THE ORTHODOX JEWISH COMMUNITY HOUSING NEEDS STUDY 2008

Salford City Council

BURY METRO

North West England Branch
interlink
strengthening the Orthodox Jewish voluntary sector

Binyan Housing

Contents

1. Introduction

This report sets out the results of a study into the housing and housing-related support needs of the Orthodox Jewish community of north Greater Manchester. The study was commissioned by Salford City and Bury Metropolitan Borough councils and undertaken in partnership with the local Orthodox Jewish community in the form of Interlink and Binyan Housing.

This report results from a survey of a sample of Orthodox Jewish households. It follows a wider piece of work on the Housing Needs Assessment for the whole of Salford which was published in October 2007. Following that study it was agreed that further research was required in relation to the particular needs and demand of the Orthodox Jewish community. The study involved semi structured interviews which were undertaken by representatives from the Orthodox Jewish community, together with analysis of Census, waiting list and other data available to the councils.

2. Aims and objectives

The overall aim of the study has been to increase understanding within the councils of the specific housing needs and housing related support needs of the Orthodox Jewish community. It was understood that the study would be of value to housing associations working in the city and to the development of the Supporting People and other strategies and policies.

The more detailed objectives were:

- To analyse the current housing needs and housing related support needs of the Orthodox Jewish community and to anticipate how these needs might change over the next five years. The main focus of the analysis was on requirements for affordable housing, including shared ownership housing and issues in the private housing sector;

- To estimate the extent of household and population growth within the Orthodox Jewish community;

- To analyse needs and preferences for housing of different tenures, sizes and types and the nature of any support and information requirements that exist;

- To analyse the Orthodox Jewish community's need for housing related services;

- To analyse any barriers to accessing housing services experienced by the Orthodox Jewish communities, and the nature of these barriers;

- To draw out, from the findings, conclusions and recommendations for future policy.

3. Scope of the project

The focus of this study has been on:

- The housing and housing related support needs of the Orthodox Jewish community living in the Broughton Park and Prestwich areas of Salford and Bury who may have different housing and information needs compared with the majority community.

4. Methods

This report has been based on a survey involving home interviews with a sample of people from the Orthodox Jewish community and was carried out by Salford City Council in partnership with the Interlink Foundation and Binyan Housing, voluntary organisations representing the Orthodox Jewish community. Consent for the study was also given by Bury Metropolitan Council allowing it to take place across local authority borders.

In order to gain to gain access to the Orthodox Jewish community trained Interlink volunteers were recruited who carried out the face to face interviews in respondents homes. One in seven of the known Orthodox Jewish households were selected randomly, which gave a total 237 interviews out of the 1680 recorded households (on the Orthodox Jewish Database), and these interviews were split 75% Salford and 25% Bury.

Interviews were held with the head of the household or partner of the head including both women and men, and ages of the respondent ranged from 19 to 90. The fieldwork was carried out in early 2008 and completed in February. The analysis stage followed and the first draft and was completed in April 2008. The final report was completed and agreed by all parties in summer 2008.

Statistical accuracy
The 237 interviews represented 14% of the known recorded households and 12% of the assumed community size (2000 households). This sample size gives the results an accuracy of a +/- 5.98% confidence interval at a 95% confidence level. This is as accurate as could be practically expected for a population of this size given the resources available and the length and nature of the questionnaire.

Most of the results are split by local authority throughout the survey, these will have less accuracy than results taken form the whole sample (particularly in relation to the Bury figures), bit this information is still useful as a guide. No weighting was applied as not enough information was known about the demographics of the Orthodox Jewish community in order to allow this.

5. The Local Orthodox Jewish community

The largest Orthodox Jewish community outside London is situated within the boundaries of Salford City Council, Bury Metropolitan Borough Council and Manchester City Council bringing stability to many streets within the Broughton Park and Prestwich areas where property demand is high and turnover low.

It is estimated from the Orthodox Jewish database of known households in the area that there are around 2000 households in Salford and Bury, with around 30 households in Manchester (this estimate comes from the 1680 households registered on the Orthodox Jewish database plus an adjustment based on the usual percentage of households who decline to be recorded of around 16%). Most of the Orthodox Jewish community are situated politically in the wards of Kersal, Broughton (both Salford) and Sedgley (Bury). Of the 2000 households around three quarters live in Salford, the vast majority in the Kersal ward, with the remaining quarter residing in Bury. The Salford Orthodox Jewish area is generally known as Broughton Park by its residents, and the Bury part of the Orthodox Jewish area is usually referred to as Prestwich by respondents.

6. Household size and overcrowding

Household size

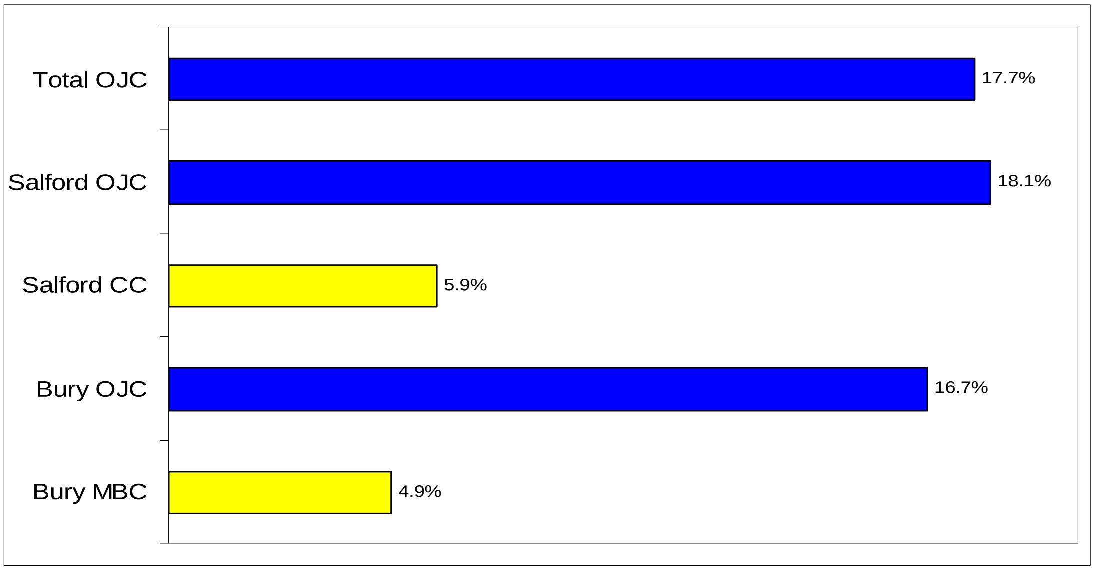
The average household size in the North West and UK is 2.5. In Salford as a whole the average size is 2.4 and slightly smaller still in Bury at 2.3 (Census 2001). In the Orthodox Jewish community the average household size is significantly larger at 5.9 members per household with little difference between the two authorities (5.9 Bury and 6.0 Salford). This is almost identical to the Holman Report in 2003, and a study of the Orthodox Jewish community in the London Borough of Hackney in summer 2007, carried out by Renaisi, also found their average household size to be 5.9 thereby supporting this finding as being common to the Orthodox Jewish community. This figure of 5.9 shows the extent of the situation and indicates the size of the challenge in providing suitable housing for this community.

Overcrowding

A household size of 6 would typically need 3 or 4 bedrooms if it was not to be overcrowded according to the bedroom standard. The average number of bedrooms per household in the Orthodox Jewish community is 4.2 (4.3 Salford, 3.8 Bury). However, as in all communities there is a mismatch between household size and numbers of bedrooms, as older couples with no children can be found in large houses and young growing families often in houses that are too small.

Using the Bedroom Standard to measure overcrowding it can be estimated that almost 1 in 5 Orthodox Jewish households are overcrowded (17.7% total, 18.0% Salford and 16.7% Bury). This level of overcrowding is over three times as high as the average for the local authorities concerned, 5.9% Salford and 4.9% Bury (Census 2001), and figure 6.1 illustrates the extent of the overcrowding problem.

Figure 6.1 Overcrowding comparison
Percentage in Orthodox Jewish community compared to whole of council area



Under-occupancy in the local Orthodox Jewish community is 18.1% (21% Salford, 10% Bury), which is low compared to the averages of 44.5% and 50.0% (Census 2001) of households living in under-occupied houses for the whole of the council areas of Salford and Bury respectively . This suggests that compared to the general population the Orthodox Jewish community has far less potential for services like Housing Choice, which help older residents move into more manageable housing and also increases the availability of large family homes. Policy H1 in Salford's Unitary Development Plan (which currently provides the framework for planning in Salford) deals with *Provision of New Housing*, and the supporting Planning Guidance for Housing states that the majority of new houses should have at least 3 bedrooms. The guidance specifically addresses Broughton Park stating that where practicable new developments should include at least 5 bedrooms in 20% of new properties. This may go part way to abating overcrowding but very few households could afford to pay the typical prices for these larger new build houses in areas such as Broughton green.

Desired number of bedrooms

Potential moving, new and returning households were asked for both their preferred number of bedrooms and that which they expected. The survey found significant variances between aspirations and expectations.

Households needing or intending to move in the next two years, said that on average whilst they would 'prefer' a house with 4.8 bedrooms (5.0 Salford, 4.2 Bury), their expected number of bedrooms would be 4.0 (4.1 Salford, 3.8 Bury). For potential new households the survey found that a smaller number of bedrooms would be preferred at an average of 3.3 rooms (as they will all initially just be two people) However for this group the expectation for this group is that they would have one bedroom fewer at 2.2 (2.3 Salford, 1.8 Bury). It was also estimated that families moving back to the area (using information gathered from their relatives) would like 3.6 bedrooms (3.7 Salford, 3.4 Bury) but would only expect 2.9 Bedrooms (2.9 Salford, 2.9 Bury).

It is interesting to see that aspirations and expectations appear to be higher in Salford than in Bury in most cases, and this is likely to be due to existing Orthodox Jewish households living in homes with on average 0.5 more bedrooms in Salford than in Bury.

Given that existing households needing or intending to move in the next two years would like a house with around 5 bedrooms on average, then it might be fair to assume that house size and the number of bedrooms is one of the key reasons for households moving.

7. Household Moves

Reasons for moving home

Generally most people chose to relocate and search for new homes within their local community, as is the case with the Orthodox Jewish community. At some stage in every household's family life cycle, the household is likely to make certain decisions with regard to its housing environment. Although the household's housing decisions essentially comprise the decision to move, and the selection of a new residence, the process from which these decisions are derived is very complex because varying circumstances could produce a multitude of different housing decisions.

