

Submission for Theme 1 - Matter 4.6
Review Of Housing Provision

4.6 Review Of Housing Provision

The housing provision forecast in this Draft Local Plan is excessive and unrealistic. This has been demonstrated elsewhere in my submission. There have been years of steady decline in housing provision in Tamworth, down to an all time low of only 10 market housing completions (net) and 28 affordable housing completions (net) for the year ending 31/03/2015. Those affordable housing completions were the first for several years and were badly needed. For 2016 there appears to be some growth showing with a substantial number of affordable houses hopefully for rent for the local people. Unfortunately I am not yet aware of the total figures. However, it is good to see Tamworth showing some signs of growth. But the main problem appears to be of obtaining sufficient housing of the right size (number of bedrooms) to reduce the substantial outward migration that is occurring. My enquiries with estate agents gives a broad analysis. 70% of sellers seek to relocate within the borough, with 30% seeking to move elsewhere. Note, many are seeking to downsize (see appendix) to smaller properties. There is a shortage of these smaller properties in Tamworth, with the majority of new build homes being 3 & 4 bedroom market housing which are too expensive for Tamworth people generally. Even though house prices in Tamworth tend to be lower than in other areas.

Developers tend to build 3 & 4 bedroom properties in order to maximise returns. But there are inadequate housing numbers coming forward for the identified need for 1 & 2 bedroom market accommodation.

For purchasers of property I am informed the reverse is true, with 30% of the purchasers already living within the borough and 70% originated from outside the borough (presumably for reasons of costs). The Local Plan's housing needs requirements needs to be reviewed by mix and size. An official survey of the estate agents appears to be a good way to establish the mix of requirements for purchasers.

In Tamworth, for the year ending 31st March 2015, Right Move recorded 1703 sales in Tamworth. Monitoring of the last 3 month's sales figures, January to March, suggests a growth rate of around 18% expected for 2016/

The rental market is very buoyant with the high demand forcing up the rent levels, which are now higher than adjacent areas. This is driving people out of the town for economic reasons. The affordable housing situation remains acute with a slight improvement from 2014 - 2015, with a forecast of further improvements for 2015 - 2016. But the improvement is nothing like sufficient to prevent the substantial outward migration from the town. Again, this needs to be more specifically quantified and updated for the current circumstances.

Nationally the affordable housing needs (for those unable to purchase) is now 84%. For Tamworth I would expect this to be closer to 95%.

It should be noted that nationally 13.9% of working households now work from home. This figure is growing. This matter needs to be factored in to enable a study / workroom provision to be

incorporated into the provisional mix, depending on the locality. Many of these who work from home can choose their travel timings to avoid peak periods. This has recently been observed and enquiries lead me to believe that flexible working arrangements are now fairly common.

Recommendations That Overcome My Concerns

1. Need to update and revise the housing needs survey to establish a proper mix of house sizes anticipated for market and affordable housing, taking into account also the market rental requirements.
2. There is an urgent and important need to review the population growth and household formation projections which are currently unrealistic. These should review birth rates and death rates to take account of the local profiles and recent trends in Tamworth. This to amend the natural growth figures which appear to be generally much lower than the previous projections used.

This should take into account the recent trend for households to delay starting a family. Updated detail actual information from ONS would assist this with fertility figures by age of mother. Also it is noted that a substantial number of young females are leaving the town after leaving school and are not returning. Presumably these are better qualified young people and seek to aspire elsewhere due to lack of good prospects in Tamworth,

Death rates also need to be revisited taking account of the fact that female mortality rates go through the roof in the age group 80+. In 2003 there were 306 males over 90 in Tamworth and only 106 females. The mortality rates for Tamworth are higher than the natural/regional level and are likely to remain so until the causes are investigated and a solution found. Most of these elderly persons appear to live in their own properties. There are no provisions in the Local Plan for a retirement complex such as exists in Lichfield which has a lower mortality rate.

3. Net outward migration. This is higher than stated and reduces the population growth in 2014. It is expected to flat-line. Outward migration is showing an upward trend due to lack of employment prospects. This needs to be reviewed and corrected.
4. Household size formation rates. These are not declining at the rate projected. As of 2014, 2015, 2016 they appear higher in practice than the figures used. That figure applied to every home in the borough contributes to a significant increase in housing requirement projections. At present the results indicate that the level of decline in headship rates is less than indicated in the chart on p. 20 of the N.L. & Partners housing needs document. There are other errors that need to be corrected.
5. The projections already show a major discrepancy between the projection used and the up to date actual figures. This is apparent for both the population growth figures and the household headship forecast rates, which appears to be growing but at a very much reduced rate post 2016. A correcting statistical approach indicates that for the period 2016 - 2031 only 2480 dwellings will be completed. That would be only 165 dwellings per year - well below the 250 per year stated. This needs to be professionally revisited and corrected.
6. The projections do not follow the general guidelines / detail used by ONS for population

projections which should include at least five years historical data to demonstrate trends and assist accuracy. The data only gives projections which are uncheckable in detail. It should be further added that the housing forecasts for the 2012 compared with what actually came about shows a very low level of accuracy for these projections. Especially coming from what should be a professional organisation these figure seem wildly adrift. Yet those projections continue to be used in the Local Plan despite the actual figure having become available. (see list below).

