

Bradwell Housing Needs Survey Results October 2014

Introduction

In September 2014, the District Council working with the Neighbourhood Plan Group and Parish Council carried out an online housing need survey in the Parish of Bradwell.

A postcard was delivered to every household in the parish of Bradwell (655 properties). The postcard asked residents in housing need to complete an online survey on the District Council's website or to contact the Community Housing Team for help in completing the form. The survey was also promoted through the parish newsletter, 'The Bradwell News', and posters around Bradwell.

The completed forms were then analysed by the Rural Housing Enabler for Derbyshire Dales and combined with housing register information to form the basis of this report. 58 households are identified in housing need.

NB: The total percentage is greater than 100% in some of the tables and charts below as some respondents fall into more than one category.

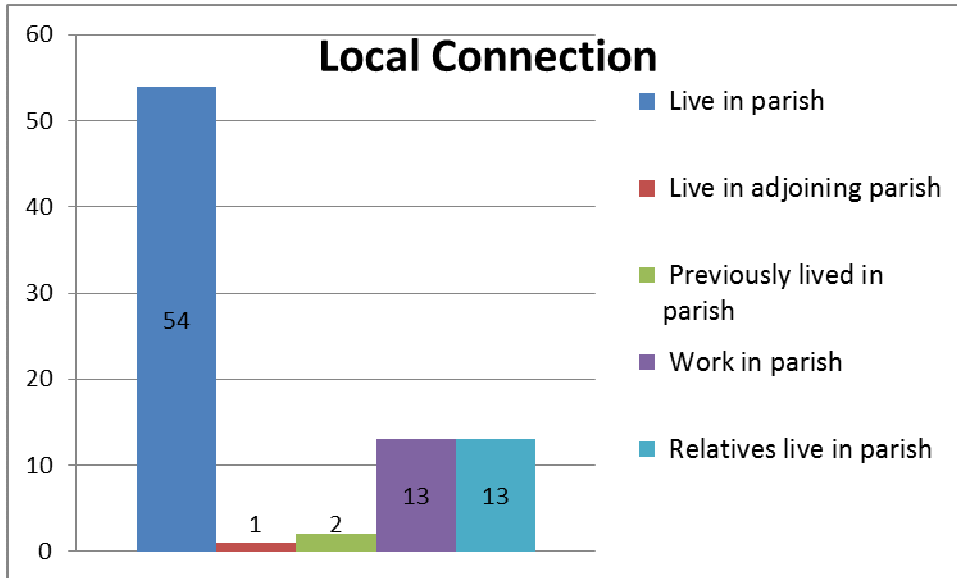
Purpose of the survey

The survey was conducted in order to obtain clear evidence of the housing need in the Parish of Bradwell. The survey combined with housing register data provides clarity on the type and tenure of housing required to meet local need, and the extent to which this housing need might be met by current housing stock.

Local Connection

The local connection of the 58 households is summarised as follows:

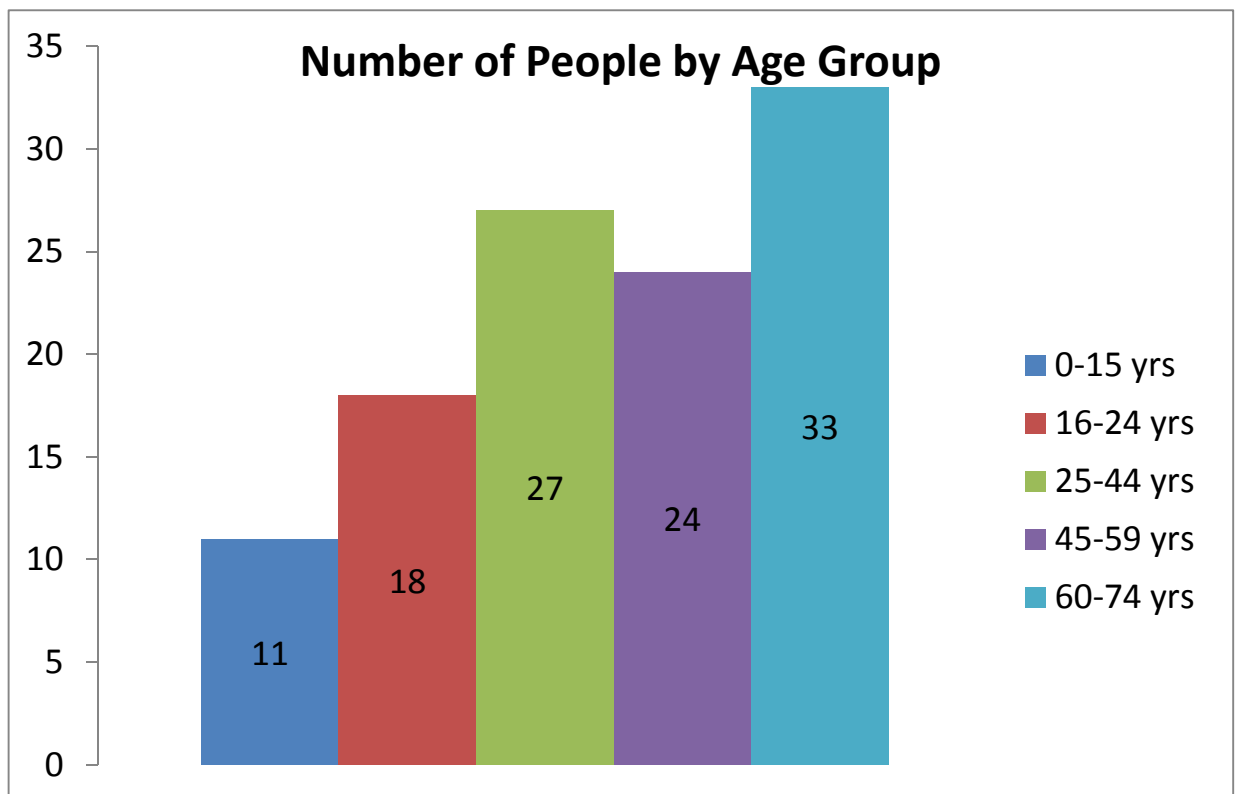
Category	No. of households
Meet Peak Park's local occupancy clauses (10yrs)	44
Insufficient local connection but will have within the life of the survey – 8 years' residency	3
Insufficient information provided	6
Does not meet the Peak Park's local occupancy clauses	5
Total number of households	58



The chart shows the local connection of households. 54 of the 58 households (93%) currently live in the parish. In relation to the categories 'work in parish' and 'have relatives in the parish', this information was not specifically asked for, so further respondents may also work and or have relatives in the parish.

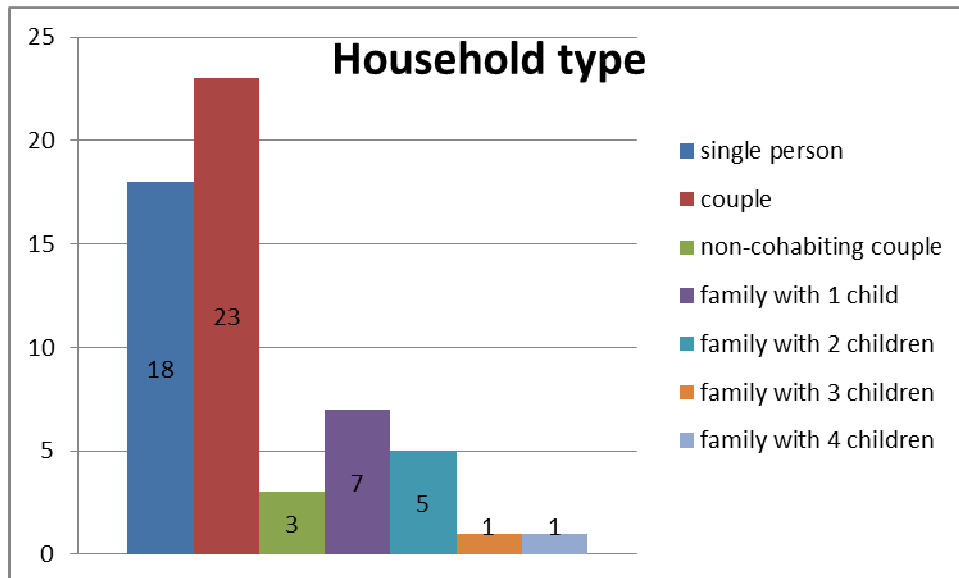
Housing Need by Age Group

The chart shows the age ranges of the individuals in housing need. 111 individuals form the 58 households in need. The need is spread across the age groups.