In order to try and establish the factors behind a households' recent move, and why households either intended or needed to move, the survey suggested twenty set responses plus an open 'other' response, ranging from the size of the house and being nearer to family or place of worship, to wanting to live independently. The main reason cited for all decisions relating to recent or future moves in this survey was to live in a larger house.

Factors influencing recent movers

The most common factor influencing the decision to move for households who have relocated in the past two years was the '*previous house was too small'* at 44% as can be seen on the following figure 3.1. There are 8 other factors which over 10% of recent movers indicated were important (note several could be indicated by each respondent) were;

- *other* with 22%, which was mostly people wishing to buy rather than rent,
- *better environment* (25%),
- *addition to family* (25%),
- *to move closer to shops/services* (22%),
- *closer to employment/ other facilities* (19%),
- *cheaper accommodation* (19%),
- *safer area* (16%) and,

- *to be near family* (16%).

When choosing the main factor in making the decision for the move the percentages were smaller as only choice could be indicated, and '*previous house was too small'* was the most common choice with 31% with two other significant factors '*other'* (again mainly changing from renting to buying) at 19% and '*to move closer to employment or other facilities'* at 13%.

Reasons for households needing or intending to move

Two thirds of households intending or needing to move in the next 2 years indicated '*current home too small'* as one of the important reasons for their need/intention. This is by far the most common reason, but as can be seen there are a number of other significant reasons, in particular:

- *addition to the family* (25%),
- *cheaper accommodation* (23%),
- *to live closer to employment or other facilities* (21%), and
- *other* (19%) for which the large majority of respondents indicated they are now renting but want to buy.

When asked for their main reason for needing/intending to move, '*current home too small'* was indicated in the majority of cases (63%), with the second highest reason being *to' move to cheaper accommodation'* with only 10%.

Overall factors and reasons for moving

Although there were 18 individual factors cited in response to questions about householders' decisions to move, the size of the home being too small was by far the greatest driver, and can be seen illustrated in figures 7.1 & 7.2. Having an addition to the family was also indicated as important, which again suggests that homes are too small for their needs.

Due to the very high average household size of 5.9 it is no surprise that moving to a larger property is the main motivating factor for moving house, but as twice as many households who are looking to move, than the households that have moved see this as the main reason, it suggests that larger more suitable housing may not always be available or obtainable. It is also noteworthy that the majority '*other'* reason was the wish to buy a house as opposed to renting, and overall this was the second most likely factor in motivating households to move.

Figure 7.1
Main and important factors in decision to move (moves in last 2 yrs)

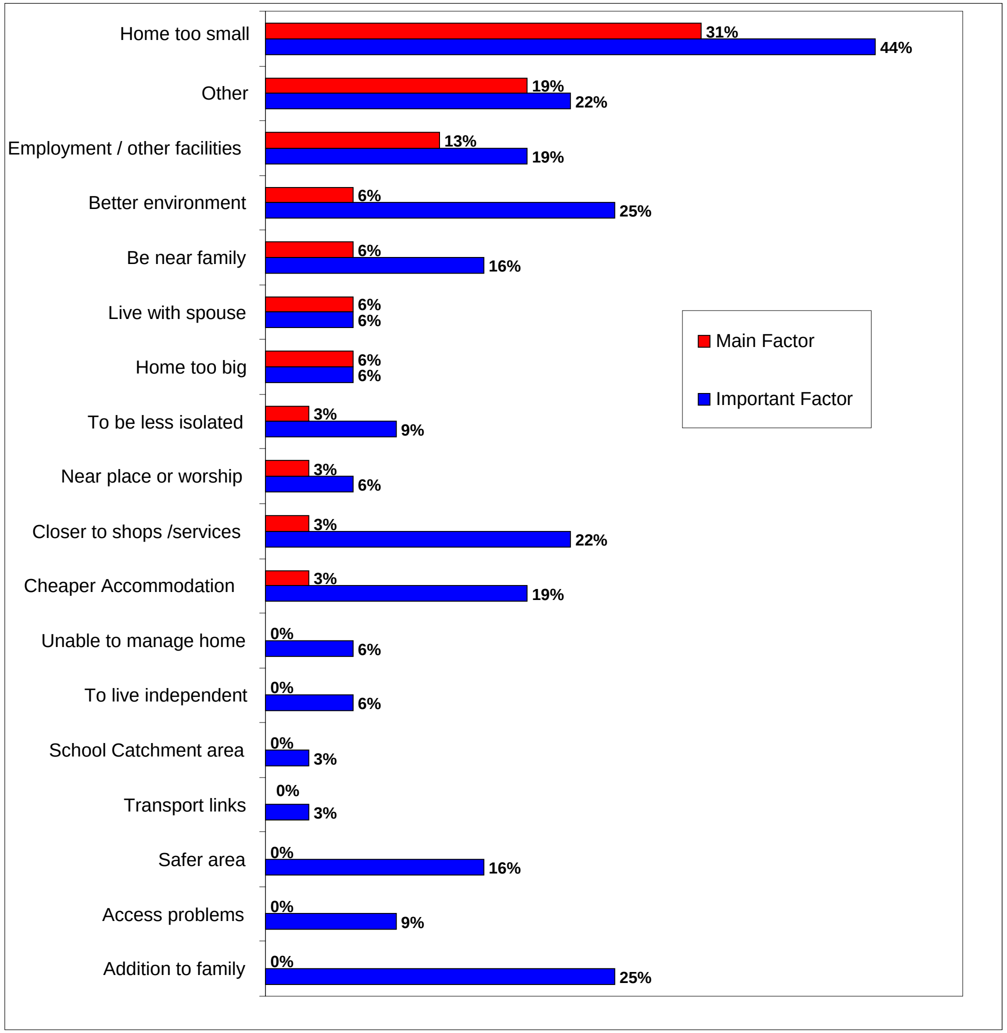
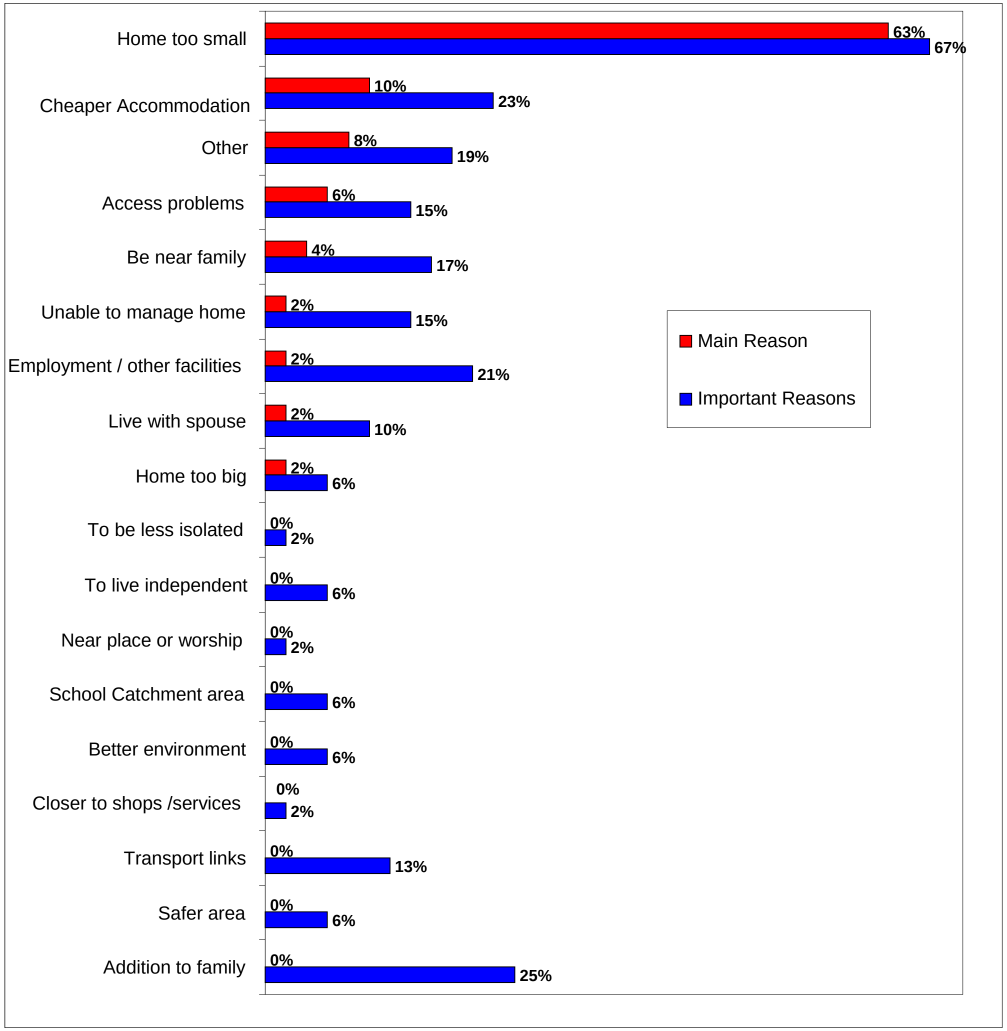


Figure 7.2
Main and important reasons for needing or intending to move (in next 2 yrs)



8. Housing circumstances

Housing related problems

Each household was asked to rate a range of housing related factors as '*not a problem/ not applicable, a problem* or a *serious problem*.' Of the 16 categories figure 8.1 below shows the 11 indicated most as problems.

