowal	H&L	Islay, Jura & Colonsay	Kintyre	Lorn	Mid Argyll	Mull & Iona
H'holds	**160**	**10**	**0**	**30**	**40**	**10**	**10**	**30**	**20**	**10**

3.3 Essentially, this option suggests that by delivering 160 new social rented homes (or 32 annually for five years) the total backlog of existing need in Argyll and Bute would be addressed at a stroke. Having examined the HaTAP approach and its outputs, the HNDA Working Group concluded that whilst it is a useful proxy measure the model's exclusive focus on homelessness in temporary accommodation did not fully reflect the true level of actual existing housing need in the Argyll and Bute area or within local HMAs.

3.4 However, the guidance allows that *"if authorities wish to use their own estimates of existing need for future additional housing units, it is at their discretion to decide what constitutes this and what reflects local circumstances most appropriately".* It will be necessary to clearly demonstrate and document how this estimate was reached.

3.5 This estimate should exclude any existing need that can be met with an in-situ solution, for example, housing support or needs that could be met by providing an adaptation, a carer or home help, dampness or condensation that could be resolved by improving the property. These types of issue should instead be considered in Chapter 5 of the HNDA.

3.6 Attention should be given as to whether the estimates of existing need are solely about social housing or whether they span all four tenures (i.e. owner occupation; private rent; below market rent; and social rent). If it is all tenure then the estimates should be processed through the affordability model (Stage 3 and 4) in order to break it down by tenure. This option is available within the Tool or may be completed outwith the Tool.

4.0 Option 2: The "Overcrowding & Concealed Households" Approach

4.1 An alternative model has also received "in principle" approval from the CHMA, for local authorities who feel that the "HaTAP" model provides underestimates of need that are robust and credible in the local context. This alternative model focuses on two key elements of 'Existing Need' which will require an additional housing unit. These two elements are:

a) homeless households including in temporary accommodation

Data Sources

- National: Scottish Government Homelessness Statistics (based on HLN1 & HLN2)
- Local: Housing Registers; Housing Administration Data Systems.

PLUS

b) households that are BOTH concealed AND overcrowded

Data Sources

- National: Scottish Household Survey; 2011 Census
- Local: Local Household Survey; Housing Registers

The approach to assessing these two elements is outlined below.

4.2 Homeless Existing Need Estimate

This method for calculating the number of households whose needs cannot be met within existing housing provision, uses two key inputs:

i. The number of live homeless cases at the end of March (or alternatively the number of applicants on the HOMEArgyll homeless list at year end; or the total annual homeless applicants), averaged over 3-5 years, to provide an estimate of the number of homeless households in need of housing at a given point.

TABLE 2: Options for estimating Homelessness baseline

	CHR – HP List as of 31st March	Council – Live Homeless Cases as at 31st March	Council -Annual HP applicants
2010/11	329	419	811
2011/12	293	364	607
2012/13	277	336	465
2013/14	225	348	476
Average	**281**	**367**	**590**

The HNDA Working Group considered the merit of using single year data compared to a 3-5 year trend average; but it was agreed that a four-year average was preferred as it provides a consistent view of performance over a reasonable time period, reducing the potential for

results to be skewed by an exceptional single year - e.g. where delivery of an unusually large development could significantly increase the lets available for that year – and allowing progress and practice regarding housing options to be taken into account.

ii. The proportion of homeless applicants rehoused in a 'secure' tenancy (defined as either an RSL or PRS tenancy), averaged over 3-5 years, and in turn the proportion unlikely to be rehoused 'securely', i.e. creating a need for an additional new unit of housing.

TABLE 3: Options for estimating proportion of homeless who cannot secure a positive outcome

	Council - Annual HP Cases closed	Rehoused in Scottish Secure Tenancy/PRS tenancy	Insecure Outcome	Insecure outcomes as % of Total cases closed
2010/11	862	379	483	56%
2011/12	662	291	371	56%
2012/13	493	250	243	49%
2013/14	464	239	225	48%
Average	**620**	**290**	**322**	**52%**

4.3 The proportion (%) unlikely to be rehoused (Table 3 above) was then applied to the average live cases (Table 2 above) to give an approximation for the potential number of existing homeless households whose needs would be unmet within existing housing provision, and who therefore require an additional unit of housing.

