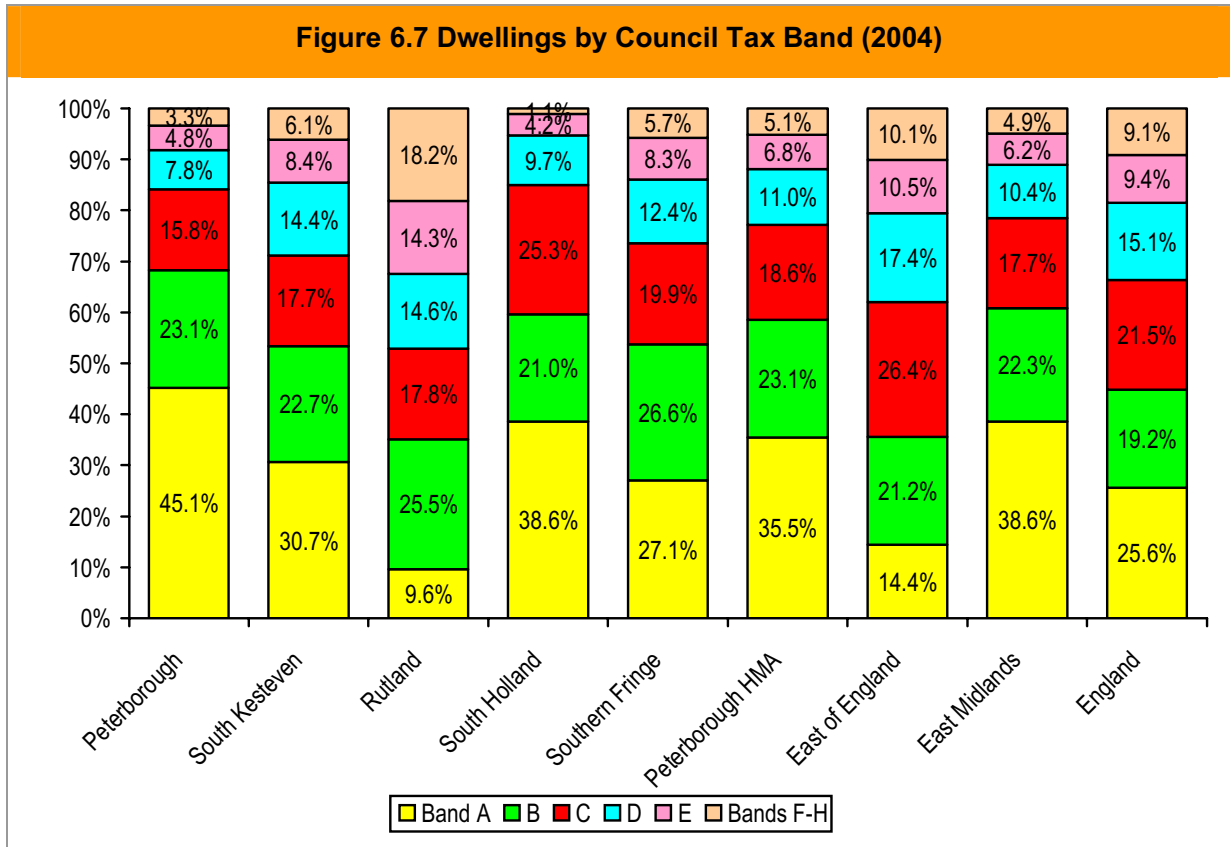


Source: Office for National Statistics 2007 (from 2001 Census data)

Council Tax Band

6.21 A good indication of the quality and price structure of the housing stock is the distribution of dwellings by Council Tax Band. The figure below shows that 35.5% of properties in the HMA fall into the lowest Council Tax Band; this is well above the average for the East of England (14.4%) and England as a whole (25.6%) but slightly below the average for the East Midlands. The opposite trend is found when looking at the proportion of dwellings in the highest tax bands.

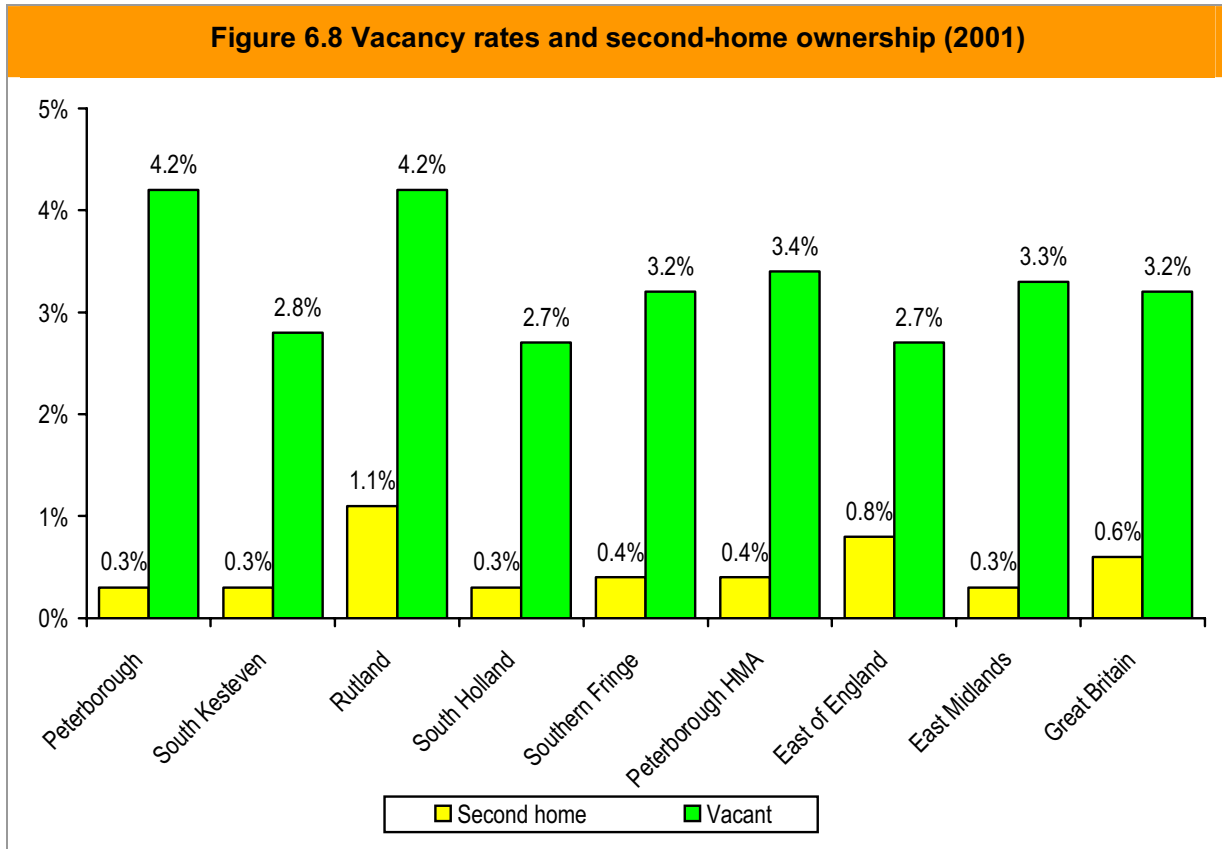
6.22 There are large differences apparent in the Council Tax banding in different sub-areas of the HMA with Peterborough City having 45.1% of dwellings in band A, this compares with only 9.6% in Rutland. At the other end of the scale an estimated 32.5% of dwellings in Rutland are in bands from E to H, this compares with only 5.3% in South Holland. These findings do suggest some imbalance in the housing stock across the whole of the HMA.



