

Black and Minority Ethnic Housing Needs and Market Study 2003

Key Findings

- 39.0% of the BME population live in the Normanton/Peartree Housing Market Area (Census, 2001 ONS) - check
- 43.1% (244) out of 570 BME households surveyed are in housing need, compared with 19.4% (17,651) of white households.
- 58.7% of BME households are living in terraced accommodation, compared with 21.9% of white households.
- 66.7% of BME households own their own home, compared with 63.9% of white households.
- 31.1% (177) of BME households want or need to move within the next three years, compared with 20.1% of White households.
- 48.8% of BME households have an annual income of less than £12,000 of which 24.7% rely solely on benefits. For White households, 35.8% have an annual income of less than £12,000.
- 24.1% of BME households wanting/needing to move have an income of less than £12,000 a year, compared with 21.4% of White households.
- 34.3% (195) BME households are identified as being overcrowded, compared with 20.9% of White households.
- 42.5% of BME overcrowded households have an annual income of less than £12,000 a year, compared with 25.6% of White households.
- 11.1% (63) BME households contain someone with one or more special needs, compared with 14.8% for White households.

A. Research aims and methods

During the first half of 2003, a comprehensive survey was conducted to explore the housing needs and aspirations of Black and Minority Ethnic (BME) residents in Derby. Derby City Council based the BME Housing Needs Study on the general Housing Needs & Market Study –HNMS - conducted in 2001.

The HNMS provided some information on BME households in Derby. It identified that further research was needed and provided key indicators for further research into BME households:

- Overcrowding was found to be a problem for households across Derby notably for:
 - 63.1% of Pakistani households
 - 54.5% of Indian households
 - 20.9% of White households
 - 20.0% of Black households
- 66.7% of BME households have a gross annual income from earnings and benefits of less than £15,000, compared with 46.3% of white households.
- Unsuitable housing, that is a house which does not meet the needs of the household, for example, is too small. Notably for:
 - 30.0% of Black households
 - 24.6% of Pakistani households
 - 22.7% of Indian households
 - 19.4% of White households

The BME study focused on the needs of Pakistani, Indian, African and Caribbean households. Further research will be considered with other BME needs, taking account of relevant information and Strategies such as the Homelessness, Resettlement, and Supporting People Strategies.

Following the HNMS in 2001, a steering group was established to assist in the direction of the BME study. The group consisted of representatives from Derby City Council, Derby Homes and nine Registered Social Landlord's including Hallmark and Tuntum. These two associations are dedicated to providing homes that are appropriate to the needs of BME residents. The findings of the study will be used to inform Derby's BME Housing Strategy, which will be monitored by the steering group.

The BME Housing Needs & Market Study set out to complement the HNMS and discover the:

- suitability of existing BME households
- number of BME households in housing need
- number of BME households with special needs
- needs and aspirations of BME households wanting to move home

- characteristics of BME households within Derby's housing market
- need for additional affordable accommodation, broken down by tenure, required size and location for BME residents in Derby.

The study used a number of research methods to ensure a comprehensive picture of local housing circumstances for BME households. The approach comprised:

1. a personal interview survey of 390 BME households consisting of:
 - a random sample of 240 BME households from the Housing Register
 - a randomly selected sample of 75 BME members of the Derby Pointer, the Council's 1000 strong Citizen's Panel
 - 75 on-street recruits

Derby's Joint Housing Register – JHR - had 10,176 applicants for social housing in December 2001. 1,566 of these applicants were BME applicants, accounting for 15.3% of applicants on the Housing Register and 4.5% of the BME population of Derby Census, 2001. 4.6% of the total White population in Derby are on the JHR.

Table 1 shows the approximate time on the JHR waiting list by ethnic group at December 2003.

Table 1: Time on JHR by Ethnic Group

	Less than 6 months %	6 Months - 1 year %	1 – 2 Years %	2 - 5 Years %	5 years + %	Total No. (100%)
Asian	30.4	17.7	32.9	15.6	3.4	559
African Caribbean	31.2	22.9	31.2	12.6	2.0	689
Chinese	41.2	5.9	23.5	23.5	5.9	17
Dual	26.9	22.6	34.2	15.3	1.0	301
Other	44.6	38.8	14.4	2.2	0.0	139
No Info provided	10.2	31.7	44.8	12.6	0.8	382
White	26.7	19.1	30.0	19.8	4.4	8610

Source: JHR – Academy, December 2003

Table 2 provides a snapshot of BME and White households on Derby's Housing Register at December 2003.

