



States of Guernsey Housing Needs Study 2011

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1. Introduction

Background and Data Sources

Project Overview

- 1.1 Opinion Research Services (ORS) was commissioned by the States of Guernsey to undertake a housing assessment (Housing Needs Survey) including a comprehensive study of current and future housing requirements and housing need on the Island. The assessment was undertaken to inform future housing policies on the Island. The assessment is a follow-up to similar studies undertaken by ORS on behalf of the States of Guernsey in 2001 and 2006.
- 1.2 The States of Guernsey assessment was primarily based on the analysis of 1,500 interviews conducted with households across the Island. Secondary data from a range of other information also informed the analysis.
- 1.3 The housing requirements assessment was undertaken using the ORS Housing Market Model which has been used successfully by numerous local authorities across the UK, and in previous assessments in Guernsey. The study exceeds the standards promoted in all relevant UK Government Good Practice publications and the model and its analysis has withstood detailed scrutiny at numerous UK local planning inquiries.
- 1.4 The study was comprehensive in considering the different components of housing requirements and supply. In addition to households identified as currently being in housing need, the study identified the future housing requirements of established and newly forming households within the Island together with inward migrants from the UK and elsewhere abroad. These gross housing requirements were offset against the likely supply of housing from within the existing stock to yield a net requirement for additional housing.
- 1.5 The outputs considered household affordability in terms of the ability to:
 - » afford appropriate market housing within the Island;
 - » afford more than social rented housing (rented from the States or from the Guernsey Housing Association) without being able to afford appropriate market housing; and
 - » the inability to afford any more than the appropriate social rent.
- 1.6 Therefore the requirements for market housing, intermediate housing and social housing within the Island were comprehensively covered.
- 1.7 This report summarises the key findings of the study, in particular where they relate to existing policies or have implications for future policy decisions. Information from the primary data analysis is statistically reliable at an Island wide level and, whilst reliable information from the modelling process cannot be provided with statistical confidence for smaller sub-areas, local differences on key indicators are provided where appropriate.

The Strategic Policy Context

- 1.8 The States of Guernsey has recognised the need for ensuring that an authoritative system is in place for collecting and collating information upon which to base housing policy. Action Area F of the Corporate Housing Programme (CHP)¹ specifically refers to the need to collect data that relates to the quality, availability and affordability of housing across all tenures.
- 1.9 This is important to ensure that the Housing Department, and other lead departments with responsibilities under the CHP, have access to well-defined market research into the local housing position to inform the development of policies that most effectively meet housing needs.
- 1.10 Accordingly, this Housing Needs Survey has been carried out in order to:
- » monitor and review the effectiveness of the States Housing Policies against strategic objectives over the five year period since the previous survey was undertaken in 2006; and
 - » provide up to date, key information to assist with the identification and formation of new policies and to guide the implementation of housing policy workstreams for the next five years.
- 1.11 The information received from this Survey will therefore be extremely valuable, enabling the States to plan appropriately for the years ahead.

Housing Requirements: The Fundamental Questions of Need and Demand

- 1.12 The assessment of housing need must involve a consideration of housing requirements across the whole market and it is important to understand the different components. For any housing requirement study, the key or core issues are:
- » How many additional units are required?
 - » How many additional units should be affordable homes (including rented from the States Housing Department, Guernsey Housing Association or partial ownership schemes)?
 - » What is the appropriate mix for future housing provision?
- 1.13 Every Islander has a housing requirement but many people can satisfy their own requirements in the private housing market since they are able to afford to purchase a home of their own (usually with a loan or mortgage) or to pay a market rent. These households can be regarded as housing demand – in other words, housing demand takes account of preference (with the analysis being choice led) but is controlled by the ability to pay.
- 1.14 However, a proportion of households may be unable to attain housing of at least a minimum standard (defined in terms of size, type, condition) without some form of assistance, either through the provision of a home in the social rented sector or through subsidised access to the private sector, such as the

¹ The Corporate Housing Programme was agreed by the States in February 2003 and provides a practical framework for implementing the States Housing Strategy.

Partial Ownership Scheme operated by the Guernsey Housing Association. These households can be regarded as having a housing need – in other words, housing need takes account of those without adequate housing who are unable to resolve their situation without assistance.

- 1.15 It can be seen that housing requirement encompasses both housing demand and housing need, and is the quantity of housing necessary for all Island households to have access to suitable housing, irrespective of their ability to pay. In other words, it is the amount of housing necessary to accommodate Guernsey's population at appropriate minimum standards.
- 1.16 The study has sought to address a number of key issues which underlie these aspects of housing requirement in Guernsey. These include:
- » Current and future assessments of housing needs and demand, i.e. requirement.
 - » The affordability of different tenure options for new and existing households, analysing the relationship between housing costs in the private sector and available financial resources. As we have already indicated, the issue of affordability is critical to the development of local planning policies.
 - » Issues around the condition of the existing housing stock (although it should be noted that this is based upon occupiers' perceptions and is not by any means a comprehensive picture of current housing conditions).
 - » The housing and support needs of different sectors of the Island's population, which have implications not only for housing and planning policies but also for wider health and social care planning.
 - » Estimates of the number of homes needed to meet current and future housing requirements. The housing shortfalls are broken down by size and tenure.

Data Sources

- 1.17 The analysis was based on primary data gathered by the Household Survey (2011), complemented by secondary data sources. The Household Survey was conducted between September and October 2011 and a total of 1,511 households were successfully interviewed. The sample was based on a stratified random probability selection with a disproportionate number of small flats being sampled to ensure sufficient responses were obtained from respondents in these dwellings. Sample stratification and identified non-response issues were addressed by a comprehensive statistical weighting process.
- 1.18 Information derived from the weighted data was consistent with reliable comparable information from a range of other secondary data sources – including demographic details, and secondary housing statistics. Further information regarding the fieldwork and associated validation process can be found in Appendix A.
- 1.19 All figures from the Household Survey presented in this report have been grossed-up to represent the overall household population – therefore where the report discusses specific numbers of households or dwellings, it is not the number of respondents that is referred to but the number of households or dwellings across the Island.

- ^{1.20} Information from the Household Survey was complemented by secondary data sources to correspond with the date of the primary data – and was therefore based on a reference point of Quarter 3 2011. This is also the base date for the study projections.

2. Existing Housing Stock

Profiling the Housing Stock

- ^{2.1} This section of the report considers the existing housing stock in Guernsey, in particular the mix of housing and issues concerning the mismatch of households and housing, such as overcrowding. Some information is also provided on the condition of local housing – but this should not be seen as definitive, for the results are based on individual occupier perceptions, and not the professional views of a qualified surveyor.

Comparisons between 2006 and 2011: Households and Dwellings

- ^{2.2} An important clarification to be made at this stage is that the unit under consideration in the 2006 and 2011 household surveys are different. The 2006 household survey was based upon **the population of a dwelling**. In line with best practice in the UK, the 2011 household survey focuses upon the **household**.
- ^{2.3} For most respondents this distinction does not make a difference because there is only one household at the address. However, in 2011 if there were multiple households at the address an attempt was made to interview them all. Therefore, care should be taken when making comparisons between the findings of the 2006 and 2011 household surveys.
- ^{2.4} This issue can be illustrated by analysing dwelling type and tenure changes between the two surveys (see Figures 1 to 3).
- ^{2.5} Figure 1 and Figure 2 show how, when analysing the dwelling type, the mix of existing properties in Guernsey in terms of property type has changed between 2006 and 2011. As illustrated, nearly half of all properties on Guernsey are detached, however this has fallen slightly from 48% in 2006 to 46% in 2011, while the proportion of semi-detached dwellings has also fallen. A total of 23% of dwellings in 2011 are purpose built flats (12.2%) or part of a converted property (10.9%), a rise from 16% overall in 2006.

Figure 1
Dwelling Type 2006 (Source: Guernsey Household Survey 2006)

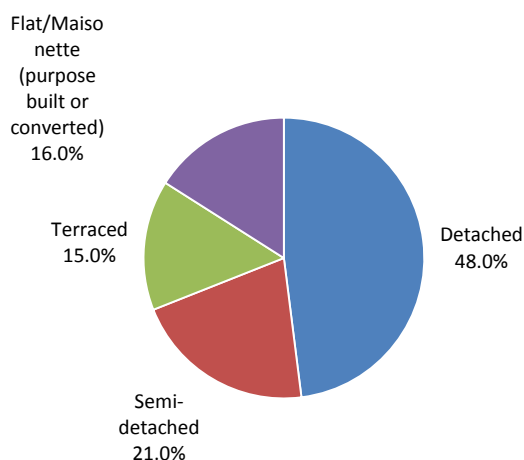
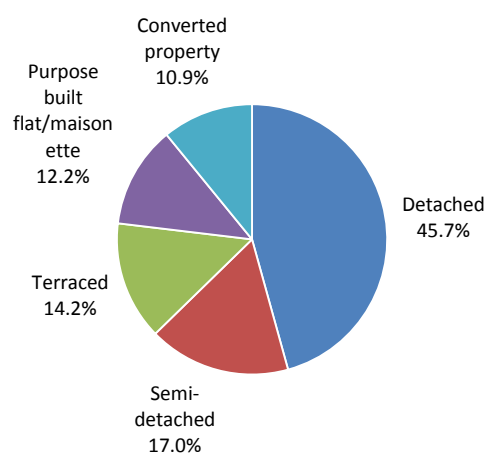
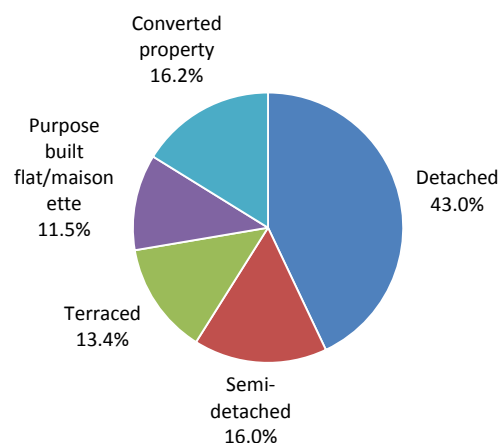


Figure 2
Dwelling Type 2011 (Source: Guernsey Household Survey 2011)



2.6 However, Figure 3 shows 16.2% of households live in a converted property and 11.5% live in a purpose built flat. These higher figures (28%) reflect many households sharing part of a dwelling, so more households live in converted dwelling than there are converted dwellings.

Figure 3
Dwelling Type by Household 2011 (Source: Guernsey Household Survey 2011)



2.7 Similarly, Figure 4 and Figure 5 show how the mix of existing dwellings in Guernsey in terms of tenure has changed between 2006 and 2011. The dominant form of housing in 2011 is owner occupation with 70% of all properties across the Island being owned outright or owned with a mortgage – a slight fall since 2006 (74%). In 2011 around 9% are rented from the States Housing Department or from the Guernsey Housing Association (i.e. social housing) while just over a fifth are privately rented – an increase from 2006 of around 4 percentage points.

Figure 4
Tenure by Dwelling 2006 (Source: Guernsey Household Survey 2006)

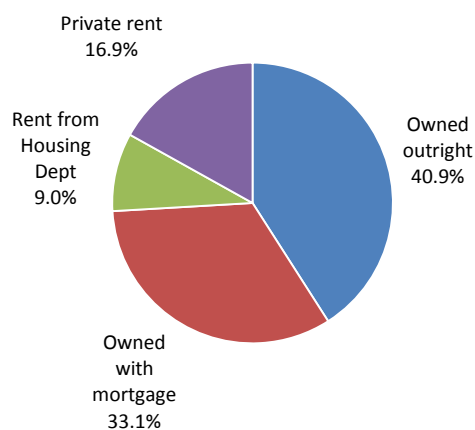
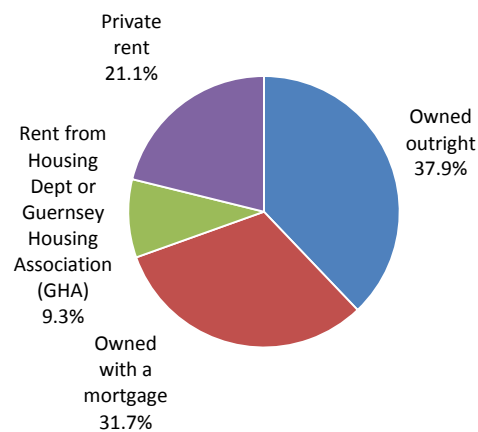


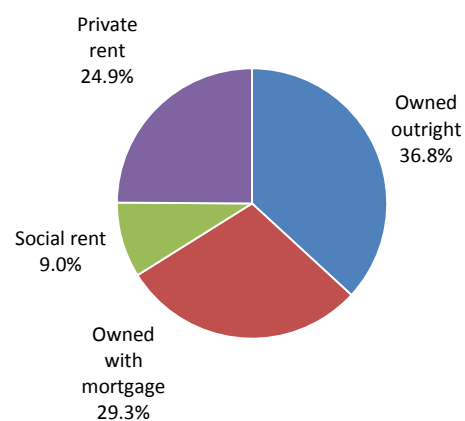
Figure 5
Tenure by Dwelling 2011 (Source: Guernsey Household Survey 2011)



^{2.8} However, Figure 6 shows 24.9% of households live in the private rented sector. This reflects the proportion in private rental multiple households living within one dwelling.

^{2.9} The implication of the above analysis is that extreme care should be taken when comparing findings from 2006 with 2011. For clarity, all results quoted in the remainder of this report relate to **households not dwellings**. Therefore, much of the data in the remainder of the report cannot be directly compared with the 2006 Guernsey Housing Needs Survey.

Figure 6
Tenure by Household 2011 (Source: Guernsey Household Survey 2011)



Property Information

^{2.10} In terms of age, Figure 7 shows that a third of the households interviewed in 2011 estimated that their property was built before 1919 with only 9% estimating their property has been built since 2000. In 2006, however only 4% had been built since 2000 suggesting that 5% have been built in the last 5 years².

^{2.11} Figure 8 shows how property type varies by tenure. It can be seen that the majority of households who own their property live in detached or semi-detached dwellings, while around almost two thirds of households in social rent live in semi-detached or terraced properties. Over two thirds (70%) of those in the private rented sector live in a flat as opposed to a house, including 46% who live in part of a converted property.

Figure 7

Age of Dwelling 2011 (Source: Guernsey Household Survey 2011)

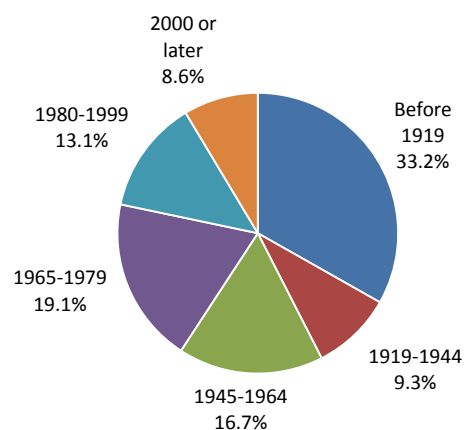
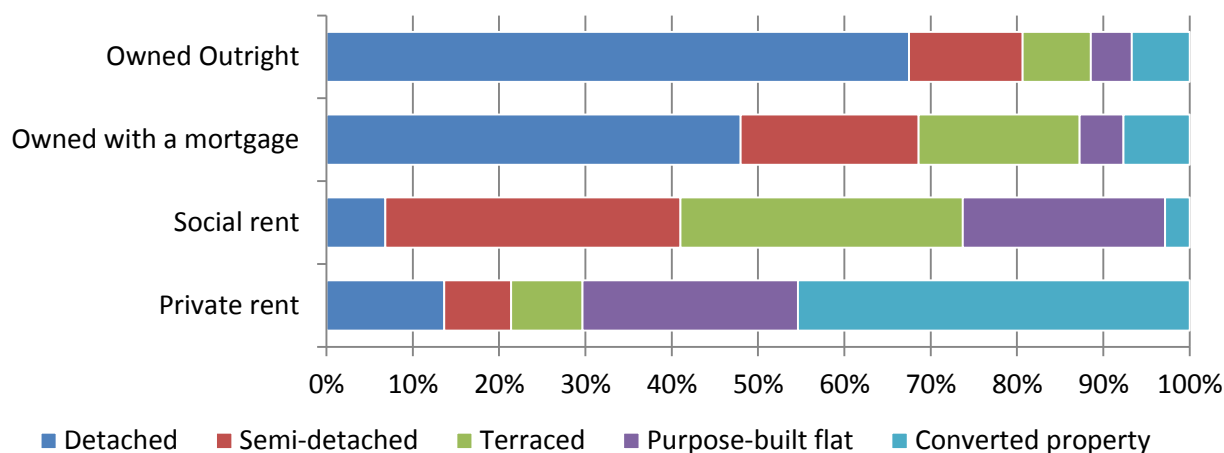


Figure 8

Property Type by Tenure 2011 (Source: Guernsey Household Survey 2011)

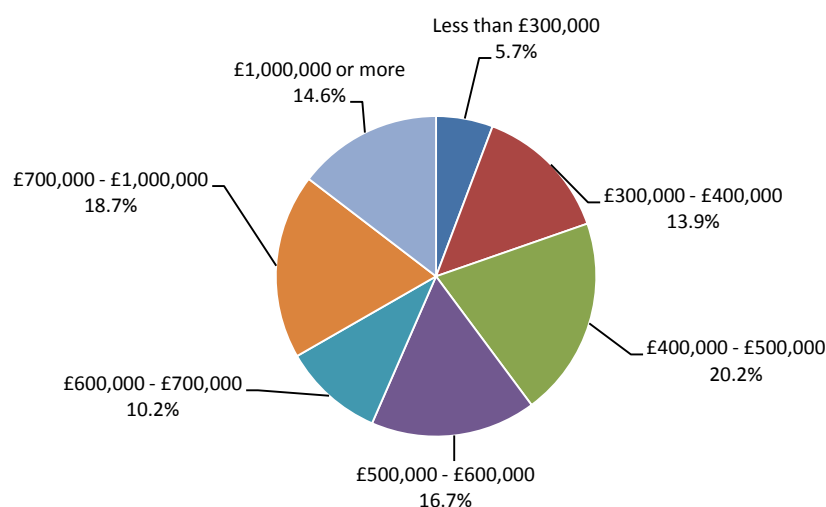


^{2.12} Respondents to the household survey who were owner occupiers were asked to estimate what the value of their property would be if were sold in the current market conditions. Figure 9 shows that less than 6% of households thought that their property was worth less than £300,000, while almost 15% felt that it was worth £1,000,000 or more and a third (33%) felt that it was worth at least £700,000. This compares to 2006 when 22% felt their property was worth less than £300,000 and only 13% felt their property was worth £700,000 or more.

² Please note that this 2006/2011 comparison uses dwellings and households, but 1% per annum is in line with other sources such as the Guernsey Annual Housing Stock Bulletin 2011

Figure 9

Estimated Current Value of Property (Note: Based on Owner Perception. Source: Guernsey Household Survey 2011)



- ^{2.13} Figure 10 shows that less than 20% of dwellings have 1 or no separate bedrooms (i.e. bedsits), nearly a quarter have 2 beds while a third (34%) contain 3 bedrooms and 23% contain 4 or more bedrooms. When we consider the match (or mismatch) of households and properties in terms of property size, it is interesting to note that in Figure 11 whilst the vast majority (79%) felt that they had about the right number of rooms, as many as 14% of those households interviewed felt that they had too few rooms, with 8% considering their current home to be too large.

Figure 10

Number of Bedrooms (Source: Guernsey Household Survey 2011)

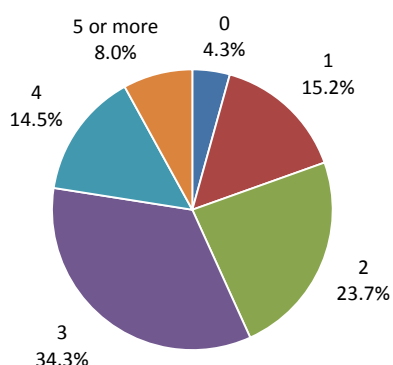
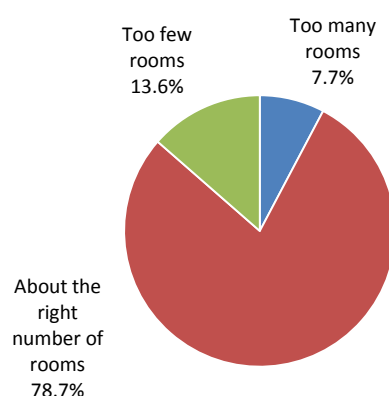


Figure 11

Too Many or Too Few Rooms? (Source: Guernsey Household Survey 2011)



- ^{2.14} When we consider these subjective views in the context of an objective comparison of household structure and number of bedrooms available (detailed further in Appendix B) it is apparent in Figure 12 that whilst most households (20,000 or 79%) consider their home to be about the right size as many as 15,700

households (62%) technically under-occupy their property – over half of these by a factor of two bedrooms or more. It is also interesting to note that as many as 950 households who already under-occupy their property still consider that they have too few rooms available.

- 2.15 Overall, a total of 1,350 (5%) households are currently living in technically overcrowded housing – though as many as 726 of these households (54%) consider their home to be about the right size.

Figure 12

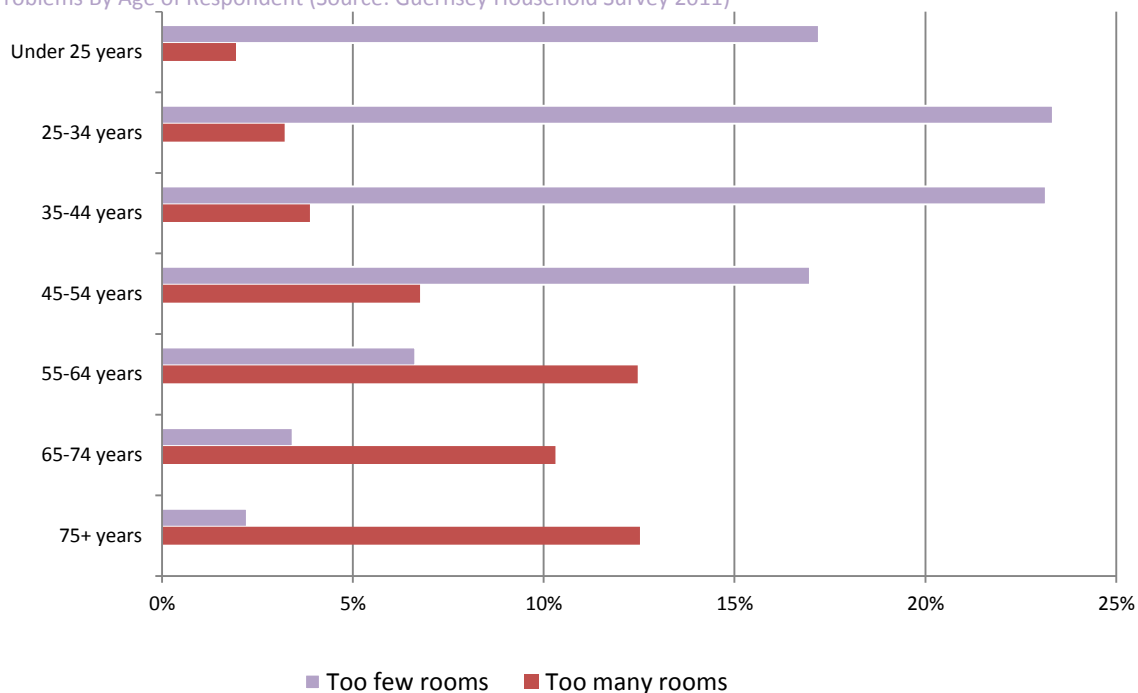
Perceived Size Problems Compared with Overcrowding (Source: Guernsey Household Survey 2011. Note: Formula regarding occupancy levels described in Appendix B)

Occupancy Level	Household Perception			All Households
	Too Many Rooms	About Right	Too Few Rooms	
Sufficiency of Bedrooms (as per formula)				
3 bedrooms too few	0	27	16	43
2 bedrooms too few	0	112	77	189
1 bedroom too few	0	587	540	1,127
Correct number of bedrooms	48	6,345	1,846	8,239
1 bedroom too many	212	6,335	729	7,276
2 bedrooms too many	888	4,560	199	5,647
3+ bedrooms too many	810	1,966	29	2,805
ALL HOUSEHOLDS	1,958	19,932	3,436	25,326

- 2.16 Figure 13 shows how perceived problems with the size of the property vary by age of the respondent. Older respondents are more likely to feel they have too many rooms, while nearly a quarter of those aged 25-44 years feel they have too few rooms.

Figure 13

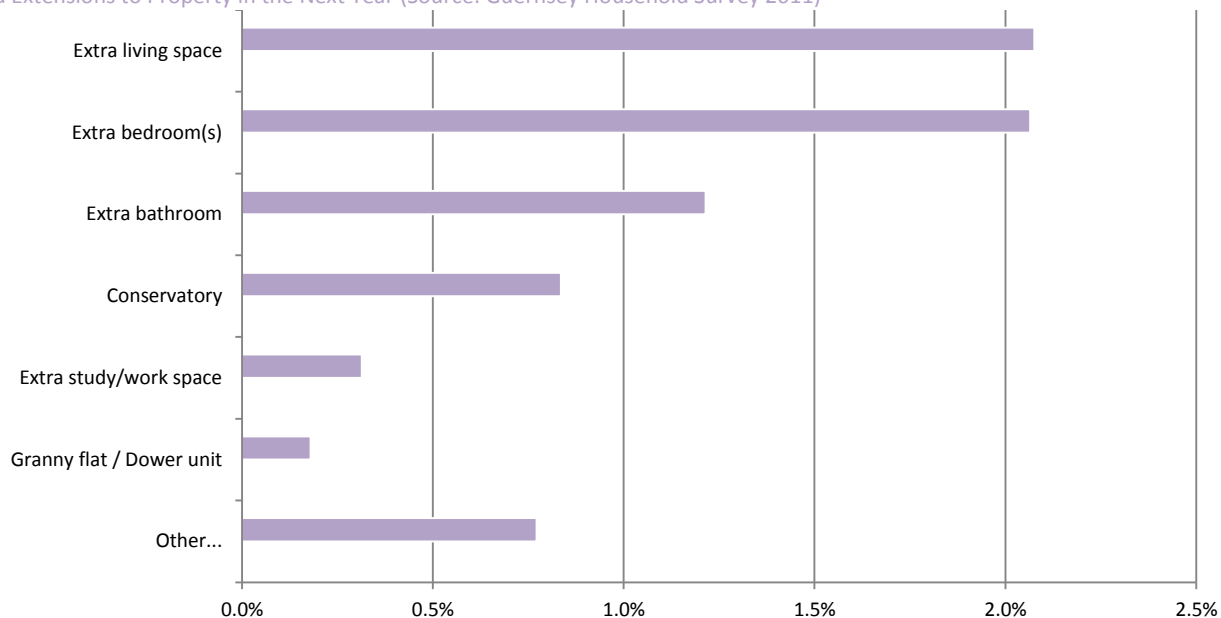
Perceived Size Problems By Age of Respondent (Source: Guernsey Household Survey 2011)



- ^{2.17} 4.7% of households plan to extend their property in the next year (2011/12). The main planned extensions are shown in Figure 14.

Figure 14

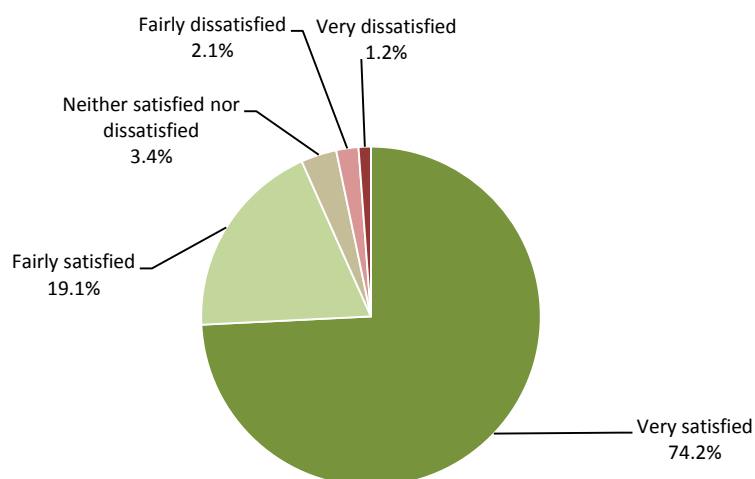
Planned Extensions to Property in the Next Year (Source: Guernsey Household Survey 2011)



- ^{2.18} Figure 15 shows that almost three quarters (74%) of households are very satisfied with their current home, while a further 19% are fairly satisfied. Only 3% are dissatisfied with their current home.