Figure 8.1 Housing related problems
Percentage of housing related factors considered a problem or serious problem

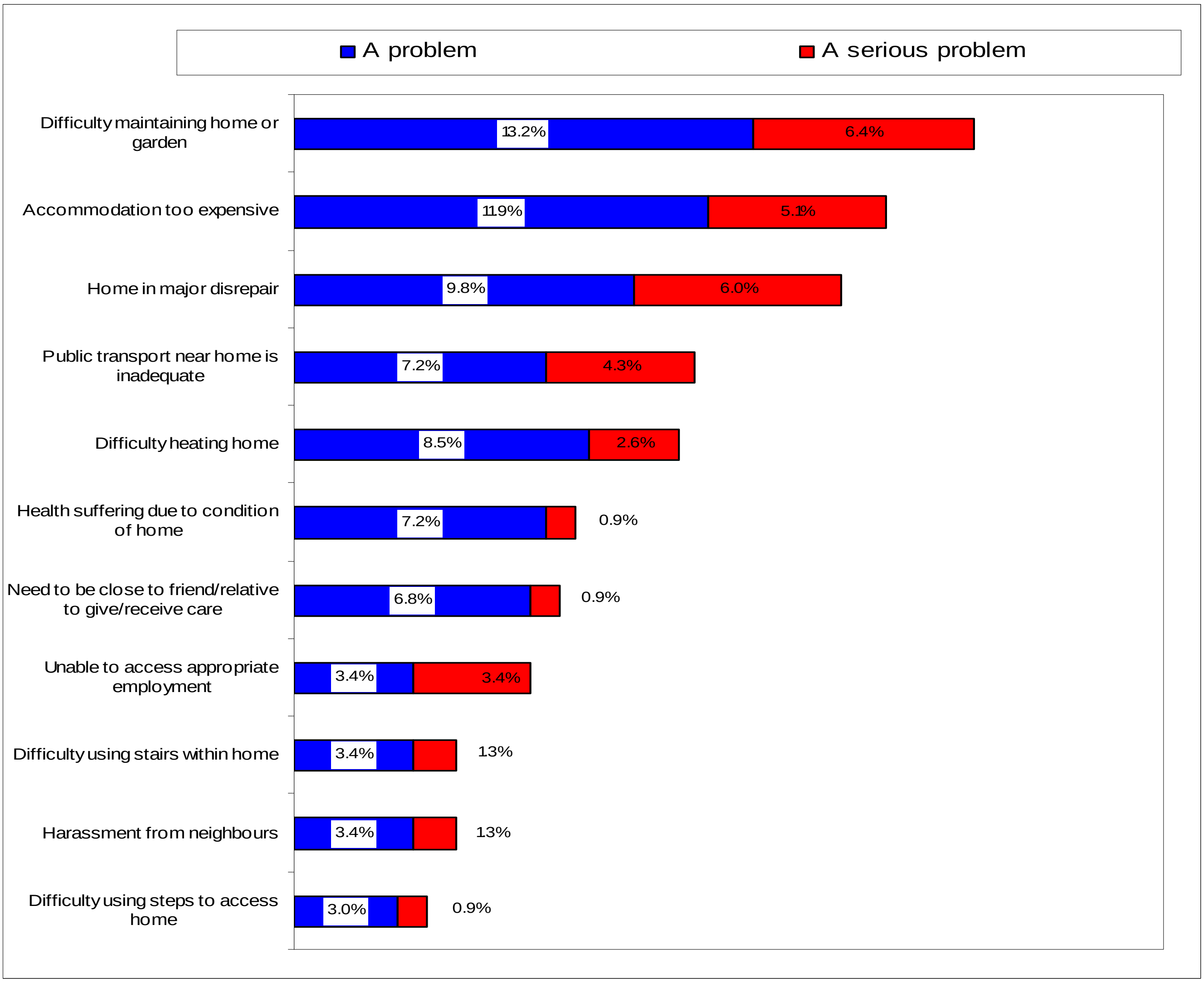


Figure 8.1 illustrates that the 3 greatest problems are likely to be due to financial constraints. Almost one in five households (19.6%) considers it a problem maintaining their home or garden with 6.4% of households finding it a serious problem. The amount of money spent on maintenance in the Orthodox Jewish community in 38% of households is between £0 and £500, anecdotally many of these households stated they spent nothing whatsoever on maintenance as they could not afford it.

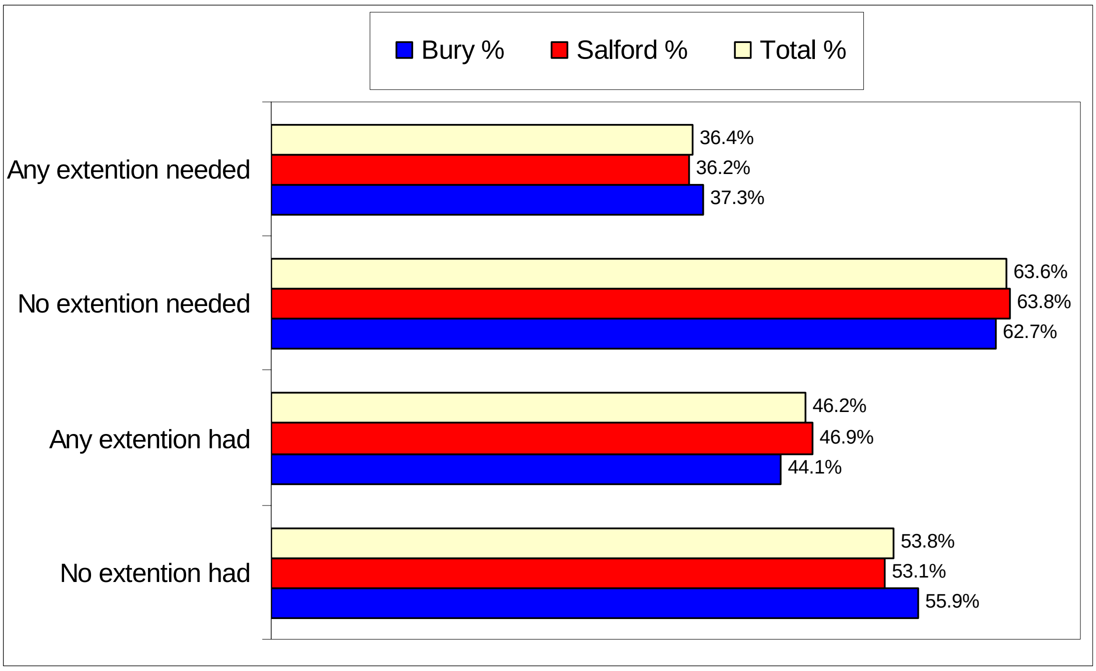
In total 17% found the cost of accommodation to be a problem, and 5.1% found it to be a serious problem. Linked to maintenance, in total 15.8% of households said their home being in major disrepair was a problem, and 6%

said it was a serious problem. The fifth ranked problem, '*difficulty heating home'*, is also a result of income and maintenance which will affect the thermal comfort (e.g. efficiency of heating, insulation, windows). The conjoined problems of the lack of affordability/low income seems to be responsible for the majority of, and the most serious, housing related problems.

Extensions

Over a third of the households (37%) in the Orthodox Jewish community indicated they needed an extension, and close to half (46%) have already had an extension. This emphasises the importance to the Orthodox Jewish community placed on being able to benefit from extending their existing properties in order to alleviate overcrowding. As can be seen in figure 8.2, the figures are very similar for both council areas.

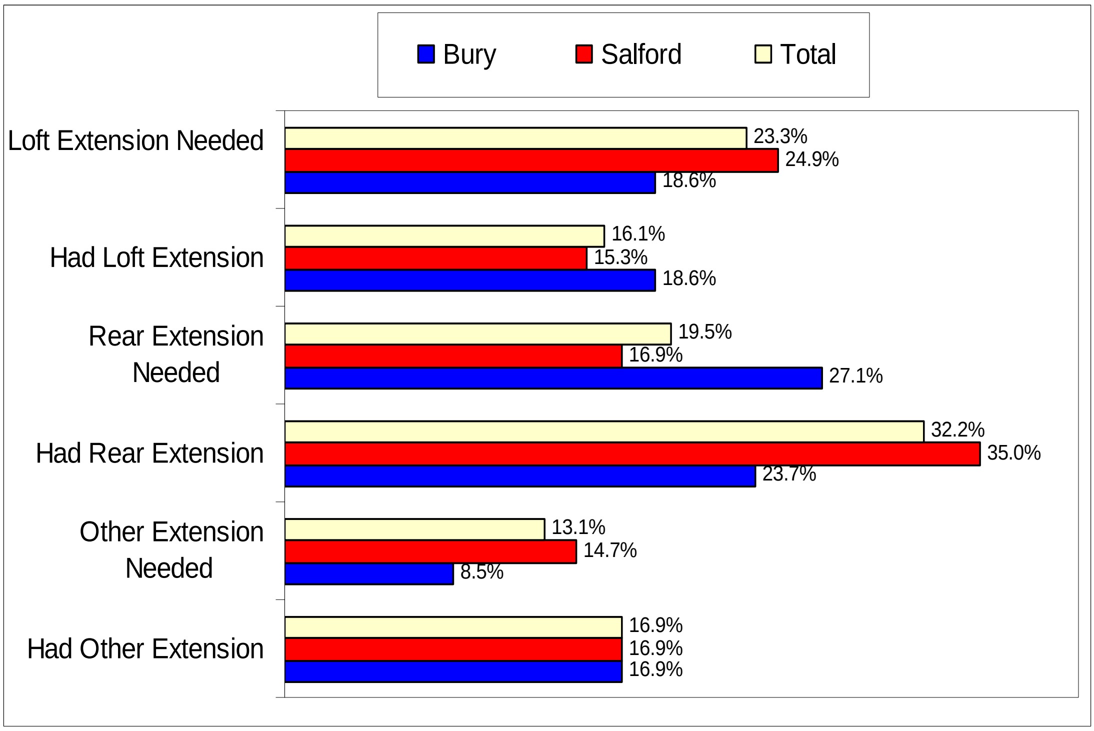
8.2 Extensions needed and had
Percentage of Households who need or have had any type of extension



As well as indicating if they needed or already had an extension the respondents were asked to state the type of extension, whether loft, rear or other it was they required. A loft extension would normally be required for an extra bedroom, and rear extension would often be used for a Succah or Pesach kitchen to in order to make it more practical to observe religious periods. An 'other' extension would normally be extending the gable wall on the side of the house and is also likely to be for new bedrooms or a bathroom to accommodate an expanding household, but it is possible it could also be for a Succah or Pesach kitchen.

Illustrated in table 8.3 is the need for the different types of extensions, along with the type of extensions that have already been carried out. Loft extensions were cited the most frequently needed by households and also they are the type of extension that the least number of households have. This suggests that growing families need extra bedrooms, and that there may be more barriers to this type of extension than the others. As there is a demonstrable need for increased numbers of bedrooms within the Orthodox Jewish community it would be appropriate for the relevant planning polices to take on board the full extend of this need when they are reviewed.

Figure 8.3 Type of extension
Percentage of households needing or had a particular type of extension



9. Location

Preference of area to live

As outlined throughout this report housing is an important issue for the Orthodox Jewish community. The survey confirms that Orthodox Jewish families/households tend to be larger than average and that the internal requirements within their existing homes can be difficult to achieve.

Not only is the actual home itself important to the Orthodox Jewish community but the cultural needs of the community require the housing provision to be convenient for the synagogue and educational establishments, again putting pressures upon the existing limited housing stock.