Source: Office for National Statistics 2007 (from 2001 Census data)

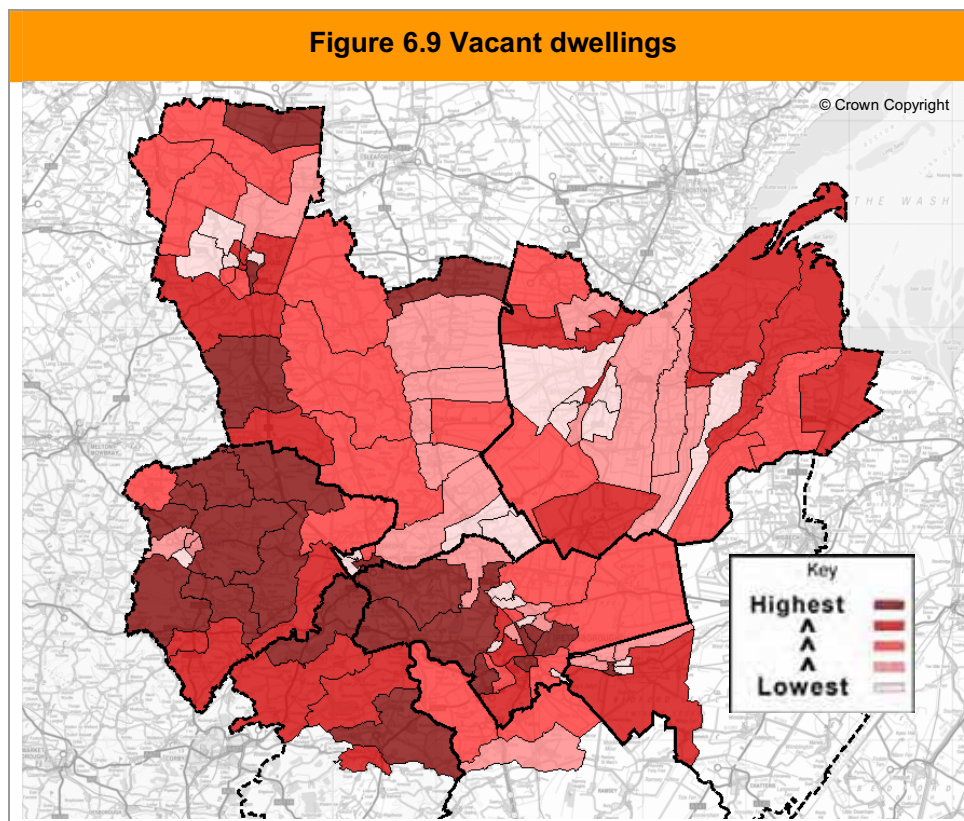
Vacant dwellings

- 6.23 According to the 2001 Census, 3.4% of all household spaces in the HMA were vacant and a further 0.4% were considered to be second homes (taken together this amounts to around 7,500 household spaces). These figures are in-line with those found in the two regions and England as a whole.
- 6.24 This vacancy rate implies some degree of efficiency in utilising the existing stock in the HMA. Higher levels of second homes can put pressure on a housing market and create an increase in prices. This scenario is likely to be limited in the HMA generally.
- 6.25 However, when we look at the data for sub-areas of the HMA we do find some interesting differences. Rutland stands out as having a higher vacancy rate and a high proportion of second homes. In 2001 second homes in Rutland were estimated to be 1.1% of the stock, a figure more than double the national average. The lowest level of vacant dwellings was found in South Holland where 2.7% were vacant and a further 0.3% second/holiday homes.



Source: Office for National Statistics 2007 (from 2001 Census data)

- 6.26 The issue of second homes in Rutland was raised by stakeholders as one reason for high prices and price increases in the area (prices and price changes are discussed in the next chapter). One stakeholder claimed that there are now 'over 200 second homes in Rutland'. This statement is likely to be in excess of the true figure, but it does appear that second homes in Rutland have increased since the 2001 Census.
- 6.27 The map below showing the proportions of vacant dwellings by wards has been split into five broad categories (22 wards with the highest proportion of vacant homes on a scale through to the 22 wards with the lowest proportions). Rutland appears to show concentrations of vacant dwellings with a further concentration to the West of the Peterborough City area (running into East Northamptonshire). The north of the HMA tends to show some of the lowest proportions of vacant homes (an area crossing the boundary of South Kesteven and South Holland).



Summary

- i) In 2006 there were an estimated 199,098 dwellings in the HMA, this is an increase of 21,634 homes in about ten years.
- ii) The stock is predominantly houses/bungalows (over 90% of all stock) with a particularly large proportion of detached homes.
- iii) A large majority of the population live in owner-occupied accommodation (72%), which is higher than the national average and in line with the regional figures.
- iv) The HMA has higher proportions of its dwellings in Council Tax band A (the lowest band) than national averages, thus reflecting generally cheaper dwellings in the area. There was however wide variation in Council Tax bandings in different sub-areas of the HMA (with Rutland in particular having very little Band A property).
- v) Vacancy rates are fairly average (as measured in 2001) with 3.8% of dwellings vacant. Vacancy rates in Rutland were however quite high and the proportion of second homes may be of some concern.

7. The current housing market

Introduction

7.1 This chapter provides information on the current housing market in the HMA. Information provided sets out how property prices have changed in the past and puts the situation in the HMA in a regional and national context. It should be noted that for some regional comparisons (notably about price change trends), Land Registry data places Peterborough within the East Anglia region (and does not have an East of England Region). The chapter also provides an analysis of current housing market prices and rents in the HMA and an analysis of how prices vary in different parts of the study area. Information was collected from two main sources:

- Land Registry
- Survey of local estate and letting agents (including internet searches)

7.2 Before undertaking any analysis of various data available, stakeholders were asked about their perceptions of the local housing market. This allowed us to better understand some of the findings and helped to put the results in context.