Figure 15

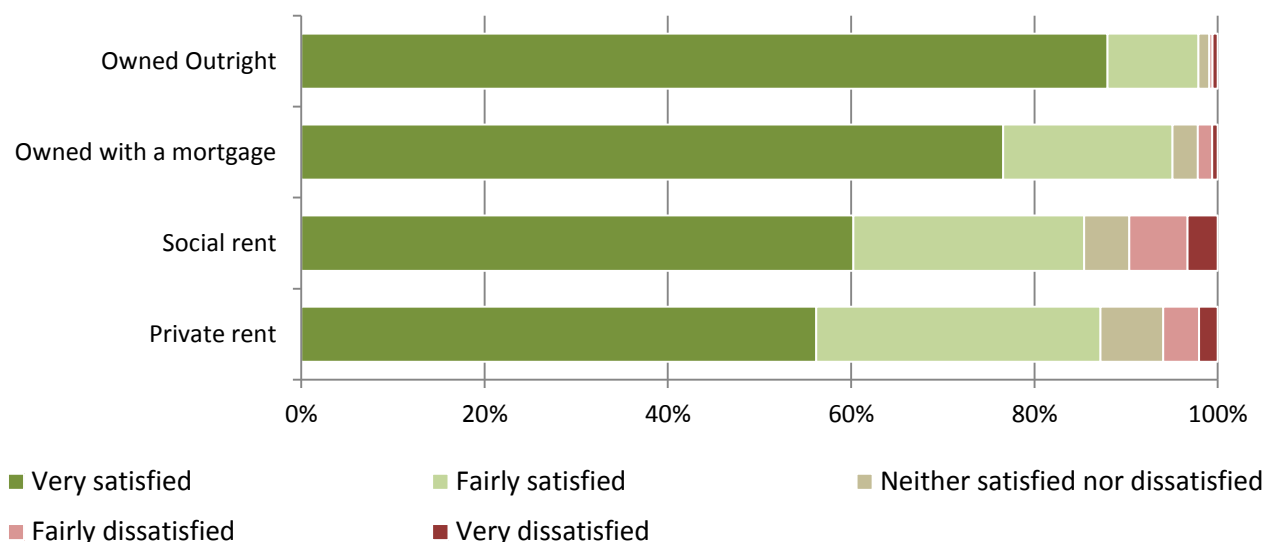
Satisfaction with Current Home (Source: Guernsey Household Survey 2011)



- 2.19 When examined by tenure (Figure 16) it can be seen that those who own their own home are more likely to be satisfied with their current home than those who rent their home. Furthermore 10% of those in social rented accommodation and 6% of those in the private rented sector are dissatisfied with their home. It is a standard finding in ORS studies that dissatisfaction with their homes is higher among social rented tenants than it is among any other group and the results for Guernsey show lower levels of dissatisfaction than we would expect to find in many areas of England and Wales.

Figure 16

Satisfaction with Home by Tenure (Source: Guernsey Household Survey 2011)



- 2.20 Figure 17 shows that 83% of households have the use of a garage, driveway or other off-road parking.

Figure 17

Availability of Garage, Driveway or Other Off-Road Parking (Source: Guernsey Household Survey 2011)

- 2.21 When examined by tenure and property type (Figure 18 overleaf) it can be seen that those who own their own home or who live in detached properties typically do have sole use of a garage, driveway or off-road parking. Social tenants, private renters and those in terraced houses or flats are less likely to have their own allocated parking space.

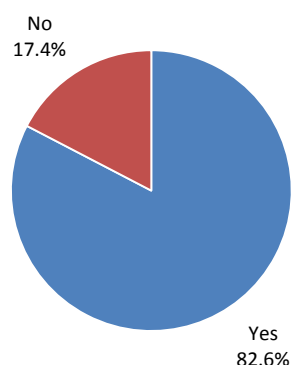
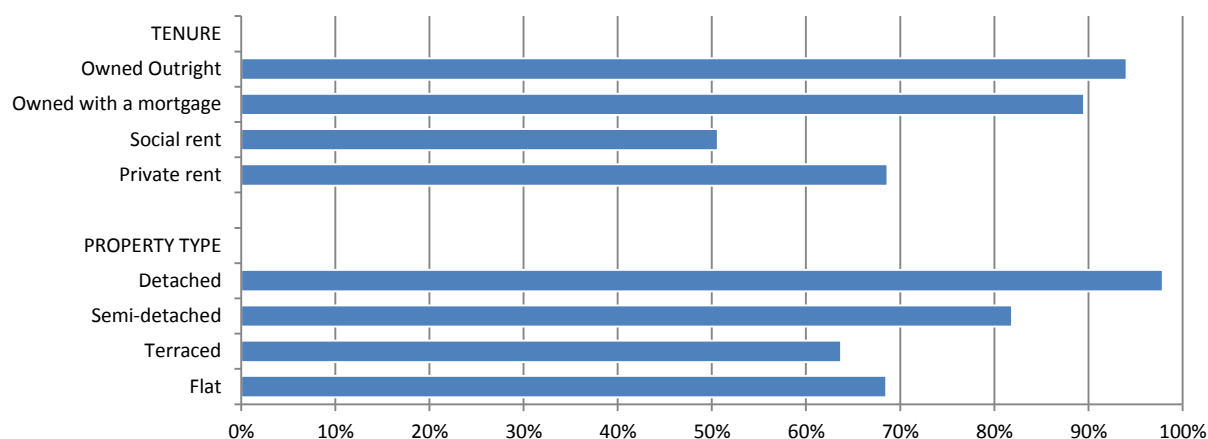


Figure 18

Availability of Garage, Driveway or Other Off-Road Parking by Tenure and Property Type (Source: Guernsey Household Survey 2011)



2.22 Figure 20 shows that around three quarters of households have their own private garden and a further 16% have access to a communal garden, a roof terrace/garden or balcony.

2.23 When examined by tenure and property type (Figure 19 overleaf) it can be seen that those who own their own home or live in social rent are most likely to have some form of outdoor space.

Figure 20

Availability of a Garden, Roof Terrace/Garden or Balcony (Source: Guernsey Household Survey 2011)

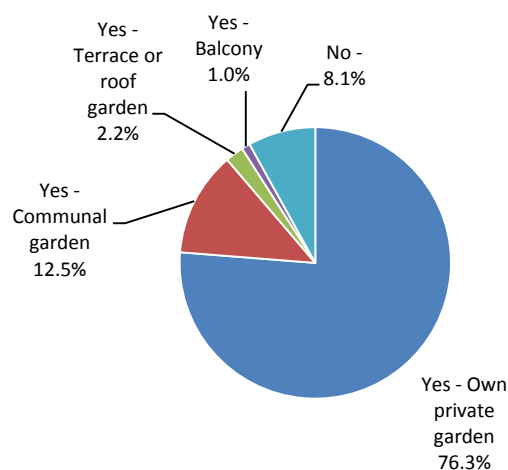
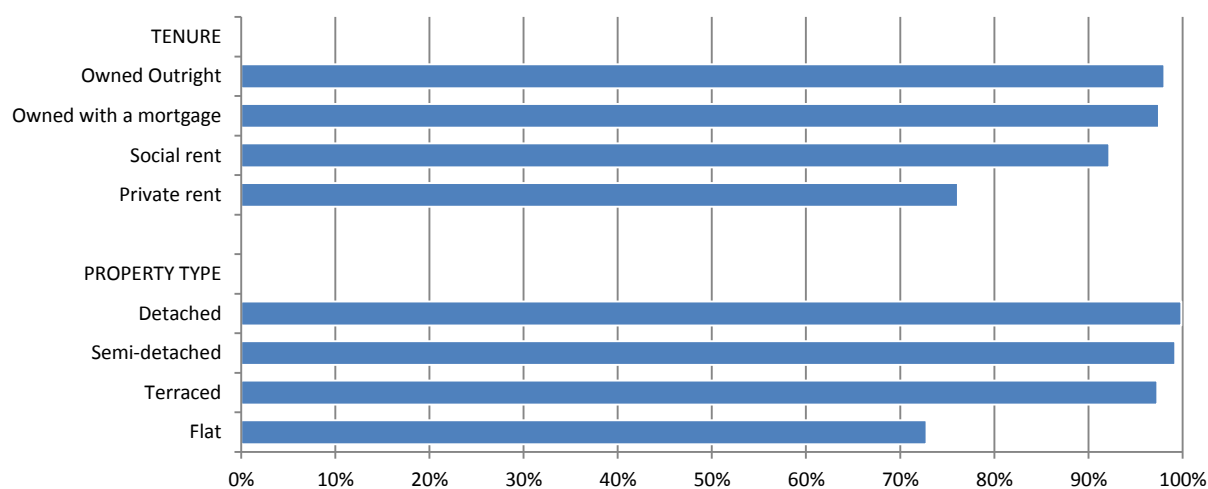


Figure 19

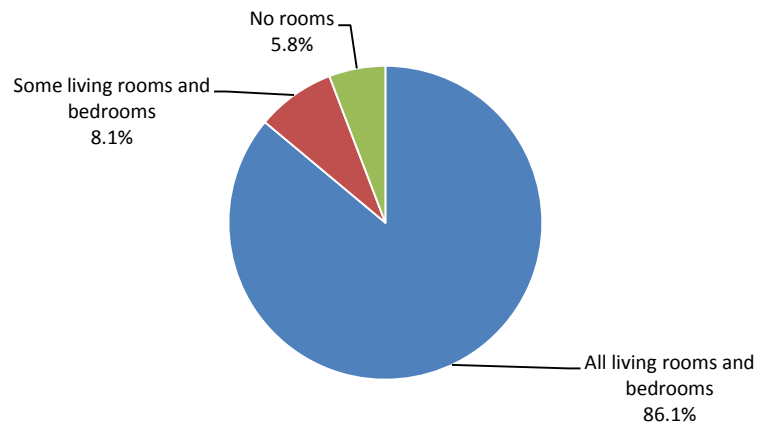
Availability of a Garden, Roof Terrace/Garden or Balcony by Tenure and Property Type (Source: Guernsey Household Survey 2011)



- ^{2.24} 86% of all households on Guernsey have fixed heating in all the living rooms and bedrooms of their property. Another 8.1% have fixed heating in at least some of the rooms of their property (Figure 21).

Figure 21

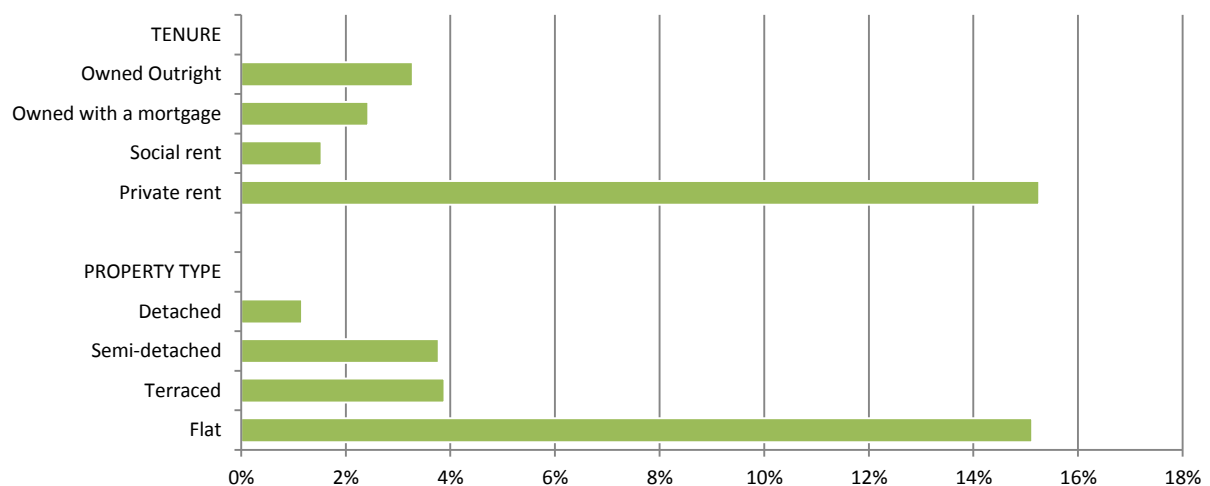
Presence of Fixed Heating (Source: Guernsey Household Survey 2011)



- ^{2.25} A breakdown of those households that do not have fixed heating shows that almost all households without fixed heating are living in the private rented sector in flats (Figure 22).

Figure 22

Lack of Fixed Heating by Tenure and Property Type (Source: Guernsey Household Survey 2011)



- ^{2.26} Households were also generally satisfied with how easy it is to access services on Guernsey. For almost all services an overwhelming majority of households felt that they were easy to access.

Figure 23

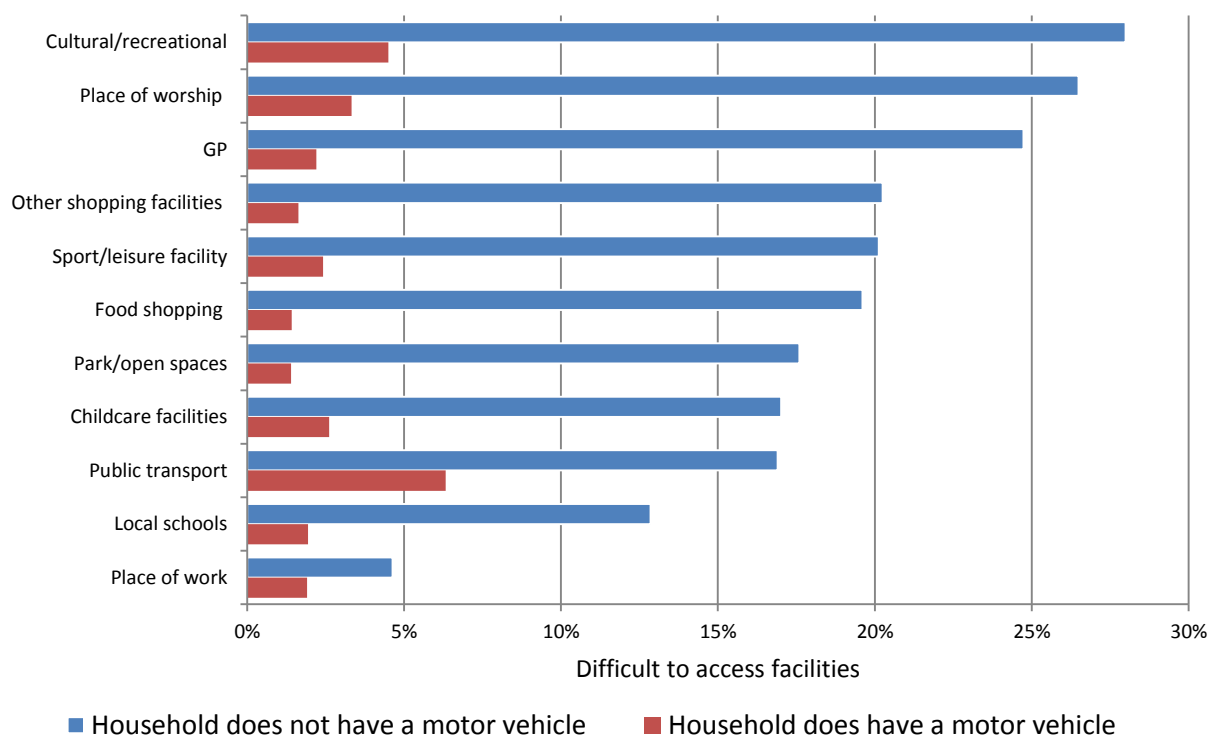
How Easy is it to get to Facilities (Source: Guernsey Household Survey 2011)

Type of Service	Very easy	Fairly easy	Neither easy nor difficult	Fairly difficult	Very difficult
Number of Household Respondents					
Parks and open spaces	21,763	2,248	330	456	456
Place of work	15,128	1,601	461	218	135
Food shopping	21,346	2,680	286	524	455
Local School	9,864	1,107	601	190	83
Other shopping facilities	20,977	2,930	335	528	522
Childcare facilities	7,528	776	544	144	138
GP	20,340	3,153	324	861	404
Sports and leisure facilities	19,095	3,081	614	659	423
Place of worship	12,331	1,836	562	353	403
Public transport	19,285	2,628	667	1,156	608
Cultural/recreational	17,733	3,121	1,077	1,147	544
Percentage of Household Respondents					
Parks and open spaces	86.2%	8.9%	1.3%	1.8%	1.8%
Place of work	86.2%	9.1%	2.6%	1.2%	0.8%
Food shopping	84.4%	10.6%	1.1%	2.1%	1.8%
Local School	83.3%	9.3%	5.1%	1.6%	0.7%
Other shopping facilities	82.9%	11.6%	1.3%	2.1%	2.1%
Childcare facilities	82.5%	8.5%	6.0%	1.6%	1.5%
GP	81.1%	12.6%	1.3%	3.4%	1.6%
Sports and leisure facilities	80.0%	12.9%	2.6%	2.8%	1.8%
Place of worship	79.6%	11.9%	3.6%	2.3%	2.6%
Public transport	79.2%	10.8%	2.7%	4.7%	2.5%
Cultural/recreational	75.1%	13.2%	4.6%	4.9%	2.3%

^{2.27} Figure 24 shows that access to a motor vehicle is key to being able to get to facilities. Those without access to a car or van are far more likely to find it difficult to get to any facility.

Figure 24

How Difficult is it to get to Facilities for households with or without a motor vehicle (Source: Guernsey Household Survey 2011)

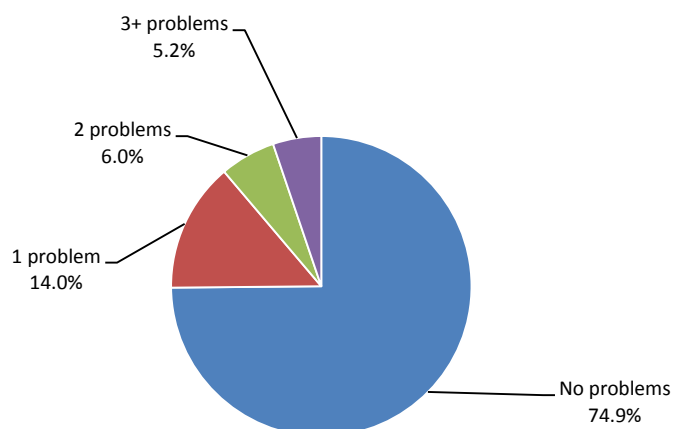


Problems with Condition of Property

^{2.28} In Figure 25 only 25% of households reported that they had any concerns with the condition of their home.

Figure 25

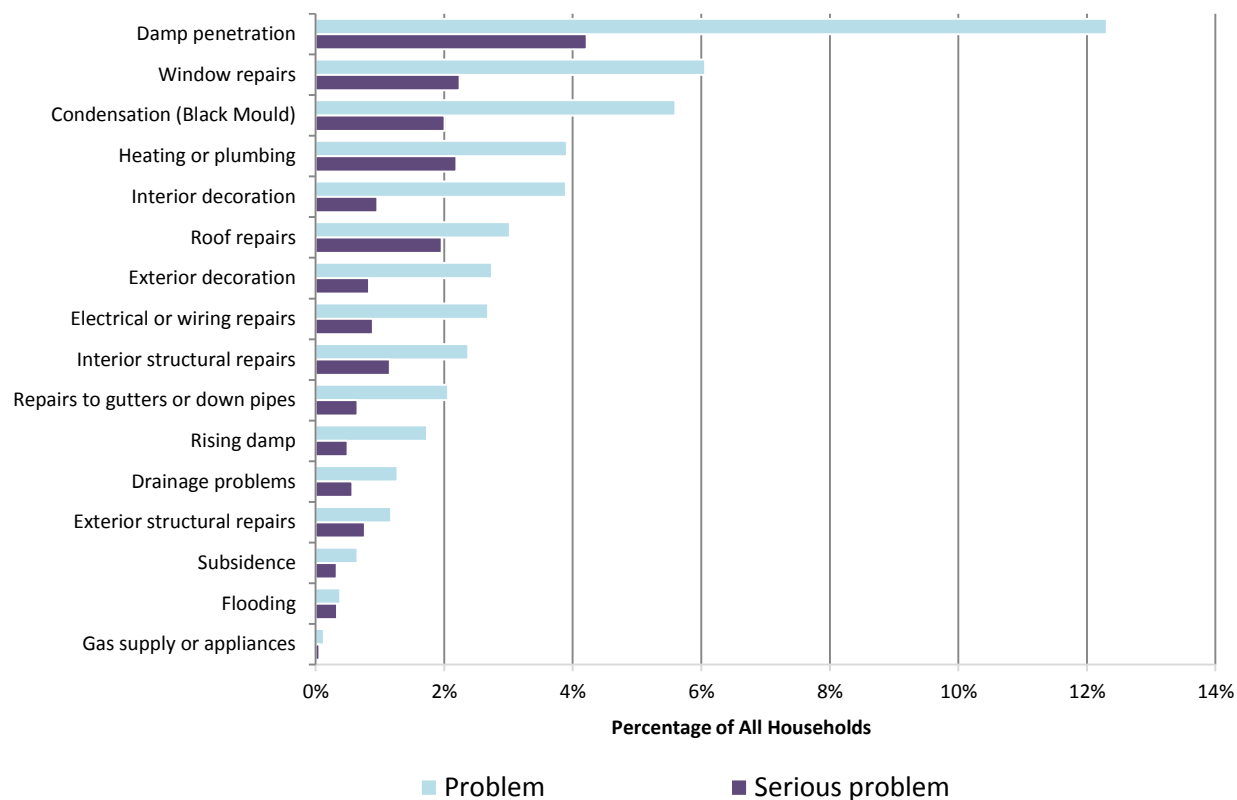
Number of Condition Problems Identified with the Current Home (Source: Guernsey Household Survey 2011)



^{2.29} Figure 26 illustrates the nature of problems experienced, also showing those problems that households perceived as being serious. The three most common problems cited related to problems with damp penetration, condensation and window repairs. All of the other listed problems affected less than 4% of households. Serious problems typically affected fewer than 2% of households.

Figure 26

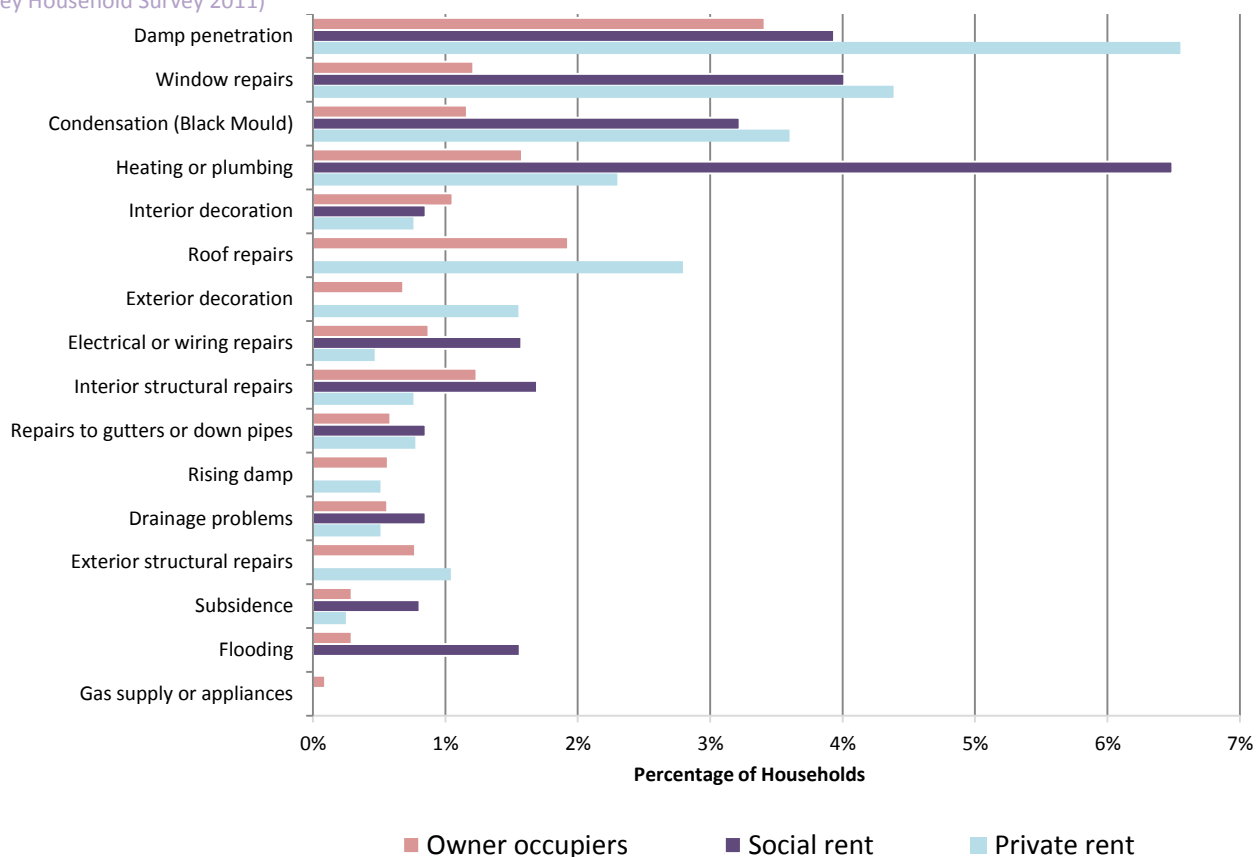
Condition Problems Experienced by Households in their Current Home (Source: Guernsey Household Survey 2011)



^{2.30} Figure 27 illustrates the serious problems experienced by owner occupiers, social and private rented tenants. This shows that 4% (89) of social rented tenants reported they had a problem with damp penetration and 7% (409) of private rented tenants had the same problem. 3.4% of owner occupiers (571) had a serious problem with damp penetration. 7% (147) of social rented tenants also had problems with heating and plumbing.

Figure 27

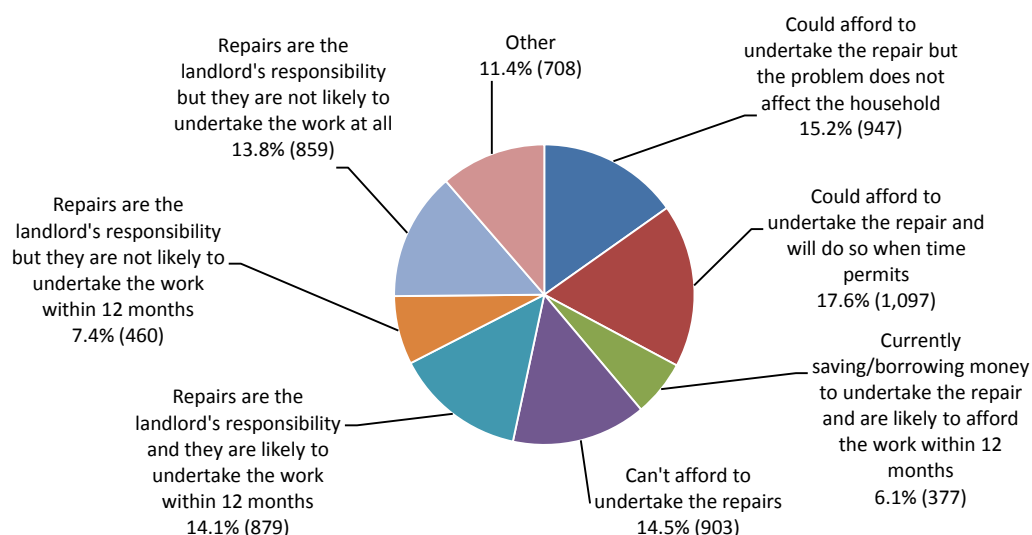
Serious Problems Experienced by Owner Occupied, Social Rented and Private Rented Households in their Current Home (Source: Guernsey Household Survey 2011)



- 2.31 Figure 28 illustrates that, of those households who did require repairs to their home which had not yet been undertaken, many either expected to undertake the work themselves (24%) or for their landlord (14%) to undertake the work soon.
- 2.32 Less than 15% felt that they could not afford to undertake the repairs which were necessary, but this still amounts to 900 households across Guernsey. It is also the case that over 1,300 (22%) households across Guernsey felt that the repairs were the responsibility of either their social or private landlord, but that they would not undertake them soon or not at all (Figure 28 overleaf). However, respondents also indicated that only 69% of those in social rent and 68% of those in private rent had contacted their landlord about the repair.
- 2.33 Text comments for the 'Other' category in Figure 28 show a number of respondents felt that their damp problem could not be repaired, while some were in the process of moving and therefore did not wish to address the problem or were awaiting planning permission for work.

Figure 28

Why the Condition Problem has not been addressed (Source: Guernsey Household Survey 2011)



3. Guernsey's Population Characteristics

Profiling Demographic Trends and Key Sub-groups

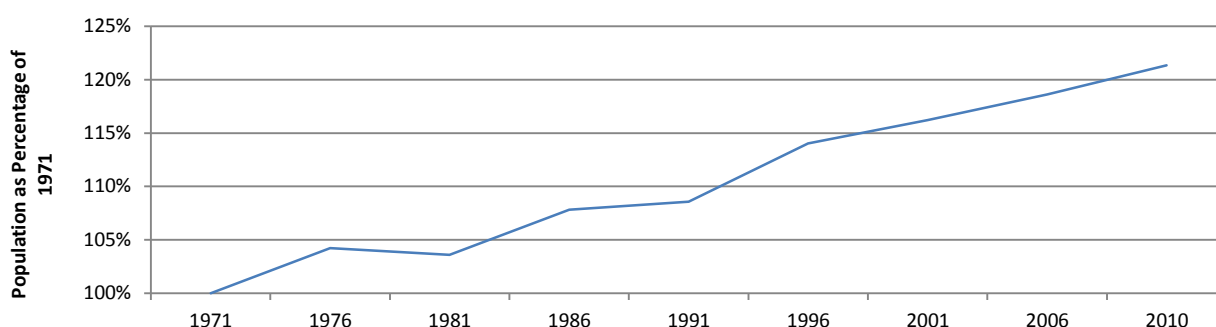
3.1 This section of the report considers the population across the Island, concentrating in particular on how circumstances have changed over recent years and how they are projected to change in future. Further information is also provided on the characteristics of households and employment patterns.