By way of examining the reasons households have either moved recently or are intending to move in the future, respondents were asked about the influence that the neighbourhood and the environment has on their decision to move.

Households moving or intending to move

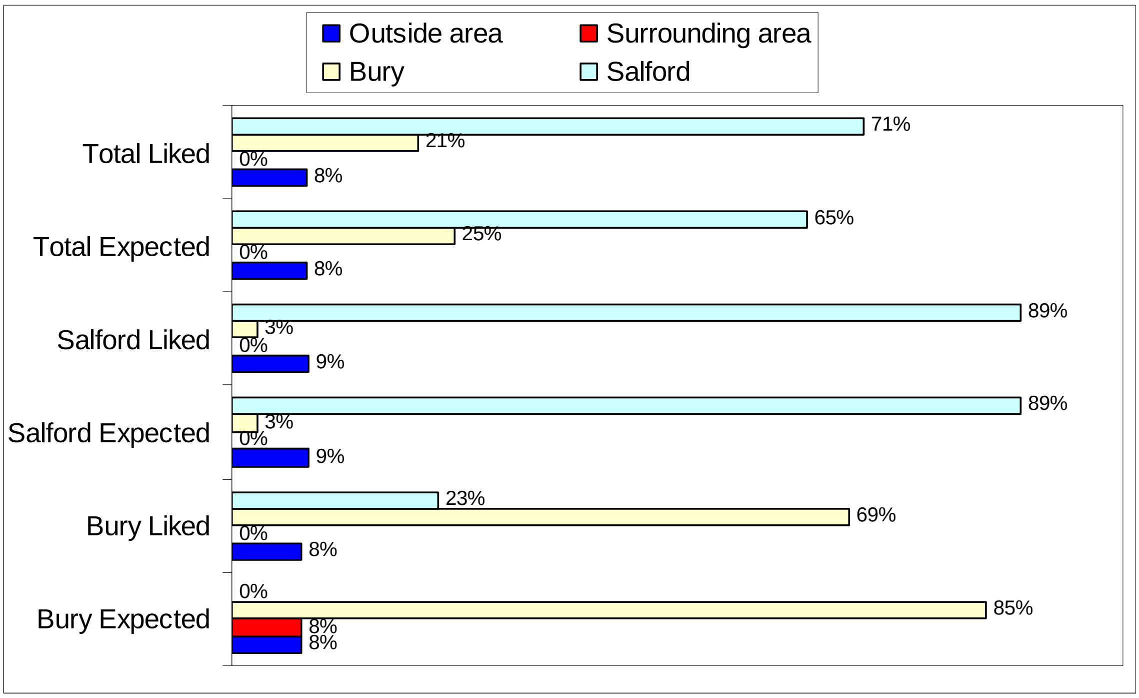
Almost one in five households (18.1%) identified the need to move house in the next 2 years with a further 14.3% intending to move (Bury was 22% in both cases, Salford 17% for need and 12% for intend).

Of those surveyed 71% of households needing or intending to move would prefer their new home to be located in Broughton Park/Salford with 21% indicating Prestwich/Bury as their area of preference. This question is supplemented with a question about their actual expectations of where they believe their new home would be for which their responses changed with 65% of households indicating Salford and 25% Bury. This suggests that around 1 in 20 households would like their next home to be located in Broughton Park but do not see this as obtainable, and this is likely to be due to cost.

Looking at the migration patterns of people who wanted to stay within the general area the survey found that 1 in 4 (25%) of prospective movers in Bury would like to relocate to Salford, whilst only 3% of the equivalent Salford movers would like to live in Bury. These figures changed to 0% and 3% respectively when asked what they would expect.

Figure 9.1 illustrates the difference between aspiration and expectation regarding location, and shows this difference mainly occurred with residents in Bury.

Figure 9.1 Where potential moves would like to live
Households would like and expect to live if need / intending to move in next 2 years



Where potential new households want to live

Based upon the responses from this survey it is estimated that 505 households are likely to be formed within the Orthodox Jewish community over the next five years. Of these 59% said that they would like to live in

Salford with 23% preferring Bury. These figures changed to 50% and 26% respectively when the question was changed from what their preference is to that of their actual expectation.

Of those who responded 36% of new households formed from Bury would like new households in Salford, whilst the figure of 20% is true of the other way round. This again indicates Broughton Park to be the most desirable location for the Orthodox Jewish community.

There were a high proportion of new households who would like to move outside the area or abroad with 19% liking to move away, whilst 24% expected to move away. This is high compared to households moving in the next two years where 8% both would like, and expect, to move outside of the area or abroad. Also 5% of new households who would like to remain in the local area don’t expect to be able to do so.

Where households moving back want to live

It is estimated that around 286 households may be moving back to the area in the next five years who are close relatives of the households spoken to in the survey. The neighbourhood these relatives would like to move back to was split 70% Salford and 30% Bury. However the neighbourhood they would expect to move back to was in 59% of responses Salford and 41% Bury. This finding suggests that Broughton Park is considered to be the most desirable location to live by the Orthodox Jewish community, but is also seen as an unobtainable by a significant amount of the community.

Other areas or abroad

Of ‘new’ households and households ‘intending to move’ a significant amount did not wish to remain in the local area (19% of new households and 8% of existing movers) whilst even more would expect to leave the area (24% of new households and 8% of existing movers).

Of the existing households looking to move out of the area Israel was the only location either liked or expected. For new households who would like or expect to live outside of the local area, two thirds stated Israel as a preference with the rest wishing to live in other locations abroad, a large minority of which in the United States of America.

Desired location summary

The majority of the local Orthodox Jewish community expecting to move in two years, forming a new household or moving back to the area in the next five years, state a preference for Broughton Park but there are a large minority who prefer Prestwich. This is not surprising as three quarters of the study was carried out in Broughton Park. However it is evident that of the households who would like to live in Broughton Park a significant number (5-10%) don’t expect to be able to do so due to the demand for the area and house prices. There is no demand in the local Orthodox Jewish community to live anywhere else in the United Kingdom, although emigration to Israel is an attractive option for a significant minority.

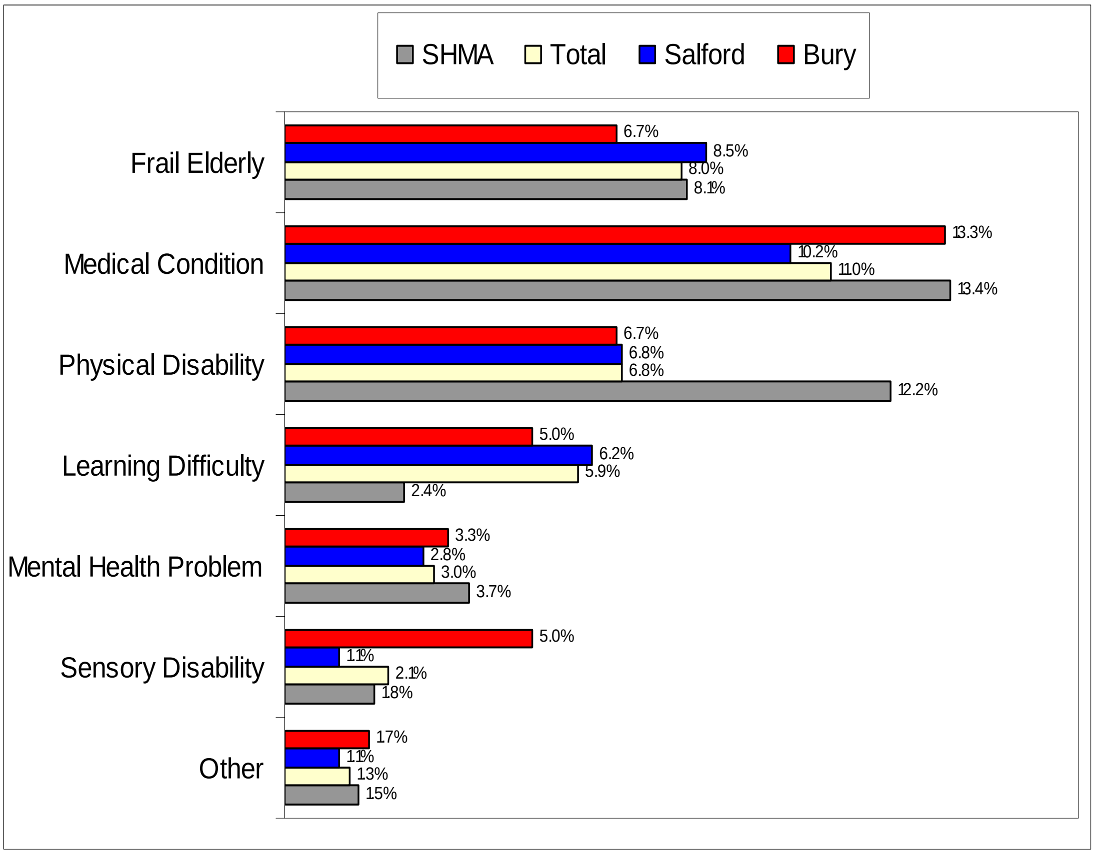
10. Support needs, aids and adaptations

Housing related support due to special need
Over one in five households (21%) indicated they had one or more housing related support need. These are illustrated below and compared to the findings of Salford's Housing Need Assessment 2007. It can be seen in figure 10.1 that the percentage in each support category in similar or below the results of the Housing Needs Assessment. Even though there are differences between Salford and Bury, the only category that stands out as higher for the Orthodox Jewish community is Learning Difficulties, over double the 2.4% found in the Housing Needs Assessment. This could be due to the perception of 'learning difficulty' being more sensitive in the Orthodox Jewish community, and may just be due to a child struggling at school rather than a person who would need support or care to live independently.

Many support services for all client groups are accommodation based in designated properties, whilst others are floating support for which the clients would not have to relocate. However the vast majority of support for people with learning difficulties (and many other particularly long term support services) is only available as an accommodation based service. This has the potential to displace clients form communities in every client group, which is a concern in all communities, but would be even more unacceptable in the Orthodox Jewish community. As well as location 'ethnic sensitivity' could be a barrier to support services, as they may be provided in a way which is inappropriate for the Orthodox Jewish community. It is therefore possible that clients with long term support needs may be excluded from main stream support services and therefore supported by their own families who may not be qualified. A further investigation needs to be carried out by Supporting People teams to see if the Orthodox Jewish community are being excluded/ not accessing support services, and if so the possibility of specialist support.