Discussions with estate/letting agents and developers

Peterborough City

7.3 Peterborough is not a large city by national standards yet strongly influences the housing market in several of the districts surrounding it. It is situated between the Fens to the east (Spalding), North Northants to the south, Grantham to the North and Leicester to the west. Notably, there is Cambridge to the south east. Rail connections are excellent to London (45 minutes) although rail connections to the suburbs are less of a feature. Rail links to Cambridge are poor. Road connections are good in all directions although road links to Cambridge are congested at peak times.

7.4 There is a strong employment base in Peterborough with big names like Hanson (bricks), Perkins (engines), Caterpillar (plant), and McCain's (chips) as well as a strong multinational service sector.

Outside Peterborough

- 7.5 Whilst the above geography is key to understanding the housing market the other significant factor is the distinctiveness of the outlying towns of Crowland, Market Deeping, Stamford, Oakham etc. These areas attract people who work in the area who seek a better living environment than Peterborough currently offers. Stamford attracts senior staff some of whom settle but some of whom seek rented accommodation to support periods of secondments and training.
- 7.6 Many agents identified the market towns of Stamford, Uppingham and Oakham as being similar destinations for buyers due to their character and location.
- 7.7 The study area includes part of East Northants. Parts of Rutland, Uppingham and the East Northants town of Oundle also serve the Leicester housing market. This area is interesting given the desirability of the location for better off households and the road and rail transport infrastructure that enables them to commute to many destinations.
- 7.8 There appear to be clear and distinctive sub markets around Grantham, Stamford and most of Rutland. The Rutland sub market would include part of East Northamptonshire. Stakeholders also identified the Rutland area as 'not having strong links to anywhere'. This again seems to be largely supported by the views of agents interviewed.

The status of Grantham

- 7.9 Stakeholders' views broadly support the findings from the interviews with agents with clear support for the fact that Grantham does not sit comfortably within the HMA. Whilst it was accepted that the southern part of South Kesteven was Peterborough facing there was a general consensus that not all of the district has particularly strong links with Peterborough. Indeed Grantham was considered to have its own market area with links to Nottingham being stronger than those to Peterborough. One comment suggested for example that 'March [which is outside the study area] connects as much to Peterborough as Grantham'.

Southern limits of the HMA

- 7.10 There was also some discussion about how far south the HMA might be considered to go. There was a general view that the study area is 'about right' (to the south) although there was some argument to suggest that the market may extend further into Huntingdonshire than the three wards included within the study area.

General price levels

- 7.11 The table below shows price levels in the HMA and other areas (drawn from Land Registry data for the 2nd quarter of 2007). The data shows that price levels in the HMA are below the average for England and Wales (around 82% of the national average) and also below the average for the East of England region. The average price in the HMA is however slightly above the average for the East Midlands region.
- 7.12 Within the HMA it is clear that there is some variation in prices with Rutland standing out as having an average price well in excess of any of the other areas. The average price in Rutland of £267,423 is some £82,000 more than the next highest area (South Kesteven). The lowest prices were found in Peterborough itself closely followed by South Holland. It should be noted that the figure for the Southern Fringe area is approximate as this is based on pro-rata data for the whole of the three authorities concerned.
- 7.13 The finding of lower prices in Peterborough City matches the views provided by stakeholders where Peterborough City was seen to have a different ‘housing offer’ to other parts of the HMA and indeed providing housing to a different range of households.

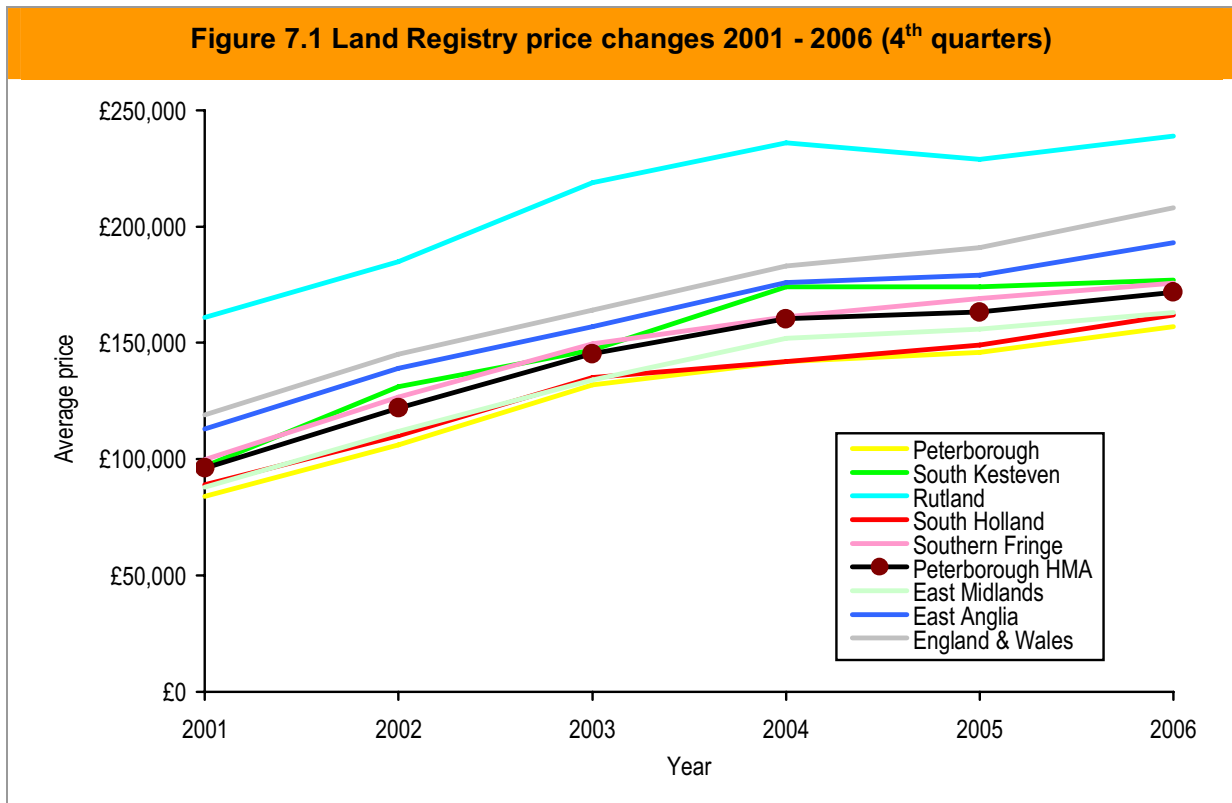
Table 7.1 Land Registry average prices (2nd quarter 2007)

Area	Average price	As % of England & Wales
Peterborough	£159,730	73.9%
South Kesteven	£185,261	85.7%
Rutland	£267,423	123.7%
South Holland	£166,659	77.1%
Southern Fringe	£175,776	81.3%
Peterborough HMA	£176,517	81.6%
East of England	£220,246	101.8%
East Midlands	£165,388	76.5%
England & Wales	£216,272	100.0%

Source: Land Registry

- 7.14 The figure below shows overall price change since 2001 in the HMA and other areas. The data shows significant price increase in all areas studied and that property price increases in the HMA have broadly kept pace with other areas. Overall between 2001 and 2006 the average price in the HMA rose by 79%, this compares with the other benchmark areas (East Midlands – 85%, East Anglia – 71% and England & Wales – 75%).