Table 2: Summary of time on JHR by Ethnic Group

	Less than 6 months %	6 Months - 1 year %	1 – 2 Years %	2 – 5 Years %	5 years + %	Total N. (100%)
BME	30.2	20.8	32.3	14.3	2.4	1566
White	26.7	19.1	30	19.8	4.4	8610

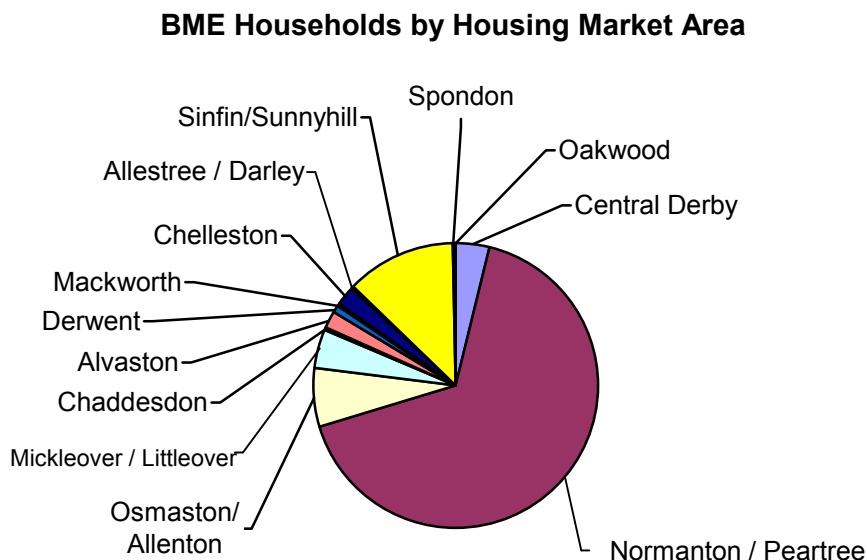
Source: JHR – Academy, December 2003

2. focus groups held with:
 - Pakistani – Under 25 years old
 - Pakistani – Over 50 years old
 - African Caribbean – Under 25 years old
 - African Caribbean – Over 50 years old
 - Indian – Under 25 years old
 - Indian – Over 50 years old and
 - Chinese – Over 50 years old
3. a quota for area of residence across the whole sample comprising (1) the inner area of Derby and (2) the outer area of Derby.

Using data from the Housing Needs and Market Study the report will also draw comparisons between BME and White households in Derby. The comparisons will identify any inequalities with and among BME households in Derby. All figures relating to White Households are sourced from the HNMS, 2001.

B. Housing Market Area

The total BME population in Derby is approaching 13% - Census, 2001. Out of the 570 BME households surveyed, 66.2% are currently located within the Normanton/ Peartree housing market area.



43.1% (244) of all (570) BME households surveyed are in housing need compared with 19.4% of White households.

Table 3: Housing Market Area breakdown

Housing Market Area	% of BME population (Census 2001)	% of BME Households Surveyed	% of BME households in housing need	% White households in housing need - HNMS
Central Derby	9.8	4.0	3.3	3.9
Normanton/Peartree	39.0	66.2	75.0	6.7
Osmaston/Allenton	6.2	6.5	8.2	4.3
Mickleover/Littleover	10.0	4.6	2.9	5.2
Chaddesden	1.8	0.5	0.8	5.8
Alvaston	3.1	1.7	0.0	13.4
Derwent	2.5	0.9	0.4	4.9
Mackworth	1.0	0.2	1.2	6.0
Chellaston	2.6	2.3	0.4	10.0
Allestree/Darley	3.3	0.4	1.2	7.0
Sinfin/Sunnyhill	17.5	12.5	0.4	6.1
Spondon	1.0	0.2	7.8	12.5
Oakwood	2.2	0.0	0.0	6.7
ALL	100	100	43.1	19.4%

Cases: BME households in housing need (4 non responses)

C. Type of property

- 58.7% of BME households are currently living in terraced accommodation, compared with 21.9% white household - HNMS
- 10.1% of BME households are living in detached accommodation, compared with 21.7% of White households.
- 75% of BME households have 3 or more bedrooms, of which just over 20% of households are living in four or more bed properties.