Less than one in fifty (1.7%) households had a member of the family who was housebound. Of the households who did have a support need there was no stand out need for any improvements such as physical adaptations or extra support needs, with the highest need being a low level shower at 10.9% (only 2.3% of all households). There were two significant improvements households already have, with one in five (20%) of households with a support need having extra hand rails, and almost two in five (39%) with a downstairs toilet. Even though not a great need for aids, adaptations and alarms services was found, there was still some need and Housing Connections Partnership's services such as Care on Call could be promoted better to the Orthodox Jewish community.

Figure 10.1
Percentage of households with support need by support type



Cultural and Religious Adaptations

Over a third (33.9%) of respondents needed an adaptation for cultural or religious reasons, mainly because they would like and or need a Pesach kitchen, an in-built Succah or both. On top of this an extra 8.3% of the population stated that they could not have adaptations because of the lack of room, they live in a flat or do not own the property. The remaining 57.9% of households indicated they all ready had either or both a Pesach kitchen and in-built Succah, or did not need one or both. This illustrates the unsuitability of flats and general needs rented accommodation to the Orthodox Jewish community as these adaptations would be impossible or very difficult. As in effect over 2 in 5 households have a need for one or more of these adaptations (including households who can't have them currently), this adds weight to the suggestion that planning should endeavour to meet the specific needs of the Orthodox Jewish community when reviewing the relevant planning documents.

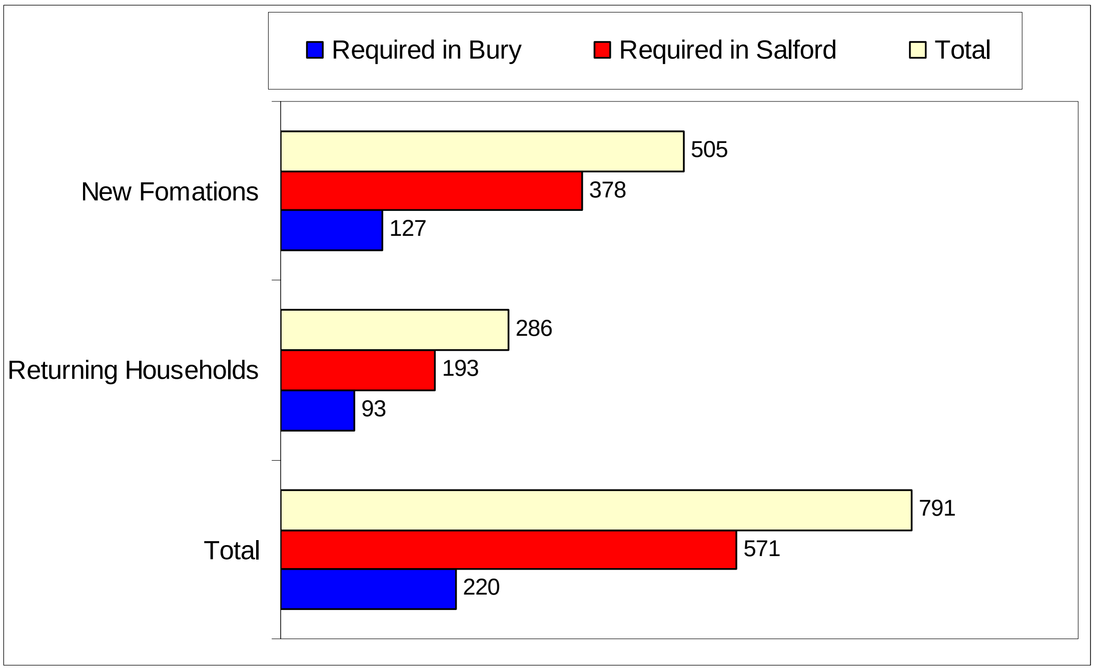
11. Household and Population Growth

New and Returning Households

Using results from the question regarding household formation it is estimated that a total of 505 new households may be needed in the Orthodox Jewish community in the next five years (adjustments were made for marrying within the community, average ages for household formation and newly married couples living in Israel for varying amounts time). This is approximately a 25% increase in the number of current households there are currently. In the Orthodox Jewish community it is not appropriate for a young married couple to live with either set of parents in an extended family situation, and the survey backed this up with none found to be doing so.

On top of existing households it is estimated that there will be 286 households returning to the area, known by relatives still living in the local community, in the next five years (adjustments were made for multiple counting). This gives a total estimate of around 791 possible new households requiring homes in the next five years, which is 40% of the current total. This represents a massive challenge to Salford and Bury councils (as well as neighbouring Manchester) and their respective housing partnerships to provide these new homes on sites within or as close as possible to the existing community hub. Illustrated in figure 11.1 is the estimated need for new household formation in or returning to the local area in the next five years.

Figure 11.1
Potential required households in next 5 years

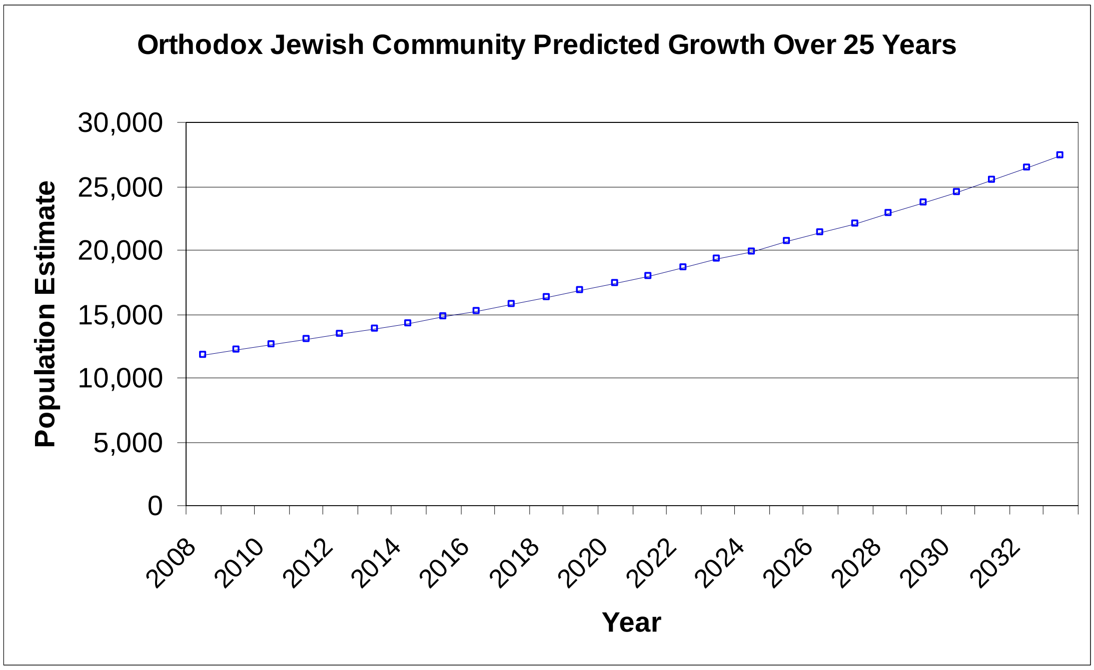


The split between new households required in the Salford and Bury council areas is roughly the same as the percentage of the Orthodox Jewish community in each area but with a slight bias towards Salford.

Population Growth

This survey estimates that the local Orthodox Jewish population is 11,800 with 8,850 in Salford and 2950 in Bury. However this population is growing year on year and is bottom heavy with 20% of the population being under 5 and an estimated 55% of the population being of school age or under. The current birth rate adds around an estimated 3.6% to the population every year but this trend has been noticeably increasing. The death rate in the local Orthodox Jewish community is expected to be less than country as a whole due to the unusually young population. The mortality rate was just under 1% in England and Wales in 2007 (Office of National Statistics – Death Registrations), and is likely to be a maximum of half that figure for the local Orthodox Jewish community due to the age profile. This would give a net growth of over 3% per year and rising. Figure 11.2 shows an example of what could happen to the local Orthodox Jewish population over the next 25 years using current population trends and birth rates. This takes into account a falling death rate but not migration. It is expected that inward migration will greatly exceed outward migration but these figures are not known so have not been put into the equation. The population would increase by 50% after 12/13 years, and after 25 years it would increase by 250% if it continues to grow at the same rate. However the lack of suitable and available housing would be likely to restrict growth in the current community's preferred area, and families would be likely to be displaced into other areas of Bury and Salford as well as Manchester (e.g. Crumpsall) or even further a field. Even though the study did not pick up inward migration of families not related to the survey respondents Orthodox Jewish school records suggest migration could be as high as natural growth, and could equate to a total growth in the population of approximately 7% per year, which as well as being tremendously challenging to the housing offer also excessively strains Orthodox Jewish schools.

Figure 11.2
Potential population growth using birth and death rates only



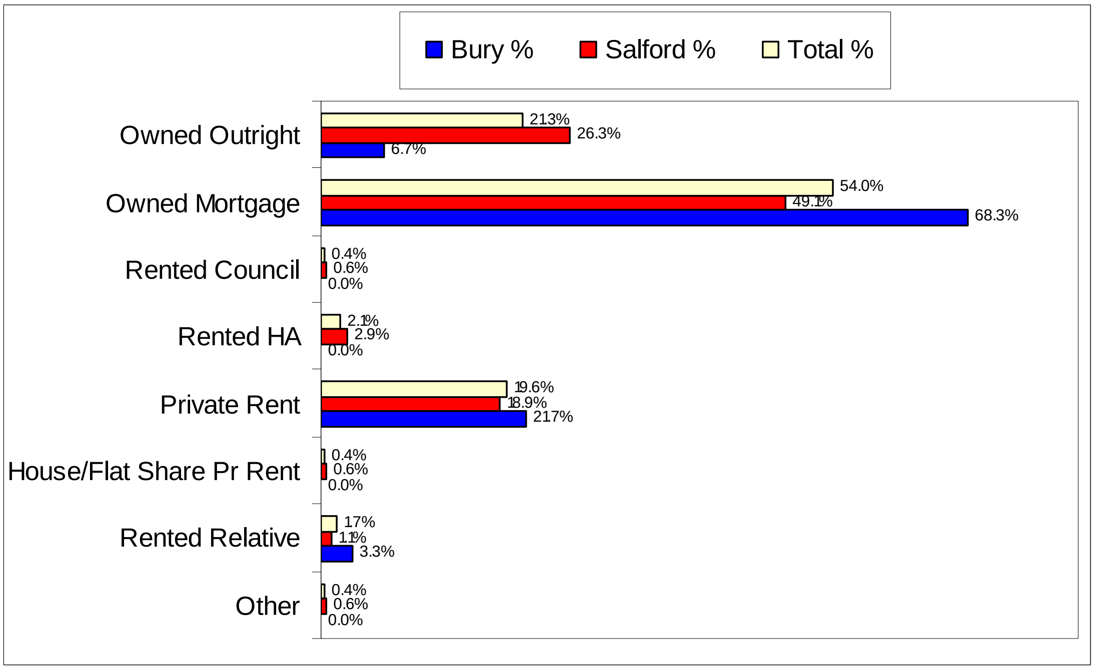
The future growth in the Orthodox Jewish community will have positively effect the population levels of Bury and Salford as a whole, as well as the age profile, and given the right education and skills could be a boon for economic development. Therefore the population expansion should be embraced as an opportunity; however the housing offer will need to be changed in order to retain this expanding community.