4.4 Based on the above figures we estimate that 52% of homeless cases will not achieve a secure outcome and will therefore require a new home. Applying this percentage to the range of potential proxy figures for the estimate of current homeless households at a given point in time (Table 2 above), indicates that between 146 to 307 new homes could be required.

TABLE 4: Estimate of Existing Homeless Need - Results

	CHR – HP List as of 31st March	**Council – Live Homeless Cases as at 31st March**	**Council -Annual HP applicants**
4 Year Average (Table 2)	281	367	590
52% (Table 3)	**146**	**191**	**307**

4.5 If this model is to be utilised, the recommendation is to use the average of live homeless cases as the preferred option in this context, which is roughly approximate to the mid-point of the range of options. Based on these assumptions, then, **the homeless component of existing need is estimated to be around 191.**

4.6 Concealed and Overcrowded Estimate

It was considered that those households who were ***both*** a concealed household ***and*** also in an overcrowded situation, were likely to generate a need for an additional housing unit as:

- They are unlikely to be counted within the household projections; and
- They will not release a home for another household's use when they move on.

4.7 Waiting List Option

One basic approach, using readily available data, is to consider the number of applicants on the HOMEArgyll waiting list who are in receipt of points for overcrowding **and** for sharing (as a proxy indicator of a concealed household). In 2014, for example, there were 397 applicants receiving overcrowding points (as defined by the Common Allocation Policy) and around 538 applicants deemed to be sharing facilities with another household which was not part of their primary family. In total, there were **127** households who were both overcrowded and sharing; and therefore this would be the proxy figure that could be used as input to the HNDA calculation of existing need. The previous year (2013) would provide a higher estimate of around 164.

TABLE 5: HOMEArgyll Waiting List – Applicants with overcrowding & sharing amenities points.

	Overcrowding Points	Sharing Points (concealed proxy)	Overcrowding AND Sharing
2014	397	538	127
2013	485	579	164

Source: Home Argyll Annual Reports 2013 & 2014

4.8 This could be considered a reasonably robust estimate, given that it focuses on those households who have actually registered their need and have been assessed and pointed as having a genuine and current need. On the other hand, we do know that in the wider population, particularly in a rural authority such as Argyll and Bute, there is a tendency for "hidden homeless" or latent households not to register with an RSL, perhaps perceiving limited opportunities of accessing a suitable property in the current circumstances.

4.9 Therefore the waiting list figure is likely to be an underestimate of the real level of need in the area, and an alternative approach, looking at the wider population of Argyll and Bute, has also been considered.

4.10 This information is not readily available at the local level, in the format required. Before 2012, concealed households were identified by a survey question (HC13) in the SHCS which asks if a group of unrelated people shared cooking facilities and shared a living room or sitting room or dining area. This question is no longer part of the SHS/ SHCS question set, and a simplified approach to determining concealed households has been adopted.

4.11 The definition of a concealed household used is taken from the ONS paper (February: 2014) on concealed families (which makes reference to Census data) and which defines a concealed family as "one living in a multi-family household in addition to the primary family, such as a young couple living with parents". Whereas ideally all additional households and their composition would be identified, using this method only the presence (or absence) of a concealed family is determined using relationships to the Highest Income Householder (HIH) and their spouse or partner. This is a noted limitation, but is the best available data.

4.12 Concealed Households

The 2011 Census revealed that there are around 282 concealed families in Argyll and Bute – which is around 1% of the total number of families in households. Table 6 below shows the age profile of concealed households in this authority as at 2011.

Table 6: Concealed Households, Argyll & Bute

	All Families in Households	Concealed Households	% of Total	Unconcealed Families
All families in households	**25,444**	**282**	**1.1%**	**25,162**
FRP- aged 24 and under	568	63	11%	505
FRP- aged 25 to 34	2,422	67	2.7%	2,355
FRP- aged 35 to 49	7,762	57	0.7%	7,705
FRP- aged 50 to 64	8,282	26	0.3%	8,256
FRP- aged 65 and over	6,410	69	1%	6,341

Source: Scotland's Census 2011, Table DC1110SC - Family composition by age of Family Reference Person (FRP)