Table 4: Number of Bedrooms in Existing households

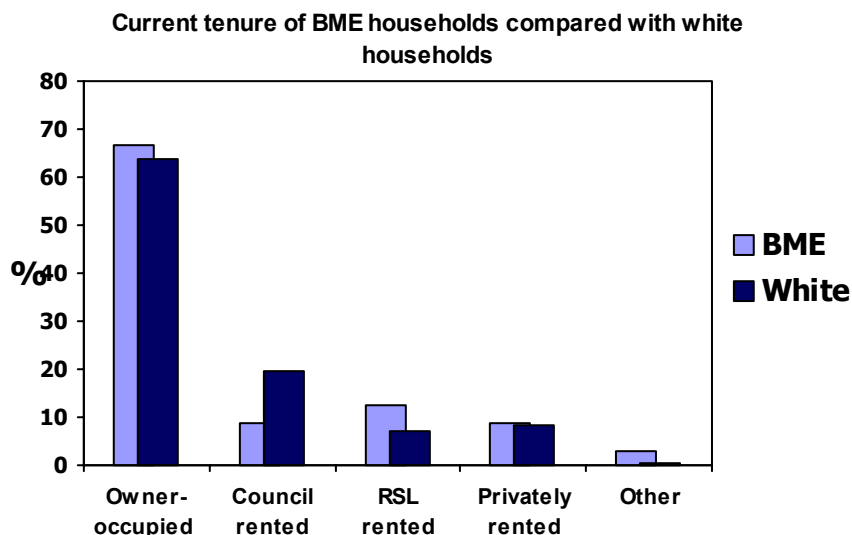
Number of bedrooms	BME %	White % (HNMS, 2001)
One	6.9	10.4
Two	18.8	27.3
Three	53.8	48.9
Four+	20.6	13.2

D. Tenure

Table 5: Tenure

Tenure	BME %	White % (HNMS, 2001)
Owner/Owned	66.7	63.9
Housing Association rented	12.5	6.9
Council rented	8.6	19.6
Private rented	9.1	8.3
Other	3.1	1.3

- Only 8.6% of BME households are living in Council rented accommodation, compared with 19.6% of White households.
Cases: BME - 568 (2 non-response)/ White HNMS, 2001



E. Culturally specific housing needs

The BME housing needs study set out to explore the specific cultural needs of Pakistani, Indian, African and Caribbean residents in Derby. Households were asked if certain features in their home, relating to cultural practices, were important in their current home and when moving to a new property.

- Separate living rooms for male and female members of the household
19.8% of BME households said they 'need' this feature in their home
- 56.8% of Pakistani households stated they must have this feature
- Gas fuel for cooking rather than electric
16.8% of BME households said they needed gas fuel in the home for cooking
- 52.8% of Pakistani households stated they must have this feature
- Enough storage space for large/bulk food purchases
21.3% of households said they 'need' storage space in their home
- 36.9% of Pakistani households stated they must have this feature

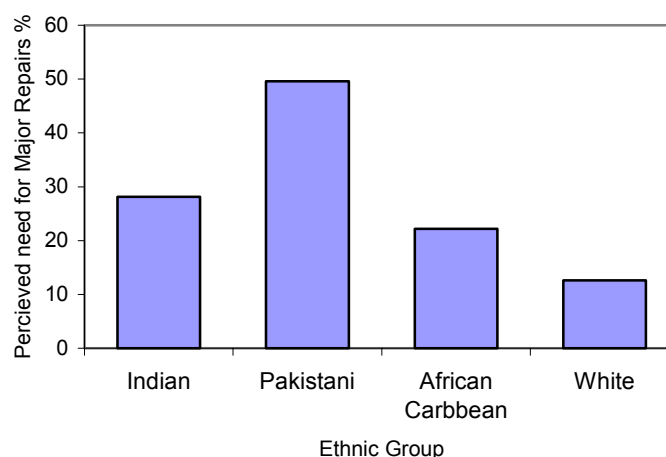
F. Major repairs

Table 6: Major Repairs needed by Tenure

Tenure - major repairs	BME %	White % (HNMS, 2001)
Owner/Occupied	76.2	58.7
Housing Association rented	6.0	5.6
Council rented	9.0	25.4
Private rented	8.9	8.9
Other	0.0	1.5