12. Tenure and property type

Tenure

Housing within the Orthodox Jewish community is dominated by owner occupiers (75.3%) with the majority of these being owned with mortgage, but still over one in five own outright. This is illustrated in figure 12.1, and it can also be seen that there is a considerable discrepancy between Salford and Bury, with the later being less likely to own outright and more likely to own paying a mortgage. The only other significant tenure recorded was private rented (19.6%) with very few households occupying social rented properties either council (0.4%) or housing association (2.1%) owned.

Figure 12.1
Tenure split of the Orthodox Jewish community



Data provided as part of the Housing Strategic Statistical Appendix returns in April 2007 shows that this lack of social housing is in contrast to the situation in the two authorities, as shown in table 12.1.

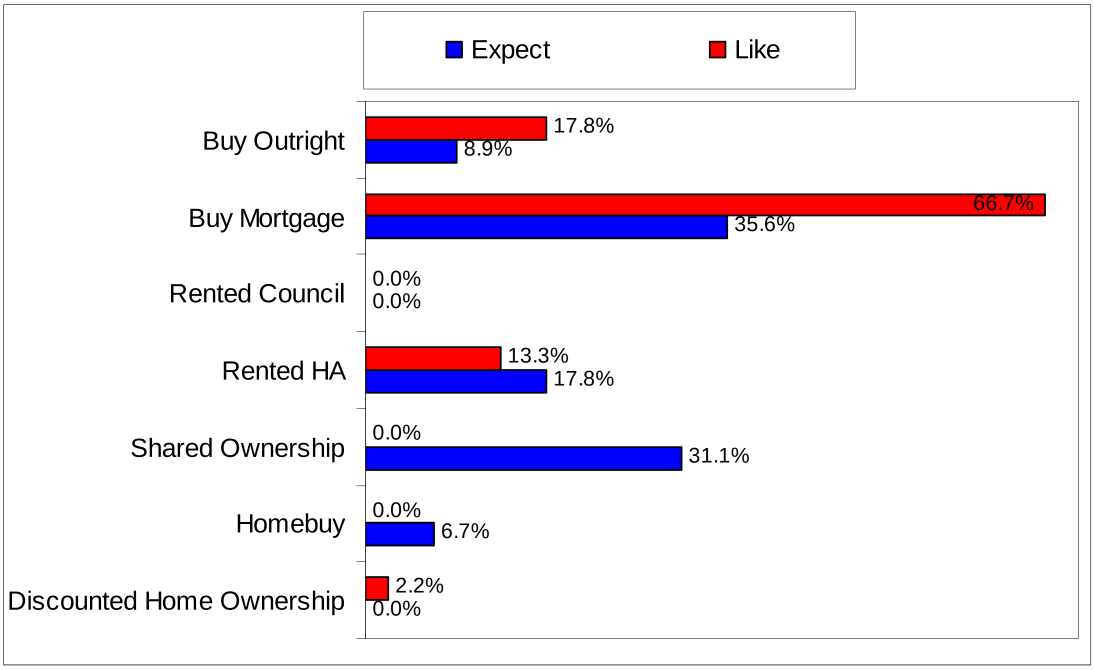
Table 12.1 Tenure comparison

Area	Private	Local Authority	Housing Assoc'	Other
Bury OJC	100.0%	0.0%	0.0%	0.0%
Bury MBC	84.2%	10.6%	5.1%	0.1%
Salford OJC	96.0%	0.6%	2.9%	0.6%
Salford CC	68.3%	25.1%	6.6%	0.0%
Total OJC	**97.0%**	**0.4%**	**2.1%**	**0.4%**
Total both councils	**75.3%**	**18.7%**	**5.9%**	**0.1%**

In the two authorities, and in particular Salford there is a significant amount of council owned stock, and overall in the two authorities this equates to 18.7% of the total housing stock. However only one Orthodox Jewish household was recorded as living in local authority stock (0.4%) which at first suggests there is either a lack of demand or supply in the right areas, or accessibility of council stock may be a problem for the Orthodox Jewish community (which becomes more transparent when looking at preferences). There is a similar situation with housing associations but the disparity is not on the same scale.

The housing tenure type the Orthodox Jewish community would like to live in, was asked of households who needed to or intended to move in the next two years, and figure 12.2 illustrates their preferences. It is clear there is no demand for local authority housing but there is considerable demand for housing association properties. This may be because there are Orthodox Jewish housing associations (e.g. Agudas Israel), and also the size, location and neighbours in council stock may not be seen as conducive to the Orthodox Jewish lifestyle. What is clear is that households would like to buy their own properties, although almost half do not expect to be able to do this, but would expect other options to be available such as Housing Association properties, and intermediate affordable housing options such as Homebuy and Shared Ownership. This suggests that the traditional way of buying a home is seen as unobtainable by a large proportion of the Orthodox Jewish community.

Figure 12.2
Tenure preference of households needing or intending to move in next 2 years

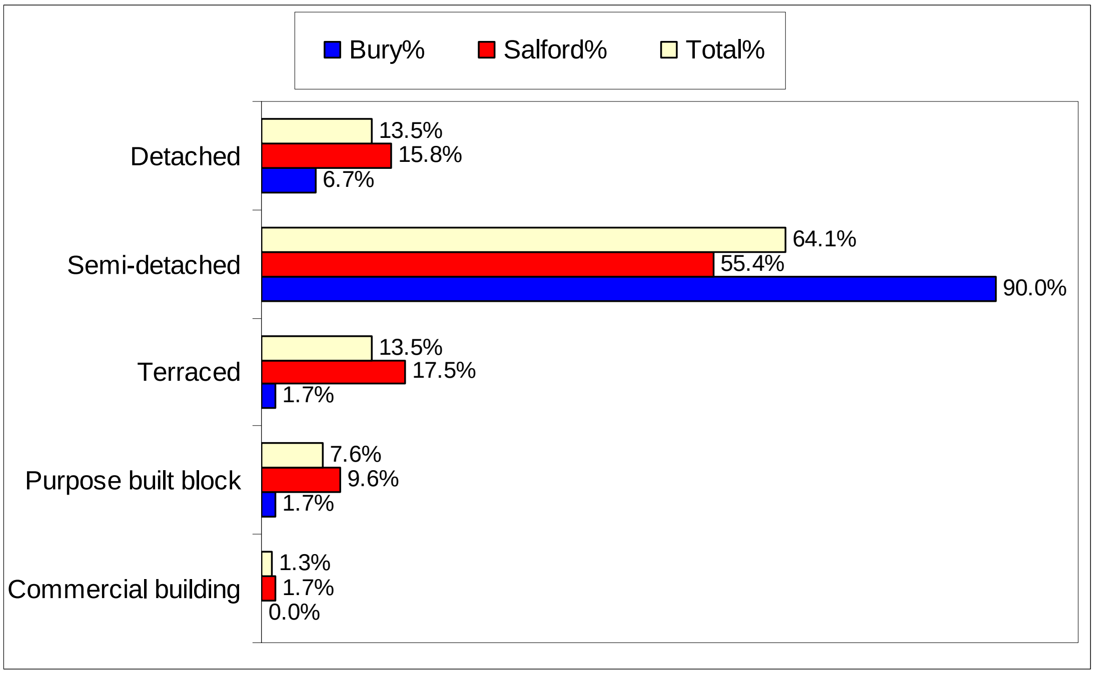


When comparing figures 12.1 with 12.2 there is an indication of a drastic shortfall in the supply of Housing Association and intermediate affordable housing options such as Shared Ownership and Homebuy. The majority of potential new households (53%) would like to buy their own property, but only 17% expected to be able to do so (Shared ownership and private landlords were expected instead). It is estimated that 78% of households returning to the area would like to buy their own property, but only 26% of these would expect to be able to do so. Again Shared Ownership seems to be the preference expected instead of traditional buying with 38% indicating this option. There is clearly a need for more housing association stock to be built and an increased supply of intermediate affordable housing options aimed at the Orthodox Jewish community.

Property type

Almost two thirds of the Orthodox Jewish community (64.1%) live in semi-detached housing, with the same proportion living in both terraced and detached housing (13.5%), and only 7.6% living in purpose built blocks (i.e. flats). As can be seen in figure 12.3 there are considerable differences between the types of properties occupied by the Orthodox Jewish community living in Bury than there are in Salford, as the vast majority (90%) of Bury Orthodox Jewish households live in semi-detached households whilst Salford has small but significant minorities spread over the other property types.

Figure 12.3
Housing type split of Orthodox Jewish community



The property types are just likely to be a reflection of the property that is available in the area to buy or rent. When households looking to move were asked of their preference for property type, a majority of 53% said semi-detached whilst 30% indicated detached. However only 2% would expect a detached property with 62% expecting a semi-detached, 23% a terraced house and 13% a flat, maisonette or apartment.

New households have aspirations for different types of properties, as even though the majority (72%) would like a terraced house, only 26% would expect this type of property with the majority (51%) expecting a flat, maisonette or apartment. Households returning to Salford would mainly like semi-detached (74%) and detached (17%), but only 55% and 2% would expect the two respective property types with a swing towards terraced (25%) and flats, maisonettes or apartments (15%).

Overall the majority of Orthodox Jewish households live in semi-detached houses and would both like and expect to live in this property type. There is also a large minority that would like a detached property but this is not expected with many households seeing terraced properties and flats as more realistically obtainable.