7.15 Within the HMA the data shows that the highest rises have been in Peterborough City (rise of 87%) and the lowest rise in Rutland (at 48%). The latter is not surprising given the already high prices in Rutland. In purely value terms the average property price in the HMA rose by around £76,000; this is below the comparable figure for England & Wales (£89,000) and East Anglia (£80,000) and is similar to the figure for the East Midlands (£75,000). Price rises in value terms within the HMA do not vary much, ranging from £73,000 in Peterborough and South Holland to £80,000 in South Kesteven.



Prices by type

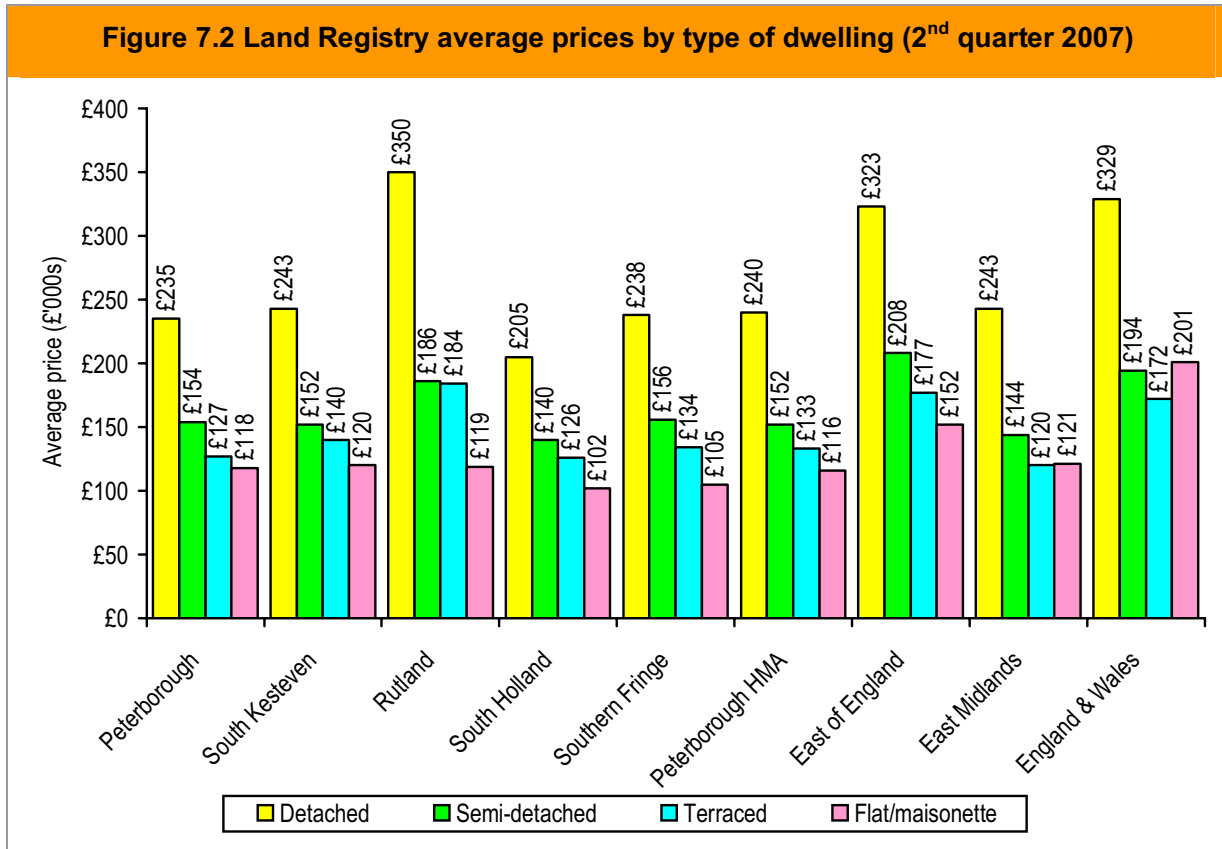
7.16 In addition to providing information about overall prices the Land Registry data provides a wealth of data about the types of properties sold (and how this varied over time). The table and figures below show average property prices for the HMA (plus sub-areas and benchmark areas) for each dwelling type (from Land Registry data). The volume of sales by type is also included for all areas.

Table 7.2 Land Registry average prices and sales (2nd quarter 2007)

Area		Dwelling type				
		Detached	Semi-detached	Terraced	Flat/ maisonette	All dwellings
Peterborough	Average price	£235,350	£153,571	£126,653	£118,247	£159,730
	% of sales	24.4%	28.0%	36.0%	11.7%	100.0%
South Kesteven	Average price	£242,625	£152,158	£140,145	£120,155	£185,261
	% of sales	41.2%	32.0%	22.1%	4.7%	100.0%
Rutland	Average price	£349,529	£186,310	£183,532	£118,583	£267,423
	% of sales	51.3%	27.3%	18.2%	3.2%	100.0%
South Holland	Average price	£204,654	£139,556	£126,035	£102,135	£166,659
	% of sales	47.1%	32.0%	18.0%	2.9%	100.0%
Southern Fringe	Average price	£237,602	£155,864	£133,911	£105,376	£175,776
	% of sales	36.0%	30.4%	26.0%	7.6%	100.0%
Peterborough HMA	Average price	£239,695	£152,200	£132,796	£115,561	£176,517
	% of sales	36.6%	30.1%	26.3%	7.0%	100.0%
East of England	Average price	£323,440	£207,766	£176,908	£152,184	£220,246
	% of sales	26.3%	28.8%	28.3%	16.6%	100.0%
East Midlands	Average price	£243,383	£143,902	£119,791	£120,866	£165,388
	% of sales	30.0%	35.2%	28.4%	6.5%	100.0%
England	Average price	£328,949	£194,303	£172,350	£201,391	£216,272
	% of sales	20.5%	28.1%	32.1%	19.2%	100.0%