Population

3.2 The long term growth of Guernsey is illustrated in Figure 29. From 1971 to 2010 the population of Guernsey grew by around 21% from 51,500 to around 62,400.

Figure 29

Population of Guernsey: 1971-2010 (Source: Guernsey Census of Population and Guernsey Social Security Department)



3.3 Figure 30 shows that nearly a third of households of Guernsey live in St Peter Port.

Figure 30

Households in Guernsey Parishes 2010 (Source: Guernsey Facts and Figures 2011)

Parish	Households
Castel	3,445
Forest	626
St Andrew	914
St Martin	2,586
St Peter Port	8,224
St Pierre du Bois	873
St Sampson	3,749
St Saviour	1,106
Torteval	405
Vale	3,849
Total	25,777

3.4 Figure 31 shows the States own age profile estimates for Guernsey and how this compares with the results from the 2011 Household Survey. These two figures should not be expected to be exactly the same because:

- » The household survey did not include the population in some communal housing, such as prison, hospitals etc.
- » The household survey did not include the permanent population who were off the Island at the time of the survey,
- » The States own age profile was based on data from March 2010 while the household survey was September and October 2011. Therefore, any seasonal variation in population could cause the results to vary,
- » The household survey is a sample survey and there will be natural sample error within it.

3.5 Overall the States own age profile estimates and those from the household survey do match very well. This is emphasised by Figure 32 which shows the similarities between the private household population identified in the household survey and the States estimates for the age profile of the population in March 2010.

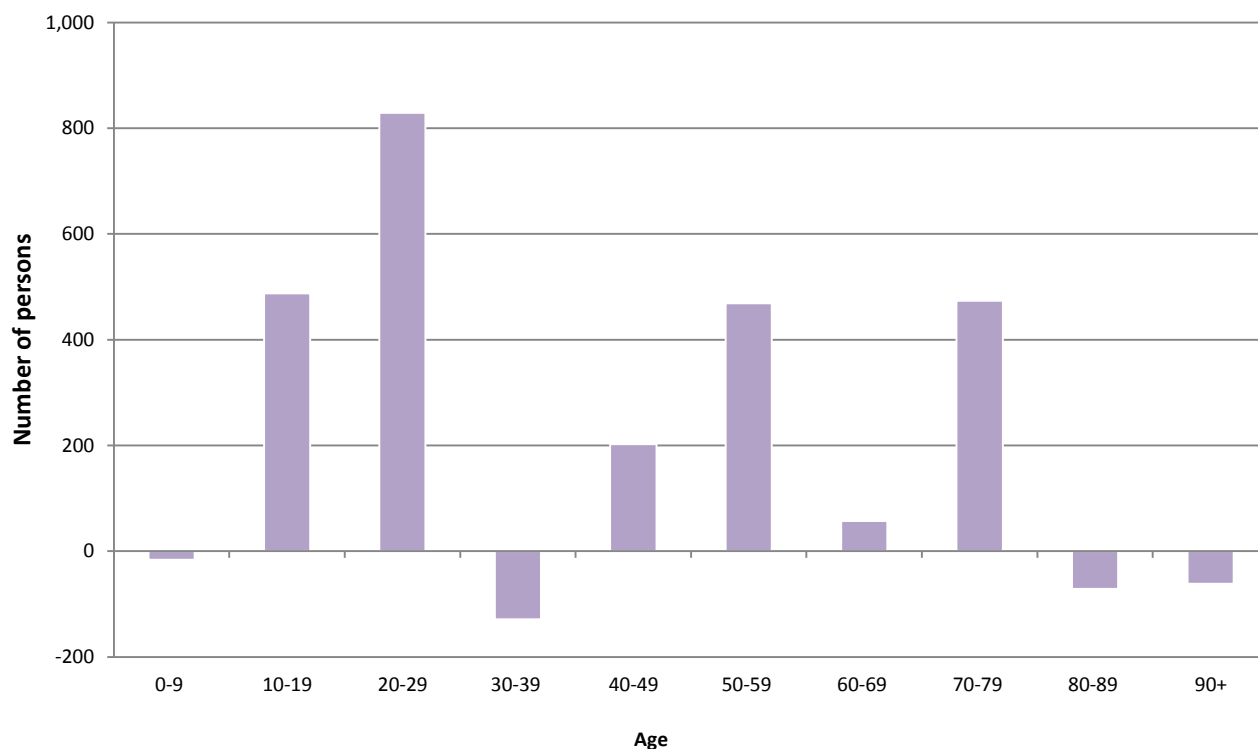
Figure 31

Age Profile for Population of Guernsey (Source: Guernsey Facts and Figures 2011 and Guernsey Household Survey 2011)



Figure 32

Difference between States and Household Survey Population Estimates by Age Group (Source: Guernsey Facts and Figures 2011 and Guernsey Household Survey 2011)



Migration

- 3.6 Up to 2001, the best data available to measure migration to and from Guernsey came from the 5 yearly Census. Since 2007 migration data has been available on a quarterly basis from the Guernsey Social Security Department. Data from both sources shows the migration of people rather than households. Therefore, if an adult child left an existing household to move to the UK mainland this would be recorded as the migration of one person, but would not represent a household migrating.
- 3.7 The 2001 Census shows that the Island experienced a net gain of 650 people due to migration in the period 1996-2001, while in the period 2007 to 2010 the Island experienced a net gain of 894 people (Figure 33). This is the equivalent to almost 1.5% of the population of the Island.

Figure 33

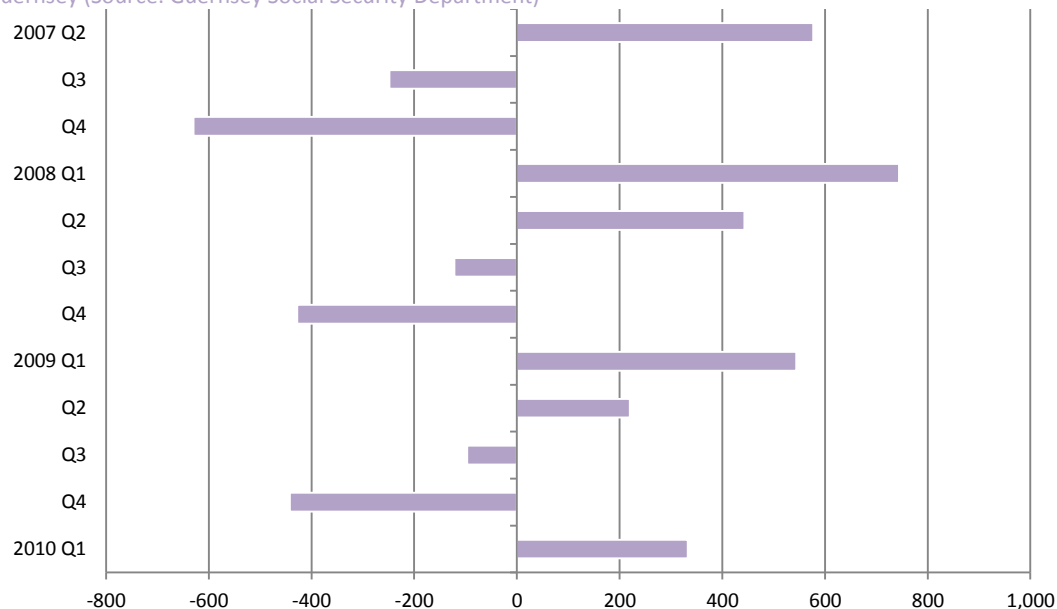
Migration to and From Guernsey 1976-2010 (Source: Census of Population and Guernsey Facts and Figure 2011)

Intercensal Period	Number of Persons		
	Immigration	Emigration	Net Migration
1976-1981	5,902	6,324	-422
1981-1986	6,854	4,716	2,138
1986-1991	7,695	4,794	2,901
1991-1996	6,259	6,893	-634
1996-2001	6,902	6,255	647
2001-2006	-	-	-
2007-2010	15,401	14,507	894

- 3.8 Figure 34 details net migration to Guernsey by quarter between 2007 and 2010 where it can clearly be seen that the Island typically gains population in the summer months and loses population in the winter months.

Figure 34

Net Migration to Guernsey (Source: Guernsey Social Security Department)



Households

- 3.9 It is important to consider the structure of households when assessing housing needs. An area with more single people requires more separate accommodation, while an area with large families will require larger houses to accommodate them.
- 3.10 Figure 35 shows that the household structure found during the 2011 Household Survey was very similar to that found in the 2001 Census. This shows an increase in single persons over 65 years and single parents since 2001, but the scale of the reduction in 'Other' households may mean that the data is not completely comparing like with like.

Figure 35

Population and Households of Guernsey Parishes 2001 (Source: 2001 Census of Population and Guernsey Household Survey 2011)

Note Figures may not sum due to rounding)

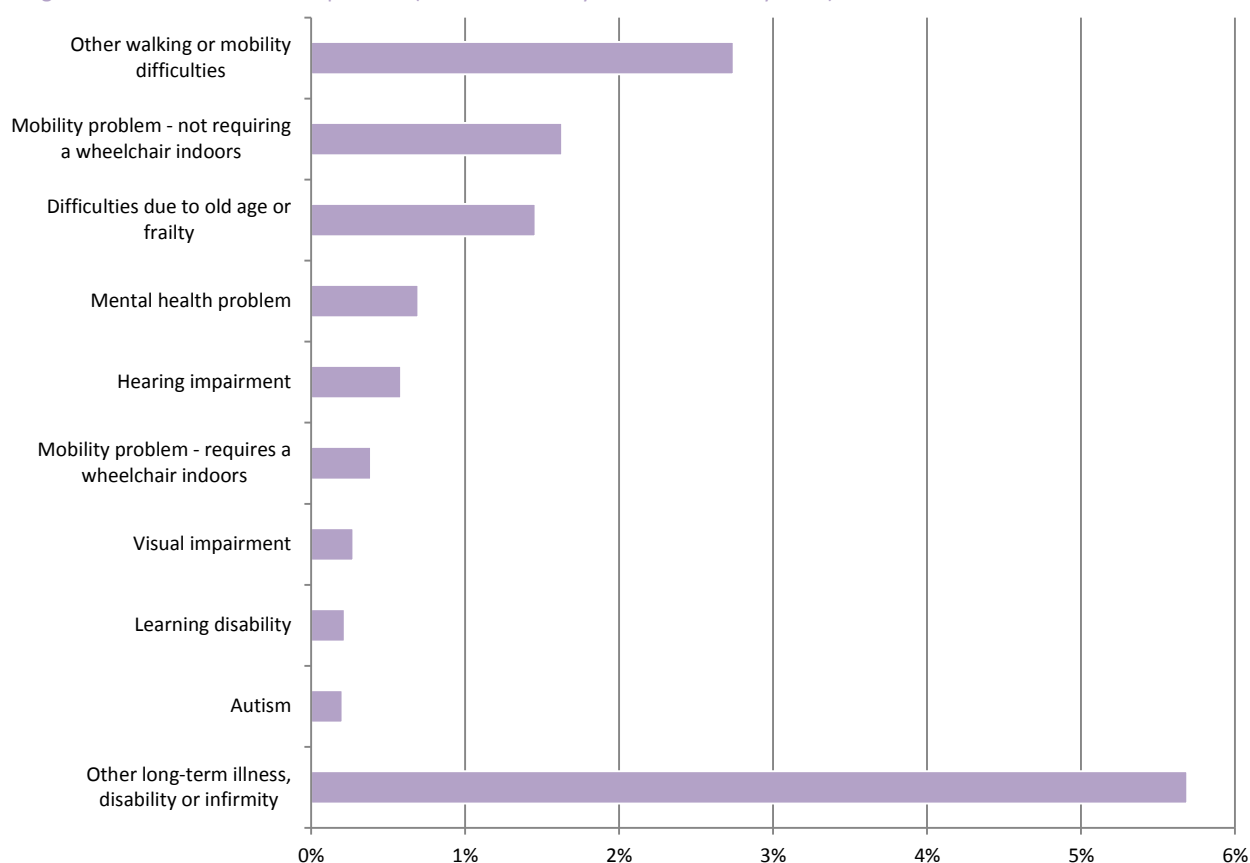
Household Type	Percentage of Households		
	2001 Census	2011 Household Survey	Difference
One person under 65 years	12.8	11.3	(1.5)
One person over 65 years	11.1	13.3	2.2
Single parent with dependent child(ren)	3.7	5.2	1.5
Single parent with adult child(ren)	2.7	4.3	1.6
Couple alone	30.2	30.9	0.7
Couple with dependent child(ren)	22.9	23.1	0.2
Couple with adult child(ren)	7.9	8.1	0.2
Other	8.7	3.9	(4.8)
Total	100%	100%	100%

Households and Persons with Health Problems

- 3.11 The respondents were asked about long term health issues for their households. Household respondents were initially asked about general health problems in their household and the health details of each person in the household were also collected.
- 3.12 In total 5,675 people living on Guernsey were reported as having long term health problems. This is around 9.3% of the total population. Some of the individuals with health issues resided in the same household. Therefore, in total 4,979 households contained at least one member with a health problem. This represents around 20% of all households (25,343) on Guernsey.
- 3.13 The main long term health problems faced by some people were walking or mobility problems and difficulties due to old age (Figure 36).

Figure 36

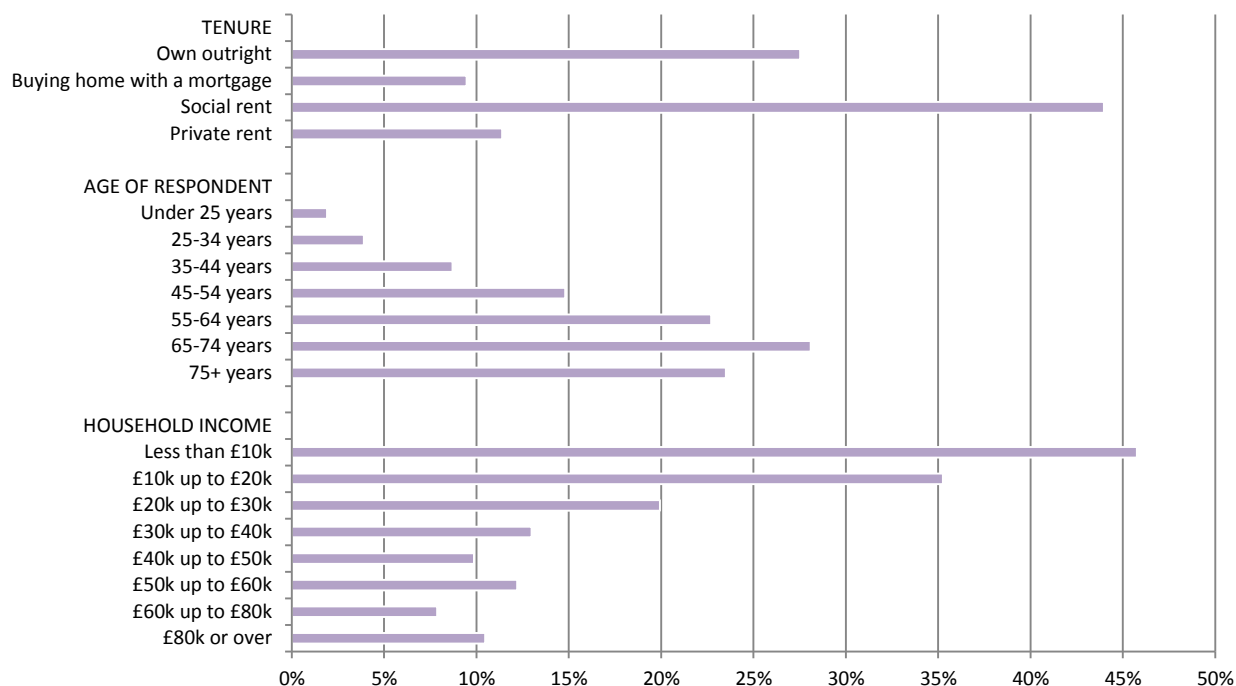
Long term Health Problems in Population (Source: Guernsey Household Survey 2011)



- 3.14 Figure 37 overleaf shows the proportion of households which contained at least one person with a health problem by tenure, age of respondent and household income. This shows that, as expected, households with older respondents were more likely to contain at least one member with a health problem. Households in the social rented sector and those with lower incomes were also much more likely to contain someone living with long term health problems. Please note that a household with an income of, for example, exactly £40,000 per annum would appear in the £40k up to £50k category.

Figure 37

Health Problems in Households by Tenure, Age of Respondent and Household Income (Source: Guernsey Household Survey 2011)



3.15 Figure 38 shows that of the 20% (4,979) of households which contained someone who had a health problem, almost a third (30.2%) felt that this affected their housing requirements. Figure 39 shows that of those (30%) who do have special housing requirements, 55% (814) felt that their needs were already met by their current home, which implies that 45% (678) of households felt that their homes were not adequately adjusted to meet the needs of household members with health problems. This represents 2.7% of all households on Guernsey.

Figure 38

Do Identified Long Term Health Problems affect Housing Requirements? (Source: Guernsey Household Survey 2011)

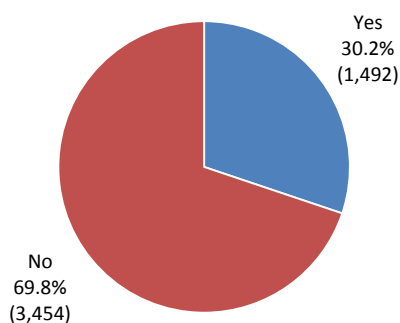
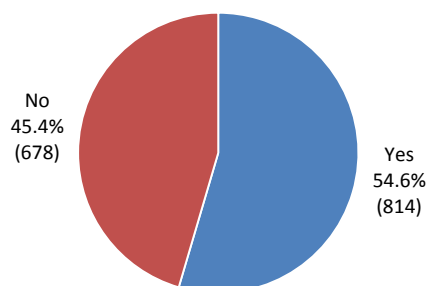


Figure 39

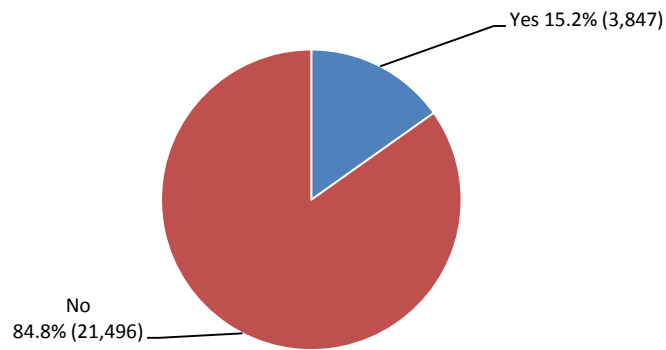
Does Current Home/Circumstances Meet the Needs of Household Member(s) with Health Problems where Housing Needs are affected? (Source: Guernsey Household Survey 2011)



- 3.16 Around 15% (3,847) of households also contain somebody who provides care or support to individuals with long-term physical or mental health issues or problems related to old age (Figure 40)

Figure 40

Does anyone in the Household Look After, or Give Help or Support to Anyone with a long term Health Problem (Source: Guernsey Household Survey 2011)



^{3.17} Of the 5,675 people who experienced long term health problems, Figure 41 shows that 668 are in need of help with personal care e.g. bathing, dressing, toileting, eating etc. This accounts for just over 1% of the entire population of Guernsey. Of those who do require help with personal care only 34 are in need of a professional overnight carer which accounts for only 0.1% of the population of Guernsey (see Figure 42).

Figure 41

Persons with Long-term Health Issues in Need of Help with Personal Care (Guernsey Household Survey 2011)

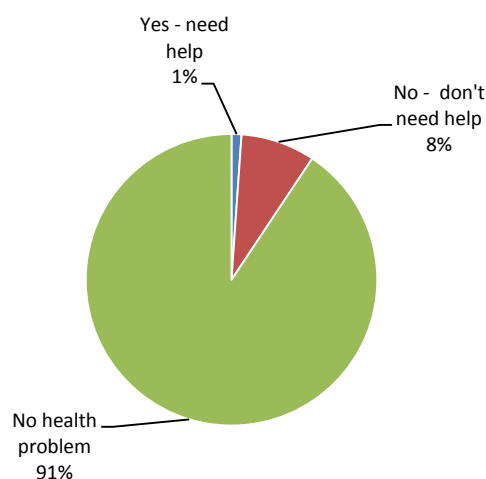
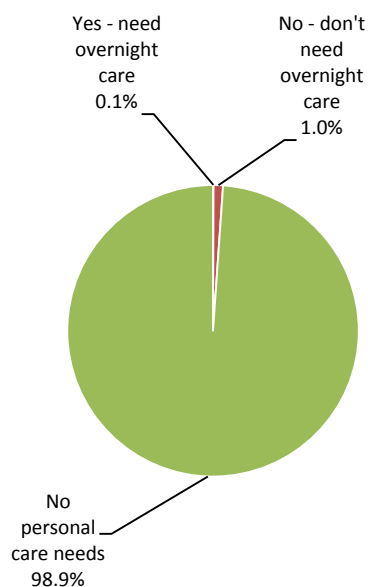


Figure 42

Persons in Need of a Professional Overnight Carer (Guernsey Household Survey 2011)



^{3.18} Figure 43 illustrates that the majority (4,377) of households which contain somebody with a health problem feel that they are currently receiving sufficient help with personal care, while 1,255 households feel they are not currently receiving sufficient help – these households represent 2.1% of the total households of Guernsey.

^{3.19} Figure 44 shows that 2.3% of the households also feel that they need support with aspects of daily social activities, such as preparing meals, shopping, managing finances, doing housework etc.

Figure 43

Persons currently receiving sufficient help with personal care and/or support with daily social activities by households (Guernsey Household Survey 2011)

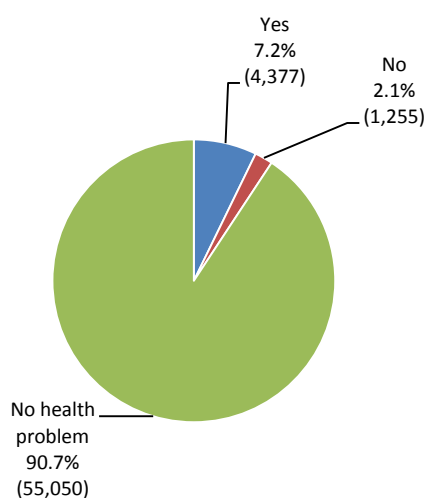
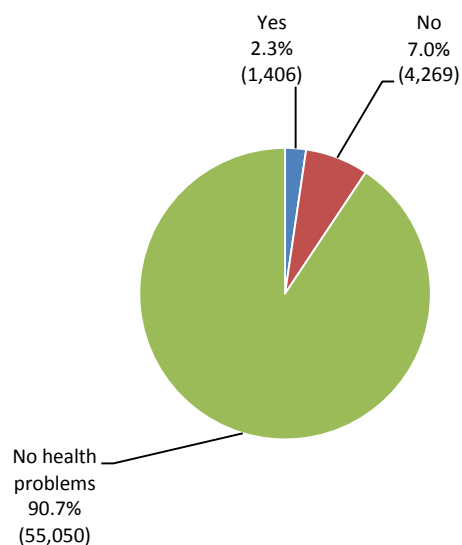


Figure 44

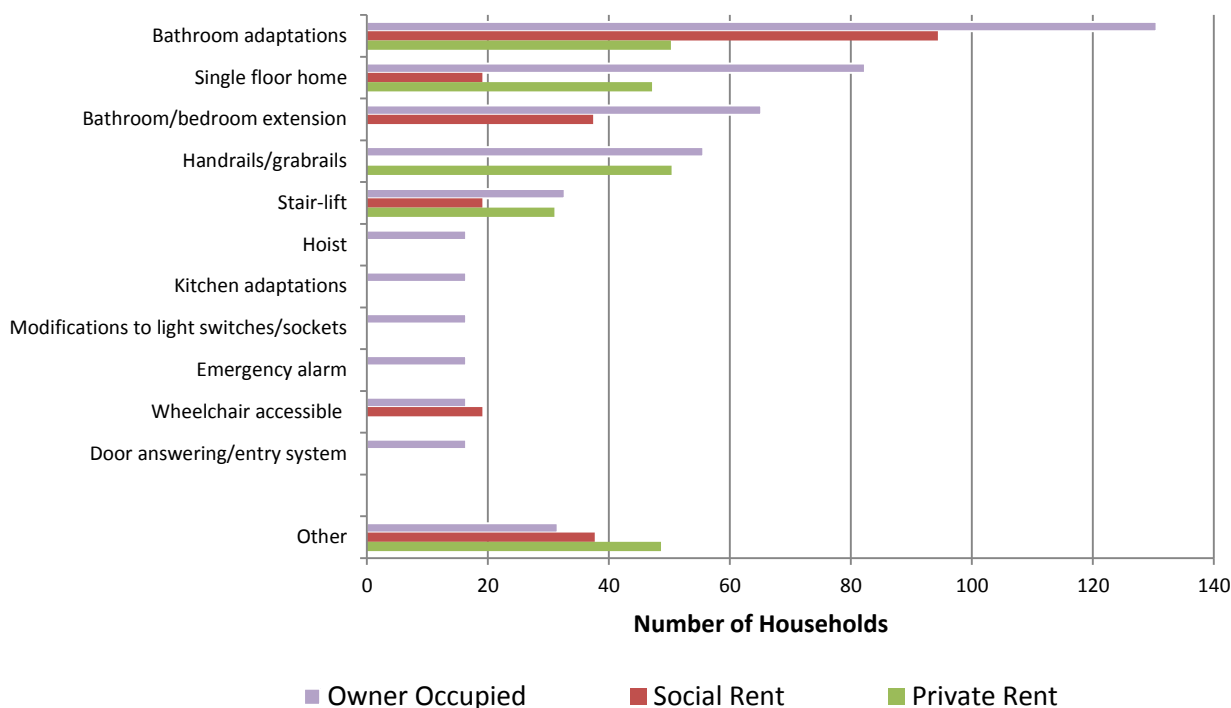
Persons in need of support with aspects of daily social activities by households (Guernsey Household Survey 2011)



- 3.20 Figure 45 illustrates what design features or adaptations are required across all households to assist people with health problems. The most commonly needed features are bathroom adaptations, followed by single floor living.

Figure 45

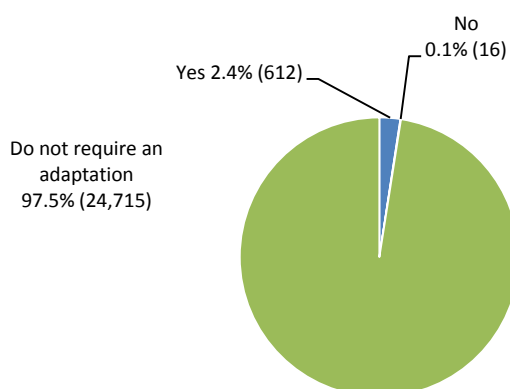
Design Features or Adaptations Required by Tenure across All Households (Source: Guernsey Household Survey 2011)



- 3.21 Figure 46 illustrates that the current home of the majority of households could be successfully adapted to meet the needs of member(s) with a health problem. Only 16 households would still not have their needs met even after adaptations were carried out – this equates to only 0.1% of all households in Guernsey. The survey respondents felt that where needs could not be met, the household member(s) with a health problem would need to move to sheltered housing, extra care housing, a residential home, a nursing home or hospital.

Figure 46

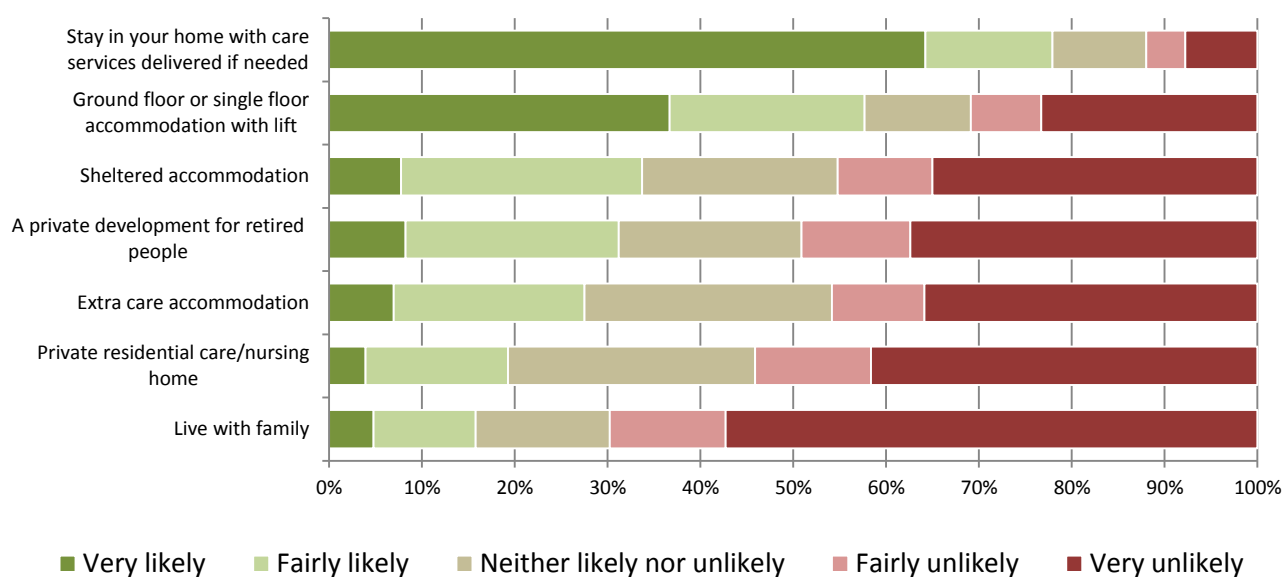
Would Current Home meet Needs Satisfactorily if Adaptations were made? (Source: Guernsey Household Survey 2011)



3.22 Household respondents who were aged 50 years or over were asked what living options in Guernsey they would consider if they were getting older and finding it more difficult to manage. Figure 47 shows that the most popular option (78% of households) was to stay in their own home with services delivered to them if necessary, 58% said that they would consider living on the ground floor or in single floor accommodation with a lift and 33% of households felt that it was likely that they would consider living in sheltered accommodation. The least popular living options were to that they would live with family (16%) or to move into a private residential care/nursing home (7%).