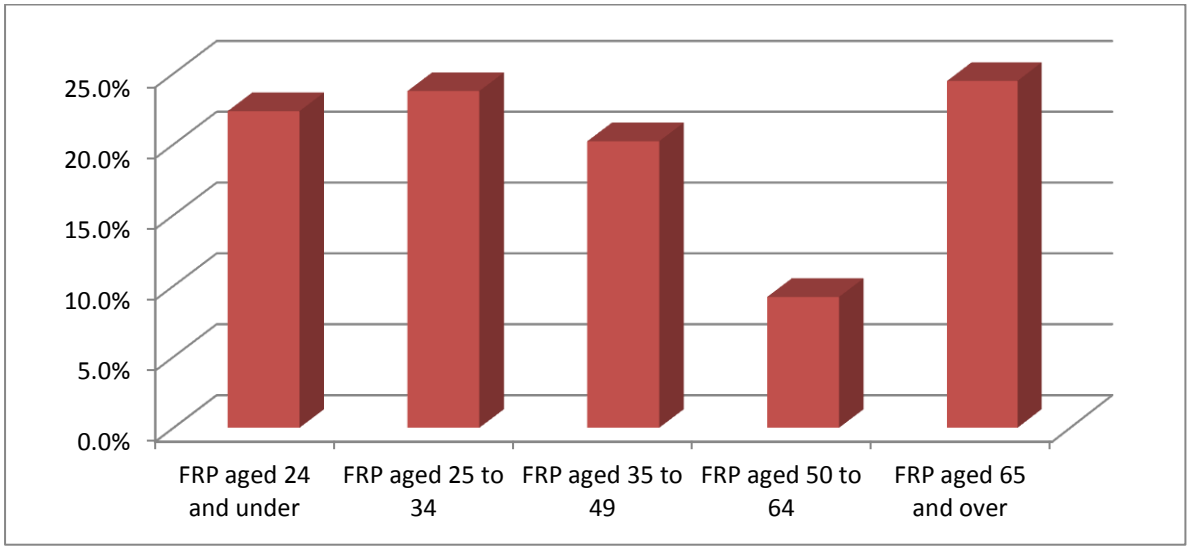
4.13 This information can also be broken down by household composition, as summarised in Table 7 overleaf.

TABLE 6: Concealed Households by composition

	Concealed Households	Concealed families – no children	Concealed families – with dependent children	Concealed families – all children non-dependent
All concealed households	282	138	122	22
FRP aged 24 and under	63	28	35	0
FRP aged 25 to 34	67	28	39	0
FRP aged 35 to 49	57	9	43	5
FRP aged 50 to 64	26	19	2	5
FRP aged 65 and over	69	54	3	12

4.14 From the forgoing tables, it appears that older persons are the largest group of the population living in concealed households; with around a quarter (24.5%) of households with a Family Reference Person (FRP) aged 65+; however over a fifth (22.3%) of concealed households are aged 24 and under. This is confirmed by Figure 1 below which shows the age profile of concealed households.

Figure 1 Age Profile of Concealed Households



Source: Scotland's Census 2011 Table DC1110SC - Family composition by age of Family Reference Person (FRP)

4.15 Therefore, based on this evidence, while the high proportion of young concealed households may be connected with affordability pressures particularly for younger people, there may be other issues underpinning the

(relatively) large proportion of older persons in concealed households, such as limited opportunities to move into specialist accommodation.

4.16 Overcrowding

The estimate of overcrowding is also drawn from the 2011 Census, using Table LC4104SC – "Occupancy Rating (rooms) by household composition". In this context, occupancy rating provides a measure of whether a household's accommodation is overcrowded or under-occupied. It compares the actual number of rooms available to a household and a notional measure of the number of rooms required given the number, age and relationships of the people in the household. This measure could be used to illustrate hidden demand for housing, and the balance of dwelling size to household requirements. An occupancy rating of -1 implies that a household has one fewer room than required for the people living there, whereas +1 implies that they have one more room than the standard requirement.

4.17 Census information from 2011, shown in Table 7 below, reveals that around 2,597 households, or 6.5%, were living in overcrowded conditions in Argyll and Bute; while 29,488 (or 73.5%) were under-occupying.