- The most commonly reported problems across all tenures, are the need for roof repairs, window and door replacement/repairs.

Perceived need for Major repairs by Ethnic Group



G. Energy efficiency

Wide ranges of energy efficiency measures are already in place in BME households. The measures vary by tenure:

- 60% of BME households have loft or roof insulation
- 57.6% of properties have double-glazing
- one in four households have a hot-water tank jacket
- 43.1% of private rented properties appear to have no energy saving features in their home.

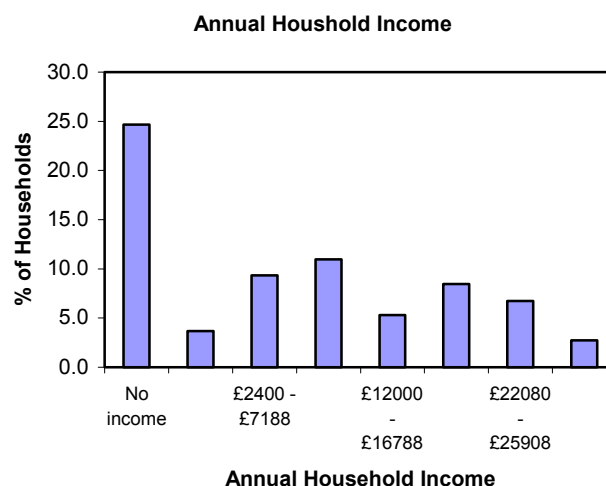
H. Heating

- 46.0% of BME households report 'sometimes' or 'always' limiting heating to one or two rooms to keep fuel bills low. For White households, the figure is 28.6%.
- 42.2% of all BME households keep the heating turned off for longer than they would like to keep bills low. For White households, the figure is 24.7%.

Households on the lowest incomes, below £15,000 a year gross from earnings and benefits, are most likely to report this. 20.7% find it 'fairly' or 'very difficult' to find money to pay for fuel bills, compared to 8% of White households.

I. Income

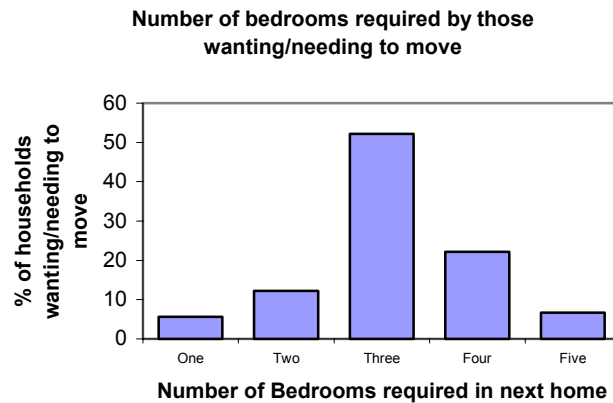
- Out of all BME households surveyed, 24.7% rely solely on benefits.
- In total, 48.8% of BME households have an income of less than £12,000 a year. For White households, the figure is 38.4%.



- 47.9% of BME households are unable to afford to move home except into rented accommodation, compared with 50.3% of white households.
- 18.8% of all BME households receive housing benefit and 3.4% receive income support.
- Therefore there appears to be a greater degree of need for rented accommodation.

J. Moving Home

- 31.1% (177) of BME households (567) reported that they want or need to move home within the next three years. The figure for white households is 20.1%
- 50.8% (90) of those BME households wanting/needing to move anticipate they will actually move home during the three-year period, compared with 66.6% of White households.
- 51 concealed BME households were identified as also needing to move within the next three years, bringing the total to 141 BME households needing to move from their existing accommodation.
- 81.5% of those BME households wanting to move require a three or more bed property, compared with 59.8% of White households.



