

# housing

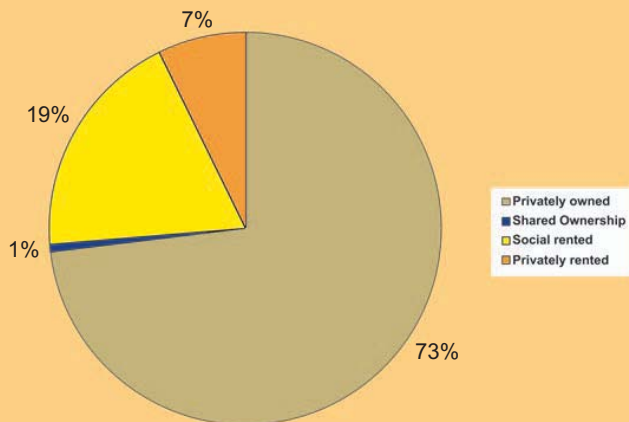


A decent standard of living accommodation, which provides us with shelter, security and a base for everyday activities, is something which most of us take for granted, yet without which our quality of life, health and happiness would be greatly compromised.

## Households in Hertfordshire

In Hertfordshire approximately 73% of housing is owner occupied, the rest is made up of local authority/housing association and privately rented properties, as illustrated by the pie chart below.

Source: Office of National Statistics 2003



## Indicator HS1 – Affordable housing (house price/earnings affordability ratio)

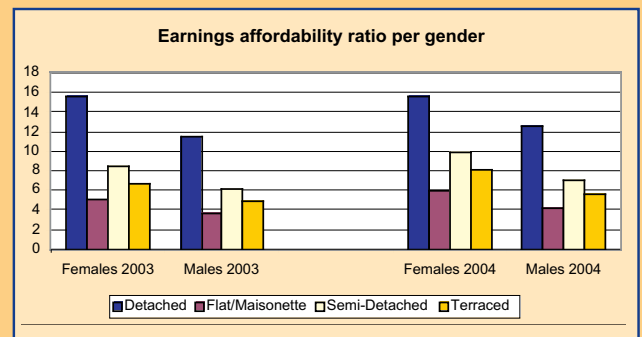
House prices in Hertfordshire are high, due to its close proximity to London and excellent rail and motorway links. Despite the cost of housing in the area demand is great, with opportunities for further development limited by a scarcity of suitable land. Current planning policy favours development on brownfield sites rather than greenfield sites or within the Green Belt.

## Average house prices in Hertfordshire

Hertfordshire Property Type	Average Price	England & Wales %change in year	Average Price	%change in year
Detached House	£434,414	5.77	£255,191	+10.51
Semi-detached House	£239,271	5.28	£150,450	+14.72
Terraced House	£190,407	6.28	£127,760	+17.68
Flat/Maisonette	£144,146	2.83	£160,152	+12.76

Source: HM Land Registry (January - March 2004)

As the table above shows, house prices in Hertfordshire are considerably higher than the national average. With an average flat costing £144,146 many people are finding themselves priced out of the market. This is further illustrated by the graph below, which shows the ratio of average annual earnings to average house prices, which is an indication of the relative affordability of houses in Hertfordshire. As the chart shows, the average terraced house in Hertfordshire costs **over 5 times** the average male's annual salary.

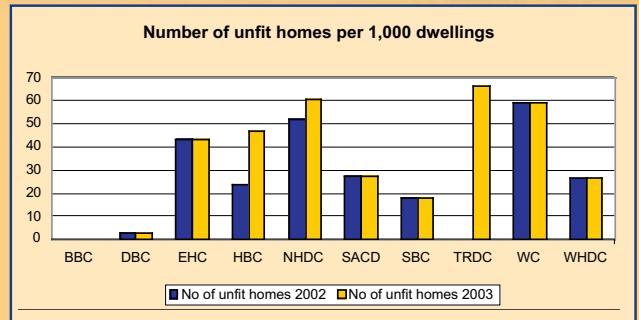


Privately rented accommodation, though more accessible is also costly. In order to help address the problem local authorities in Hertfordshire have been striving to provide more 'affordable housing' for those on lower incomes. Affordable housing is usually rented accommodation, offered at a subsidised rate. This has been achieved partly through the use of current planning legislation, which requires private developers to provide a proportion of affordable housing on a site. The 2003 Hertfordshire Key Workers Study revealed that "Access to home ownership is beyond the reach of around 80% of key worker households in the survey". The work carried out by key workers, such as those working in the education and health sectors is vital to the quality of life of local people.

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Bearing this in mind a proportion of affordable housing is earmarked specifically for key workers. The Government has introduced various initiatives to assist key workers, such as the 'Key Worker Living Scheme' which assists key workers in London, the South - East and East of England.



### Indicator HS3 - Homelessness

In July 2002, the Government implemented the Homelessness Act, which required all local authorities to undertake a review of homelessness within their areas and to produce Homelessness Strategies by July 2003. These strategies set out the local authority's objectives for providing support for homeless people and to prevent the incidence of homelessness by securing appropriate accommodation. Progress to date on meeting the objectives set out in the Homelessness strategies is regularly monitored by each local authority.



### Indicator HS2 - Statutorily unfit homes

Neglect and a lack of maintenance will, over a period of time, lead to a property falling in to disrepair or becoming unfit for occupation. The responsibility for carrying out the necessary repairs lies with the owner of the property who may be a private individual, a local authority, a housing association or other social landlord. However, in cases where homeowners are not able to fund these works, assistance is needed to prevent inadequate housing conditions. Consequently, local authorities make available loans and grants to help people in difficult financial circumstances.

Each year local authorities estimate the total number of homes in their areas that are unfit for human habitation and address the problem of those that do not come up to the Decent Homes Standard as part of their own housing strategies.

Though the overall number of homes in this category is relatively low, local authorities are continuing to try to reduce the number further to improve quality of life. The following graph shows the estimated number of unfit homes per 1,000 dwellings from the most recent surveys carried out by each Council.