Figure 47

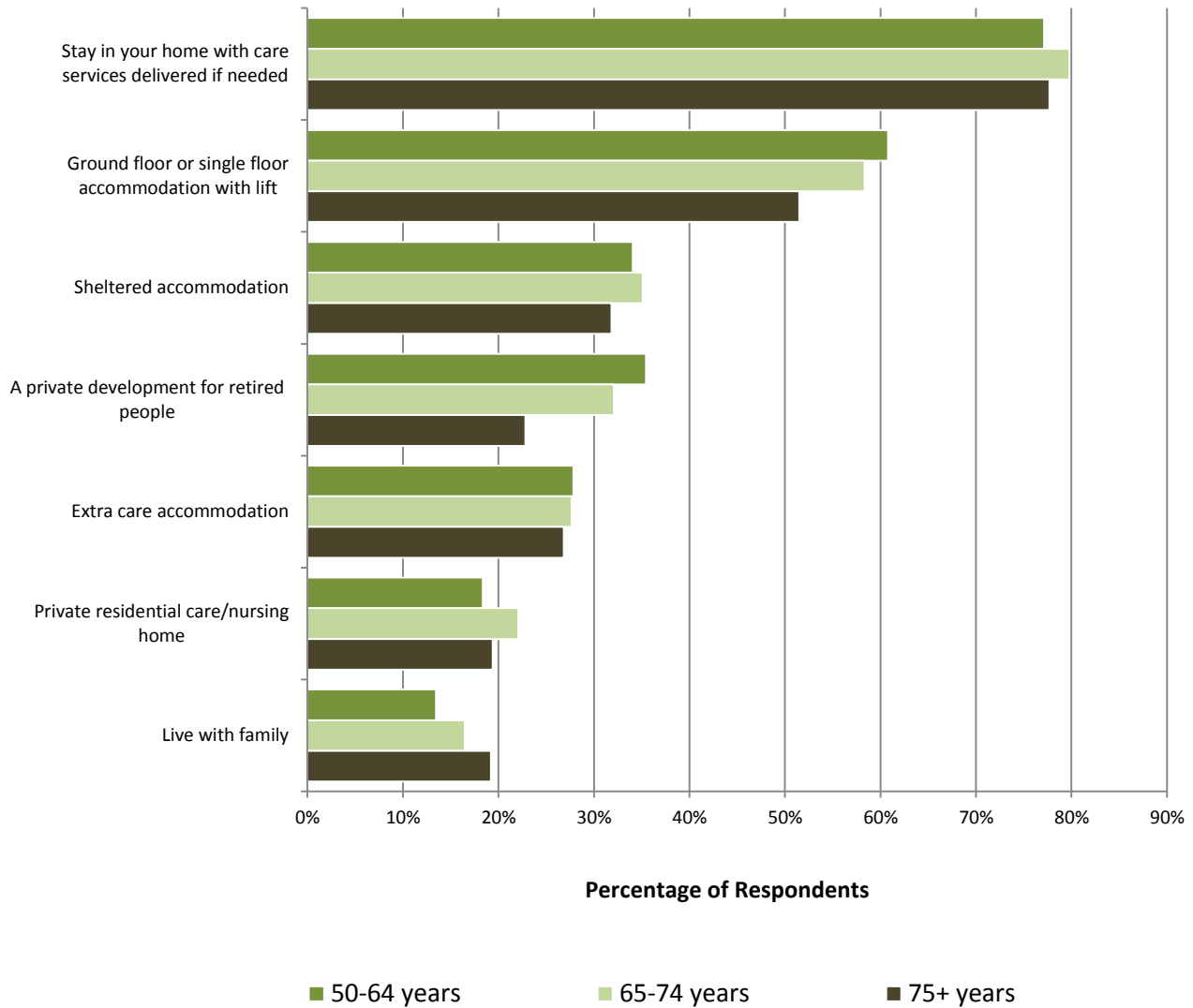
Likelihood of Moving to... by All Household Respondents aged 50 years + (Source: Guernsey Household Survey 2011)



3.23 Figure 48 shows that there is little variation by age in the preferred living options.

Figure 48

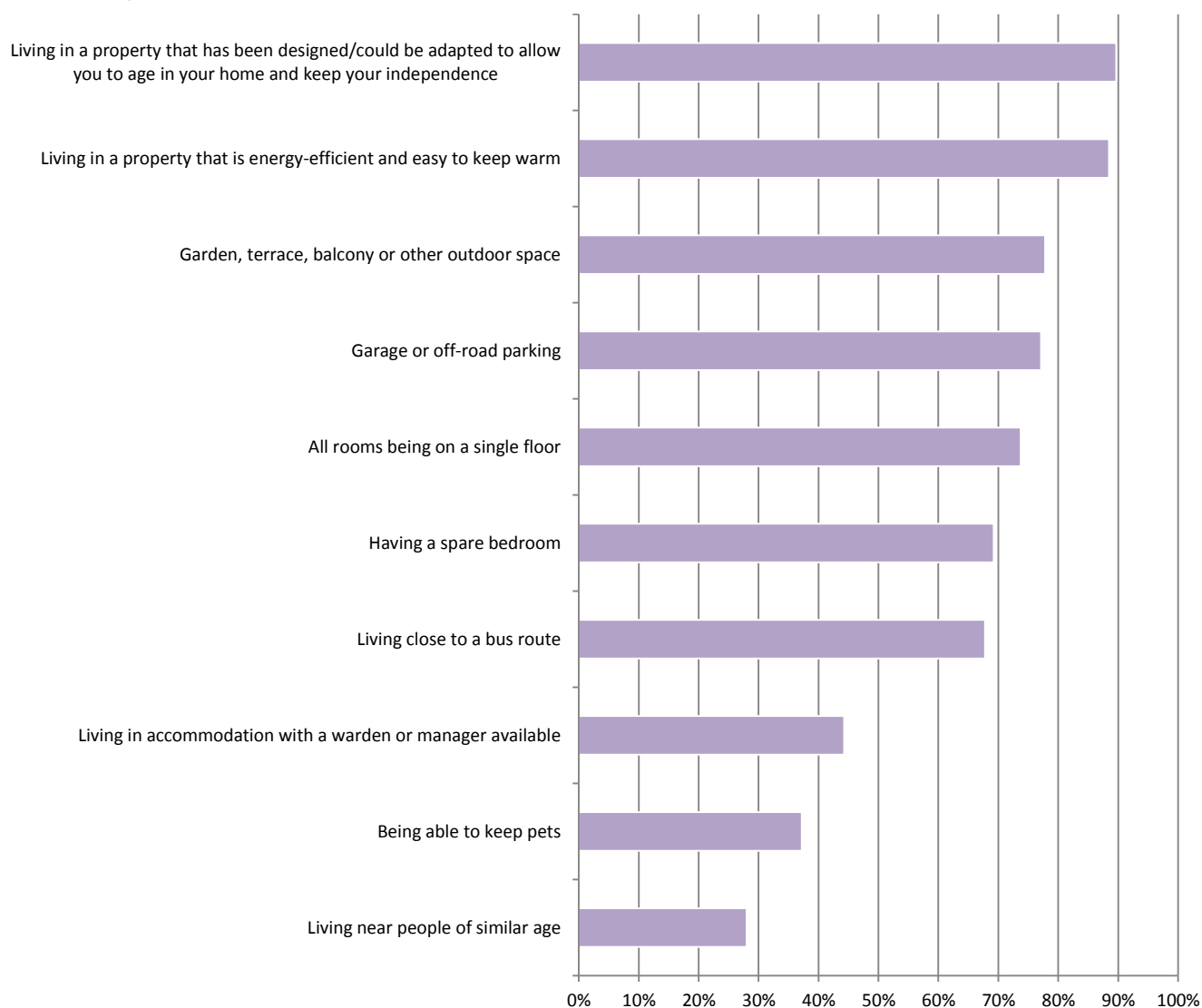
Very or Fairly Likely to Move to ... by Age of Respondent (Source: Guernsey Household Survey 2011)



^{3.24} Household respondents who were aged 50 years or over were also asked about how important various factors were in relation to the type of housing they may need as they get older. They were asked to rate each factor on a scale of 0 to 10 (where 0 was least important and 10 was most important). Figure 49 shows that the two factors rated as most important (given a score of between 8 and 10) are *'living in a property that has been designed/could be adapted to allow you to age in your home and keep your independence'* (47%) and *'living in a property that is energy efficient and easy to keep warm'* (46%). Less than 15% of household respondents aged 50 years or over felt *'living near people of similar age'* was important. Again there was little variation by age of respondent.

Figure 49

Importance of Factors Relating to Future Accommodation by All household respondents aged 50 years + (Source: Guernsey Household Survey 2011)

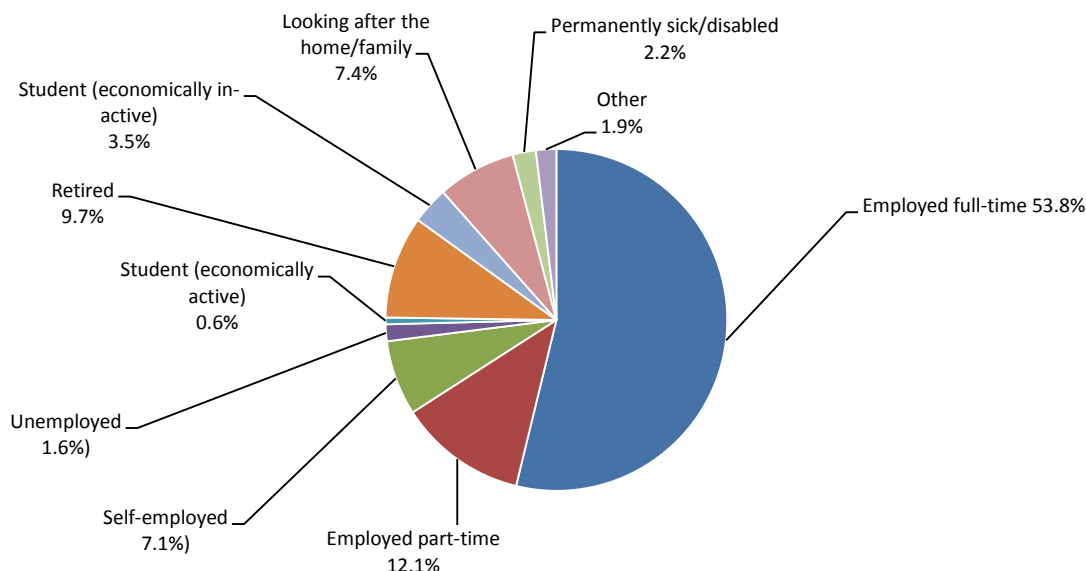


Employment and Economic Activity

3.25 Figure 50 shows the employment status of all people on Guernsey aged 16-74 years (based on the 2011 Household Survey). This shows that 54% of all adults on Guernsey are employed full-time. Another 7% are self-employed and 12% are employed part-time.

Figure 50

Economic Status for those aged 16-74 (Source: Guernsey Household Survey 2011)



3.26 Figure 51 shows that the results of the 2011 Household Survey are significantly different to the 2001 Census. Fewer people in the 2011 Household Survey identified themselves as being employed full-time than in the 2001 Census (although more than in 2006) and many more identified themselves as being employed part-time.

3.27 Much of this difference is likely to be due to the definition used to define part-time employment. In the 2011 and 2006 Household Surveys this was a self-defined category rather than the 20 hours or less per week used in the 2001 Census. It is likely that many people who work between 20 and 30 hours per week identified themselves as being employed part-time in the Household surveys but as full time in the 2001 census.

Figure 51

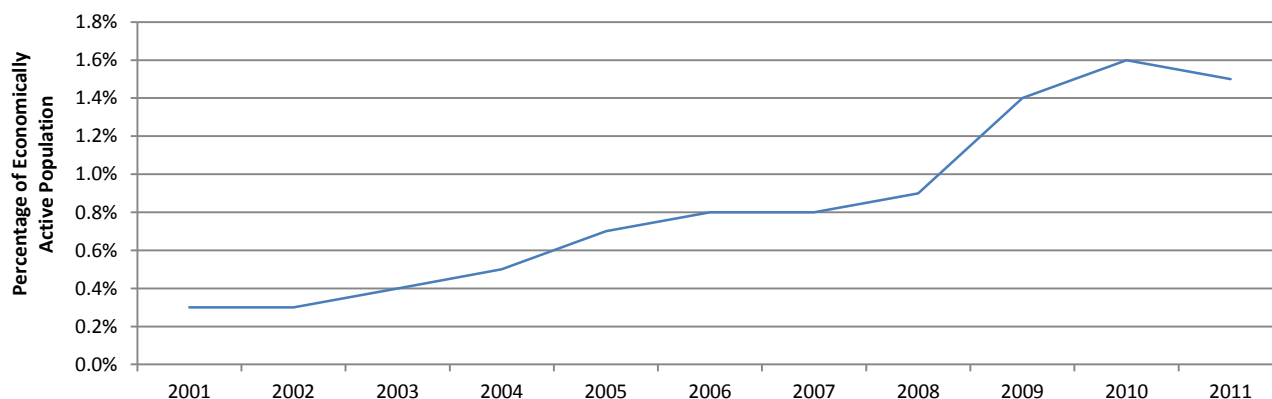
Economic Status for Guernsey in 2001, 2006 and 2011 (Source: Census of Population and Guernsey Household Surveys 2006 and 2011)

Economic Status	2001 Census	2006 Household Survey	2011 Household Survey
Employed full-time	26,038	21,973	24,268
Employed part-time	2,101	5,127	5,464
Self-employed (employing others)	1,979	3,459	3,201
Self-employed (not employing others)	2,175		
Total Employed	32,293	30,559	32,933

- 3.28 Figure 52 shows the unemployment rate in Guernsey for each year since 2001. This shows that unemployment has typically been low on the Island, however rates increased from 0.8% in 2007 to a peak of 1.6% in 2010.

Figure 52

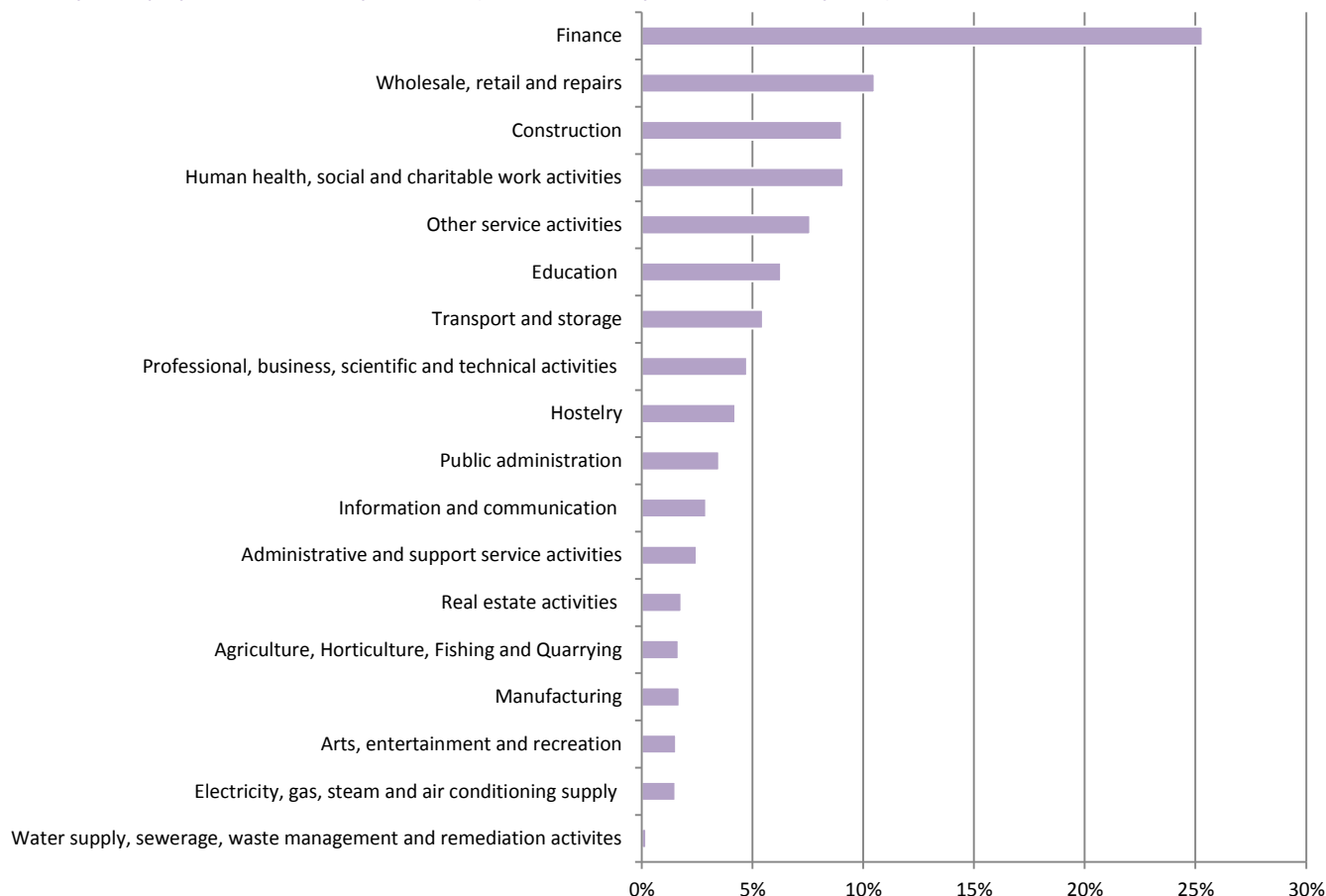
Unemployment Rate in Guernsey 2001-2011 (Source: Guernsey Social Security Department)



- 3.29 Figure 53 shows the industry of employment of residents of Guernsey as declared through the Household Survey 2011. This shows that the finance sector is the dominant employment sector in the Island.

Figure 53

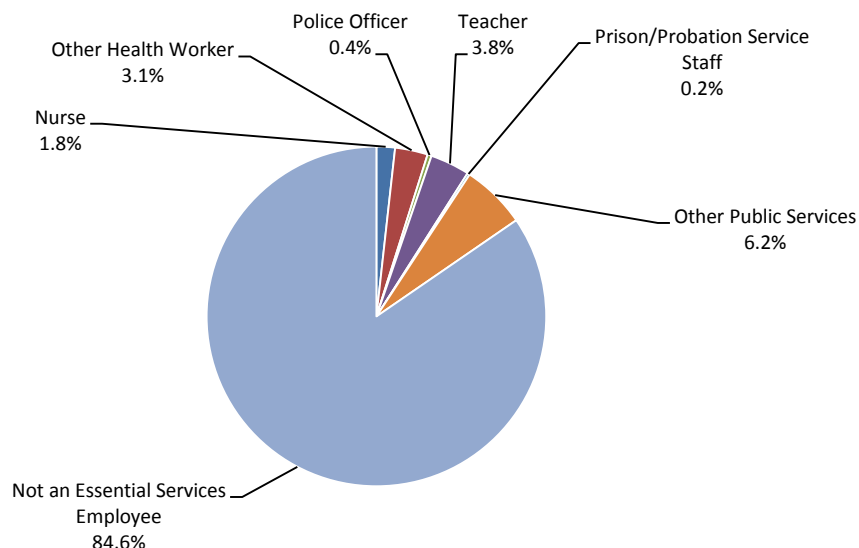
Industry of Employment for Guernsey Residents (Source: Guernsey Household Survey 2011)



3.30 Figure 54 illustrates that around 15% of the working population are employed in essential services. 5% of all employees work in the health care sector (2% nurses and 3% other health workers) and 4% work as teachers. It should be noted that these employees would include those who work in private establishments.

Figure 54

Persons Employed in the Delivery of Essential Services in Guernsey (Source: Guernsey Household Survey 2011)

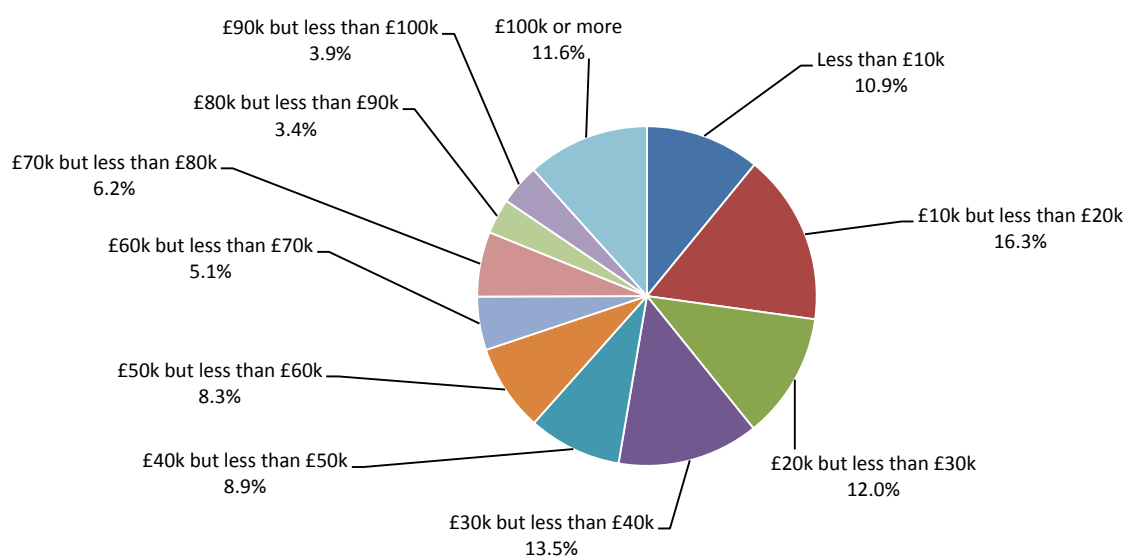


Incomes, Savings and Debts

3.31 Figure 55 shows that of the 25,343 household on Guernsey, 27% reported a total household income of less than £20,000 per annum, but 38.5% reported household incomes over £50,000 per annum, with 11.6% reporting incomes over £100,000.

Figure 55

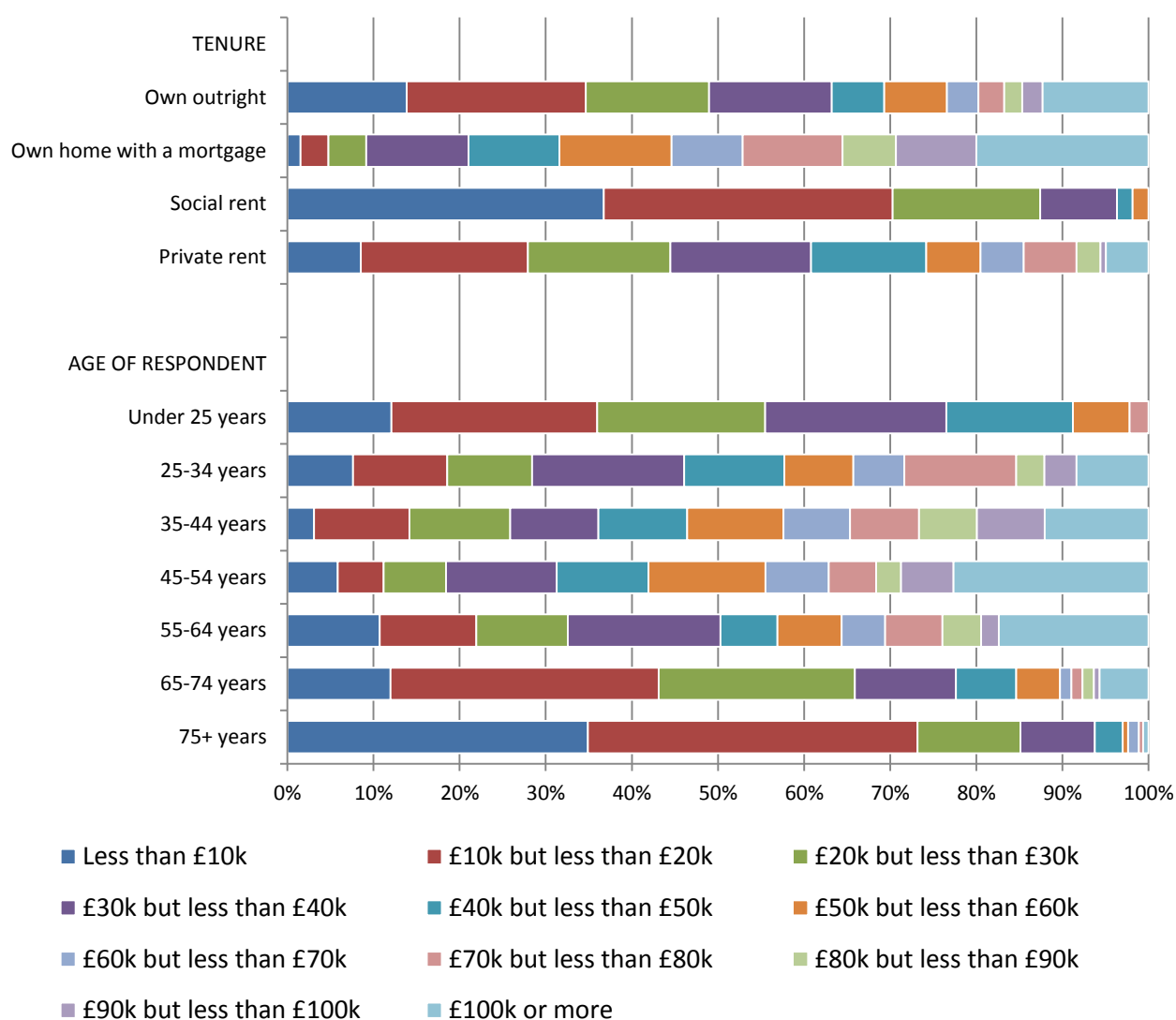
Household Income (Source: Guernsey Household Survey 2011)



- ^{3.32} Figure 56 shows how household incomes vary by tenure and age of respondent. This shows that over 30% of those who own their home outright had household incomes of less than £20,000 per annum. Meanwhile, 70% of those who own with a mortgage have incomes over £50,000 per annum. However, 70% of those in social rent had incomes of less than £20,000 per annum.
- ^{3.33} 75% of those respondents aged under 25 years had household incomes of less than £40,000 per annum with 35% having incomes of less than £20,000. Typical household incomes peak for those with respondents aged 45-54 years before declining as households enter retirement age.

Figure 56

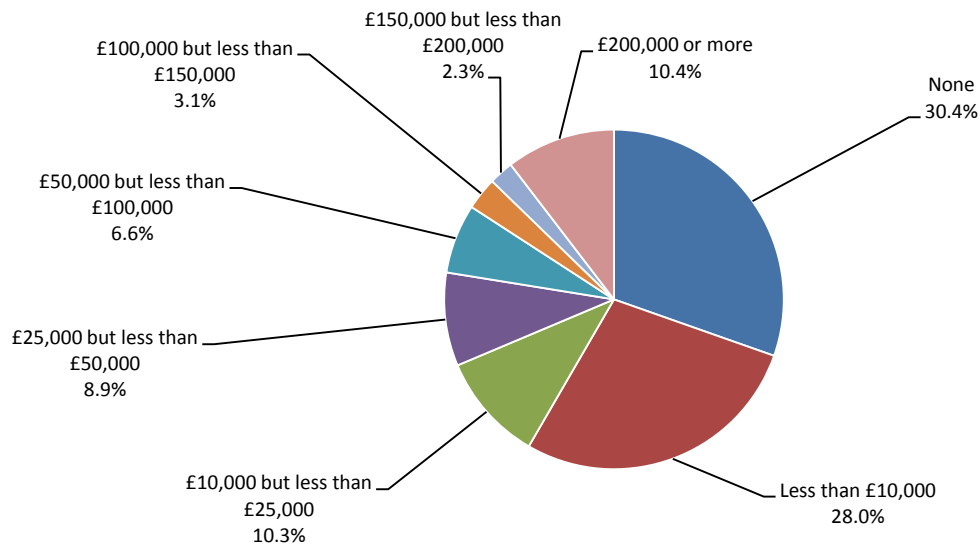
Household Income by Tenure and Age of Household Respondent (Source: Guernsey Household Survey 2011)



3.34 Figure 57 shows that 30% of households reported that they had no savings or investments. However, nearly 42% of households had savings of more than £10,000.