Table 7 Occupancy Rating in Argyll and Bute

Household Composition	All Households	Under-Occupancy		Household = Dwelling Size	Overcrowding
		Occupancy rating +2 or more	Occupancy Rating +1	Occupancy Rating 0	Occupancy Rating -1 or less
All Households	40,125	19,212	10,276	8,040	**2,597**
All 1 Person Households	14,273	5,643	4,372	3,217	1,041
1 Person (Aged 65+)	6,615	3,040	1,855	1,354	366
1 Person (Aged <65)	7,658	2,603	2,517	1,863	675
All 1 Family Households	24,282	13,008	5,576	4,398	1,300
1 Family (All aged 65+)	4,0230	2,958	774	222	69
All Couples	16,634	9,336	3,916	2,646	736
Couple no children	7,779	5,424	1,704	527	124
Couple with dependent children	6,577	2,803	1,588	1,695	491
Couple with non-dependent children	2,278	1,109	624	424	121
All Lone Parents	3,625	714	886	1,530	495
Lone Parent with dependent children	2,323	365	484	1,097	377
Lone Parent - non-dependent children	1,302	349	402	433	118
All “Other “ Households	1,570	561	328	425	256
“Other” Households with dependent children	486	181	81	106	118
All Full Time students	17	1	1	11	4
“Other” – all aged 65+	145	57	36	37	15
Other “Other”	922	322	210	271	119

Source: Census 2011 Tables QS408SC - Occupancy rating (rooms)

TABLE 8: Overcrowding by HMA

	Households Under-Occupied	Households neither under or over-occupied	Households Over-crowded
Argyll & Bute	**73.5%**	**20%**	**6.5%**
Scotland	66%	25%	9%

Source: 2011 Census

4.18 From the above table, it is clear that Argyll and Bute has a lower level of overcrowding than Scotland as a whole (6.5% compared to 9% of households). In contrast, this authority demonstrated a significantly higher proportion of households (73.5%) living in under-occupied conditions than the national level (66%).

4.19 In order to identify households that are ***both overcrowded AND concealed***, it is necessary to request a bespoke cross-tab query on the Census data from the National Records of Scotland. This indicates that only around **44** households fall into this category and could be deemed to have a housing need that will require a new build solution.

4.20 The total estimate of existing or backlog need, which will require new housing, under this model is derived by combining the two components as follows:-

Table 9: Total Existing Need for Affordable Housing Calculation

HMA	Homeless[1]	Overcrowded AND Concealed	Total
Argyll & Bute (a)	**191**	**44[2]**	**235**
Argyll & Bute (b)	**191**	**127[3]**	**318**

[1] Average 2010/11 – 2013/14 (HL1/Pyramid)
[2] 2011 Census – crosstab query
[3] HomeArgyll Waiting List - 2014

4.21 From the above, it can be seen that this model estimates total backlog need at 235 – 318, depending on the methodology used for defining the "overcrowding PLUS concealed households" component. It appears anomalous however that the wider population of Argyll & Bute produces a significantly lower figure for the second component than does the waiting list figure. This might tend to undermine the robustness and credibility of this option.

5.0 Option 3: The "In-House CHR" Approach

The HNDA Working Group agreed that the first two options, though sanctioned by the CHMA, produced unfeasible, low estimates of backlog need and that another alternative methodology was required; and that the approach must produce results at HMA level. Elements of the approach to assessing backlog need as outlined in the previous HNDA Guidance (2008) and evidenced in the Argyll & Bute HNDA, 2011 were considered to identify which elements could contribute to a 'net housing requirement'. This is based on an assessment of the current living arrangements and identified needs of individual applicants on the HOMEArgyll common housing register.

5.1 The waiting list for the four HOMEArgyll RSLs has been analysed to determine whether applicants require a stock addition, in which case they are included in existing need, or an in-situ solution which does not require a stock addition. The analysis focuses on active applicants on the Homeless and General lists and excludes those on the Transfer List as these latter applicants would not generate a new build requirement. The decision for inclusion in the existing need calculation uses a combination of data primarily from the waiting list fields relating to current circumstances and definition of needs points. The relevant figures, taken from a snapshot of the waiting list in 2015, are detailed in the following table.