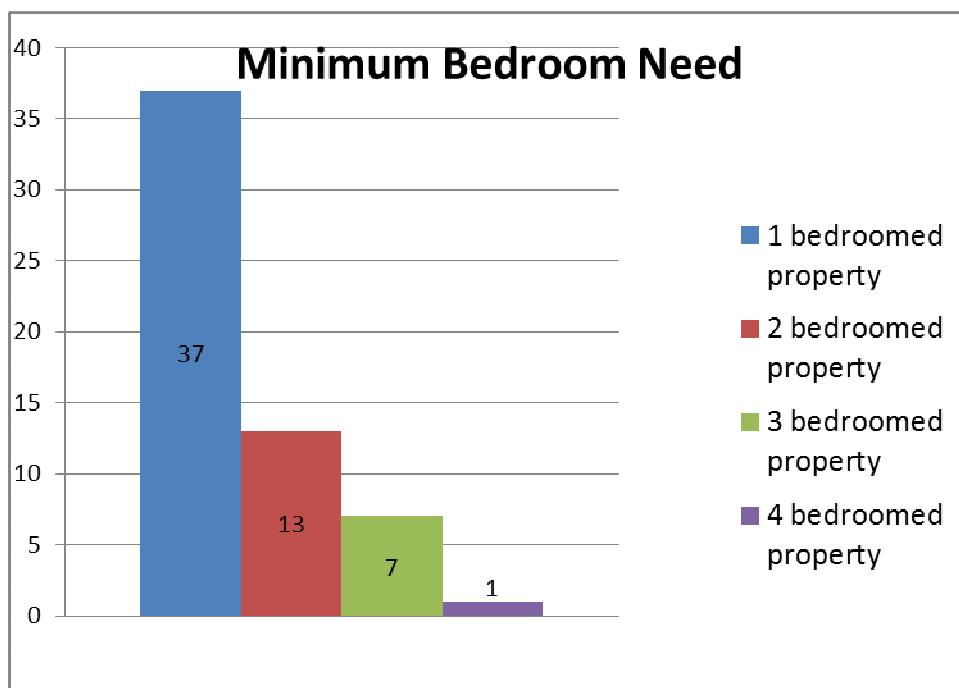


Household types

The household types of the 58 households are shown in the chart below. 41 of the 58 households are single people or couples, plus 3 non-cohabiting couples, and 14 households are families. 50% of the single households are in the 60-74 yrs age group and 52% of the couples. 21 of the 58 (36%) households in housing need are singles or couples in the 60-74 age group.