Figure 57

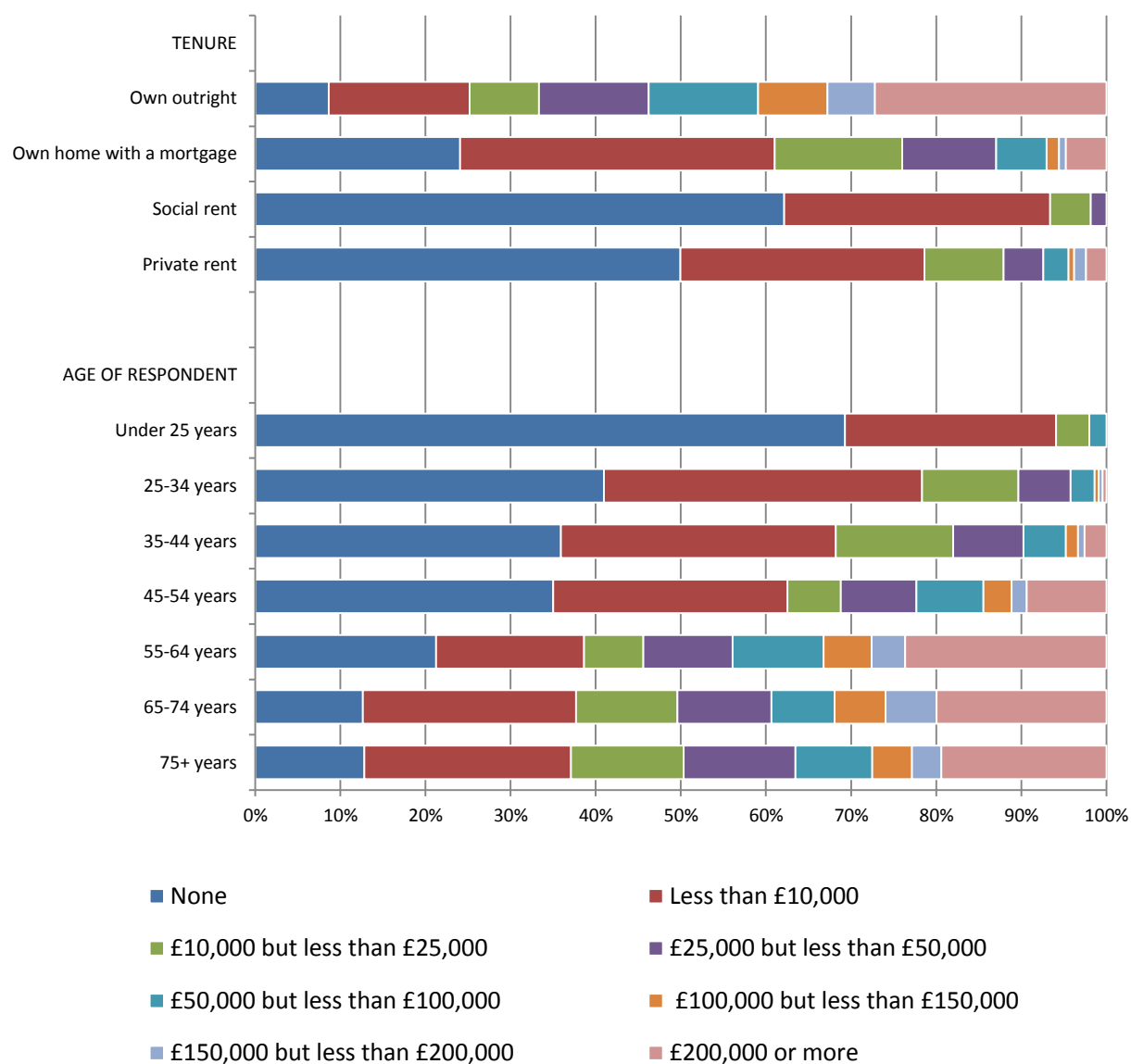
Household savings and investments (Source: Guernsey Household Survey 2011)



- 3.35 Figure 58 shows how household savings vary by tenure and age of respondent. This shows that over 40% of those who own their home outright had savings of more than £100,000. However, almost everyone in the social rented sector had savings of less than £10,000 with over 60% having no savings at all.
- 3.36 Nearly 70% of those respondents aged under 25 years had no savings, but around 30% of those aged 55-74 years had savings of over £100,000.

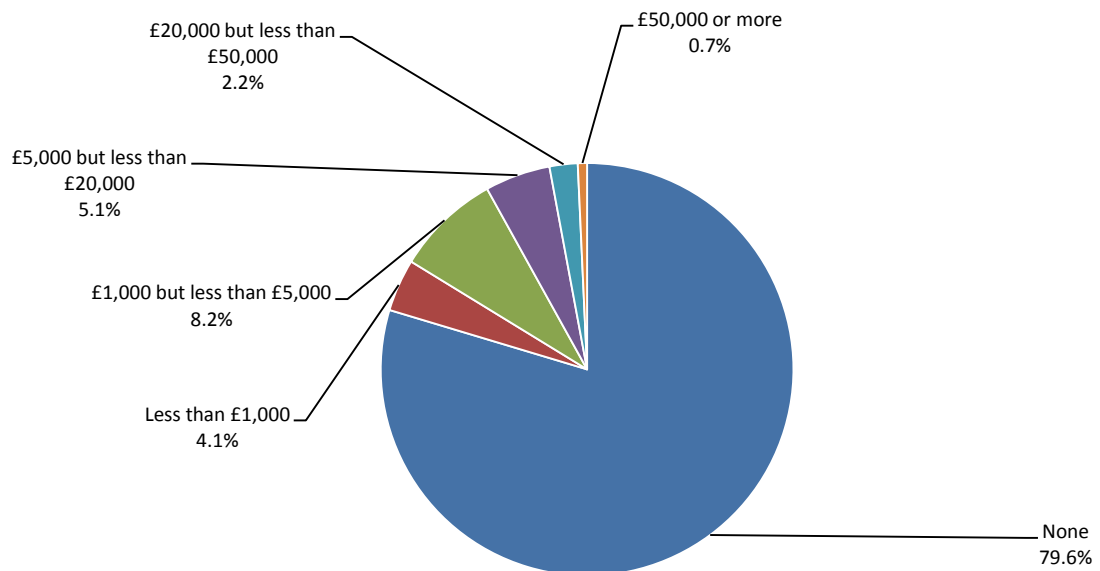
Figure 58

Household Savings and Investments by Tenure and Age of Household Respondent (Source: Guernsey Household Survey 2011)



3.37 Figure 59 shows that 80% of households reported that they had no debts. However, nearly 8% of households had debts of more than £5,000.

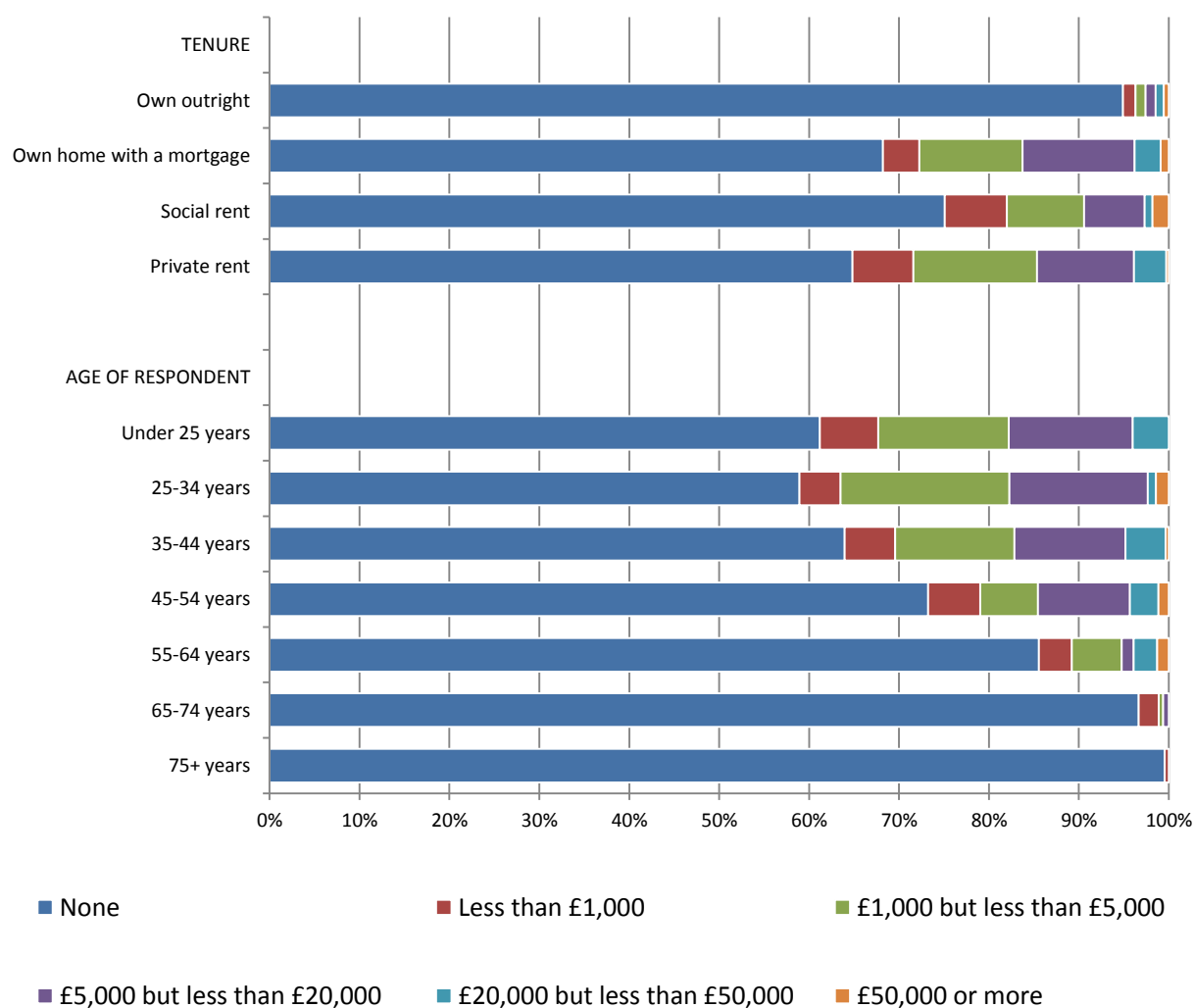
Figure 59
Household Debts (Source: Guernsey Household Survey 2011)



- 3.38 Figure 60 compares household debt by tenure and age of respondent. This shows that almost none of those households who own their home outright have any debts. However, around 17% of those who own with a mortgage and those in the private rented sector have debts of over £5,000.
- 3.39 Figure 60 also shows that debt is much higher among households with younger respondents. Almost 20% of households with a respondent aged under 45 years have debts of over £5,000.

Figure 60

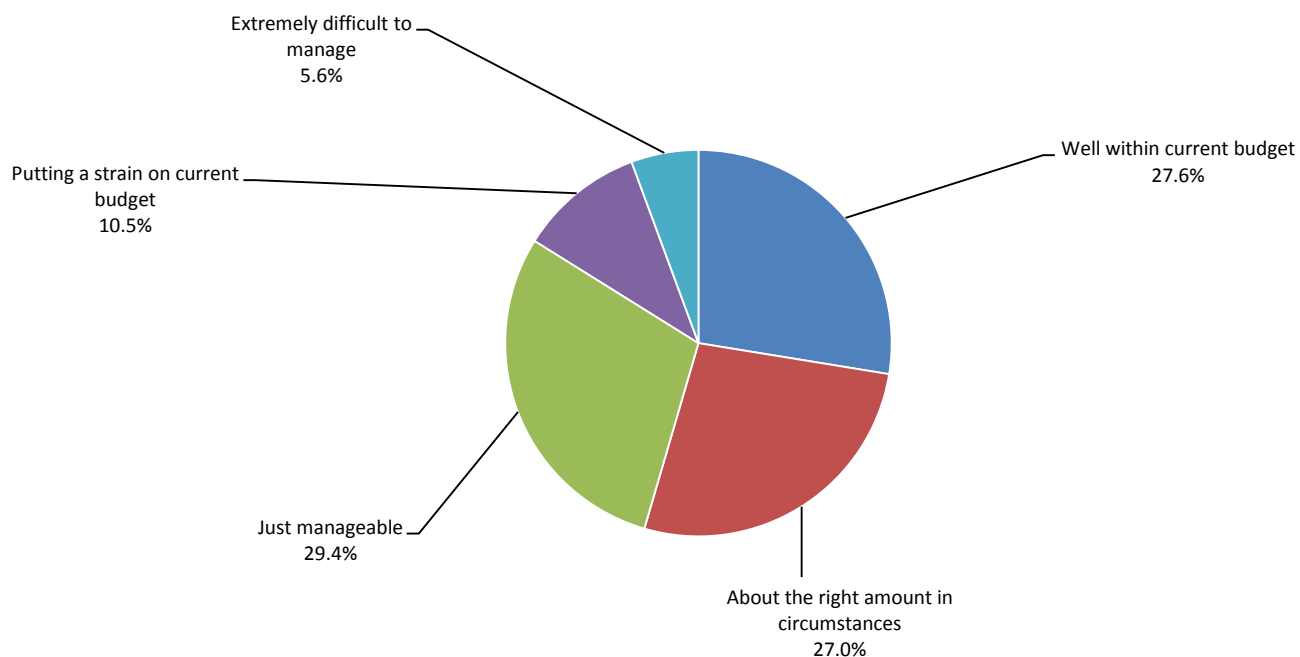
Debts by Tenure and Age of Household Respondent (Source: Guernsey Household Survey 2011)



^{3.40} Households were also asked about how affordable their housing was. Housing costs include only rents or mortgages and not other costs such as domestic bills or maintenance. Over half of the 25,343 total households (55%) felt that their housing costs were either well within their budget or about right. 10.5% (4.8% in 2006) felt that their housing costs were putting a strain on their budget and 5.6% (1.8% in 2006) felt that their housing costs were extremely difficult to manage (Figure 61 overleaf). This is an increase since the 2006 household survey.

Figure 61

Affordability of Home for Guernsey Households (Source: Guernsey Household Survey 2011)

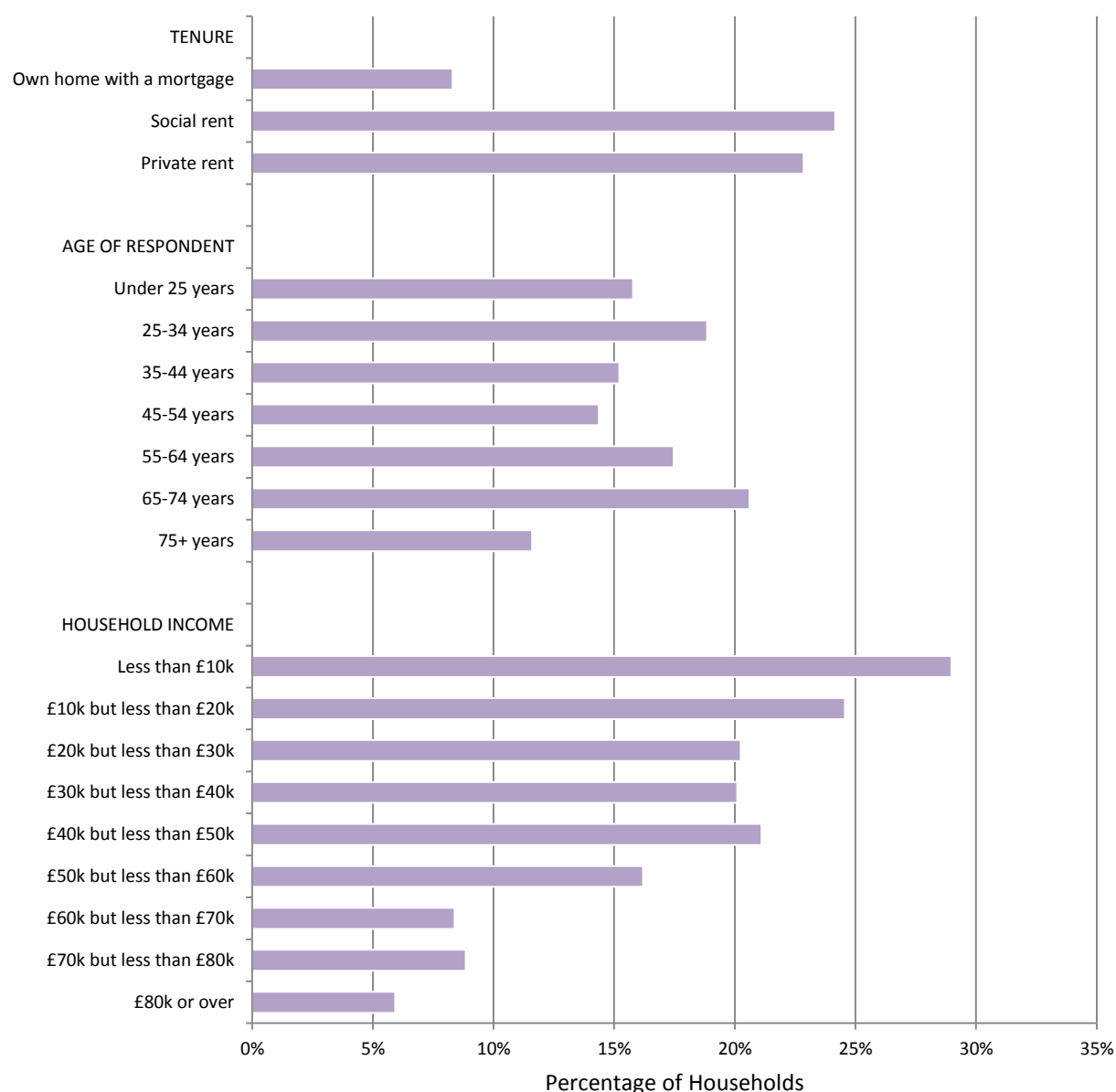


^{3.41} Figure 62 overleaf shows the proportion of households whose housing costs (mortgage or rent) were causing a strain, or were extremely difficult to manage by tenure, age of respondent and household income. It should be noted that anyone who owns their home outright is excluded, so the results only refer to those who contribute to their housing costs.

^{3.42} Figure 62 shows that social housing tenants, those renting in the private sector and those on the lowest household incomes were most likely to be having difficulties with their housing costs. Those buying their home with a mortgage and with the highest incomes were the least likely to be facing difficulties.

Figure 62

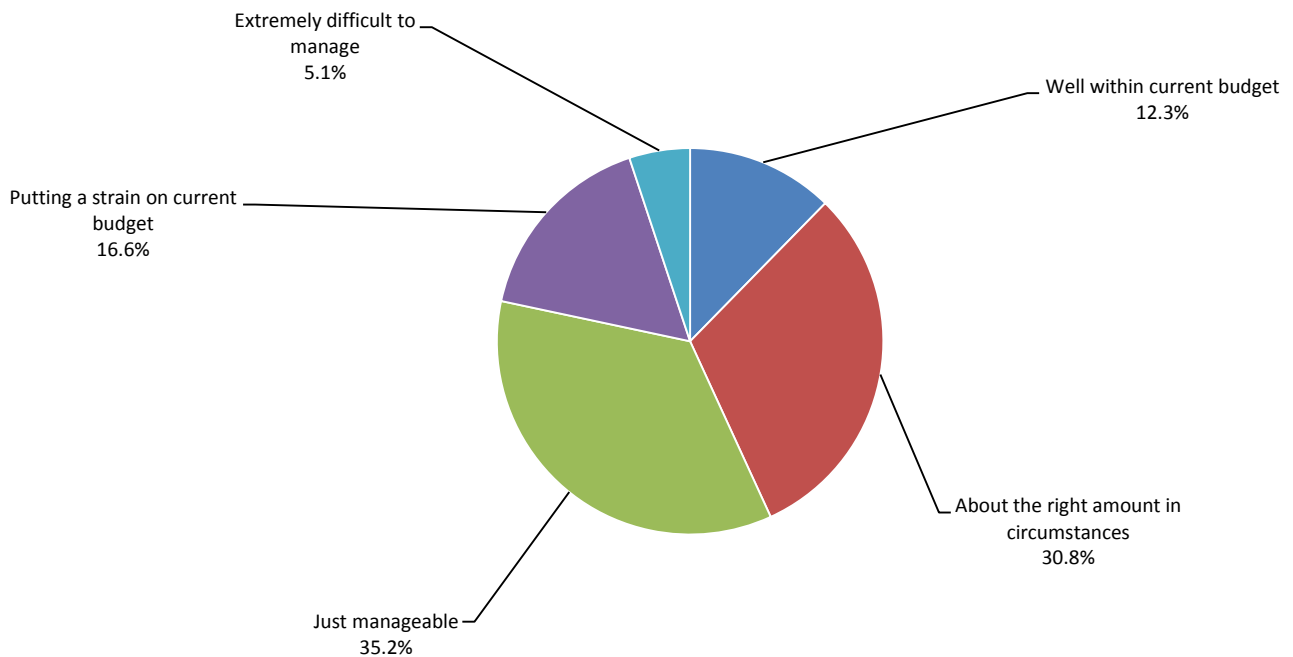
Housing Costs Causing a Strain or Extreme Difficulty for Guernsey households by Tenure, Age of respondent and Household Income
(Source: Guernsey Household Survey 2011)



3.43 Households were also asked about how affordable their fuel bills were. Just over two fifths (43%) felt that their fuel bills were either well within their budget or about right. 17% felt that their fuel costs were putting a strain on their budget and 5% felt that their fuel costs were extremely difficult to manage (Figure 63).

Figure 63

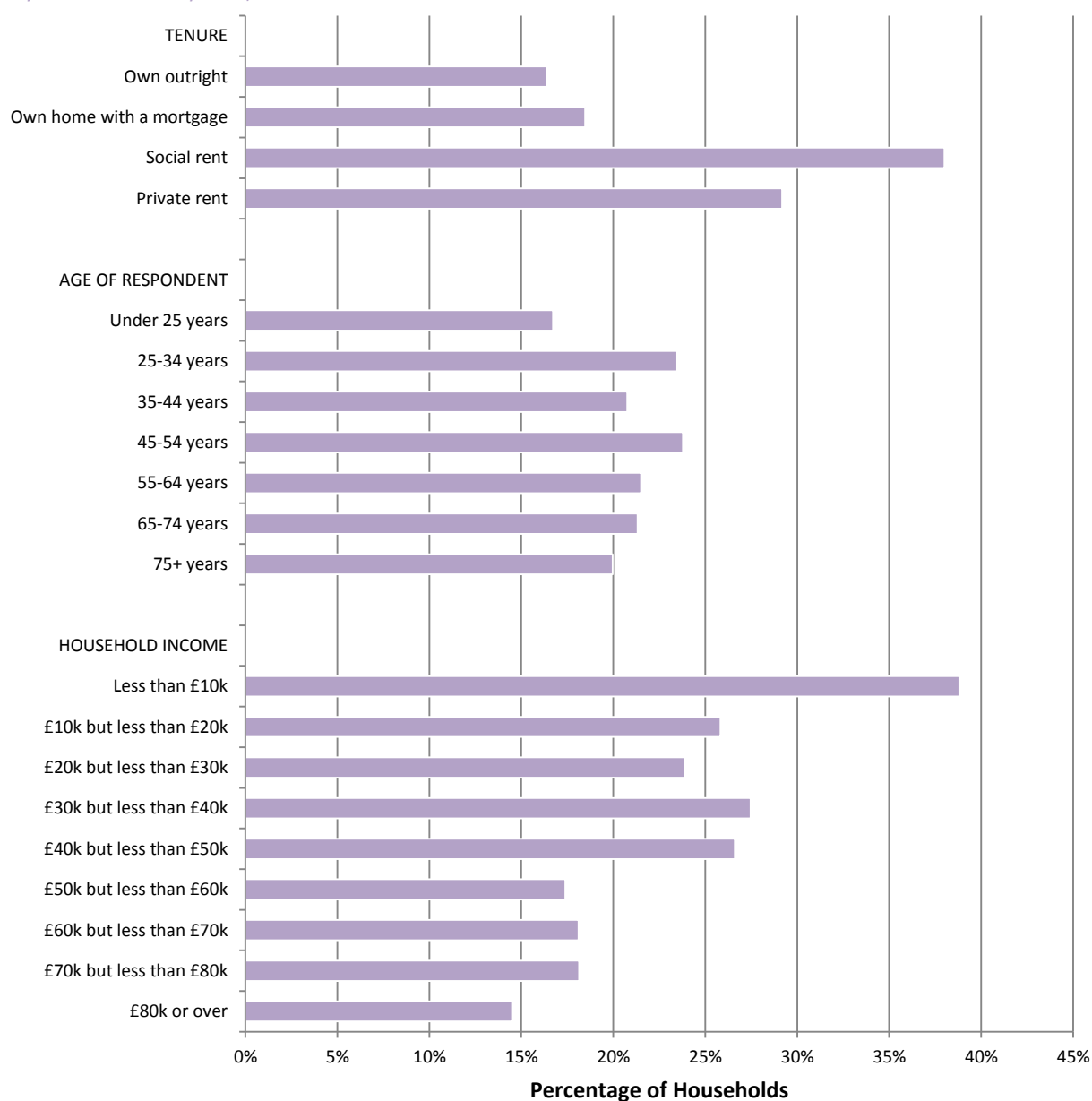
Affordability of Fuel Bills for Guernsey Households (Source: Guernsey Household Survey 2011)



^{3.44} Figure 64 shows the proportion of households whose fuel costs were causing a strain, or were extremely difficult to manage by tenure, age of respondent and household income. It also shows that it was those who rent in the private and social sector and those on the lowest incomes who were most likely to be having difficulties with their fuel costs. Those who owned their home and those with the highest incomes were the least likely to be facing difficulties.

Figure 64

Fuel Bills Causing a Strain or Extreme Difficulty by Tenure, Age of Household Respondent and Total Household Income (Source: Guernsey Household Survey 2011)



4. Housing Market Drivers

The Active Market

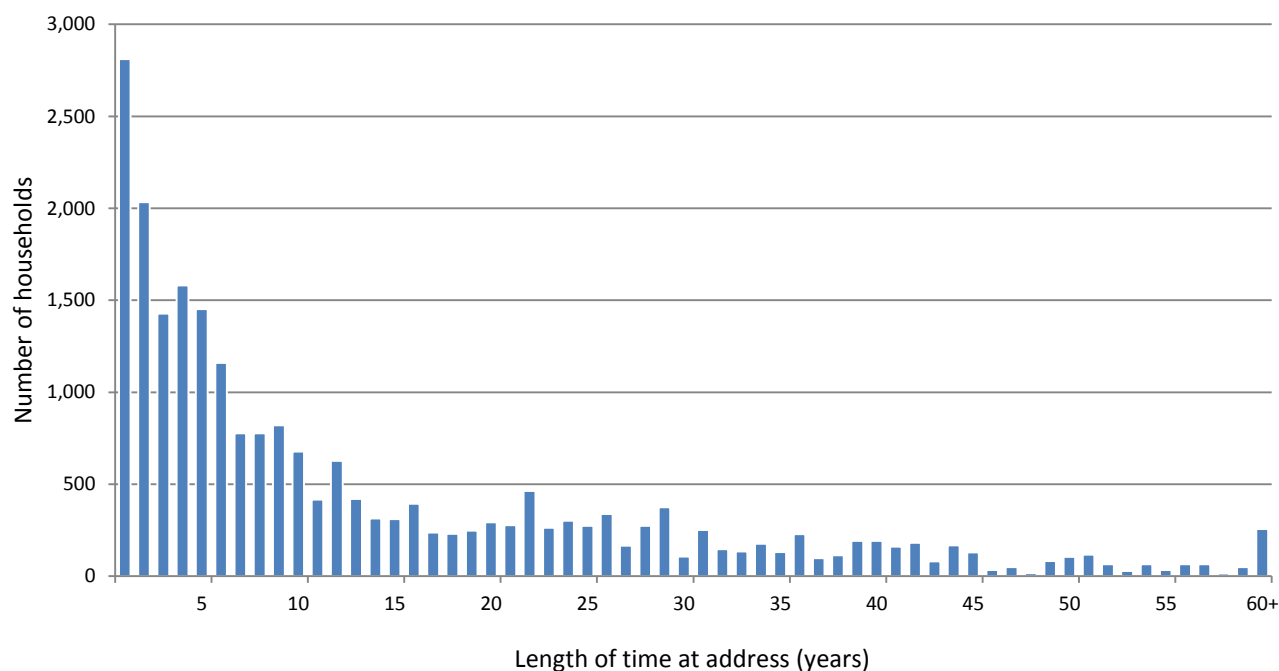
- 4.1 This section of the report describes trends in Guernsey's housing market and calculates the number of additional units of accommodation necessary to meet the Island's housing requirement over the next five years.

Housing Market Trends – Household Moves

- 4.2 Guernsey's housing market can be described as dynamic: as Figure 65 shows, 40% of Islanders have changed address at least once within the last five years. This level of mobility is similar to that recorded in the 2006 Guernsey Household Survey; in the UK, however, the number of people moving home has fallen sharply in recent years.