Comparison details

Year	N. L. & Partners (mean)	Actual	Discrepancy	% inaccuracy
2011 - 12	206	113	+ 93	+ 82.3%
2012 - 13	235	69	+ 166	+ 240.6%
2013 - 14	211	48	+ 163	+ 339.6%
2014 - 15	202	39 (provisional)	+ 163	+ 417.9%
2015 - 16	201	139 (forecast)	+ 62	+ 44.6%
5 yr total	1055	408	+ 647	+ 158.6%

It appears to me that any professional organisation that makes forecasts so far out, discrepancies discovered within months, and yet makes not attempt to correct them given the opportunity could well be considered discredited. If I had undertaken such work and yielded their results I would have resigned my position. The fact that the Council has not disputed my completion data to date is a material consideration. Even the official council figures will show substantial disparity.

APPENDIX A PRESS CUTTING "MORE KEEN TO DOWNSIZE MAY 31ST 2012
 APPENDIX B. HOUSE SALES NEAR INWICK 31ST MARCH 2015

APPENDIX A

More now keen to downsize as the nation ages

THE number of people looking to downsize their home is nearly double that wanting to buy a larger property, new research has revealed.

Britain's ageing population, as well as a squeeze in lending, are thought to be driving this trend, according to property website Rightmove.

Only in London was there more uptrading activity, bolstering evidence of a two-speed housing market in the UK, Rightmove added.

Miles Shippside, director of the website, said: "The ability to trade up is a vital component of a healthy housing market. There are more old people at the top of the chain trying to downsize and fewer at the bottom trying or able to trade up.

"Some people may be facing redundancy and looking to reduce their outgoings, and others may be looking to supplement their underperforming pension pots."

He blamed borrowing difficulties for those looking to trade up for widening the mismatch, and warned that a Greek default could further

reduce mortgage availability.

He said: "We need a fair and consistent wind of mortgage lending to prompt a speedier housing market recovery."

This effect is weaker in the capital which has a higher concentration of wealthy homeowners who can afford to upsize. Mr Shippside also predicted a boost in the London housing market from foreigners looking for safe property investments as the eurozone crisis unfolds.

The survey comes as flat average asking prices in May bucked the trend of a buoyant spring market. Average asking prices usually rise between April and May, but this year they remained stagnant at £243,759, only £22 higher than last month.

Mr Shippside also expressed concern that the early spring slowdown may run seamlessly into a longer summer lull created by the double effect of the Queen's Diamond Jubilee and the Olympic Games.

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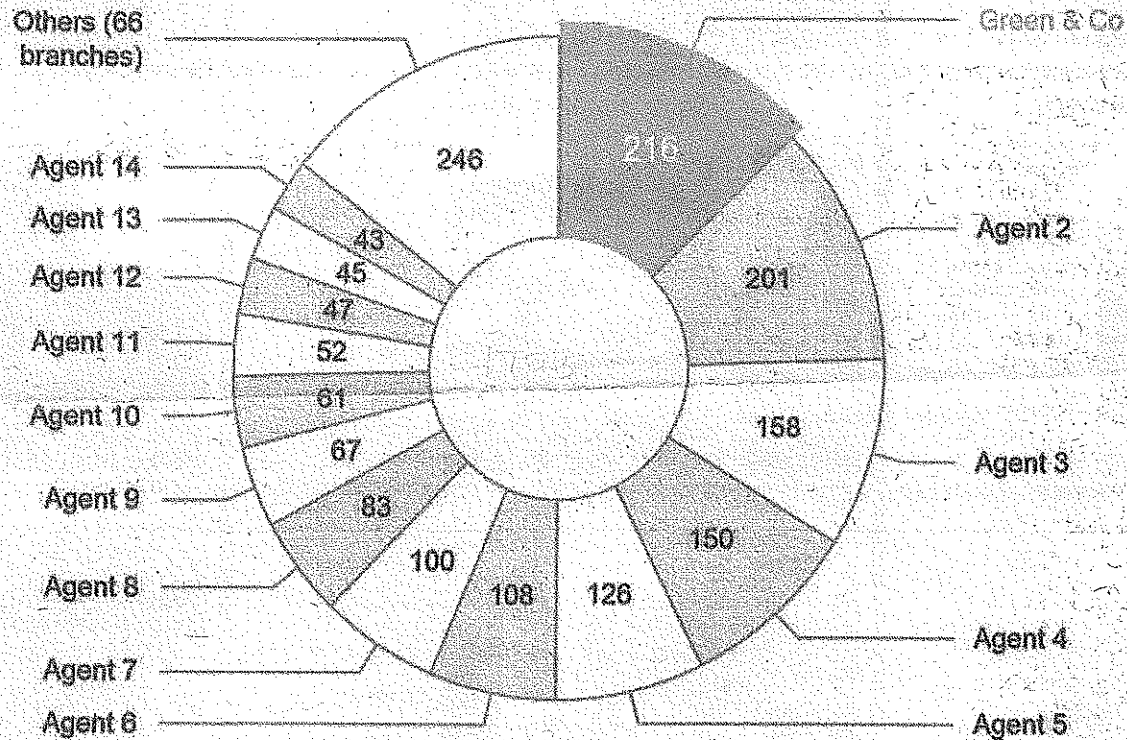
APPENDIX B

APPENDIX B

THX-001-S3 THX1 HERALD PROPERTY Thursday, April 16, 2015

Green & Co sold more homes in Tamworth in the last 12 months than any other agent.

Our average sale price over same period is 97% of our average asking price. Can you afford not to choose the town's number one estate agent for sales?



1st

out of
80 agents

Green & Co
Tamworth

13 Colehill, Tamworth, B79 7HE

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- 1703