13. Housing Costs and Affordability

Affordability for Existing Households

Affordability for the Orthodox Jewish community is more challenging then the wider community for 3 main reasons. The average family size of 5.9 would suggest that properties with 3/4 or more bedrooms are required. The demand for houses in the Orthodox Jewish community is very high along with land prices so they tend to be a lot more expensive than comparable neighbourhoods and there are elements of the Orthodox Jewish community living in poverty. The response to the household income question was low with only a 38% valid response rate. The median income was only £20,000 but it is unknown if this is typical of the community due to the amount of respondents who didn't know or refused to declare their income. The typical amount of savings was £0 to £2500, however this also received a very low response rate of 35% and it is not possible to tell if households with higher incomes and savings were more likely to *refuse* or *not know* than less well off households (or even visa versa). Of the households who owned their own properties 58% indicated it was worth over £300,000 and 25% indicated it was worth £200,000-300,000. This house price question had a 96% response rate so it is safe to say the majority of the Orthodox Jewish community who own their own properties have a property worth over £300,000 (at least in their estimation). 41% of households also had equity in excess of £300,000 with 20% having £200,000-£300,000 equity. The average age of respondent / respondent and spouse in the £300,000 equity bracket was 55, but it is younger families in their 20s and 30s who have little savings, equity and generally lower incomes who are seriously affected by the affordability problem.

Land Registry data analysed over the last two years show that house prices where the Orthodox Jewish community live are 58% higher than the average in Salford and 48% higher than the average in Bury. Looking at house prices on offer for sale in the Orthodox Jewish area, that could house a typical family of 6 or more people, these 4 bedroom properties start from around £300,000, and 6 bedroom properties start from around £400,000. Even if the £20,000 median is on the low side, the 'CACI Paycheck' suggests that the average income in the Orthodox Jewish area is £27,000. This is data that has been generated from a model using 4 million households in the UK to develop profiles at postcode level, and not a specific sample survey of Salford/Bury, so it may not entirely accurate, but even with this higher figure the typical household would have a ratio of almost 11 x annual income in order to purchase a suitable home. This would be unlikely to be the case as a family would typically start of in a smaller property then move, and may have some equity to put towards a larger property, but even so having a house worth 11 times annual household income as a typical example shows an enormous affordability problem for the Orthodox Jewish community. This average of £27,000 is 5% less than the average of Salford and 16% less than the average of Bury. Salford ranks as one of the most deprived local authorities in the country (15th most deprived out of 354 – Index of Multiple Deprivation 2007) so an income below its average shows deprivation in itself.

Rent or mortgage in the Orthodox Jewish community was on average £550 per household per month or £6,600 a year, but 21% of households pay over £800 per month or £9,600 a year. If gross income was £27,000 then net income would be around £19,500 leaving little to support a large family. Also the average rent would be higher if all the Orthodox Jewish households were living in suitable sized homes and not overcrowded. The typical spend on amenities per year was £1,750, and the amount spent on general household maintenance was around £500, which is low, as respondents indicated they could not afford to spend money on maintenance. This would leave around £10,500 to spend on food, cars, holidays, clothing etc for a large family. If overcrowded households were to move to appropriately sized housing they would be likely to pay more rent/mortgage, and some households are also under spending on maintaining their properties as they can't afford it. Therefore if it wasn't for overcrowding and badly maintained homes there would be a lot of struggling families with even less than the said typical amount to survive on.

Affordability for new households

Where known it was indicated that 62% of new households would have savings or contributions form parents, family and friends, or a mixture of both. This leaves the remaining 38% of new households unlikely to have any start-up cash to put towards a new property. The median (the value half the households for which half have more and half have less) sum of the potential households who have money is £12,800, and 81% had access to less than £21,000. £12,800 could provide a 5% deposit for a house around £250,000, but with other set up costs of new home such as furniture, decorating, legal fees and stamp duty it would pay for a property for a deposit of a considerably lower value. The majority of potential new households were studying and not working with 82% earning less than £2,500, which in most cases would be nothing. Therefore the earnings of the household at the time that they would form a household is unknown but likely to be low as it would be the first full time job of one or both of the household members if either were working. New households are very restricted to what properties they can buy with a 2 bedroom flat in Orthodox Jewish area costing upwards of £150,000, and some new builds costing close to £200,000. Even if a 2 bedroom flat could be afforded by a new household, it would probably be outgrown in around 5 years given typical birth rates, and cultural adaptations, such as a Succah, would be difficult or impossible. It is the affordability problem which tempers potential households expectations of the size of home new households wish to live in, with on average 3.3 bedrooms liked but only 2.2 expected. It is not surprising that the majority (51%) of new households would expect to live in flats, maisonettes or apartments even though the vast majority would like to live in semi-detached housing. Only 17% of these new households expected to be able to buy a home with a mortgage, with the most common preferences being Shared Ownership (27%) or having to rent in the private sector (33%).

Returning Families

Households expected to return from other areas or abroad are predominantly made up of married couples with or expecting children (77%), with the remainder being couples without children or single people (who would be likely to get married before they would need a separate home). Of these returning households 70% are students (using oldest member of household if there is more than one person). This suggests that these households will be on low incomes on the whole with similar affordability problems as other new and young households within the community. However these households would like (3.6) and expect (2.9) homes which are moderately bigger than aspired to by potential new households, and therefore more expensive. The majority of these households still expected a semi-detached house and only 26% of these households expected to be able to buy a home with a mortgage, with the most common preference being Shared Ownership (38%).

Affordable Housing Options

It is clear that there are large scale affordability problems for households looking to move due to reasons such as overcrowding, the number potential new and returning households as well as low incomes. The vast majority of households would like to buy outright or with a mortgage but only a minority expect to be able to do this. Overall the most frequent favoured alternative indicated in this survey was Shared Ownership. This intermediate affordable housing product (intermediate affordable housing for the purpose of this study included shared ownership, shared equity and discounted sale) allows a customer who can't afford to buy a property outright to buy, for example, a 50% share and pay 'a small rent' on the rest to a Housing Association. The customer can then buy remaining shares when they can afford to. The rent is likely to be around 2/3rds what the mortgage would be on the share, so in effect 83% of a full mortgage would be paid. Open Market Homebuy (for first time buyers) would provide a cheaper option, where a mortgage is obtained (generally for 50% or more of the value of the property) and an 'equity loan' is obtained for the remainder. A fee would then be paid monthly to cover the equity loan (for example to the value of 1.75% of the value of the loan per annum rising at Retail Price Index plus 1% per year), and this fee would be a lot cheaper than a mortgage or even the rent on Shared Ownership. Discounted Home Ownership allows a customer to buy 100% of a home at a discounted price (discount varies but 35% is likely to be the largest realistic discount) on the condition that when they sell the same percentage discount applies compared to the open market valuation. It is possible that this sell on discount could be 'varied' in county court in years to come when selling the property on, and the discount my not be enjoyed by new occupants.

Therefore Discounted Home Ownership is not a sustainable affordable product.

The interview respondents were given a brief explanation of these ‘Affordable Housing Products’ but it is not likely that it was fully understood as Shared Ownership being the most frequent option indicated is also the most expensive. Due to the discrepancy between suitable house prices and income in the Orthodox Jewish community, it would be hard to classify Shared Ownership as an ‘affordable” option, and even though Open Market Homebuy is more desirable it may still be too expensive, Discounted Home Ownership has its long term faults, and therefore and a different product involving equity share should be considered.

An equity share product similar to Discounted Home Ownership but with the ‘discounted’ percentage retained in ownership by a Housing Association but no fee charged on it, would make a realistic difference to a sizeable proportion of households if the funding was available. A new equity share product would make suitable sized homes available for some of the households who wish to buy but can’t afford to. The exact number who would benefit is unknown due to the lack of accurate financial information disclosed, but it would be several times more than the people who would benefit for shared ownership. Whether using CACI data for the area or data from this survey the affordability gap for Orthodox Jewish households would not be narrowed enough by any current intermediate affordable housing option.

Only 2.5% of current households are living in ‘affordable’ housing, none of them in intermediate schemes (although Agudas Israel have recently provided 25 units on an equity share basis), all in social rented properties (1 council stock the remainder Housing Association). Orthodox Jewish households would not normally be looking to live in council stock or mainstream housing association stock due to the location, size and factors involving ethnic sensitivity. Agudas Israel Housing Association have been involved in developing social rented housing stock with mainstream housing organisations and these schemes have been very successful and oversubscribed. Ongoing work is being carried out with Great Places and Space to develop for social housing but this is hampered by the lack of suitable sites. Fractionally over 2% of households were recorded as living in HA properties, whilst 18% of households looking to move would expect to be able to access a HA property as an affordable alternative to buying or private renting. The gap between demand and supply for social rented stock is likely to be met by more expensive and poorer rented private properties (Interlink expressed concern about the poor quality of private housing stock in the Orthodox Jewish area, however this is typical of the tenure the wider community also). Many of these families with low incomes and young children are likely to be classed as ‘vulnerable’ according to the Department of Communities and Local Government, and it is especially important that vulnerable families do not inhabit non-decent housing stock. There is a clear need for a dramatic increase in the supply of social housing to the Orthodox Jewish community, and as there is also a finite amount of large properties in the area, it is likely these would need to be new build properties from 4 to 7 bedrooms in size. Just to ensure the Orthodox Jewish community is given parity with the wider community 26 social rented units would be needed in Bury and 68 in Salford, however affordability is a much greater problem in the Orthodox Jewish community so this would just be a starting point. From 2006-08 18 social rented properties were provided for the Orthodox Jewish community in Salford at the Broughton Green location (2 x 3, 8 x 4, 6 x 5 and 4 x 6 bedroom), more are hoped for in the 2008-11 round of the National Affordable Housing Programme. The Higher Broughton Partnership responsible for regeneration in Broughton Green aims to build 700 homes throughout its lifespan. Ways of ensuring more of these new build properties are affordable to the community through both buying and renting need to be investigated.

14. Further considerations and good practice

This section covers areas that are not directly related to the study itself but are considered important issues by the Orthodox Jewish community and it would be good practice to investigate their possibilities further.

Ideally the way forward for the local Orthodox Jewish community would see a ‘focused partnership’ approach between Bury, Salford and Manchester councils towards regeneration, involving leaders of the local Orthodox Jewish community as well as Housing Associations who operate in the area. Efforts are already being made in this direction as the Orthodox Jewish community have found it difficult achieve their aims (e.g. housing, economic development and health related) due to being spread over three separate council areas.

As families without children were less likely to be at home during this study, and older people’s accommodation is less accessible, it is possible that older people’s needs were under accounted for. Therefore it would be good practice for and elder persons’ study to be carried out in the Orthodox Jewish community covering housing needs and other areas of concern for older people within the community.