Figure 65

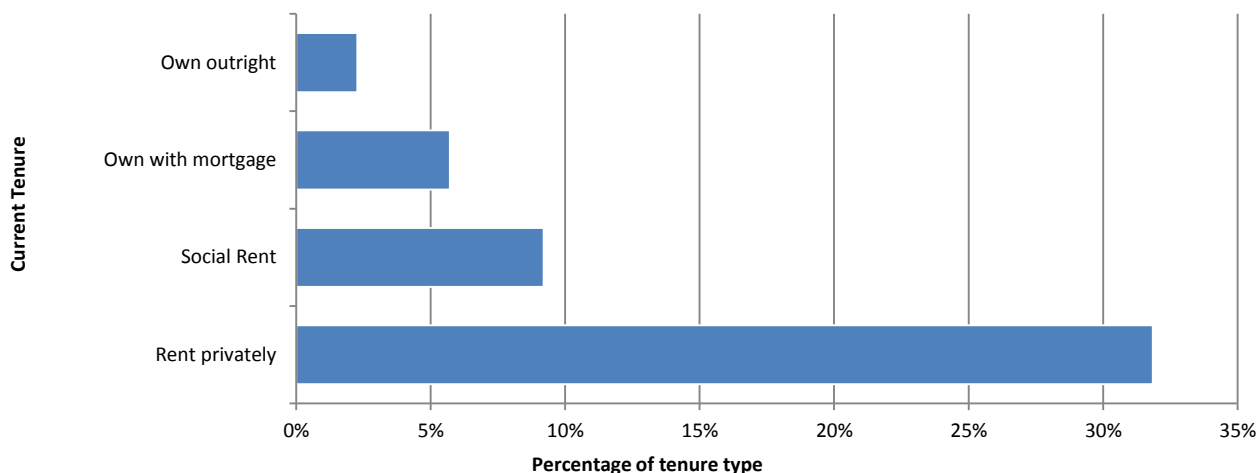
Households' Length of Time (Years) at Current Address (Source: Guernsey Household Survey 2011)



- 4.3 Figure 66 shows that there is a close correlation between tenure and mobility: nearly a third of people (32%) who are privately renting have changed address in the last 12 months. Owner-occupiers, by contrast, are much less likely to move; and homeowners without a mortgage represent the least mobile cohort of people, with only 2% moving in the last year.

Figure 66

Percentage of Households Moving in Last 12 Months by Current Tenure (Source: Guernsey Household Survey 2011. Note A: Private Rent category also includes housing tied to employment and people living rent free)



4.4 Figure 67 looks at the 2,497 households who have moved in the last 12 months and compares tenures: where they were living, compared to where they are living now. 68% (1,686) are currently living in private rented accommodation; 24% (601) are owner occupiers; and 8% (210) are social housing tenants.

4.5 The make-up of previous tenures is slightly more varied: 31% (781) moved from other private rented accommodation; 25% (616) were previously in owner occupied accommodation; and 8% (196) were in social rented housing. The remaining 905 (36%) had previously lived with family or friends, and so by moving were forming a new household.

Figure 67

Household Moves in Last 12 Months Previous and Current Tenure (Source: Guernsey Household Survey 2011. Note A: Private Rent category also includes housing tied to employment and people living rent free)

Current Housing Circumstances	Previous Housing Circumstances				Households' current tenure
	Established Households			Part of another household	
	Owner Occupation	Private Rent	Social Rent	Living With/Rent a Room	
Owner Occupation	361	80	16	143	601
Private Rent	255	662	64	706	1,686
Social Rent	0	39	115	56	210
Households' former tenure	616	781	196	905	2,497

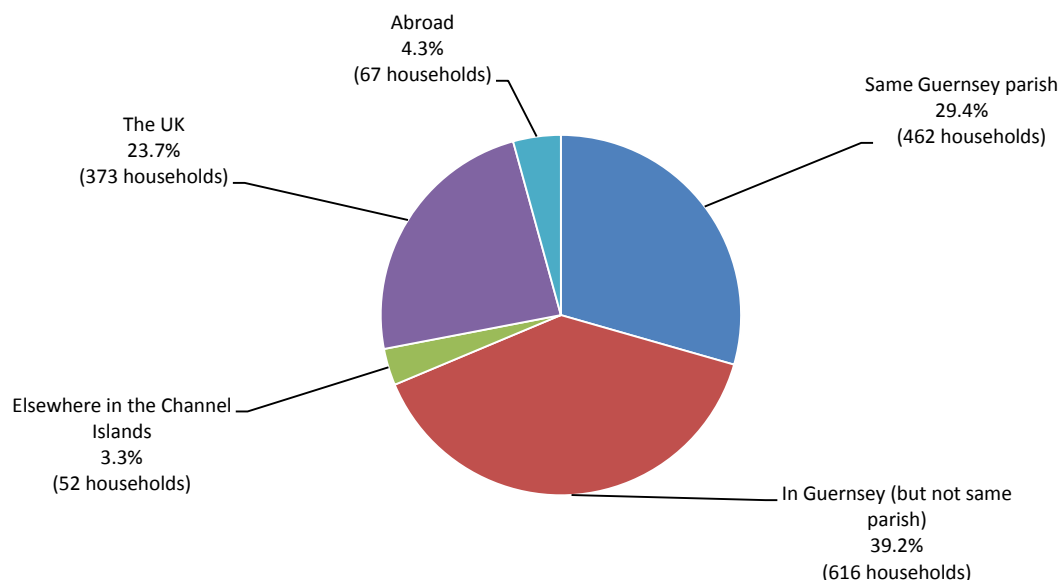
Housing Market Trends – Households With People Leaving in the Last Year

4.6 Only 6% of surveyed households reported people leaving the household in the last 12 months.

4.7 Figure 68 shows that 69% of the people leaving households remained on the Island, with almost a third remaining in the same parish.

Figure 68

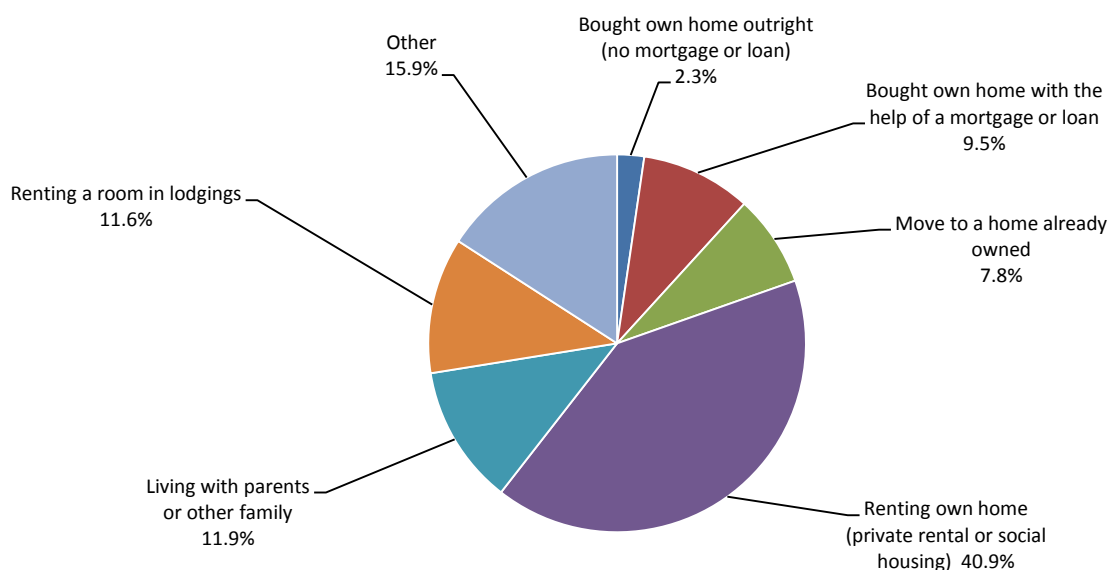
The Area Household Member Moved to. By all Households With People Leaving in the Last Year (Source: Guernsey Household Survey 2011)



4.8 Figure 69 shows that just under two thirds of people who left a household moved into rented accommodation: 41% moved into their own accommodation, approximately 12% became lodgers, and almost 12% moved in with their parents/family. Note that the 'Other' category includes people who moved to boarding schools and university (and so may not permanently have left the household), or to institutional accommodation such as nursing homes or hospitals – a form of housing that is outside the scope of this housing needs analysis.

Figure 69

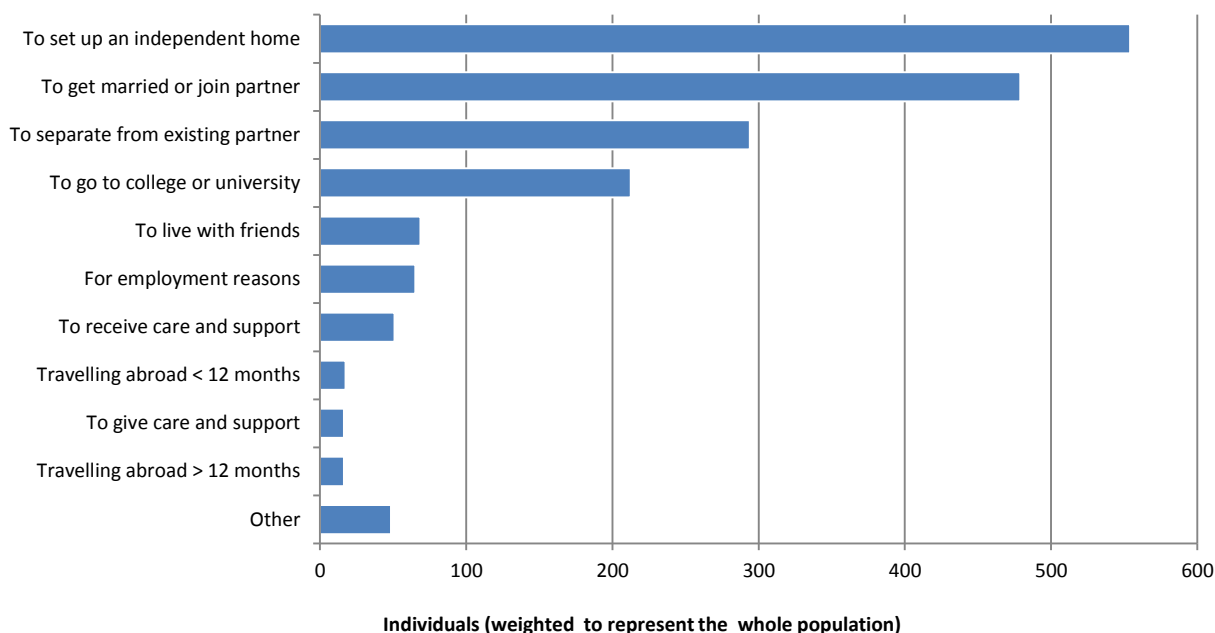
Tenure Household Members Move to. By all Households With People Leaving in the Last Year (Source: Guernsey Household Survey 2011)



- 4.9 Figure 70 looks at why people left a household and shows that, in the main, it was either to live independently, to set up home with a spouse or partner, or to separate from an existing partner.

Figure 70

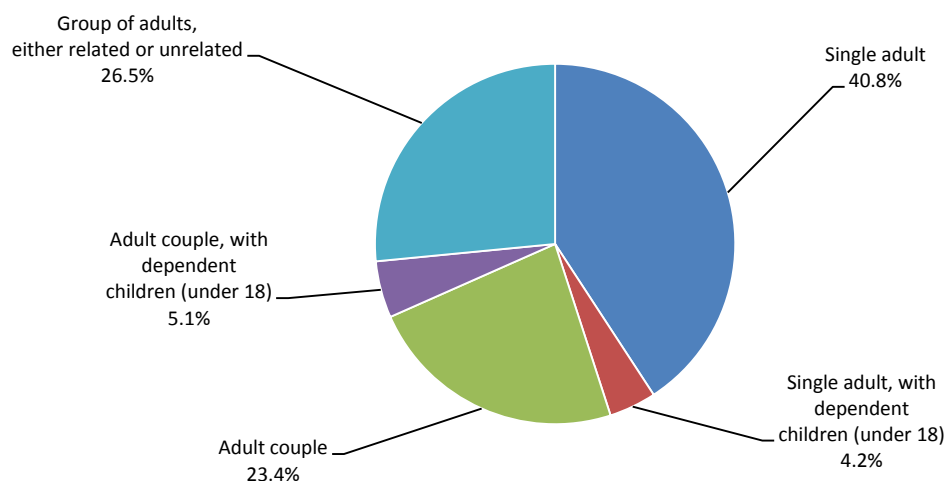
Why Did Member Leave the Household? By all Households With People Leaving in the Last Year (Source: Guernsey Household Survey 2011)



- 4.10 Figure 71 shows that 64.2% of the new households were comprised entirely of adults (singles or couples). This is unsurprising given that these households would have been created by people who were setting up home with a new spouse or partner, or who had left home to live independently. A further 26.5% moved to live with a group of other adults which may or may not include children.

Figure 71

Household Structure for Emerging Households. By all Households With People Leaving in the Last Year (Source: Guernsey Household Survey 2011)



Housing Market Trends – Future Moves

4.11 Figure 72 shows how 21% of households said that they wanted (or needed) to move home.

4.12 In answer to another question, only 7.3% of respondents expected to move within the next year (Figure 73).

Figure 72

Want or Need to Move Home.

(Guernsey Household Survey 2011)

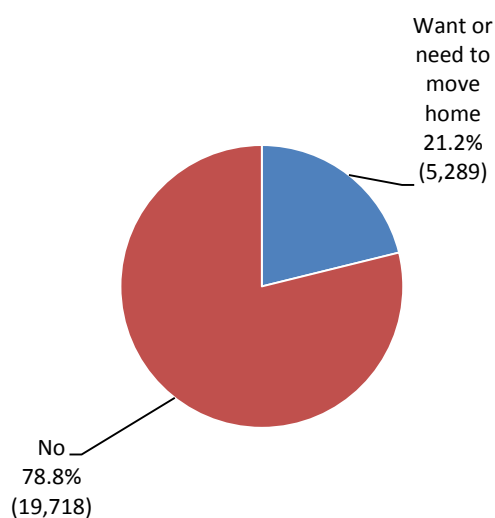
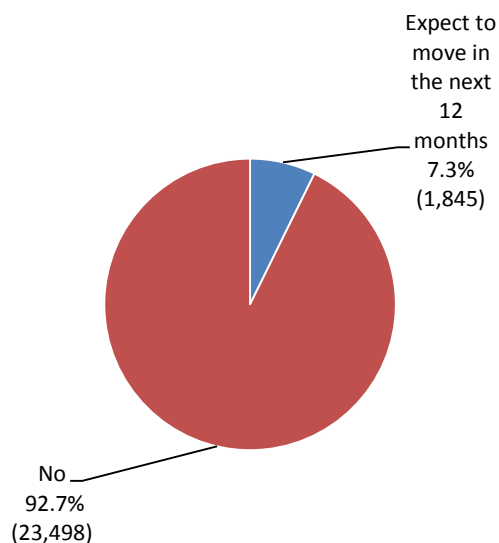


Figure 73

Expect to Move Home in the next 12 Months.

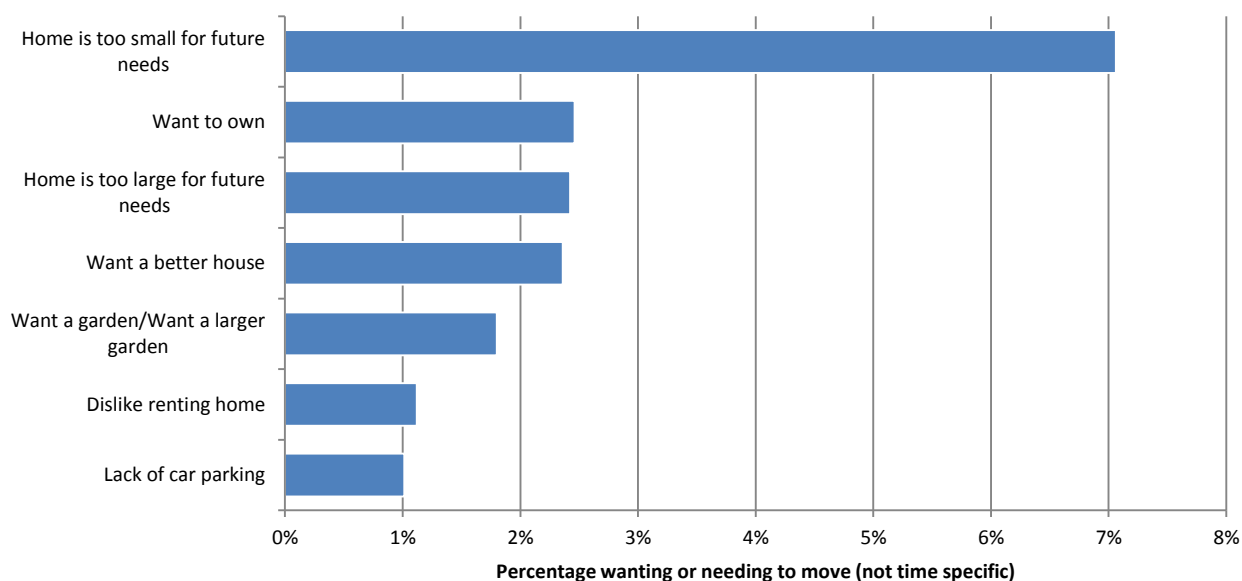
(Guernsey Household Survey 2011)



4.13 Figure 74 shows that 7% of the households who said they wanted/needed to move blamed the lack of space in their home.

Figure 74

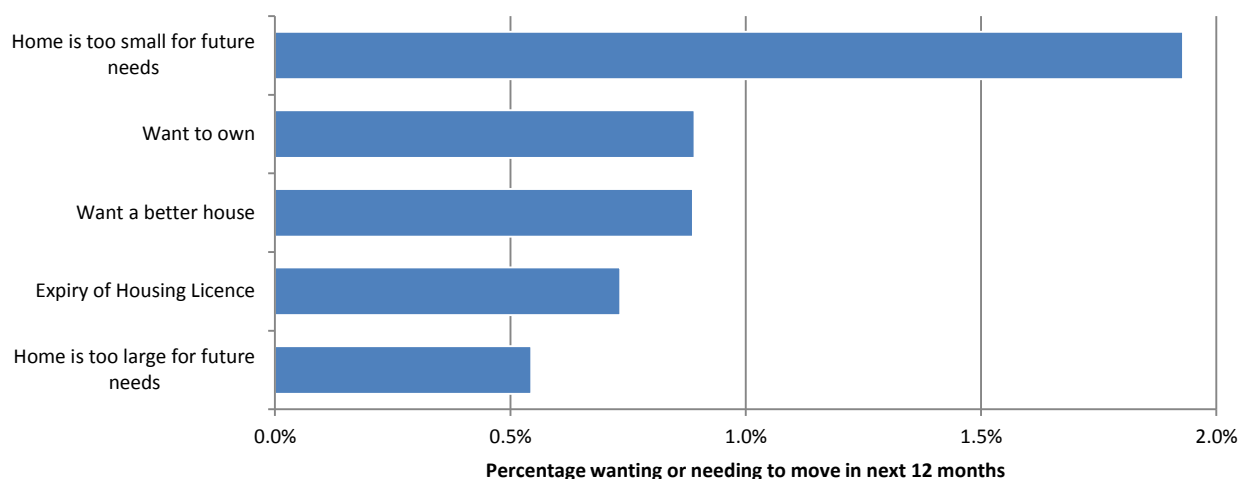
Why **Want or Need to Move** as Percentage of All Households (Source: Guernsey Household Survey 2011)



- 4.14 As Figure 75 shows, most of the households who expected to move within 12 months said that their current home was too small. Others said that they wanted to own their home, to have a better home, or to downsize. A new reason given for moving imminently was the impending expiration of a housing licence.

Figure 75

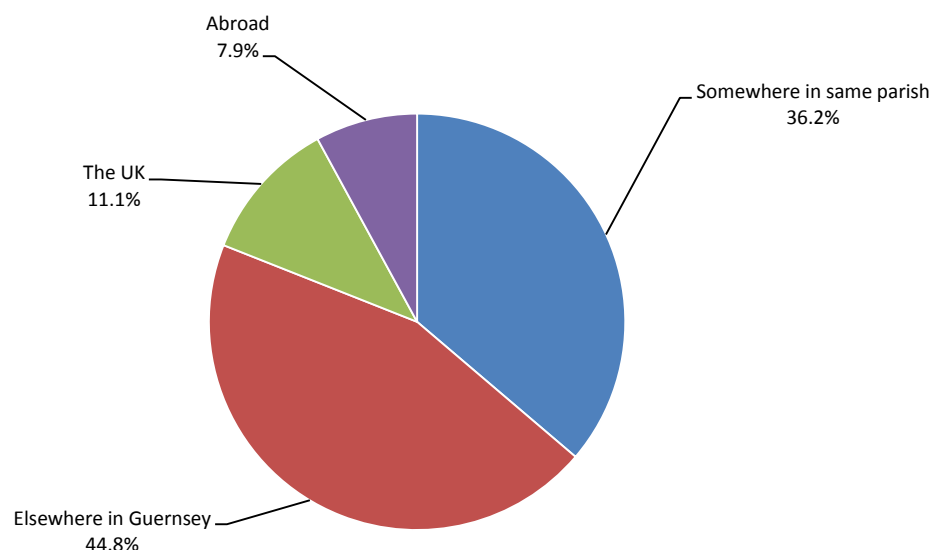
Why Expect to Move in the Next 12 Months as a Percentage of All Households (Source: Guernsey Household Survey 2011)



- 4.15 Of those households that are expecting to move in the next 36 months, 81% expect to remain on Guernsey, if not necessarily in the same parish; Figure 76 refers.

Figure 76

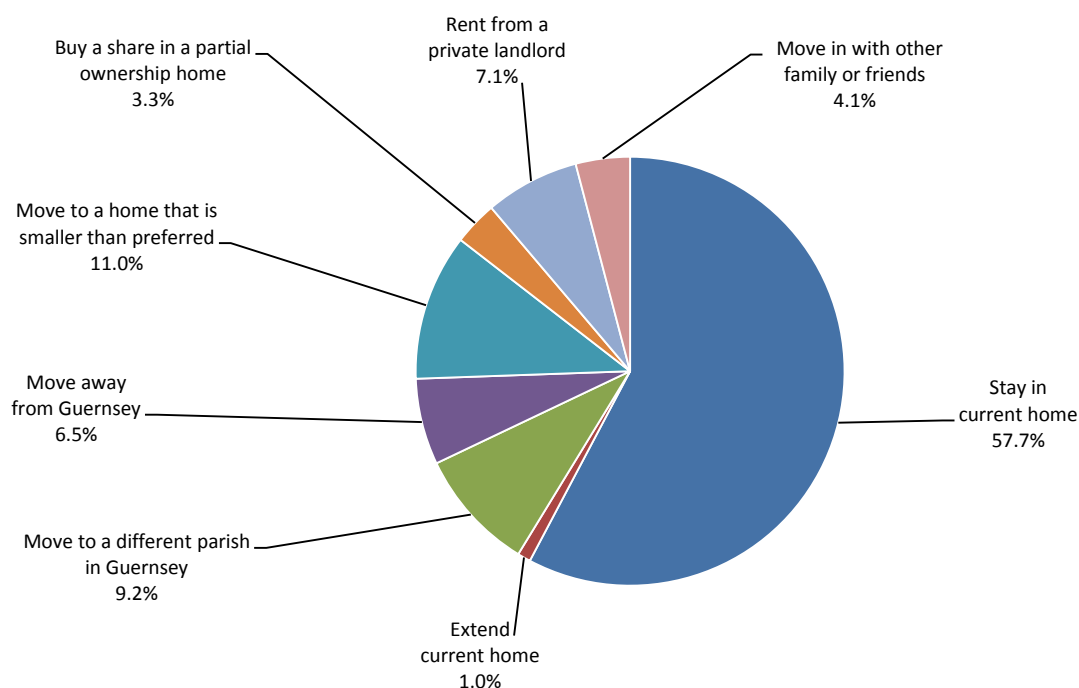
Where Expecting to Move? By all Households Who Expect to Move in the next 36 months by All Tenures (Source: Guernsey Household Survey 2011)



4.16 Figure 77 relates to homeowners and private tenants who expect to move into similar accommodation (i.e. another owned or privately rented property) within 12 months. Asked what they would do if they could not find a suitable property in their price range, the majority (58%) said they would remain in their current home. The remainder said that they might move to a smaller home than preferred (11%); move to a different parish (9%); or move off-Island (6.5%). In a change from the 2006 Survey, two new responses were given: 7% said that they would rent from a private landlord and 3% would look to buy a partial ownership home from the Guernsey Housing Association. 1% would extend their current home and 4.1% would move in with other family or friends.

Figure 77

What Households Will do if Unable to Find a Property They Want at Price They can Afford. By all Households who Expect to Move to Owner Occupation or Private Rent (Source: Guernsey Household Survey 2011)



Modelling the Housing Market - Assessing Affordability

- 4.17 Affordability depends on the relationship between household finances and the cost of appropriate housing (either for purchase or rental).
- 4.18 'Affordability' distinguishes housing demand from housing need: a household that is able to fund its wish to move represents an example of housing demand; a household that cannot afford adequate housing represents a housing need.

Assessing the Affordability of Private Rented Accommodation

- 4.19 To calculate the affordability of private rental accommodation it is necessary to establish three things: (1) the household income; (2) the point at which, in terms of the amount of money spent on rent (as a percentage), the rent becomes unaffordable; and (3) the rent charged for the property.
- 4.20 Respondents to the 2011 survey were therefore asked to provide information on their gross household income.
- 4.21 For the purposes of this analysis it has been decided that a household spending more than 25% of its income on rent would be living in unaffordable accommodation. The figure is taken from the Housing Department's Rent and Rebate Scheme, where social housing tenants are charged a rebated rent that equates to no more than 25% of their income. 25% was also the amount used in the 2006 Housing Needs Survey to establish affordability. In the UK, the equivalent of 25% of gross household income is assumed by many local authorities to be a reasonable cost for accommodation. Some local authorities also use 33% of net household income (after deductions for tax and Social Insurance).
- 4.22 Figure 78 shows weekly rents for social housing and for the lowest quartile in the private sector, organised by the size of the accommodation. (Monthly rents have been converted to a weekly equivalent.)

Figure 78

Weekly Rent by Property Size and Tenure 2011 (Source: Guernsey Policy and Research Unit and Guernsey Household Survey 2011)

Property Size	Social Housing	Lowest Quartile Private Rent
1 bedroom	£140.02	£184.62
2 bedrooms	£182.22	£253.85
3 bedrooms	£220.87	£349.04
4+ bedrooms	£270.75	£438.46

- 4.23 The social housing rent for each property category is the average of all the non-rebated weekly rents charged by the Housing Department and the Guernsey Housing Association. The private rental figures are based upon the bottom 25% (the lowest quartile) of all private sector rents in the Local Market (i.e. not the Open Market); effectively, each weekly private rent quoted in Figure 78 is the top of that particular lowest quartile range. Typically, the social rent is 60% to 70% of the lowest quartile private rent.

Assessing Affordability for Owner Occupation (a.k.a. purchasing power)

- 4.24 Assessing the ability of Islanders to afford to own a property is complex because owner occupiers normally rely upon a loan or mortgage in order to purchase a home.
- 4.25 Since the last Housing Needs Survey in 2006, the worldwide recession has made it more difficult for households to obtain a loan. A commercial lender will normally use a mortgage multiplier to determine a household's ability to meet loan repayments and therefore the amount that they can borrow. At time of this survey, Guernsey households could typically borrow an amount up to five times their household income. Higher multipliers were available in 2006, which makes the amount borrowable by Guernsey households generally lower in 2011, even though property prices have risen in the intervening period.
- 4.26 In addition, the introduction of less flexible commercial lending policies with lower loan-to-value requirements means that prospective purchasers usually have to possess larger deposits. In summary, households need to have significantly more resources than they did in 2006 in order to get a commercial loan to purchase a home.
- 4.27 It is important when assessing a household's ability to buy a home to consider the following: savings; debts; equity (if the household in question already owns property); and the borrowable amount, which is based upon income. Perhaps the most important additional resource in Guernsey is the likely equity that a household has in their existing home. Negative equity is less likely in Guernsey, where house prices have increased even during the recession. In summary:

$$\text{Purchasing power} = \text{savings} - \text{debts} + \text{equity} + \text{borrowable amount.}$$

- 4.28 Having determined a household's purchasing power, the next stage is to calculate the likely purchase price of a Guernsey property of a suitable size for the household in question. The information in Figure 79 is drawn from sales records for local market properties for the first three quarters of 2011. Purchase prices equate to those at the top of the lowest quartile of prices for realty (the purchase price for buildings and land, excluding any moveable assets such as carpets, fixtures and fittings).