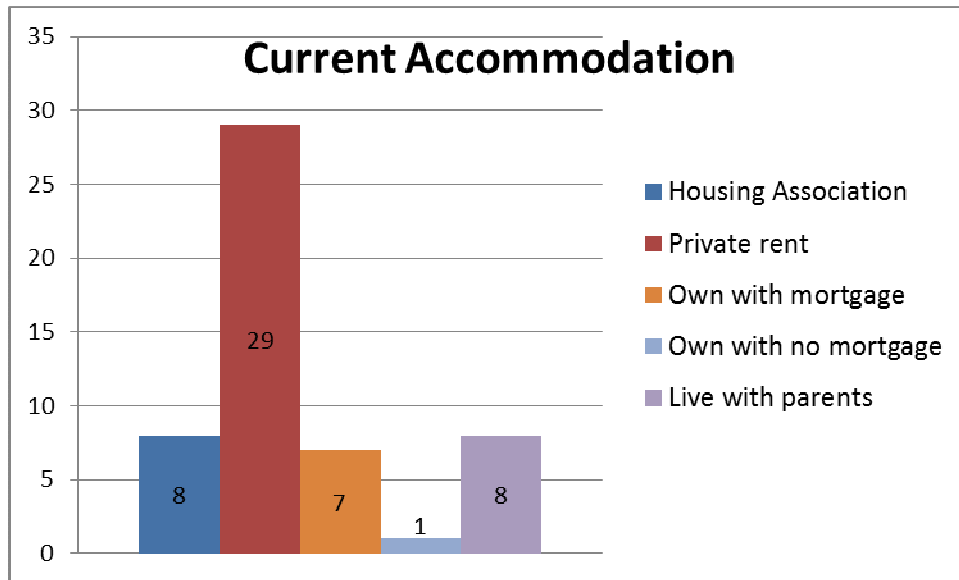
Accommodation requirements



This chart shows the minimum number of bedrooms that respondents need based on the District Council's Housing Allocation Policy. Its purpose is to give an indication of the minimum need at the current time, but should be treated with caution in determining a scheme mix as it does not allow a household to grow, and is based on the children's current ages (younger children are expected to share a bedroom under the Allocation Policy).

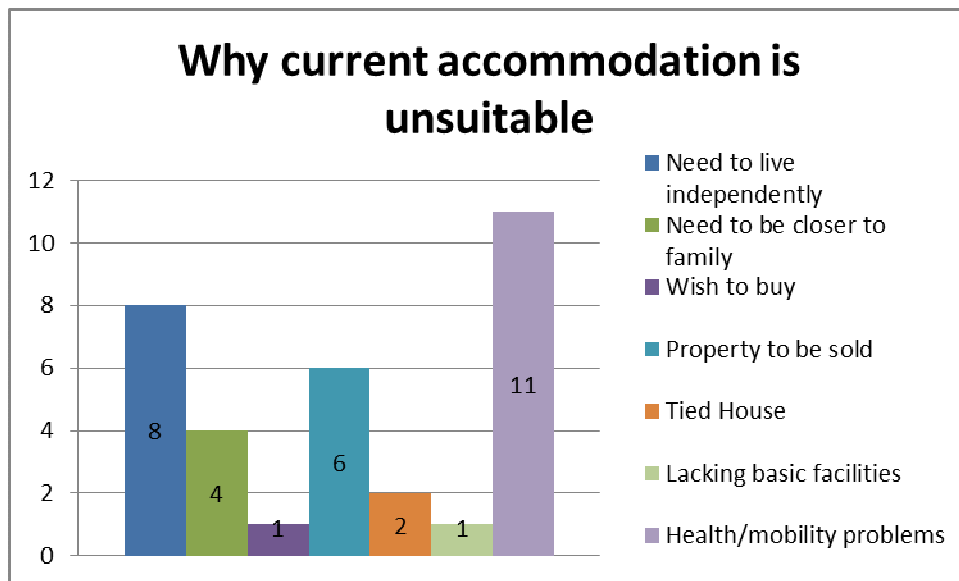
The chart reflects the predominant need identified in this survey for smaller homes. Consideration needs to be given to the mix of homes required to meet any identified need as single people would not be eligible for a 2 or 3 bed house under the District Council's Home-Options Allocation Policy, and people only see the homes they are eligible for. A local lettings policy would enable couples to bid on 2 bed houses. A scheme mix which includes flats would also help to meet the need from single people and couples.

Current Accommodation



The predominant need is from people currently living in private rented accommodation (29 households), with equal need from people living with parents (8 households), people who own a home with or without a mortgage (8) and housing association tenants (8).

Why is your current accommodation unsuitable?



Respondents indicated a range of reasons why their current accommodation is unsuitable. With 'health and mobility problems' (11 households), 'need to live independently' (8) and 'property to be sold' (6) being the predominant reasons.

Existing stock and turnover

In considering the housing need information it is also important to consider the level of existing provision and turnover within that stock. Dales Housing, Northern Counties Housing Association and Nottingham Community Housing Association have affordable homes in Bradwell Parish.

Dales Housing is the largest affordable housing provider with 66 affordable homes in Bradwell, of which 41 are designated older persons accommodation. Only 3 of the 23 houses have become available in the past 5 years. The majority of the turnover is in the designated older persons bungalows and flats (11 of the 15).