Cases: BME Households wanting/needing to move (1 non response)

- 43.1% (244) of BME households are identified as in housing need, compared with 18.4% of White households.
- Of these, 52.4% (128) households state they want or need to move. For white households the figure is 50.0%.
- Overcrowding is given as the main reason for wanting to move by each ethnic group notably:
 - Pakistani 60.9% - which is significantly higher than any other group
 - Indian 24.3%
 - African Caribbean 27.5%
 - White 25.8%

The following areas within Derby have been identified as aspirational for BME households, that is, more people want to live there than expect to do so. The Aspiration score given in Table 7 indicates which areas in Derby BME households aspire to live in -only the top seven preferences are listed.

Table 7: BME households Aspirations for Areas in Derby

Area	Want %	Expect %	Aspiration (Want – Expect =)
Littleover	36.5	26.6	9.9
Normanton	11	4.5	6.5
Sunny Hill	5.5	3	2.5
New Sinfen	11.2	9.5	1.7
Heatherton Village	5.2	3.8	1.4
Alvaston	5.8	5.2	0.6
Mickleover	4.8	4.6	0.2

Cases: BME households wanting to move

A higher number of BME households want to move to Littleover and Normanton than expect to do so. For White households in Derby, a higher number of households would ideally like to move to Allestree and Darley Abbey than anticipate actually being able to move there.

- 59.1% of BME households **needing** to move have a household income of less than £12,000 a year, compared with 43.2% of White households.
- 40.6% of those wanting to move home would like to buy their next home however, 37.2% have an income of less than £12,000 a year. For White households 58.4% of those wanting to move would like to buy their next home; of which 17.1% have an annual income of less than £12,000.

K. City Centre living

Only those households stating they want or need to move within the next three years (177) were asked if they would consider living in Derby City Centre.

- 22.5% (40) of BME households planning to move said they would consider living in the City Centre if properties were available, compared with 17.6% for White households.

Those BME households who would consider living in the City Centre are more likely to be currently living in rented accommodation.

Of those BME households that would consider city centre properties:

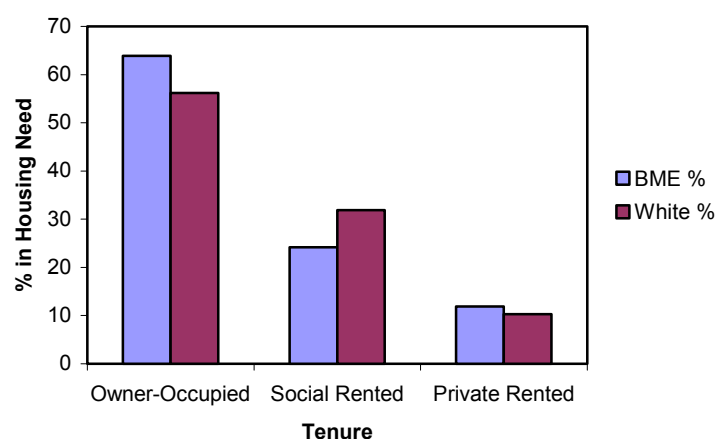
- 12.5% will require a one bed property
- 54.1% will require a home with 3 bedrooms
- 12.5% a 4-bed
- 12.5% a 5-bed property.

L. Unsuitable housing

All BME households were asked if they had a problem with their current housing. Only those problems relating to housing needs, rather than aspirations; such as a school catchment area, counted towards the calculation of housing need.

- 45.1% stated this is reported as a reason for wanting to move.
- 63.9% of BME owner-occupiers report a housing need-related problem, followed by Social rented properties at 24.2%.