Figure 79

Lowest Quartile Prices for Owner Occupation by Property Size 2011 (Source: Guernsey Policy and Research Unit)

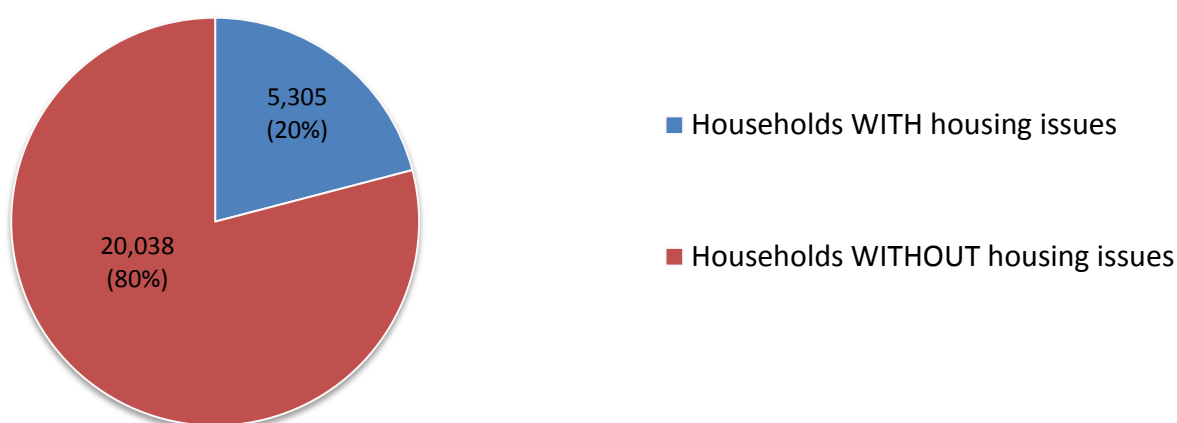
Property Size	Lowest Quartile Price
Selling Price	
1 bedroom	£196,650
2 bedrooms	£270,750
3 bedrooms	£363,375
4 bedrooms	£436,050
5+ bedrooms	£545,000

Identifying Guernsey Households with Housing Issues

- 4.29 This report uses the term ‘housing issues’ rather than ‘unsuitable housing’. The following sections look at the range of housing issues faced by local households.
- 4.30 A ‘housing issue’ is a problem experienced by a household that relates directly or indirectly to accommodation, e.g. lack of facilities, overcrowding, un-affordability. A housing issue does not necessarily relate to the condition of a property: a family living in immaculate but overcrowded accommodation still has a housing issue. Some of these housing issues will resolve themselves, e.g. if some of the household members leave to form a new household, or can be fixed in situ without the household moving, e.g. if the property is extended.
- 4.31 The 2011 Survey asked respondents to describe any housing issues they experienced in their current accommodation. The results were weighted to represent the whole of Guernsey, i.e. 25,343 households. Figure 80 shows that 20,038 Guernsey households (80%) live in accommodation that meets their reasonable needs.

Figure 80

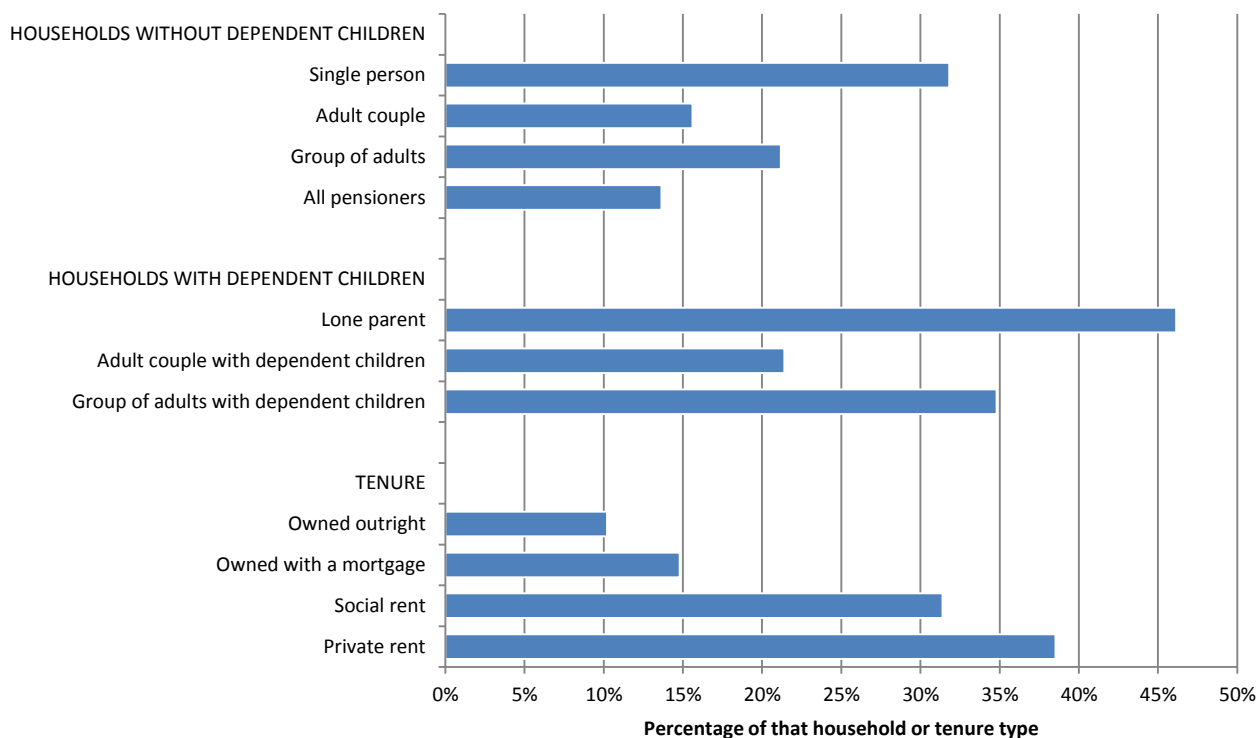
Established Households with or without housing issues regarding their accommodation (Source: Guernsey Household Survey 2011)



- 4.32 Figure 81 shows that housing issues are more common among certain household types than others. For example, almost half of single parents and a third of people living alone have housing issues. In terms of tenure, it is tenants, particularly tenants in private rented accommodation, who are the most likely to have housing issues. The households least likely to be affected by the housing issues are homeowners and pensioners.

Figure 81

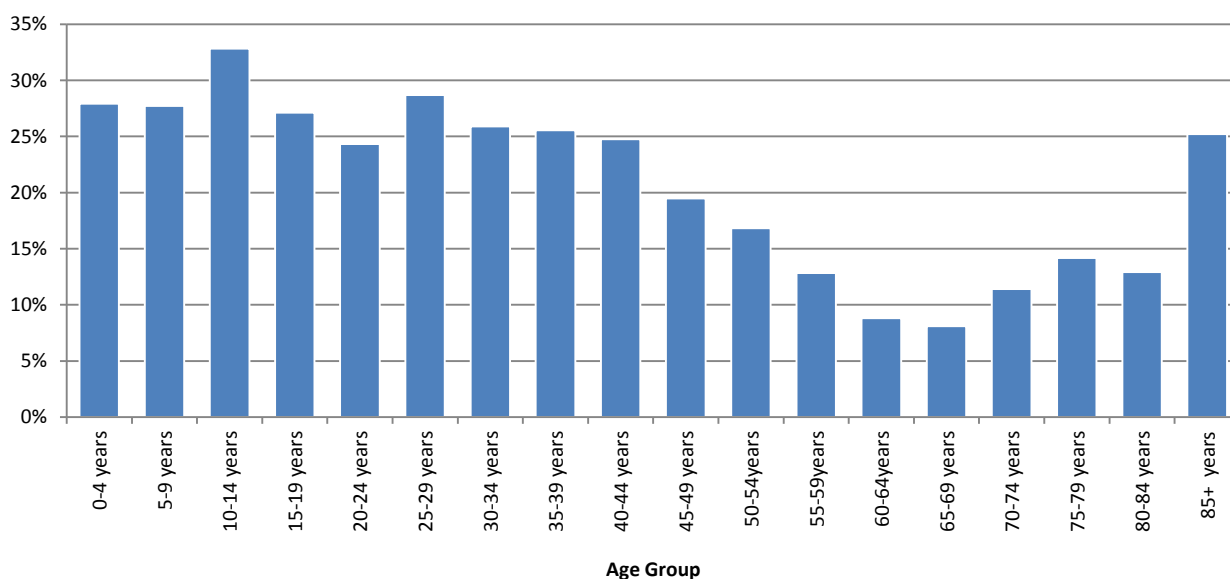
Proportion of Established Households with housing issues by Household Type and Tenure (Source: Guernsey Household Survey 2011)



4.33 Figure 82 shows that of the 5,305 households with housing issues, relatively few include adults aged between 50 and 84.

Figure 82

Proportion of Persons Living in Established Households with housing issues by Age (Source: Guernsey Household Survey 2011)



Housing issues experienced by Guernsey households

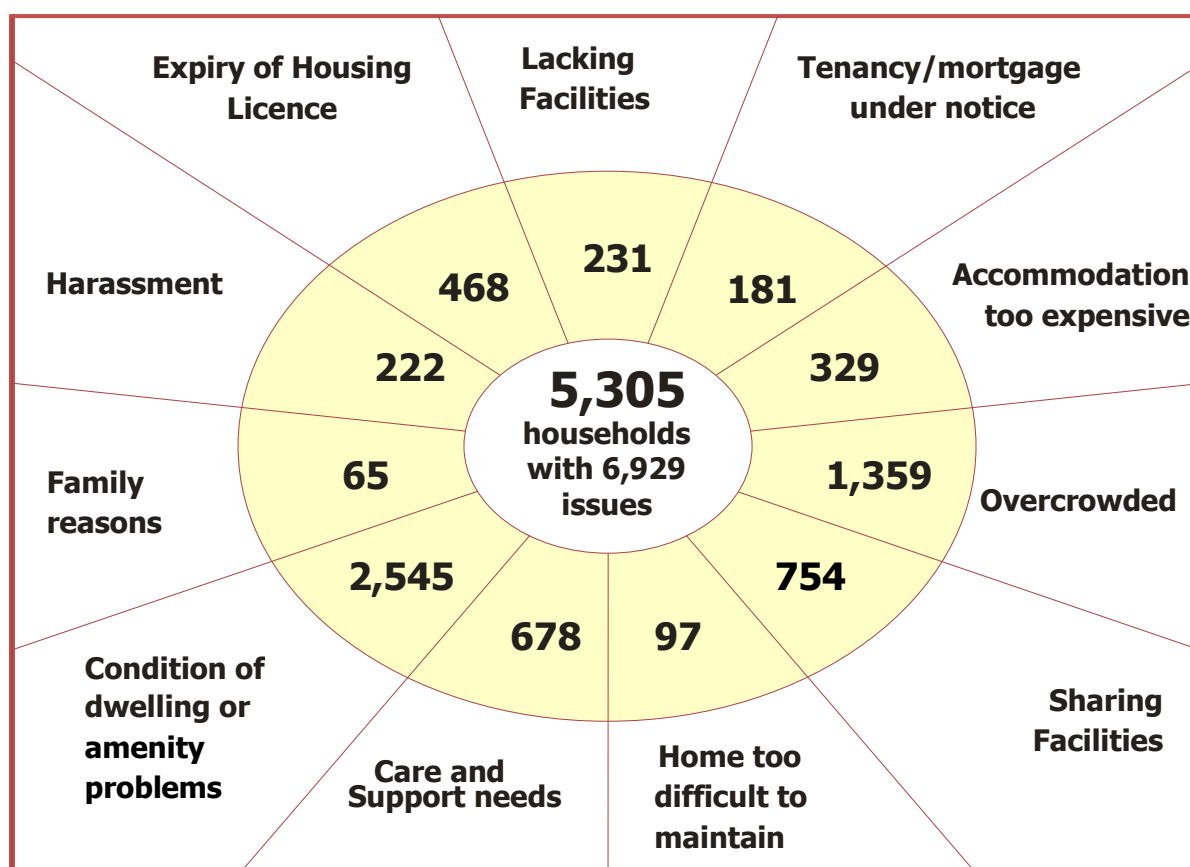
4.34 Figure 83 describes the 11 types of housing issues identified by the 5,305 households (identified in Figure 80). The total number of issues is 6,929 because some households have identified more than one issue.

4.35 The most common housing issue relates to poor quality accommodation (cited by 2,545 households), followed by overcrowding (1,359) and the need to share facilities such as toilets or kitchens with other households (754). 678 households said that one or more family members had 'care and support needs'. Care and support needs cover a range of options including:

- » Someone in household having a long-term illness/disability/infirmity and their current home/circumstances do not meet their needs satisfactorily because they need adaptations;
- » Need a carer to stay permanently or overnight and don't have space for them;
- » Need to move to sheltered housing, residential home, extra care, nursing home or hospital; or
- » Household wanting/having/needing to move to receive care from a friend or relative.

Figure 83

Proportion of Established Households Living with housing issues (Source: Guernsey Household Survey 2011)



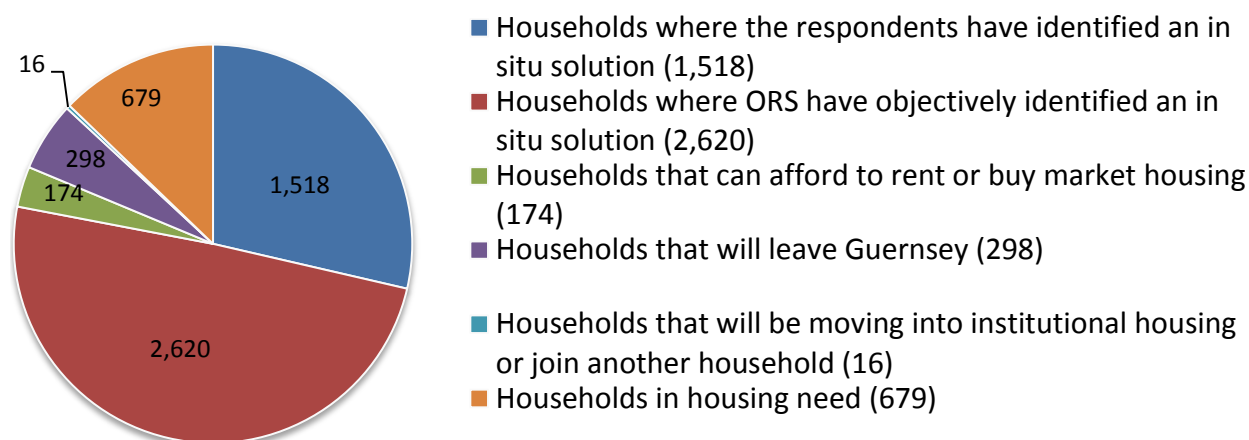
- 4.36 Some of the housing issues in Figure 83 can be resolved without the household needing to move house; and if moving to another house is the only option, the vacated property may be perfectly suitable for the next household. For this reason it is not true to say that the 5,305 households with a housing issue need new properties to be built to ensure that every issue is resolved.

Identifying Guernsey's Housing Need

- 4.37 According to Bramley & Pawson (2000), housing need arises when a household is homeless or lives in housing which is inadequate or unsuitable, and faces housing-related problems that are unlikely to be met by the housing market without some form of assistance.
- 4.38 Housing need cannot always be resolved by moving households into new accommodation, particularly when a housing issue relates to poor quality housing. For example, moving one household out of poor quality accommodation and into better housing will help that particular household's issue, but will not reduce the overall level of housing need in the Island because the vacant property will be occupied by another household who, by moving in, will 'inherit' the same housing issue.
- 4.39 The following strategic analysis is concerned primarily with addressing overall housing need rather than resolving the issues of individual households. For example, it recognises that an improvement in the existing housing stock is required to reduce the number of households in poor quality accommodation in the long term.
- 4.40 The net housing need in Guernsey has been calculated by looking at the 5,305 households with housing issues and removing households where:
- » the problems can be resolved without the household moving into new accommodation
 - » the household can afford to move into suitable property (by buying or privately renting)
 - » the household is due to leave Guernsey (e.g. when their housing licence expires)
 - » the household will move into residential, nursing or hospital accommodation – i.e. 'institutional housing' – which is a form of housing that is outside this housing needs analysis (see Figure 87, below, for details of how this was calculated).
- 4.41 Note that households who are leaving the Island have been discounted for the purposes of calculating housing need, but the arrival on the Island of households does have an impact.
- 4.42 Figure 84 shows that after removing the households who fall into the above categories, only 679 (14%) households remain in need from the original 5,305 with housing issues.
- 4.43 By definition, these 679 households have one or more housing issues; need to move; intend to stay on the Island; and cannot afford private sector housing (i.e. non-social housing) that will meet their needs. This is known as the backlog of need.

Figure 84

Resolving 5305 Households with Housing issues to identify those 679 Households in Housing Need (Source: Guernsey Household Survey 2011)



4.44 Within the ORS Housing Market Model there is an assumption that the backlog of need will be addressed at 10% per annum over a ten year period. To be more specific, it is assumed that of the 679 households with issues (see above), an average of 67.9 households will move to suitable accommodation each year. Since the households who occupy their vacated properties will 'inherit' the same issues, these household moves do not affect Guernsey's net additional housing requirement. This rationale was applied to the results of the 2006 Housing Needs Survey and is consistent with accepted methodology.

Modelling the Housing Market

4.45 The key considerations when examining data collected through the 2011 Survey are:

- » In total, how many extra units of accommodation are required to meet the backlog of need?
- » How many of these extra units should be 'affordable', i.e. social housing or partial ownership housing?
- » In order to meet housing demand, what type of private sector housing (i.e. non-social housing) is required?
- » How will housing demand and housing need change over time (see below)?

4.46 Differentiating between 'housing need' and 'housing demand' is important when modelling the housing market. A reminder: 'Housing need' arises when a household experiences one or more housing issues (a.k.a. problems) but cannot afford to resolve them. 'Housing demand' arises when a household wants to, and can afford to, move into new accommodation. The key difference between housing need and housing demand is therefore affordability.

4.47 According to the ORS Housing Market Model, housing demand is 'the quantity of housing that households are willing and able to buy or rent', whereas housing need is 'the quantity of housing required for households who are unable to access suitable housing without financial assistance'. Figure 85 gives more information.

Figure 85
Derivation of Elements of Housing Need and Housing Demand

Element	Housing Need and Housing Demand Derivation
Established households currently in need	<p>Households that need to move to resolve their housing issues and cannot afford to buy or rent private sector market housing.</p> <p>By definition, all households in need require affordable housing – but the split between intermediate housing (partial ownership and lowest quartile private rental) and social rental is based on affordability and eligibility.</p> <p>The size of property required is based on household composition.</p> <p>It is assumed that the identified existing need (679) is addressed over a 10-year period; therefore 10% (68) of the total is counted annually.</p>
Newly arising need from established households	<p>The future projection for newly- arising need is based on trend figures for the last 12 months.</p> <p>Households currently with a housing issue who were suitably housed one year ago are assumed to constitute new need during the period, together with households who were forced to move during the period and were re-housed in affordable housing due to a problem that would have not been identified 12 months ago.</p> <p>By definition, all households in need require affordable housing – but the split between intermediate (partial ownership and lowest quartile private rental) and social rent is based on affordability and eligibility.</p> <p>The size of property required is based on household composition.</p>
Effective demand from established households	<p>The future projection for effective demand from established households is based on expectations of existing households moving about within the island over the next 12 months.</p> <p>Households are only counted as effective demand if they are able to afford to buy or rent private sector market housing, therefore by definition all will require private sector market housing.</p> <p>Size of property required is based on household expectations in the context of expressed demand.</p>
In-migrant households to the island	<p>The future projection for the in-migrants flow is based on recent trend figures for the last 12 months.</p> <p>Households are allocated to market, intermediate (partial ownership and lowest quartile private rental) and social housing on the basis of affordability and eligibility.</p> <p>Size of property required is based on trends in terms of the number of bedrooms in properties occupied by recent in-migrant households.</p>
Hidden households emerging as newly forming households	<p>The future projection for the flow of hidden households emerging as newly forming households is based on recent trend figures for the last 12 months. The figure only includes newly forming households from host households in the island.</p> <p>Households are allocated to market, intermediate (partial ownership and lowest quartile private rental) or social housing on the basis of affordability.</p> <p>Size of property required is based on trends in terms of the number of bedrooms in properties occupied by recent newly forming households.</p>

^{4.48} The ORS Housing Market Model recognises that the housing market is dynamic: most households are only able to move when pre-existing properties become vacant (as a result of households moving on, breaking up, moving in with other households, or moving into residential and nursing care). The extent to which the market is able to meet housing demand therefore depends upon the match or mismatch between (a) the households seeking housing, and (b) the available supply of vacated housing stock. The sources of housing supply are detailed in Figure 86.

Figure 86
Derivation of Elements of Housing Supply

Element	Housing Supply Derivation
Property vacated by established households moving home	<p>The future projection is determined by the three flows of established households considered within the elements of housing need and demand (see Figure 85):</p> <ul style="list-style-type: none"> – Established households currently in need; – Newly arising need from established households; and – Effective demand from established households. <p>All established households moving are assumed to vacate their current home.</p> <p>The type and size of property counted within the supply is based on the actual tenure and number of bedrooms in the current home, i.e. the property being vacated.</p>
Property vacated by out-migrant households leaving the island	<p>The future projection is based on expectations of existing households moving away from the Island over the next 12 months.</p> <p>All out-migrant households are assumed to vacate their current home.</p> <p>The type and size of property counted within the supply is based on the actual tenure and number of bedrooms in the current home, i.e. the property being vacated.</p>
Property vacated following household break up	<p>The future projection for dissolution (due to death) flow is based on the structure of individual households coupled with Office of National Statistics survival rate statistics. Each household is allocated a probability of survival such that a residual probability of dissolution can be derived.</p> <p>All households identified as moving to “live with” another household, moving to communal/institutional housing or otherwise no longer requiring independent housing are also counted as vacating their current home.</p> <p>The type and size of property counted within the supply is based on the actual tenure and number of bedrooms in the current home, i.e. the property being vacated.</p>

4.49 Building new properties and converting existing properties into multiple units of accommodation will obviously contribute to housing supply; however no attempt is made to predict how much new supply will enter the market as the ORS Housing Market Model seeks to understand the extent to which the existing housing stock will be able to house future households.

4.50 The ORS Housing Market Model is concerned primarily with households that want or need to move; the Model also takes into account the inability of some households to afford appropriate housing, but looks at the mix of housing required by all households. It is the shortfalls identified in the existing housing stock that determines the mix of new housing required.

4.51 The key stages of the ORS Housing Market Model are summarised in Figure 87.

Figure 87
Core Modelling Assumptions

Gross housing requirement less housing supply = net housing requirement.

Housing Requirements

- Housing requirements (both in terms of housing demand and housing need) are generated from three sources:
 - Existing households moving based upon the expectation of moving in the next 12 months;
 - Newly forming households based upon trends from the previous 12 months;
 - In-migrant households based upon trends from the previous 12 months.

Housing Supply

- Housing supply is generated from three sources:
 - Existing households moving: based upon the expectation of moving in the 12 months;
 - Households ceasing to exist independently because of death, break ups, amalgamations with other households and moving to institutional accommodation (based on the Office Of National Statistics mortality rates for deaths and trends over the previous 12 months for households merging or dissolutions);
 - Out-migrant households; based upon expectations of moving away from Guernsey in the next 12 months.

Affordability

- Households are assigned to tenures based upon affordability and eligibility, and not preference.
- For owner occupation lending assumed to be 5x the gross income. The assessment of affordability for owner occupation also includes: Savings; Debts; and Equity (positive or negative) from current home (for current owners).
- Households are assumed to spend 25% of their gross income on rent (as described earlier in this chapter).
- Households who can afford private rent are assumed to access this, rather than intermediate housing such as partial ownership.
- Households who can afford more than social housing rents, but cannot afford private rent are allocated to intermediate housing (such as partial ownership). Intermediate housing also includes the lowest quartile of private rents because it fulfils the same role of meeting the needs of households in housing need.
- A household is in the backlog of need if they have at least one housing issue, require alternative housing provision in Guernsey and cannot afford private sector housing. The Model addresses the backlog of need over 10 years.
- The number of bedrooms a household is allocated in social and intermediate housing is based upon an objective bedroom standard (as described in Appendix B).

4.52 The ORS Model notionally assigns – or matches – available housing to households. The mismatch is the net housing requirement – i.e. those households who are unlikely to find suitable housing within the existing housing stock. Such an approach was recognised by Bramley and Pawson (2000) in the DETR Good Practice Guidance, where it was noted that:

‘The value of this approach is that it makes the connections between what is happening in the private sector and the social sector explicit. It keeps track of households, who can’t just disappear without trace, and draws particular attention to the roles of migration.’

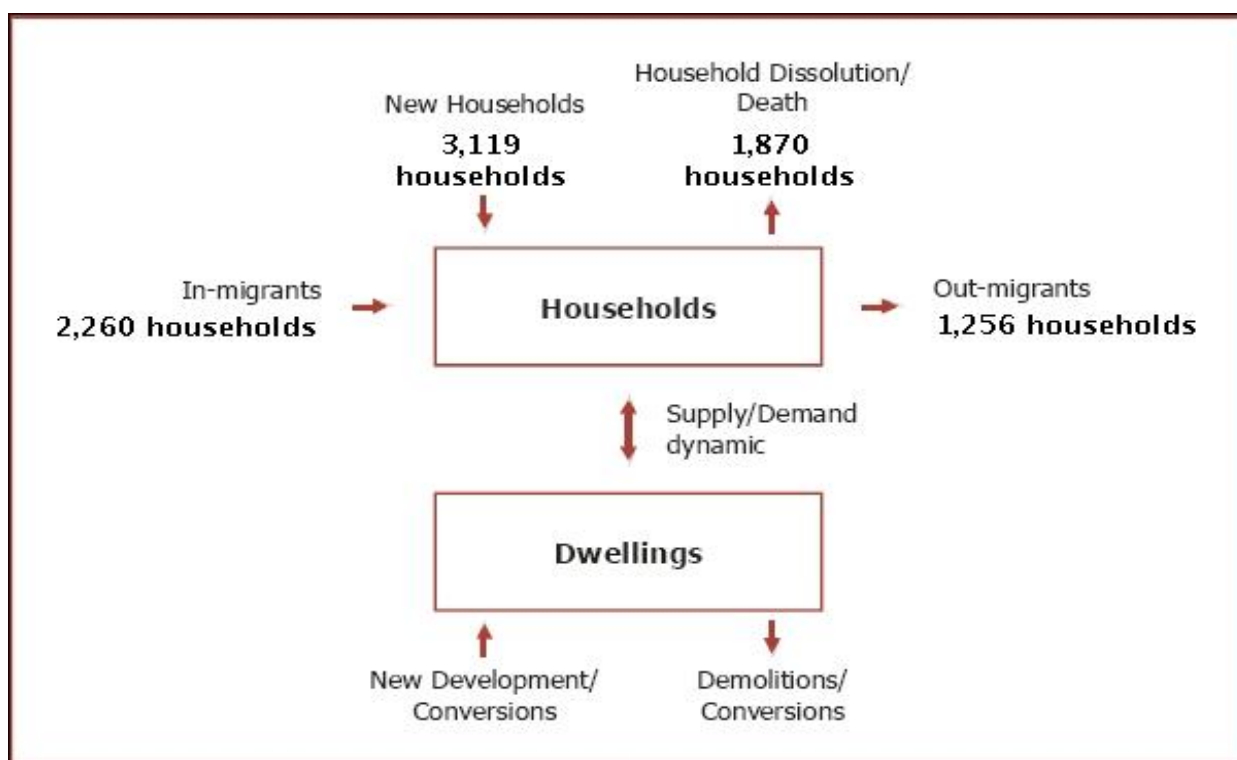
4.53 It is important to recognise that the modelling results may be affected by any policy initiatives designed to influence the movement patterns of individual households. This in turn may change the mix of new housing required.

4.54 Figure 88 shows the projected flow of households around the Island over a five year period. Each of the incoming household flows has an opposing outward flow, e.g. the number of new households being formed is offset by the number of households breaking up; and the number of new households coming into Guernsey is offset by households leaving the Island.

4.55 On the basis of current trends and existing population forecasts, the ORS Model estimates that 2,260 households will move to Guernsey over the next 5 years – though this will be offset by an estimated 1,256 households leaving the Island.

Figure 88

5-Year Requirement/Supply Flow Analysis (Source: ORS Housing Market Model)



^{4.56} Figure 89 below shows that over the next five years, 4,967 established households will move. The impact of these moves, and of each pair of household flows (e.g. 'in-migrants' and 'out-migrants') are detailed in Figure 89. These flows put pressure on the dwelling stock and therefore determine the requirement for additional housing provision. Homes will be needed for 2,253 additional households over the next five years to meet demand that is unmet by supply. This equates to 451 per annum. If this number of homes is not provided, one or more flows will change.

Figure 89

Summary of 5-Year Housing Requirements by Household Flows 2011-2016 (Source: ORS Housing Market Model 2011 & 2011 Household Survey)

Household Flow Type	Inward Flow	Outward Flow	Net
5 YEAR REQUIREMENT <u>2011-2016</u>			
Households moving into and out of Guernsey	In-migration 2,260	Out-migration 1,256	1,004
Indigenous household change	New households 3,119	Household break ups 1,870	1,249
Established household moves	Moving into dwelling 4,967	Moving out of dwelling 4,967	-
TOTAL	10,277	8,024	2,253

^{4.57} Figure 90 describes the household flows from the 2006 Survey.

Figure 90

5-Year Housing Requirements by Household Flows 2006-2011 (Source: ORS Housing Market Model 2006)

Household Flow Type	Inward Flow	Outward Flow	Net difference
5 YEAR REQUIREMENT <u>2006-2011</u>			
Households moving into and out of Guernsey	Inward migration 2,211	Outward migration 1,728	483
Indigenous household change	New households 2,444	Household break ups 1,229	1,215
Established household moves	Moving into dwelling 5,551	Moving out of dwelling 5,551	-
TOTAL	10,206	8,507	1,698

^{4.58} When the 2006 survey (see Figure 90) is compared with the results of the 2011 Survey (see Figure 89) it is apparent that the predicted number of households migrating to the Island was similar in both years but the projected number of households migrating away from the Island is lower. This means that the net difference in migration has risen from 483 to 1004.