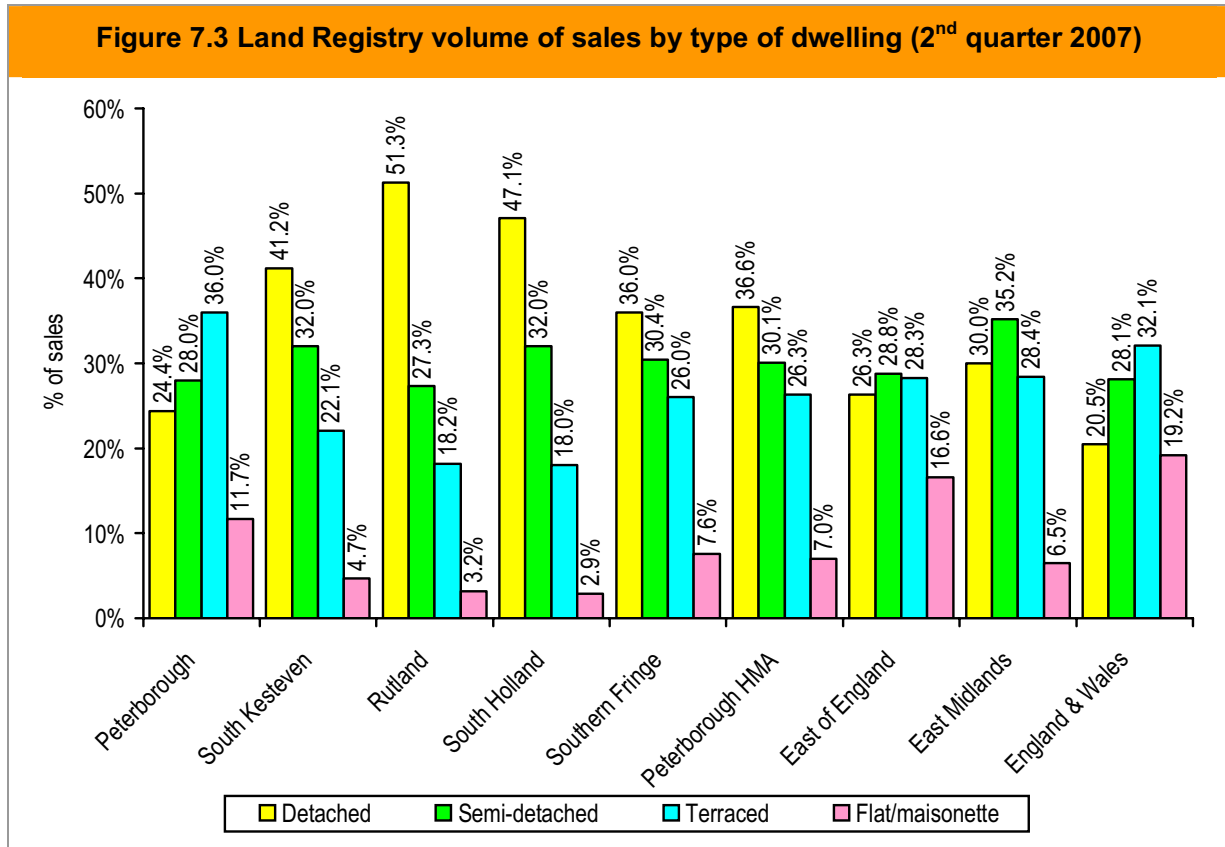
Source: Land Registry 2007

- 7.17 The figure below shows that property prices for all dwelling types in the HMA are below those for the East of England and England & Wales as a whole and generally very close to the averages for the East Midlands (slightly higher for semi-detached and terraced homes).
- 7.18 Within the HMA the data shows that Rutland has the highest prices for all dwelling types (other than flats/maisonettes of which there were relatively few sales). The lowest prices for all dwelling types were found to be in South Holland. This finding is interesting as previous data presented showed that overall South Holland did not have the lowest prices in the HMA. This finding therefore reflects the different profile of dwellings sold in different parts of the HMA.



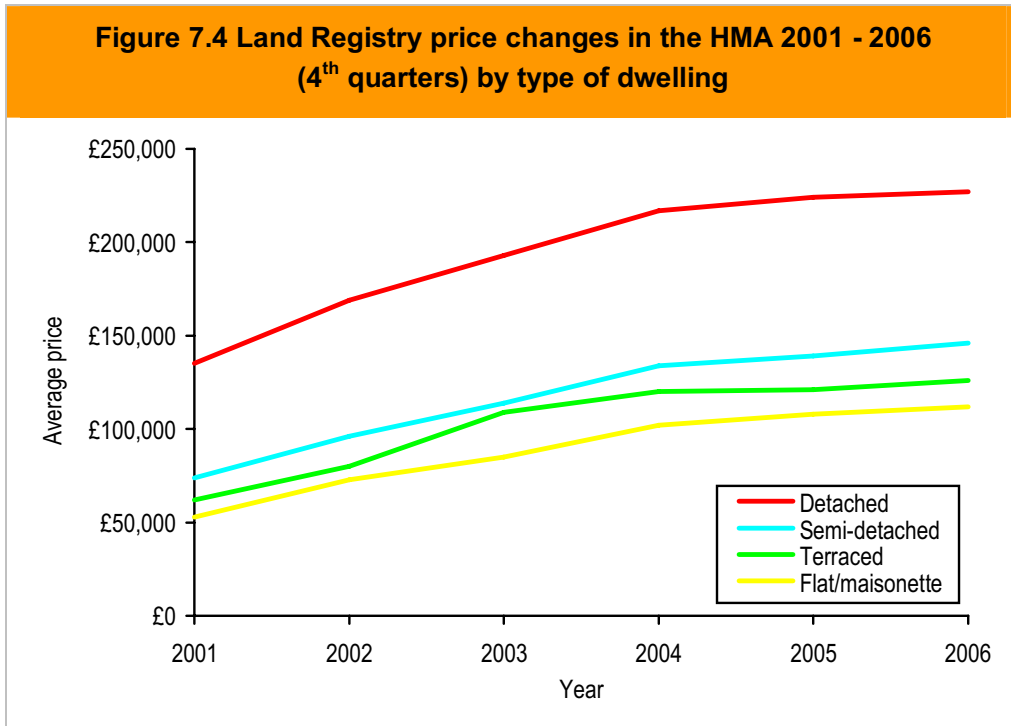
Source: Office for National Statistics 2007 (from 2001 Census data)

7.19 The largest volume of sales in the HMA was for detached homes (36.6%); this figure is significantly above the average for either of the regions or England & Wales as a whole. There are significant variations within the HMA in terms of dwelling types with all areas other than Peterborough City having detached homes as the main sale type (only 24.4% of sales in Peterborough City were detached homes in the 2nd quarter of 2007). In Rutland over half of all sales were detached homes and the figure in South Holland was also very high (at 47.1%). There were relatively few sales of flats/maisonettes within the HMA and the majority of these were in the Peterborough City area.