% of Households in Housing Need by Tenure



Cases: BME Households in Housing Need

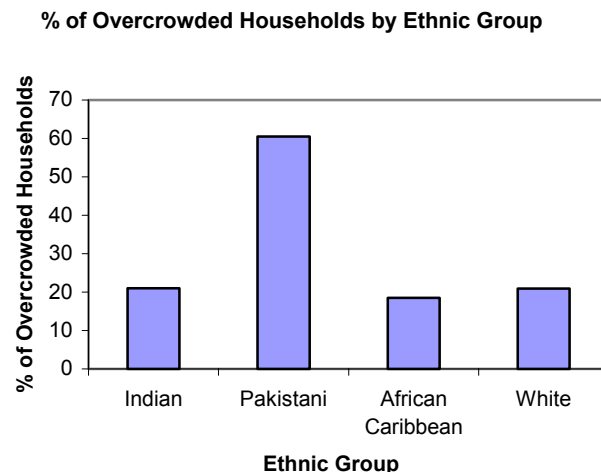
- 43.1% (244) of BME households are experiencing a housing need-related problem of which, 53.3% are Pakistani households, 27.6% African Caribbean and 19.1% of Indian households.

M. Overcrowding

The Housing Needs and Market Study conducted by Derby City Council in 2001 identified that 15% of all households who are overcrowded have a main wage earner from an ethnic background.

It is necessary to distinguish between self-reported overcrowding and a more rigorous calculation that takes additional factors into account.

Taking a simple calculation of overcrowding as fewer bedrooms than occupants, with couples requiring just one bedroom, the BME Housing Needs and Market Study 2003 identified that 34.3% (195) of BME households are overcrowded.



Cases: Overcrowded BME households

- 64.6% of those households found to be overcrowded (195) are owner occupied compared with 62% of White households.
- 42.5% of overcrowded BME households have a household income of less than £12,000 a year; the figure for White households is 21%.
- 64.1% of overcrowded BME households are in receipt of housing benefit.

N. Concealed households

In the assessment of housing need one of the key elements is the housing needs of concealed households. These are individuals or families currently living within another household who require separate accommodation. Examples of such households include grown-up children living with their parent(s) and families forced to share with friends or relatives.

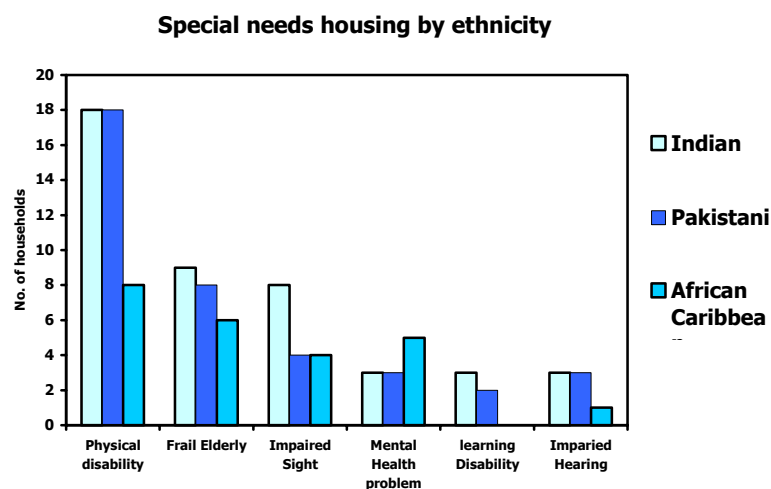
- 6.3% (36) BME households were confident that someone would be moving out and needing separate accommodation in the next three years. Compared with 4.9% (4453) of White households.
- A total of 8.9% (51) of households were identified as needing separate, new accommodation. 24 of these households contained one concealed household, 9 households contained two concealed households and 3 households contained 3 separate households needing to move.
- 80.1% of the concealed households anticipate setting up their own new home, while only 3.9% anticipate moving in with someone else.

32.3% of BME households identified as containing one or more concealed households have an income of less than £12,000 a year, compared to 20.4% of White households.

O. Special Needs housing

- 11.1% (63) of BME households contain someone with one or more special needs. Compared with 14.8% of White households.
- 70% of special needs households answering a question about their income have an annual income of less than £12,000.

The graph below shows the number of BME households containing one or more persons with a special need. The most common type of special need is physical disability. The levels of physical disability are not simply owing to the presents of elderly people in the household, the second column shows this by the reduction for those households containing a frail, elderly person. The highest number of special needs households is found within the 35-54 age group.