One possible route to help provide affordable housing would be to look at the feasibility of a Community Land Trust for the Orthodox Jewish community for which preliminary work has already started. Salford University’s initiative Community Finance Solutions has developed a toolkit for urban Community Land Trusts. A Community Land Trust would provide a sustainable and equitable model for economic and social development benefiting all residents whilst providing affordable housing, and allowing investment from public, private and third sector bodies. They are non-profit making cooperatives that provide affordable housing for generations as all housing within the trust can only be sold at a predetermined affordable rate. The major problem with a Community Land Trust in a densely populated urban area would be to find suitable land in the first place and then being able to afford to buy it. However a unique characteristic of the Orthodox Jewish community is the potential for large amount of private investment into such a trust to help bridge the affordability gap.

Closer liaison with the Orthodox Jewish community would help to take the risk out of future housing developments, as the Orthodox Jewish community are willing to buy off plan if the homes are in the right location, with a design conducive to the Orthodox Jewish lifestyle, and are made affordable. An example of this would the Hartington Street development by the Home Housing Association with Gateshead Council.

Such community wide affordable housing related projects would allow more Orthodox Jewish households the ability to 'buy a stake in the community', for which there is pressure to do in the Orthodox Jewish community as there has historically been a strong emphasis on households owning their own home. However owning such a stake is becoming a distant possibility for many households.

15. Conclusions and Recommendations

Main Findings
The local Orthodox Jewish community is growing at an increasing year on year rate and could possibly increase in size by 50% in the next 13 years based on projected birth increases and mortality rates. The average household size 5.9 which is around 2.5 times national and local averages and the high household size help contribute to overcrowding being 3 times higher in the Orthodox Jewish community than in the two involved councils as a whole. Overcrowding is also the main driver of households moving property in the Orthodox Jewish community with 'home too small' being the most common factor for people who have recently moved and the majority reason for people needing or intending to move. Home extensions could help this problem with 37% of households needing at least one type.

Demand for households through new household formation stands at a maximum of an additional 505 in the next five years, with up to 286 households returning from outside the area. A total of 791 (an additional 39.6%) is the estimate of new households needed in the next 5 years, and indicates the extent to which the Orthodox Jewish community is expanding through organic growth. Demand for suitably sized properties in the area is very high and this is reflected in the house prices with a property for an average required household costing between 11 and 15 times average household incomes, and this is causing a serious and wide spread affordability problem in the local Orthodox Jewish community.

Housing related support needs in the Orthodox Jewish community are typical of the wider community, and whilst people with learning difficulties showed a significantly higher frequency than was recorded in the general Strategic Housing Market Assessment it is possible that this is due to a misinterpretation of the question. Take-up of support services by the Orthodox Jewish community, particularly accommodation based, is likely to be problematic due to locations and ethnic sensitivity. Also access to Supporting People services by the Orthodox Jewish community is not yet recorded. There was no outstanding need for aids and adaptations to properties to help older people, people with disabilities or other needs. However the take up of these services by the Orthodox Jewish community is also uncertain. Over a third of households indicated need or want for an extra living room for an in-built Succah, an extra kitchen (or extra units and appliances) for Pesach or both, but a further 8% indicated inability to make adaptations due to living in a flat or renting. There is demand for a very large minority of the Orthodox Jewish community for adaptations to their home which are conducive to the observation religious periods.

There are large gaps between aspiration and expectation in the Orthodox Jewish community when buying or renting a property is concerned. The majority prefer buying a property traditionally but don't expect to be able to, and there appears to be a severe lack of affordable options to help bridge the gap. There was a preference towards Salford/Broughton Park as opposed to Bury/Prestwich as a place to live, although this could be caused by the majority of respondents living in Salford there was a significant amount of Prestwich residents who would like to live in Broughton Park but did not expect this to be realistic.

Overall the biggest challenges for the local Orthodox Jewish community are linked problems of overcrowding and affordability. This is made worse by low incomes in the Orthodox Jewish community and a lack of suitable stock in high demand inflating the prices. However with the population and the number households expanding at an ever increasing rate, the extent of these challenges will become critical without serious intervention.

Recommendations

Home Extensions

The results of this study show the importance of home extensions to the Orthodox Jewish community with almost 4/10 households still indicating they need a home extension. Also the Orthodox Jewish community is three times more overcrowded than the general community which exacerbates this unmet need for extensions. Salford City Council should consider this when reviewing its polices so the specific needs of the Orthodox Jewish community are provided for and ensuring a 'one size fits all' approach is avoided.

Intermediate affordable housing

As stated in the affordable housing section of this report, intermediate affordable housing for the purpose of this study refers to shared ownership, shared equity and discounted sale. A high and demonstrable need and demand for affordable housing options in the Orthodox Jewish community has been indicated by this study. However the survey picked up an under provision of households currently living in affordable accommodation. Intermediate affordable housing options such as Shared Ownership may not be much assistance to this community as the affordability gap is too wide (with current house prices and mortgages available). Open market Homebuy with fees being charged is not ideal, and discounted Home Ownership discounts may not be passed on to further buyers if challenged in court at a later date. The best option for this community would be a low cost equity share option similar to discounted home ownership, with a housing association, e.g. Agudas Israel retaining the equity share and not charging a fee. The Higher Broughton Partnership should give serious consideration to working with the Orthodox Jewish community to design such a product, and the finance needs to be obtained through the future bidding rounds of the National Affordable Housing Programme 2008/11.

Housing Association stock

Even with the most generous equity share product possible large parts of the OJ community would not be able to buy suitable affordable housing due to their economic situation. Therefore there is a need to supply increased numbers of 4 to 7 bedroom social rented properties, typically provided by housing associations sensitive to the needs of the Orthodox Jewish community. As the building of sufficient properties would be a medium to long term project, private rented properties will bridge the gap in demand in he mean time. However as low income vulnerable households are most likely to be living in the private rented sector. There are some concerns expressed by elements of the Orthodox Jewish community about the low quality of housing in the private rented sector, however this is typical of this sector locally and nationally. Even so it would be worthwhile for the Housing Market Support team at Salford City Council to consider making Broughton Park one of its Selective Licensing areas in the future.

Supply of affordable housing

There should be an aim of a minimum of 50 units of affordable housing supplied for the Orthodox Jewish community annually for the next 3 years until 2011, and then the situation needs to be reviewed. These units should be 4 to 7 bedrooms in size and be split between housing association and a low cost shared equity model. These properties could be new build, refurbished vacant properties or smaller properties which have been converted. There is a need for more but fulfilling this need, as it would be for the general community, is impractical, but these figures would help to mitigate excessive need. The Salford Housing Needs Assessment highlights a need for 2018 affordable properties to be supplied for the whole city in total over the next 3 years, and 150 units for the Orthodox Jewish community would represent 7.4% of this figure. It is estimated that the Orthodox Jewish community makes up over 4% of Salford's population as a whole, but with larger family sizes and greater affordability problems due to both higher house prices and lower household incomes, a higher pro-rata figure is justifiable. Over the last year Interlink has been maintaining a list of Orthodox Jewish households requiring affordable housing in the area, and the list now totals 200 families (equivalent to 10% of the total number) plus it is calculated that 791 new households (mostly with low incomes) will be formed in the next 5 years, so the figure of 50 affordable homes to be provided each year is a conservative figure but enough to make a difference.

Housing related support

The Supporting People, Home Improvement, Affordable Warmth, and the Disability Facilitation Grant teams, along with the Housing Advice and Support Service, need to monitor access of their services by people from the Orthodox Jewish community and look at improvements that could be made to their services if barriers are found. Housing Choice, which helps older people move into more manageable homes if needed (often allowing families to move into previously unoccupied housing), along with the previously mentioned teamed should look at promoting their services to the Orthodox Jewish community through media that is acceptable such as specialist Orthodox Jewish newspapers. A recent Community Needs Assessment Survey carried out by Binoh and sponsored by the national Institute for Mental Health in England identified the need for an ethnically sensitive support system as 'overwhelming'. The Supporting People team currently funds one 'older people's' housing related support service, and should consider a needs mapping exercise for other client groups within the Orthodox Jewish community. This should cover client groups such as people with mental health needs and learning difficulties, but not be restricted to these. An investigation into the demand for and the feasibility of funding such services should be considered, and cooperation with the Federation of Jewish Social Services would be conducive to such a project.

Partnership working

These recommendations should not just be considered by the councils involved, as improving the housing offer and support services for the Orthodox Jewish community needs to be implemented in partnership with other organisations including development partnerships (e.g. Higher Broughton Partnership), housing associations, English Partnerships, the Housing Corporation, planning agencies (e.g. Urban Vision) and the Orthodox Jewish community (e.g. Binyan, Interlink, Agudas Israel Housing Association), as the size of the challenge will require fully committed cooperation. Also affordability is a problem of low incomes as well as high house prices. The Orthodox Jewish community should work with Economic Development, Welfare Rights (for assistance with benefits) and similar teams and agencies, in an attempt to explore ways of increasing employability and raising household incomes.

Annex A – Terms and organisations explained

The Bedroom standard

This indicator of occupation density was developed by the Government Social Survey in the 1960's for use in social surveys. It incorporates assumptions about the sharing of bedrooms that would now be widely considered to be at margin of acceptability. A standard number of bedrooms required is calculated for each household in accordance with its age/sex/marital status composition and the relationship of the members to one another. A separate bedroom is required for each married or cohabiting couple, for any other person aged 21 or over, for each pair of adolescents aged 10 - 20 of the same sex, and for each pair of children under 10. Any unpaired person aged 10 - 20 is paired, if possible with a child under 10 of the same sex, or, if that is not possible, he or she is counted as requiring a separate bedroom, as is any unpaired child under 10.

This standard is then compared with the actual number of bedrooms (including bed-sitters) available for the sole use of the household. Bedrooms converted to other uses are not counted as available unless they have been denoted as bedrooms by the residents, bedrooms not actually in use are counted unless uninhabitable. If a household has fewer bedrooms than implied by the standard then it is deemed to be overcrowded. As even a bed-sitter will meet the bedroom standard for a single person household, or for a married/cohabiting couple, single person and couple households cannot be overcrowded according to the bedroom standard.

Agudus Israel Housing Association

The main Orthodox Jewish Housing Association in the UK

Binjan

A committee of professional people with housing and property expertise who work voluntarily on behalf of the Orthodox Jewish Community on housing issues

Binoh

A support organisation serving the Jewish voluntary sector specialising in educational support and social care for children and adults

Interlink

The main voluntary support organisation serving the Orthodox Jewish Community with offices nationally and in the north west of England

The Federation of Jewish Social Services

Provides social care assessments, assistance and support to the entire

Jewish community across Greater Manchester