Source: Office for National Statistics 2007 (from 2001 Census data)

7.20 The figure below shows price changes in the HMA for each dwelling type from 2001 to 2006 (4th quarters). The figure shows steady increases for all types of dwelling over the period. Overall the average price in the HMA has increased by 79%; however terraced homes have increased by 103% whilst flats/maisonettes have increased in price by 111%. Detached housing has increased by comparably modest 68%.



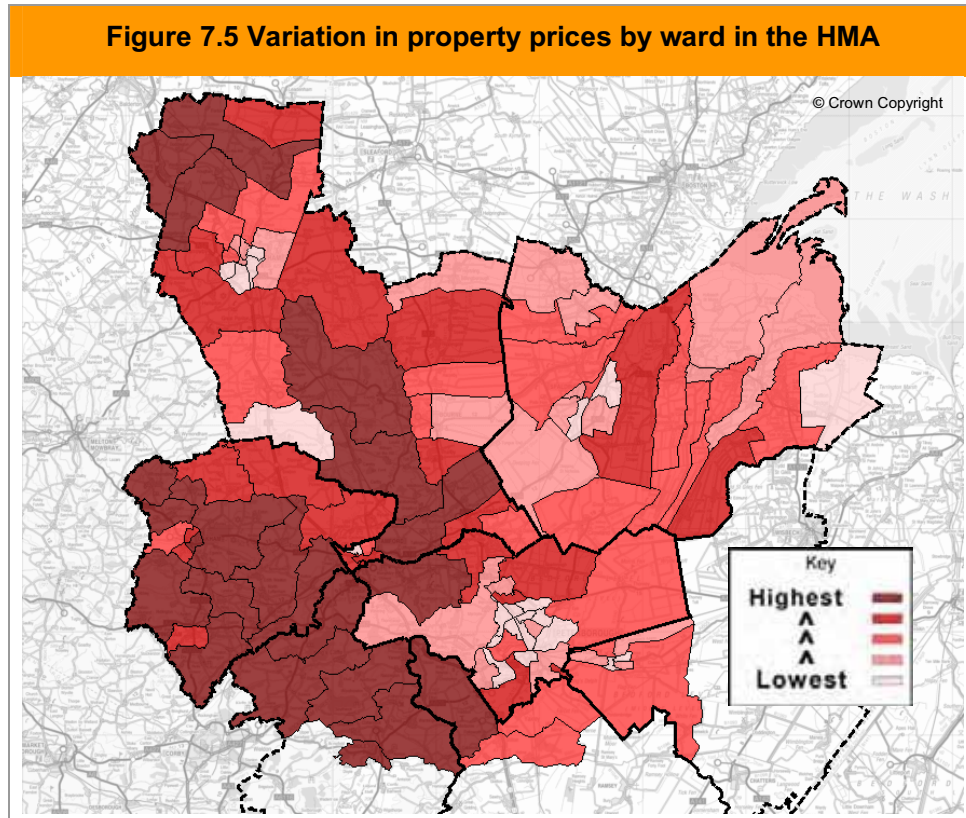
7.21 The price rises for each individual property type compared with the overall average increase appears slightly odd (i.e. an overall price increase of 79% but price increases well in excess of this for three of the dwelling types – with the other showing a figure not much below the average). This can be explained by the changed profile of dwellings sold in 2001 and 2006. In 2001 detached homes made up 41% of sales whilst flats/maisonettes accounted for 4%; in 2006 the two figures were 37% and 7% respectively. This shift in the profile of housing sold has therefore had a significant impact on the overall average price increase when compared with the increases for various different types of housing.

Price variation

7.22 The analysis so far has concentrated on the prices for the whole of the HMA. However it is of interest to see how these vary in different parts of the study area. We have therefore used Land Registry data to provide an idea about the variation in prices at ward level in the HMA.

7.23 The figure below shows the average property price by ward split into five broad categories (from highest average price to the lowest). This shows a clear concentration of more expensive homes to the south and west of the HMA. In particular most of Rutland and all of the East Northamptonshire part of the HMA fall into the highest priced area. A further area of high prices can be seen running through the middle of South Kesteven with the very north of the HMA also showing high prices.

- 7.24 Lower prices are exhibited in the most urban parts of the study area (particularly Peterborough and Grantham although it is notable that virtually every ward in the South Holland district appears to show relatively low prices).



Survey of estate and letting agents

- 7.25 A combination of internet searches and telephone and personal surveys of sales and letting agents across the sub-region were used to understand the housing market in the HMA and obtain prices/rents by number of bedrooms in the dwelling. The key measure used was to establish entry-level prices and rents. The entry-level price/rent recorded equates to the cheapest cost of housing in good repair of which there is a reasonable supply (and is broadly in-line with lower quartile prices/rents).

Properties to buy

- 7.26 The table below shows estimated entry-level property prices for different sizes of dwelling in the HMA. The data suggests that there is some variation in prices in different parts of the HMA. Rutland shows the highest entry-level prices for all sizes of accommodation with Peterborough generally being the cheapest (albeit not much different from South Holland). In all areas other than Peterborough City there was an insufficient supply of one bedroom homes for a reliable estimate of prices to be obtained. This is consistent with the fairly low levels of flatted accommodation in all areas other than the City shown by Land Registry data.
- 7.27 The data suggests that a typical entry-level two bedroom home varies in price from around £119,000 in Peterborough City to £150,500 in Rutland. For a typical first-time-buyer with limited access to a deposit this would imply a household income requirement of somewhere in the region of £30,000 to £40,000 for the housing to be affordable. It should be noted that the figures below are district-wide estimates. Individual housing needs assessment/survey reports for these Councils provide more information about price differences within the local authority area.

Table 7.3 Entry-level purchase prices by size of dwelling

Accommodation size	Peterborough	South Kesteven	Rutland	South Holland	Southern Fringe
1 bedroom	£87,000	-	-	-	-
2 bedrooms	£119,000	£125,500	£150,500	£122,500	£128,000
3 bedrooms	£143,000	£150,000	£184,500	£146,000	£160,500
4 bedrooms	£192,500	£199,500	£259,000	£198,500	£214,500

Source: Peterborough sub-regional SHMA 2007 (combination of data sources)

- 7.28 Information was also sought on new developments in the HMA. The data would suggest that new build properties are somewhere in the region of 25-35% more expensive than existing homes of a comparable size.

The private rented sector

- 7.29 A similar exercise was carried out with regard to private rented properties. Overall the private rented sector in the HMA is smaller than the national average (it is estimated (from 2001 Census data) that 7.5% of households live in the private rented sector (excluding those in tied accommodation or other housing not generally accessible to the public)) this compares with about 9% nationally although both of these figures will have risen since 2001.