^{4.59} Meanwhile, the number of new households (particularly in the private rental sector) and the number of households projected to break up (as a result of death, dissolution, or merging with another household) have both risen in 2011 compared to 2006. As both figures have risen a similar amount the net difference remains similar at just over 1,200.

- ^{4.60} The number of established households projected to move has fallen slightly from just over 5,500 in the 2006 survey to just under 5,000 in the 2011 survey, but because each household by moving also vacates a property, such movement has no overall impact on the total housing requirement (although they do have an impact on the tenure and size of dwellings required).
- ^{4.61} The migration issue represents the most significant numerical change between the previous and current surveys (the net increase was 483 in 2006-11 and is 1,004 in 2011-16). The main cause is the reduction in the 2011-2016 out-migration movement of households, which fell by 472 to 1,256. Most of the inward migration data is derived from the Guernsey Household Survey, Guernsey Facts and Figures 2011, and the Guernsey Annual Population Bulletin 2011, whereas the predicted number of households leaving the Island is based on respondents' stated expectations. The same approaches were used in 2006.

Understanding the Required Housing Mix

- ^{4.62} Having identified a net housing requirement of 2,253 over a five year period (451 units per annum), the next stage is to identify the tenure of accommodation required based upon what households can afford and what the market can supply.
- ^{4.63} The ORS Housing Market Model identifies three housing tenures (although these can be subdivided further):
- » **Social housing** – rented social housing provided by the Housing Department and the Guernsey Housing Association;
 - » **Intermediate housing** – partial ownership properties and private rented accommodation within the lowest quartile in terms of rent charges (see paragraph 4.23 and Figure 78 for more details); and
 - » **Market housing** – owner-occupied housing and higher-cost private rental accommodation housing.
- ^{4.64} The ORS Housing Market Model relies on the following rationale when grouping households by the three categories above:
- » Any household that can afford to buy or rent above the lowest quartile is assigned to **market housing**;
 - » Any household that cannot afford to pay more than social housing rents is assigned to **social housing**, providing they meet the eligibility criteria (namely: the tenant or their partner must be residentially qualified; must not have savings of over £20,000; and must not exceed the following gross weekly income: Single person – £500; Couple - £700; and Family with dependent child(ren) - £900);
 - » The remaining households are assigned to **intermediate housing**, which effectively means that they are ineligible for social rental, or are able to afford more than social rents but cannot afford to buy or to rent any housing above the lowest quartile market rent price.

- 4.65 The ORS Housing Market Model identified a net housing requirement derived from 2,253 additional households over a 5-year period (2011-2016). Figure 91 splits this requirement into housing type. The split between market housing, intermediate housing and social housing, expressed as a ratio, is 62:3:35.

Figure 91

Summary of 5-Year Housing Requirements by Housing Type 2011-2016 (Source: ORS Housing Market Model)

Housing Type	Gross Housing Requirement (Based on household affordability)	Housing Supply	Net Housing Requirement
5 YEAR REQUIREMENT <u>2011-2016</u>			
Market	6,307	4,921	1,386
Intermediate	2,203	2,125	78
Social	1,767	977	790
TOTAL	10,277	8,024	2,253

- 4.66 Figure 92 presents the equivalent information from 2006.

Figure 92

Comparison of 5-Year Housing Requirements by Property Type 2006-2011 (Source: ORS Housing Market Model 2006)

Housing Type	Gross Housing Requirement (Based on household affordability)	Housing Supply	Net Housing Requirement
5 YEAR REQUIREMENT <u>2006-2011</u>			
Market	9,093	7,792	1,302
Intermediate	249	-	249
Social	864	716	148
TOTAL	10,206	8,507	1,698

- 4.67 A comparison between Figure 91 and Figure 92 shows a sharp rise in the demand for social housing (previously 148, now 790). This jump is largely attributable to a change in how the ORS Housing Market Model assesses affordability: in 2011, the cost of social housing was based on the average of all the non-rebated weekly rents (see paragraph 4.23). In 2006, however, it was based on the average amount of rent actually charged to social tenants after the rent rebate had been applied. As the rebate scheme reduces the rent charged to between 14% and 25% of household income, the average rent was lower. In other words, the 2011 model reflects the real, un-rebated cost of social housing; as this is higher than the rebated cost, more households fall below the threshold that separates social housing from intermediate housing.

- 4.68 Another key change since 2006 is the rise in the cost of private rents: Figure 93 shows that renting privately has become considerably more expensive, so households that who could previously afford market rents (i.e. above the lowest quartile) are now identified as requiring social or intermediate housing.

Figure 93

Weekly Rent by Property Size and Tenure 2006 and 2011 (Source: Guernsey Policy and Research Unit, Guernsey Household Survey 2006 and 2011 and Survey of Letting Agents 2006)

Property Size	Lowest Quartile Private Rent 2006	Lowest Quartile Private Rent 2011	Change (%)
1 bedroom	£115.38	£184.62	+60%
2 bedrooms	£138.73	£253.85	+83%
3 bedrooms	£198.31	£349.04	+76%
4+ bedrooms	£264.43	£438.46	+66%

- 4.69 In seeking to better understand the impact of the growth in private rents in Guernsey in Figure 94, we have re-modelled the results to separate owner occupation from private rent (was formally combined and called 'market' housing). This creates a fourth housing tenure: 'Owned – for those households able to afford to buy market housing.' The supply is based upon all owner-occupied housing.
- 4.70 Figure 94 identifies the gross requirement for housing over the next 5 years in terms of the 4 housing types and size, and then details the net requirement for the next five years followed by the net requirement on an annualised basis. This shows that an additional 451 dwellings per year are required.
- 4.71 Please note that in Figure 94 the predicted demand for intermediate housing is different to that set out in Figure 91 and 92. In those earlier Figures, the 'intermediate housing supply' included partial ownership properties and the lowest quartile private rental; in Figure 94, partial ownership is given its own column, and all private rented dwellings (not just those in the lowest quartile) are included in the supply category 'rented'.
- 4.72 Figure 94 shows that given the current market rents on the Island there is technically enough private rent to meet the needs of those households who can afford private rent but cannot afford owner occupation; however there is a large shortfall of partial ownership housing. It appears that the cheaper private rented dwellings are accommodating households who could afford partial ownership housing.

Figure 94

5-year Housing Requirement by Property Type and Size (Source: ORS Housing Market Model)

Housing Requirement	Type of Housing				
	Private Sector Housing		Affordable Housing		Total All Sectors
	Owned	Rented	Partial Ownership	Social Housing	
Gross Requirement					
1 bedroom	615	2,364	248	459	3,686
2 bedrooms	1,423	460	254	581	2,719
3 bedrooms	1,474	246	76	619	2,415
4+ bedrooms	1,177	163	8	108	1,457
Total	4,690	3,234	586	1,767	10,277
Net Requirement					
1 bedroom	303	763	163	65	1,294
2 bedrooms	311	-643	254	460	381
3 bedrooms	201	-169	76	157	265
4+ bedrooms	375	-179	8	108	185
Total	1,191	-228	501	790	2,253
Net Requirement (Annualised)					
1 bedroom	61	153	33	13	259
2 bedrooms	62	-129	51	92	76
3 bedrooms	40	-34	15	31	53
4+ bedrooms	75	-36	2	22	62
Total	238	-46	100	158	451

Appendix A:

Household Survey Technical Report

Survey Design

1. In partnership with the States Housing Department and other States Departments, a detailed questionnaire was designed to gather the required information – including comprehensive information about individual household members both past and present.
2. The main sections of the questionnaire are detailed below.
 - » Current housing circumstances – tenure, type, size and condition of current home;
 - » Satisfaction with current area and local services;
 - » Previous homes – area, type, tenure and reasons for moving;
 - » Future moves – likelihood of moving, preferred tenure and likely destination;
 - » Household profile – age, gender, relationships and employment;
 - » Health problems, special needs and housing options for getting older;
 - » Changes in the household structure – persons that have recently left household and the likelihood of household members leaving the household in future;
 - » Financial issues – sources of income, income level, savings and debts;
 - » Housing costs – current costs, second homes and experiences of financial difficulties.

Sampling Framework

3. The need for reliable data about household composition, affordability and other characteristics, such as special needs, tenure and bedroom requirements meant that a household survey (based upon detailed personal interviews in people's homes) was the most appropriate method for the study.
4. Providing surveys are conducted with rigorous sampling and fieldwork standards to ensure a good approximation to a random survey, surveys can achieve very accurate results with quite moderate sized samples. However, it is not often understood that only proper random samples can be certified as more or less accurate at determinate confidence levels. The fieldwork for the Guernsey Study involved a household survey of a random and representative sample of 1,511 households.
5. The population base for selecting the required sample was the Corporate Address File (CAF) and the sampling strategy was based upon a stratified random probability selection. The sample was based on a stratified random probability selection with a disproportionate number of small flats, lodging houses

and 'houses in multiple occupation' (HMOs) being sampled to ensure sufficient responses were obtained from respondents in these dwellings.

6. In order to achieve 1,500 household surveys, an initial sample of 2,180 dwellings was selected – which would yield a response rate of c.70% before adjustment.

Fieldwork Procedures

7. Only experienced fieldwork staff that had previously worked on housing requirement studies with ORS undertook the interviews, and their work was carefully monitored on a day-by-day basis. Only householders or their partners were accepted as respondents, and they were interviewed in depth about their current and potential housing needs.
8. Of the 2,180 addresses called on, 67.3% yielded successful interviews – though this increases to 73.2% when invalid addresses are discounted from the base sample. It should also be noted that in line with UK Government Guidance, if more than one household was found to be present at the address attempts were made to interview all households. 33 dwellings contained more than one household and these yielded an additional 43 interviews, giving a total number of households who were interviewed as 1,511. The calls were as follows:

Figure 95

Summary of Interview Outcomes (Source: States of Guernsey Household Needs Survey 2011. Note: Figures may not sum due to rounding)

Interview Outcome	Number of Addresses Approached	% of Addresses Approached	% of Qualifying Households Approached
At Least 1 Household Interviewed			
Successful interview	1,468	67.3%	73.2%
Household Not Interviewed			
Refused to be interviewed	243	11.1%	12.1%
Not contactable	295	13.5%	14.7%
No Household Resident			
Property empty	134	6.1%	-
Non-residential or business only property	4	0.2%	-
Demolished or otherwise untraceable	36	1.7%	-
GRAND TOTAL	2,180	100.0%	100.0%

9. UK Government Guidance emphasises the importance of high response rates, and identifies an acceptable range of 60-80% (wider than the 67-75% identified in the earlier DETR Guidance). The achieved response rate of 73.2% clearly sits comfortably in the top half of this range.

Statistical Confidence

10. A random sample should be representative of its population to within specified statistical limits, and (as previously noted) the Guernsey Housing Requirements Study achieved 1,511 personal interviews with households randomly selected throughout the area. The analysis for such a sample should represent the entire population of households to within $\pm 2.5\%$ points at the 95% level confidence – that is, if all

households on Guernsey were interviewed, 19 times out of 20 the results would not differ by more than 2.5% points from the results for the sample.

11. Such error margins and levels of confidence are linked. Whilst we can be 95% confident that the overall sample is accurate to within $\pm 2.5\%$ points, we are confident that 4 times out of 5 the results will actually be within $\pm 2.1\%$ points. A further factor that influences the error margin is the split in opinion. If the result for a specific question is significantly biased to one response (e.g. if 95% of the sample stated Option A whilst only 5% stated Option B) the results will be subject to a smaller error than if there was less consensus. Whilst the achieved sample is always accurate to within $\pm 2.5\%$ points (based on the worse case scenario of a 50:50 split in opinion), the error margin reduces to $\pm 1.1\%$ points when at least 95% of respondents opt for the same option.
12. The level of accuracy and impact of changes in the opinion split are illustrated below, though most social research projects adopt a confidence level of 95% when reporting their findings.

Figure 96
Differential Error Margins by Sub-Sample Size and Opinion Split

Confidence Level	Opinion Split				
	50:50	75:25	90:10	95:5	99:1
MARGIN OF ERROR \pm					
80% (4 times out of 5)	1.7%	1.4%	1.0%	0.7%	0.3%
90% (9 times out of 10)	2.1%	1.8%	1.3%	0.9%	0.4%
95% (19 times out of 20)	2.5%	2.2%	1.5%	1.1%	0.5%
99% (99 times out of 100)	3.3%	2.9%	2.0%	1.4%	0.7%

13. Of course, the above table is based on results for the entire population. When results for individual sub-groups are considered, the error margins will increase – but to what extent will depend on the number of achieved interviews within the sub-group, as detailed below.

Figure 97
Differential Error Margins by Sub-Sample Size and Opinion Split

% of Overall Sample in Sub-sample	Opinion Split				
	50:50	75:25	90:10	95:5	99:1
MARGIN OF ERROR \pm					
75% of sample (1,134 cases)	2.9%	2.5%	1.7%	1.3%	0.6%
50% of sample (756 cases)	3.6%	3.1%	2.1%	1.6%	0.7%
25% of sample (378 cases)	5.0%	4.4%	3.0%	2.2%	1.0%
10% of sample (151 cases)	8.0%	6.9%	4.8%	3.5%	1.6%
5% of sample (76 cases)	11.3%	9.8%	6.8%	4.9%	2.2%

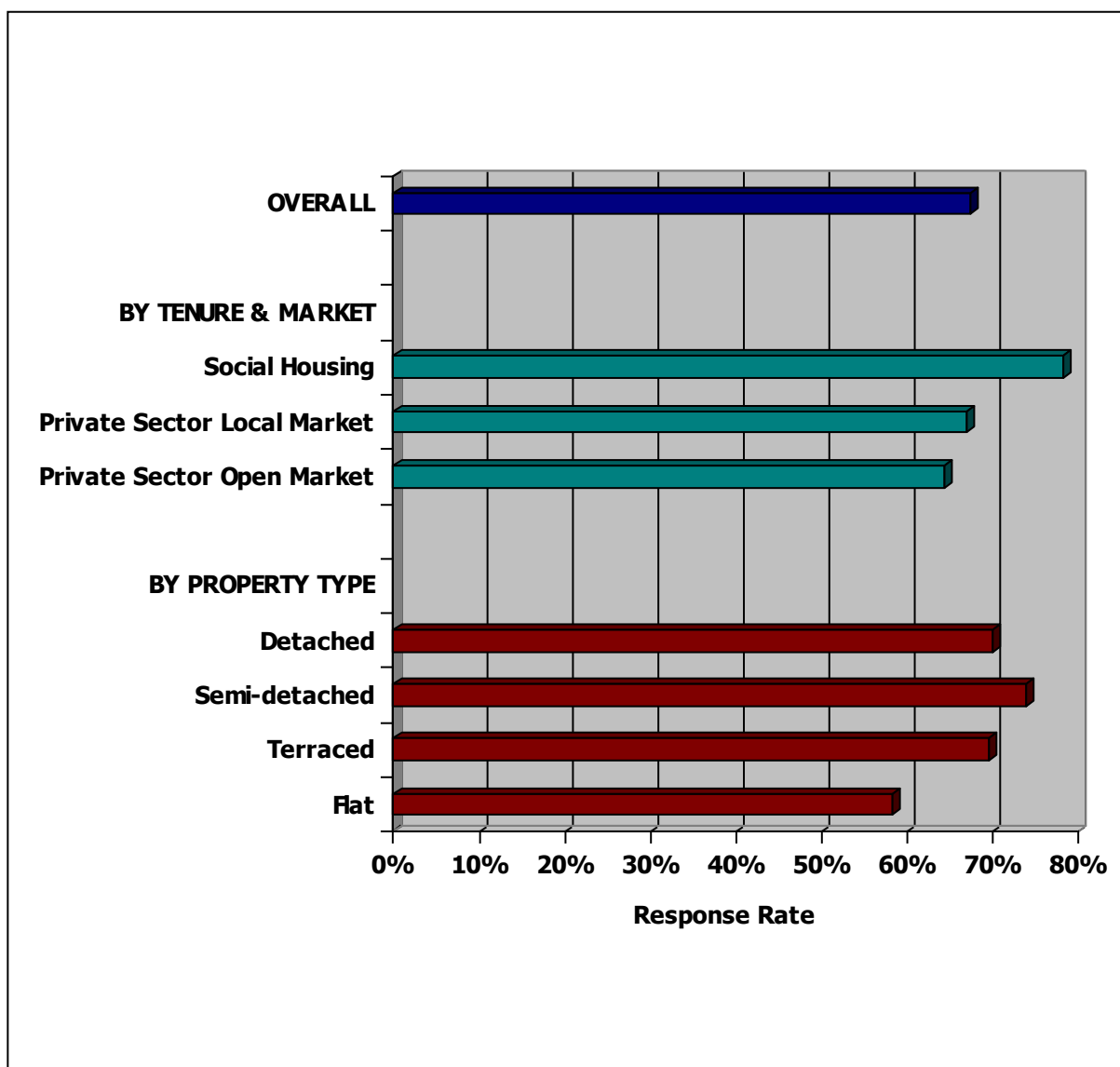
Response Bias

14. The confidence limits described above consider only the probability of errors arising in the figures from chance, and do not take account of other potentially more systematic errors arising from sample bias – that is, where some households are more likely to participate in the study than others.

15. As previously noted, interviews were achieved at 67.3% of all addresses approached – but this rate varied for different types of properties approached as detailed below. To compensate for these differential response rates, a statistical weight is derived for each case on the basis of tenure, market and property type to generate a weighting factor for each case.

Figure 98

Response Rate by Property Type (Source: States of Guernsey Household Survey 2011)



16. Whilst it isn't possible to identify further response bias in this way (insofar as no information is available about the households that were not interviewed), it is important to critically consider the profile of the achieved interviews against existing secondary data sources.

Appendix B:

Identifying Households with Housing Issues

1. Housing need refers to households lacking their own housing or living in housing which is inadequate or unsuitable, who are unlikely to be able to meet their needs in the housing market without some assistance (Bramley & Pawson, 2000). Therefore, to identify existing housing need we must first consider the adequacy and suitability of households' current housing circumstances i.e. their housing issues. The classification is sub-divided into four main categories, with a total of sixteen sub-divisions as detailed in Figure 99.
2. Most of the identified sub-divisions concern established households and several may cause a household to need to move from one property to another, though many will not necessarily need to move if appropriate changes are made to their existing home.
3. Even where a move is deemed necessary, facilitating households to relocate from one property to another will not inherently require additional homes to be provided because, whilst the characteristics of such dwellings may differ, the overall number of homes will remain the same. Nevertheless, to satisfy the needs of all households, it may be necessary to provide some additional housing with particular characteristics leaving an equivalent number of dwellings (with different characteristics) available to meet housing needs and demands from elsewhere in the market.
4. Whilst the majority of sub-divisions concerning established households may not contribute directly to the additional housing requirement, households who are currently in temporary housing (group ii) and a number of sub-divisions of the social requirements category may each require additional housing provision.

Figure 99:
Classification of Housing Issues (Source: Bramley & Pawson, 2000)

Main Category	Sub-divisions
1. Homeless or with insecure tenure	i. under notice, real threat of notice, or lease coming to an end ii. living in temporary accommodation (e.g. hostel, B&B, with friends or relatives) iii. accommodation too expensive
2. Mismatch of household and dwelling	iv. overcrowded v. house too large (difficult to maintain) vi. households with children living in high flats or maisonettes vii. sharing a kitchen, bathroom or WC with another household viii. household containing person with mobility impairment or other special needs living in dwelling not suited to their needs (e.g. accessed via steps or containing stairs)
3. Dwelling amenities and condition	ix. lacks a separate bathroom, kitchen or inside WC x. subject to major disrepair or unfitness

continued...

Main Category	Sub-divisions
4. Social requirements	<ul style="list-style-type: none"> xi. harassment or threats of harassment from neighbours or others living in the vicinity xii. relationship breakdown xiii. family unable to live together because of lack of accommodation xiv. need to give or receive support including living closer to family/friends xv. need to live closer to employment and/or other essential facilities xvi. want to live independently

Established Households with Housing Issues

5. Figure 99 above established four main categories for identifying housing issues, each with a number of sub-divisions. Whilst some of the indicators related to households currently lacking their own housing, the majority considered the circumstances of existing households.
6. Information on a wide range of housing issues was collated by the Housing Needs Survey, and by drawing on information gathered throughout the questionnaire we are able to rigorously identify whether or not households' current homes are suitable for their needs. Whilst the assessment of housing issues is based on responses to questions within the survey, many of the indicators are assessed relatively objectively on the basis of answers provided to factual questions. This is a far more sophisticated approach than relying on households identifying themselves with one or more problems selected from a "shopping list" of possibilities, and avoids households associating themselves with issues on the basis of interviewer prompts.
7. Objective assessments (based upon factual information) can clearly be used in assessing issues such as households' lack of facilities. Where, for example, respondents are asked whether they have an inside WC or not. Such a factual yes/no response clearly leads to an objective assessment of the criteria.
8. The measure of overcrowding and under-occupancy is also calculated objectively. The number of rooms required by a household is assessed through analysing the household profile against an agreed "bedroom & living room standard". This requirement is then set against the number of rooms available in the home. The bedroom standard used for the Guernsey study is similar as follows. It provides one bedroom for each of the following groups or individuals:
 - » Each adult couple;
 - » Each remaining adult (aged 18 or over);
 - » Each pair of children of the same gender;
 - » Each pair of children aged 10 or under;
 - » Each remaining child that has not been paired.
9. The number of rooms required is then set against the number of bedrooms in the current home, to determine the level of overcrowding or under-occupation.
10. A similar (though less complicated) assessment is used to identify children living in high rise flats – where the presence of children within the household is compared with the floor on which the household lives to determine whether or not the combination is acceptable.

11. Where it is not possible to identify problems in an objective manner, subjective responses from the survey have been used. Nevertheless, these are largely responses provided in an unprompted manner to more general, open-ended questions. This avoids any bias being introduced by the interviewing process.
12. A summary of the categories used to assess housing suitability from the Guernsey Household Survey data is detailed below:

Figure 100:
Classification of Housing Issues

Categories	Survey Analysis
1. Homeless or with Insecure Tenure	
Tenancy under notice, real threat of notice or lease coming to an end	Household wanting/having/needing to move because of end of tenancy, eviction, repossession or otherwise forced to move Or Landlord or mortgagor taking action to repossess the property or evict them because of arrears
Accommodation too expensive	Household currently in rent or mortgage arrears and currently finding housing costs extremely difficult to manage
Expiry of Housing License	Household wanting/having/needing to move because of expiry of Housing Licence
2. Mismatch of Household and Dwelling	
Overcrowding	Size and composition of household used to assess number of bedrooms required; compared with Number of current bedrooms
Households having to share a kitchen, bathroom, washbasin or WC with another household	Household with children/pensioners; and Living in multiple occupancy dwelling; and Sharing at least one basic facility
Home too difficult to maintain	Household wanting/having/needing to move because they have difficulty maintaining garden
Children living in high-rise flats	Household with children aged under 16; and Living in a flat above 4th floor
Households with support needs	Someone in household has long-term illness/disability/infirmity and their current home/circumstances do not meet their needs satisfactorily Need a carer to stay permanently or overnight and don't have space for them; or Need to move to sheltered housing, residential home, extra care, nursing home or hospital; or Household wanting/having/needing to move to receive care from a friend or relative

continued...

Categories	Survey Analysis
3. Dwelling Amenities and Condition	
Dwelling Amenities and Conditions	Household having no bathroom or shower-room; or Household having no inside WC; or Household having no kitchen; or Household having no washbasin with running hot water; or Household having no heating in the home; or Household relying exclusively on portable fires or heaters; or Household experiencing serious problems (as opposed to only experiencing problems) with interior or exterior structural repairs, roof repairs or rising damp or subsidence; or Household experiencing serious problems (as opposed to only experiencing problems) with two or more of the following: <ul style="list-style-type: none"> - Damp penetration or condensation - Window repairs - Electrical or wiring repairs - Gas supply or appliances - Heating or plumbing - Drainage problems - Repairs to gutters or down pipes
4. Social Requirements	
Harassment	Household wanting/having/needing to move because of racial or other harassment problems
Family reasons	Household wanting/having/needing to move because of separation from partner, to join other household members or to give care to a friend or relative

13. Households are classified as having housing issues if one or more of the above factors are found to apply. The households identified are considered to have housing issues regardless of the number of problems that are identified. This avoids potential double counting.
14. Although UK local authorities typically use points systems to score and prioritise overall needs, our analysis does not use artificial calculations to score the relative level of housing issues. After all, to say that some homes have greater housing issues than others does not mean that the households in the latter are not in need.

Appendix C: Glossary of Terms

Definitions

Affordability is a measure of whether housing may be afforded by certain groups of households, i.e. is within their means.

Affordable housing includes social rented housing provided by the Housing Department and the Guernsey Housing Association and intermediate affordable housing (such as partial ownership), provided to specified eligible households whose needs are not met by the market. Affordable housing should:

- Meet the needs of eligible households including availability at a cost low enough for them to afford, determined with regard to local incomes and local house prices.
- Include provision for the home to remain at an affordable price for future eligible households or, if these restrictions are lifted, for the subsidy to be recycled for alternative affordable housing provision.

Debts exclude any mortgage/house loan, but include debts on credit cards, hire purchase etc.

A dwelling is a single self-contained household space (an unshared dwelling) or two or more household spaces at the same address that in themselves are not self-contained, but combine to form a shared dwelling that is self-contained. A household space is the accommodation that a household occupies.

Equity is the difference between the selling price of a house and the value of the outstanding mortgage.

Hidden household is a household that currently lives within another household but that is likely to leave to form a new household and live in their own independent accommodation over a period of time, conventionally one year.

A household is either one person living alone or a group of people (not necessarily related) living at the same address who share cooking facilities and/or share living accommodation, i.e. a living room or sitting room.

Household costs are the mortgage or rental costs of a home, not the running or maintenance costs.

Household formation refers to the process whereby individuals in the population form separate households. 'Gross' or 'new' household formation refers to households that form over a period of time, conventionally one year. This is equal to the number of households existing at the end of the year that did not exist as separate households at the beginning of the year (not counting 'successor' households, when the former head of household dies or departs). 'Net' household formation is the net growth in households resulting from new households forming less the

number of existing households dissolving (e.g. through death or joining up with other households).

A household living within another household is a household living as part of another household of which they are neither the head or the partner of the head.

Households sharing are households (including single people) who live in non-self-contained accommodation and who do not share meals or living accommodation, i.e. a living room or a sitting room (e.g. 5 adults sharing a house like this constitute 5 one-person households).

Housing demand is the quantity of housing that households are willing and able to buy or rent.

Household income includes all salaries, benefits, pensions and investment income. It is a gross figure, i.e. before deductions such as tax and Social Insurance.

A housing issue is a problem experienced by a household that relates directly or indirectly to accommodation, e.g. lack of facilities, overcrowding, and un-affordability. A housing issue does not necessarily relate to the condition of a property, a family living in good but overcrowded accommodation still has a housing issue.

Housing need is the quantity of housing required for households who are unable to access suitable housing without financial assistance. For the purpose of technical assessment, this definition means there is a need to estimate the number of households who (a) cannot afford their own housing or (b) have a housing issue and cannot resolve it.

Housing requirements encompass both housing demand and housing need, and is therefore the quantity of housing necessary for all households to have access to suitable housing, irrespective of their ability to pay. In other words, it is the amount of housing necessary to accommodate the population at appropriate minimum standards.

Housing or dwelling size can be measured in terms of the number of bedrooms, habitable rooms or floorspace. This study uses the number of bedrooms.

Housing type refers to the kind of property, for example: market, intermediate or social housing; private sector or affordable housing; owned, rented, partial ownership or social housing.

Intermediate affordable housing is housing at prices and rents above those of social rent, but below market price and the top three quartiles for private rent, and which meet the criteria for affordable housing set out above. These can include partial ownership and other low cost homes for sale.

Low cost home ownership or partial ownership is housing designed to help people who wish to buy their own home, but cannot afford to buy outright (with a mortgage). Through this type of scheme you buy a share in the property with a Housing Association.

Lowest quartile means the value below which one quarter of the cases fall. In relation to home rental, it means the rental of the home that is one-quarter of the way up the ranking from the cheapest to the most expensive.

Market housing is private housing for rent or for sale, where the price is set by market demand.

Migration is the movement of people in and out of Guernsey. The rate of migration is usually measured as an annual number of individuals or households, living in Guernsey at a point in time, who were not resident there one year earlier. Gross migration refers to the number of individuals or households moving into or out of Guernsey. Net migration is the difference between gross in-migration and gross out-migration.

Partial ownership provide housing that is available part to buy (usually at market value) and part to rent.

A projection of housing needs or requirements is a calculation of numbers expected in some future year or years based on the modelling of existing conditions and assumptions.

Secondary data is existing information that someone else has collected. Data from administrative systems and some research projects are made available for others to summarise and analyse for their own purposes (e.g. Guernsey facts and figures 2011).

Social rented housing includes States rented housing and rented housing owned and managed by Guernsey Housing Association.

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