- 24.8% of all special need households suggested the condition or design of their home had either caused this ill health or made it worse. The table below shows the current tenure of both BME and White households containing a person with special needs.

Tenure	BME %	White %
Own home outright	50.8	35.5
Owner Occupied – Mortgage	21.3	11.2
Social Rented	24.6	46.7
Private rented	3.3	5.2
Other	0.0	1.4

Cases: Households containing a person with special needs

- 33% of households containing someone with a special need would like to rent their next home from the Council.
- 52% would like to buy their next home outright.

P. Neighbourhood issues

There is a range of opinion regarding the neighbourhood in which BME households are located. BME households find:

- shops, public transport and the general appearance of the area to be mainly satisfactory
- facilities for children, young people and crime and anti-social behaviour are much less so.

The use of transport was explored and found that both the car, bus and walking were used by BME households.

- Local services and social activities are located within easy walking distance in the neighbourhood
- cars were used for shopping and commuting.

Recycling among the households surveyed was considered. The use of the 'paper back' service seems popular, as does the recycling of clothes. Less used methods of recycling include water butts and compost bins.

Q. Computer ownership and usage

BME households were asked about their use of computers:

- 39% of households own a computer.
- Two out of three users are under 25 years old.
- 70.2% of those households owning a computer have access to the Internet.
- 23.2% of households use the computer for between 4 – 8 hours a week, while 18% spend more than 15 hours a week using their computer.

Households use the computer for various purposes including, Word processing (71.7%), games (75.5%) learning and education (74.7%).

S. Focus Group - Summary

The BME Housing Needs and Market Study included five focus groups, two with each of the main ethnic groups and one involving Chinese elders. The findings from the focus groups centre on the same issues in all groups. The main differences came from the different age groups. This summary provides a brief overview of the issues raised, firstly by the younger BME generation and secondly the over 50 year olds.

Under 25 year olds - one Asian group/ one African Caribbean group

General satisfaction was expressed towards Normanton. What the participants want to see is consideration of the Normanton area as a whole; improving the area, the environment and tackling crime. The groups liked the multi-cultural environment and amenities.

The groups would prefer to buy their own home however, were realistic about having to rent accommodation before it was possible to buy a house. The need for affordable accommodation, including shared ownership was of particular importance to this age group.

The groups discussed living in the City Centre. The City Centre needs to be made more attractive, and more affordable accommodation is needed in this central location.

Over 50 year olds

These groups varied in their needs. The Asian over 50 year olds reported more health problems and as a consequence were concerned about the suitability of their current home. Sheltered accommodation was discussed by this group and most thought it was a good idea but would prefer to remain in their home with the help of adaptations. Under-occupation was a concern as their homes were becoming increasingly difficult to manage.

Generally, both groups saw the inner area of Derby - Normanton and Peartree - as a good place to live. The group liked the proximity of shops and other facilities such as the doctors and places of worship. Concerns were raised about younger families wanting to move away from the area and the effect this may have.

The lack of bungalows in the Normanton area seemed to concern this age group. They were also aware that to obtain this type of accommodation would mean moving to different parts of Derby where house prices are more expensive.

Chinese elders

The main problem associated with this group is the language barrier, especially the older generations, who speak only Chinese. Their access to services is limited and relies almost entirely on the Chinese Community Centre for interpretation and translation.

The group did not express a need to live in any particular type of accommodation but did comment on the facilities required in the home, namely gas heating for cooking and good ventilation due to their use of the wok. The area in which they live also needs to be close to the Community Centre and other facilities.

Several participants within the group raised concerns regarding racial harassment, vandalism to property and noisy neighbours. The group felt these problems were worse in low Chinese populated areas. They liked the idea of CCTV and felt it would make them feel safer. Because of their language barriers, incidences of harassment and vandalism were less likely to be report to the Police.

The group raised the issue of sheltered accommodation specific to the needs of the Chinese community. Some participants had visited such a scheme in Manchester and liked the idea of sharing cultural practices and festivities with other Chinese people. They also felt it would reduce isolation as they would be able to communicate with the people they live along side.