- 7.30 In the private rented sector there appears to be relatively few larger (four or more bedroom) properties available and as a result the rental figures should be treated with caution. The variation in rents in different parts of the HMA was generally found to be fairly small.
- 7.31 The table below shows an estimate of the entry-level costs of private rented accommodation in each part of the HMA. The data suggests that one bedroom properties start from around £84-£105 per week rising to around £165-£173 for a four bedroom home depending on location.

Table 7.4 Entry-level private rental costs by size of dwelling (per week)

Accommodation size	Peterborough	South Kesteven	Rutland	South Holland	Southern Fringe
1 bedroom	£86	£87	£91	£84	£105
2 bedrooms	£111	£110	£114	£104	£115
3 bedrooms	£127	£128	£136	£122	£130
4 bedrooms	£173	£165	-	-	-

Source: Peterborough sub-regional SHMA 2007 (combination of data sources)

- 7.32 Some stakeholders suggested that there had been a significant rise in the cost of private rented housing over the past few years and that this meant that many households are now struggling to access the private rented sector. There is, however, no evidence to suggest that private rental increases have been any greater than the rise in local incomes (nationally there is a very close correlation between incomes and private rents).
- 7.33 It was suggested that part of the problem highlighted by stakeholders was the fact that many of the households trying to access the private rented sector are households which might 'traditionally' have accessed social rented housing but are now prevented from doing so due to a lack of supply. Such households are having difficulty accessing housing due to low incomes rather than increased cost of private rented housing (this theory was generally supported by stakeholders).

The social rented sector

- 7.34 The main other form of housing available in the HMA (other than to purchase or privately rent) is social rented housing. Therefore to complete the housing cost profile in the local market it is appropriate to present information on the cost of social rented housing. The cost of social rented properties by dwelling size can be obtained from CORE and these are presented in the table below. CORE (Continuous Recording) is a national information source funded jointly by the Housing Corporation and the CLG that records information on the characteristics of both housing association and local authority new social housing tenants and the homes they rent and buy. As can be seen, the costs are significantly below those for private rented housing indicating a substantial potential gap between the social rented and market sectors.

Table 7.5 Social rented cost in the HMA (per week)

Accommodation size	Peterborough	South Kesteven	Rutland	South Holland	Southern Fringe
1 bedroom	£53	£52	£55	£52	£58
2 bedrooms	£64	£65	£65	£65	£67
3+ bedrooms	£70	£69	£73	£68	£75

Source: CORE data

Summary

- i) Average property prices in the HMA are below national averages and as of the 2nd quarter of 2007 the average property price in the HMA was estimated to be £177,000.
- ii) There are however significant variations by location with the average price in Rutland recorded as £267,000 compared with the average for Peterborough City of £160,000.
- iii) Prices have risen significantly over the past five years with the HMA recording an average increase of around 79% (and much higher for some property types).
- iv) The survey of estate and letting agents (including internet searches) identified an entry-level (2 bedroom) price of around £120,000 in Peterborough City – rising to £150,000 in Rutland. Private rents (again for a two bed home) typically starting at around £105-£115 per week (around £475 per month).
- v) Overall the housing market in the HMA seems buoyant; prices having increased considerably over the last 5 years and no evidence of a lack of demand for housing in the area.

8. Overcrowding and under-occupation

Introduction

- 8.1 Studying levels of overcrowding in the housing stock is an important part of the sub-regional SHMA. This is strongly recognised in the guide which notes that *'if overcrowding is an issue, building one new larger property could help to resolve the needs of several households as households "move up" through the system into larger properties'*. It should be noted that this chapter does not include migrant workers, who are separately considered in Chapter 16 below. It should also be noted that there are different sources of information and definitions used in this field, so that figures will vary according to source.
- 8.2 In addition, where there are significant levels of under-occupancy it may be desirable to establish a package of measures to assist households to move to more suitably sized accommodation and as a result provide family sized housing for larger households.

Census data

- 8.3 The most complete source of information about overcrowding at a local level is the 2001 Census. Although this is now rather out of date it does provide us with the opportunity to compare the broad situation in the Peterborough HMA with other benchmark areas.
- 8.4 One drawback of the Census data is that it does not provide information against the generally accepted measure of overcrowding (the bedroom standard) instead using an occupancy rating (based broadly on persons per room). The general method is that all households should have one common room and there should be one additional room for each household member. Therefore a five person household living in a five room dwelling would be considered as overcrowded (the method also means for example that all households living in bedsits or studio flats are automatically considered to be overcrowded).
- 8.5 The table below shows occupancy rating data for the HMA, the two relevant regions and England. The data shows that households in the HMA are generally less likely to be overcrowded (negative occupancy rating) when compared with any of the other areas (3.7% of households have a negative occupancy rating compared with 7.1% nationally). In addition, a significant proportion might be considered to be under-occupying (positive occupancy rating).

Table 8.1 Occupancy rating in the HMA				
Occupancy rating	Area			
	Peterborough HMA	East of England	East Midlands	England
Occupancy rating of + 2 or more	58.3%	53.4%	54.7%	49.1%
Occupancy rating of + 1	24.5%	25.1%	26.0%	25.5%
Occupancy rating of 0	13.5%	16.4%	14.9%	18.2%
Occupancy rating of -1 or less	3.7%	5.2%	4.5%	7.1%
All households	100.0%	100.0%	100.0%	100.0%

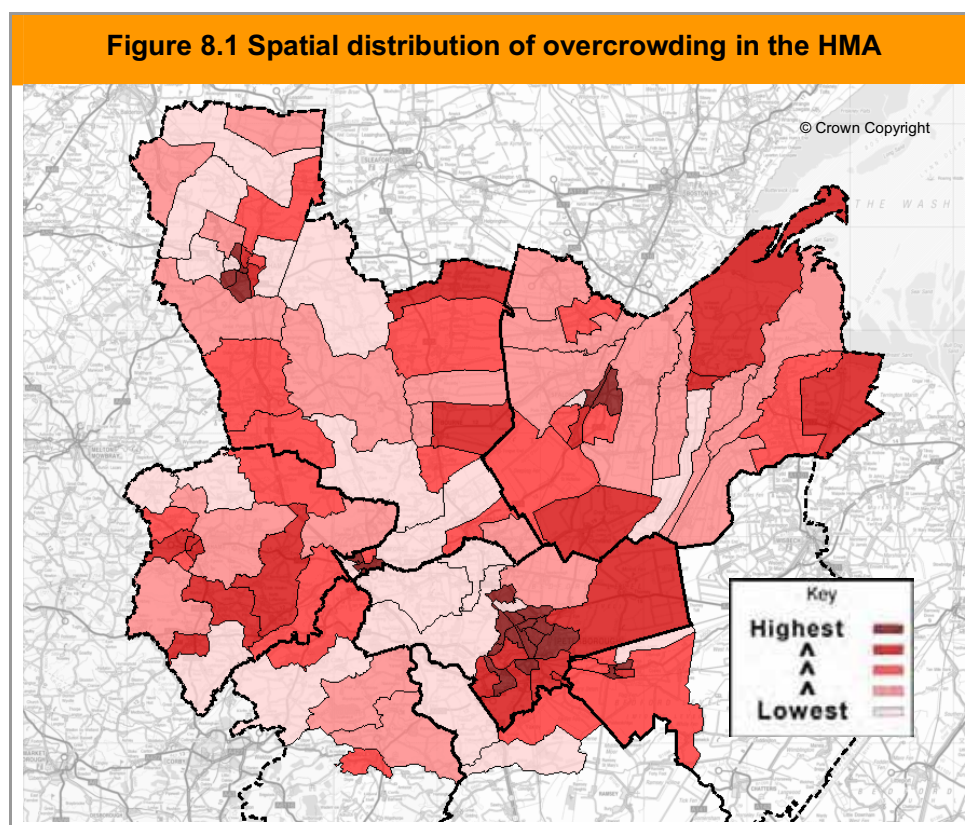
Source: Office for National Statistics 2007 (from 2001 Census data). Negative occupancy, as explained in the text above, means overcrowding (the dwelling lacks rooms in relation to the household size living in it)