TABLE 10: Components of Housing Need by Area

Need	A&B	Bute	Cowal	Mid Argyll	IJC	H&L	Lorn	Kintyre	Mull & Iona	Coll & Tiree
Homeless[1]	170[1]	3	14	22	14	19	72	7	0	0
Lodger/ sub-tenant	30	1	4	3	0	8	10	1	1	2
Leaving Forces	6				0	5	1			
Leaving Prison	1						1			
No Fixed Abode	51	3	21	7	2	9	7	1	1	0
Leaving hospital or residential care	7		2	1		2		1		1
Hostel/ B&B/ refuge	8		3			2	3			
Overcrowded AND Concealed	127	3	11	19	11	17	58	6	1	1
TOTAL[1]	**400[1]**	**10**	**55**	**52**	**27**	**62**	**152**	**16**	**3**	**4**

[1] Total includes 19 homeless applicants unassigned to an HMA **Source: HOMEArgyll Waiting List, 2015**

5.2 We believe these categories of need are in accordance with the general principles of the CHMA's revised HNDA Guidance and have excluded all other categories of need on the waiting list. These will be dealt with under Core Output 4 of the completed HNDA. The needs outlined in Table 10 above all require a new, permanent home and would not generate an effective vacancy within existing dwelling stock if the applicant was rehoused. However, outwith the "robust and credible" CHMA framework, we believe the following categories of need, as set out in Table 11, may also generate a need for additional accommodation, and the Council, therefore, would propose a policy

decision to use these additional figures when setting Housing Supply Targets (which are not necessarily equivalent to the HNDA calculation).

TABLE 11: Additional components of Housing Need (excluded from the technical HNDA calculation but for consideration in setting Housing Supply Targets).

Need	A&B	Bute	Cowal	Mid Argyll	IJC	H&L	Lorn	Kintyre	Mull & Iona	Coll & Tiree
Living in caravan/ boat/ mobile home	20		6	2	1	5	3		3	
Living with friends / relations	67	3	8	11	7	14	18	4	1	1
Living with parents	165	6	19	20	11	28	63	7	7	4
TOTAL	252	9	33	33	19	47	84	11	11	5

6.0 Use of Affordability Model for Existing Need

The HNDA Tool provides a function that distributes existing need across tenures, e.g. social rented sector, private renting and home ownership, based on an affordability calculation. However, given that the existing need figure is contrived from households experiencing homelessness, as well as general waiting list applicants for RSL housing, it is likely that they would require their housing needs to be met within the social rented sector. The Argyll & Bute HNDA Working Group agreed upon a core assumption that these households identified as in existing need would be unable to meet their needs within the current housing market. Therefore, it was concluded that the default affordability model would ***not be*** applied to existing need and that all existing need would be allocated to the social rented sector in the HNDA Tool.

4.22 Time Period to Clear Existing Need

The HNDA Tool default time period to clear existing need is five years. This can be varied in the tool as required. It is considered that even for the “higher” assessment of existing need, i.e. 525, five years is a realistic time period to clear this backlog; this equates to 105 per annum, which is close to the current LHS target. However, it should be noted that this figure refers solely to the backlog need and future or newly arising need still has to be factored into the final calculation for the overall HNDA figure. Therefore, the Group agreed that in terms of scenario testing, existing need should be cleared overall in 5 years and this has been incorporated into the HNDA Tool.

6.0 CONCLUSION

6.1 The HNDA Guidance states that "an estimate of the existing need for additional housing units should be made. This estimate MUST represent the need for additional homes and NOT detail in-situ or stock management issues which are addressed separately…" (HNDA Practitioners' Guide, 2014, para 4.18).

6.2 This technical supporting paper has set out three main options for defining and quantifying existing (backlog) need in Argyll and Bute, and identifies a recommended approach.

6.3 In summary, the headline results of the three options are set out below:

Total Backlog Need Argyll & Bute : Additional Units	
Option 1 (HaTAP Model)	160
Option 2 (Homelessness + Overcrowding & Concealed households)	235-318
Option 3 (In-House CHR Model)	400

It is our recommendation that Option 3 provides the most appropriate estimate. This maximises the input for the overall HNDA calculation while avoiding either an under-estimation or over-estimation of existing need. It is derived from a robust evidence base (the common housing register) and the output is credible in the view of local housing professionals.

6.4 In conclusion, we propose:

a) **NOT** to use the CHMA's default option (the HaTAP model) or the alternative model based on a combination of "Homelessness plus Overcrowding & Concealed Households";
b) **To adopt** an alternative in-house approach, based on analysis of households on the HOMEArgyll waiting list, focusing on the current circumstance of applicants;
c) To apportion the total estimated existing need to **social rented housing** (and therefore not to apply the affordability model at this stage); and
d) To aim to clear the estimated backlog over **a 5 year period**.