8.6 The table below shows occupancy rating data for the HMA and the various sub-areas. The data shows that the highest level of overcrowding (by some margin) is found in Peterborough City. In total 5.6% of households in Peterborough are considered to be overcrowded, the next highest figure is 2.9% in South Kesteven. Peterborough also shows the lowest level of under-occupancy (at 75.8%); all other areas have over 85% of households with a positive occupancy rating.

Table 8.2 Occupancy rating in the HMA						
Occupancy rating	Area					
	Peterborough	South Kesteven	Rutland	South Holland	Southern Fringe	Peterborough HMA
Occupancy rating of + 2 or more	49.9%	62.4%	68.2%	62.2%	62.2%	58.3%
Occupancy rating of + 1	25.9%	24.1%	18.9%	25.0%	23.6%	24.5%
Occupancy rating of 0	18.6%	10.7%	10.3%	10.2%	11.7%	13.5%
Occupancy rating of -1 or less	5.6%	2.9%	2.6%	2.6%	2.4%	3.7%
All households	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: Office for National Statistics 2007 (from 2001 Census data)

8.7 The map below shows the spatial distribution of overcrowding in the HMA at ward level. This shows a considerable difference between different areas with broadly speaking the urban wards (in Peterborough and Grantham) having higher concentrations of overcrowded households and wards to the south and west generally showing lower levels of overcrowding. Figures for under-occupancy (were these to be mapped) unsurprisingly show the opposite pattern.



- 8.8 The table below shows overcrowding by tenure in the HMA and other associated areas. The data shows that overcrowding is relatively rare in the owner-occupied sector (1.9%). In contrast it is estimated that 8.7% of households in the social rented sector and 7.8% in the private rented sector are overcrowded. Peterborough City shows the highest levels of overcrowding in all tenure groups although in all cases the figures are below national averages. It is important to note that the 2001 Census pre-dates the recent high levels of immigration to the area.

Table 8.3 Overcrowding by tenure (2001)

Area	Owner-occupied	Social rented	Private rented	Total
Peterborough	3.0%	11.1%	9.8%	5.6%
South Kesteven	1.3%	7.2%	7.1%	2.9%
Rutland	1.3%	8.4%	4.4%	2.6%
South Holland	1.5%	5.5%	7.5%	2.6%
Southern Fringe	1.4%	5.8%	6.0%	2.4%
Peterborough HMA	1.9%	8.7%	7.8%	3.7%
East of England	2.6%	12.1%	12.2%	5.2%
East Midlands	2.2%	10.3%	10.2%	4.5%
England	3.3%	14.9%	16.4%	7.1%

Source: Office for National Statistics 2007 (from 2001 Census data)

Survey data

8.9 Using data from the various housing needs surveys/assessments we are able to study levels of over-crowding using the bedroom standard. Essentially this is the difference between the number of bedrooms needed to avoid undesirable sharing (given the number of household members and their relationships to each other) and the number of bedrooms actually available to the household. The bedroom standard also provides the opportunity to look in more detail at households who under-occupy their dwelling.



8.10 The standards used to check for overcrowding/under-occupation were as follows:

- **Overcrowding:** each household was assessed as to the number of bedrooms required. Any household without enough bedrooms was deemed to be over-crowded.
- **Under-occupation:** households with more than one spare bedroom are deemed to be under-occupied.

8.11 The table below shows a comparison between the numbers of bedrooms in each home against the number of bedrooms required for all households. The data has been standardised so that the total number of households is equal to the estimated figure for the whole of the HMA shown from national household projections (in Chapter 3).

Table 8.4 Overcrowding and under-occupation (HMA 2007)					
Number of bedrooms required	Number of bedrooms in home				TOTAL
	1	2	3	4+	
1 bedroom	12,081	39,773	49,240	17,116	118,210
2 bedrooms	600	8,456	25,607	13,967	48,630
3 bedrooms	35	955	12,223	9,666	22,879
4+ bedrooms	0	191	1,105	1,985	3,281
TOTAL	12,716	49,375	88,174	42,735	193,000

Source: Fordham Research Peterborough sub-regional SHMA 2007

KEY:  Overcrowded households  Under-occupied households

Note: The bottom two cells of the 4+ bedroom column contain some households that are either overcrowded or under-occupied – for example they may require three bedrooms but live in a five bedroom property or may require a five bedroom property but are currently occupying a four bedroom property.

8.12 The estimated number of overcrowded and under-occupied households is as follows. Again it should be noted that this does not include migrant worker households (the topic is separately addressed in Chapter 16 below).

- Overcrowded: 1.7% of households = 3,220 households
- Under-occupied: 42.6% of households = 82,221 households

8.13 The latest Survey of English Housing (SEH) data on overcrowding suggests that nationally around 2.5% of households are overcrowded. Further survey data suggests that overcrowded households are more likely to be living in rented accommodation, tend to have low incomes and are particularly likely to state a need or likelihood of moving home over the next two years.

Summary

- i) Census data suggests that there are relatively low levels of overcrowding in the HMA. However, overcrowding does appear to be concentrated in certain areas (notably Peterborough City and Grantham).
- ii) Results from household survey data suggest that on average 1.7% of all households are overcrowded and 42.6% under-occupy their dwelling. These averages contain quite wide variations. The information comes from all the HNS (and in the case of the Southern Fringe parts of HNS) for the whole HMA.
- iii) The owner-occupied sector shows the lowest level of overcrowding; whilst the social rented sector has the highest level of overcrowding.
- iv) Overcrowded households tend to have low incomes and are far more likely to state that they need or expect to move than other households.