Bradwell's Affordable Housing Stock

Dwelling Type	Current Affordable Housing Stock	Comments	Turnover in the past 5 years	Housing Association
2 bed flat	2		1	Dales Housing
2 bed house	3		0	Dales Housing
3 bed houses	20		3	Dales Housing
1 bed bungalows	21	Designated Older Persons	7	Dales Housing
2 bed bungalows	14	Designated Older Persons	2	Dales Housing
2 bed flats	6	Designated Older Persons	2	Dales Housing
Totals	66		15	

Northern Counties Housing Association stock and turnover

Northern Counties Housing Association has 31 homes in Bradwell, with 16 flats and bungalows for older people and 15 x 2 and 3 bed houses. Northern Counties stock and turnover is set out in the table below.

Dwelling Type	Current Affordable Housing Stock	Comments	Turnover in the past 3.5 years	Housing Association
2 bed flats	6	Designated for Older People	1	NC
2 bed bungalows	10	Designated for Older People	3	NC
2 bed houses	3	General Needs	2	NC
3 bed houses	12	General Needs	2	NC
	31		8	

Nottingham Community Housing Association's stock and turnover

Nottingham Community HA has 5 x 2 bed 3 person houses in Bradwell. NCHA's stock and turnover is set out in the table below.

Dwelling Type	Current Affordable Housing Stock	Comments	Turnover since 2009 (5.5 years)	Housing Association
2 bed houses	5	General Needs	7	NCHA

The turnover for these 5 houses is relatively high when compared to the turnover of Dales' and Northern Counties' houses.

In summary, the predominant need identified in this survey is for smaller homes. There are currently 11 x 2 bed roomed houses and 32 x 3 bed roomed houses in Bradwell, and their turnover is low, averaging about 3 each year. There are only 2 x 2 bed flats that are not designated for older people, and only 1 of these has become available in the past 5 years.

In total, there are 102 units of affordable housing stock in Bradwell, but half (47 out of the 102) are designated older person's accommodation. In the past 5 years, about 30 properties have become available but 15 of these have been older person's accommodation.

It's reasonable to assume that some of the housing need could be met by turnover of the current housing stock, particularly through the turnover of the older person's accommodation. However, there is also a low turnover of current stock and a mismatch between household type in need and available properties, particularly in relation to younger single people and couples, with only 2 x 2 flat general need flats and 11 x 2 bed houses in Bradwell.

In addition, some of the need arising from this survey is from households who are privately renting, whose landlords have indicated that they are wanting to sell their properties either imminently or in the near future. One of these key property owners is Newburgh Engineering with 25 properties. If all their properties were sold, this would significantly impact on the numbers in housing need in Bradwell within a short space of time, with households then at risk of homelessness.

Affordability

Private Ownership

Bradwell's house prices on the Right Move website (rightmove.co.uk) highlight the unaffordability of houses for local people in housing need when house prices are compared to respondents' income, savings and equity.

All property available for sale in Bradwell on 31/10/14 on right move

Property Type	Bedrooms	List Price (£)	Comments
cottage	1	£85,000	
Terraced house	1	£125,000	Internal updating required
Terraced house	1	£140,000	
Terraced cottage	2	£149,950	
End of terrace house	2	£175,000	
Mid terraced house	2	£175,000	
Semi-detached house	3	£182,500	Bradwell Head Road
Semi-detached house	3	£187,500	Springfield Road
Semi-detached house	3	£195,000	Springfield Road
Semi-detached house	3	£199,950	
Semi-detached house	2	£199,950	
Semi-detached house	3	£199,950	Springfield Road
Detached house	4	£237,500	
Semi-detached	3	£250,000	
Terraced house	2	£250,000	
Semi-detached	3	£280,000	
Bungalow detached	5	£375,000	
Semi-detached house	4	£389,950	
Detached house	4	£425,000	
Detached house	4	£520,000	
Barn conversion	4	£775,000	

Source:www.rightmove.co.uk

Private Rented

Only two privately owned rental properties are available on the Right Move website in Bradwell at a monthly rental of £650 (£150pw) for a 3 bed house and a 1 bed cottage for £495pcm (£114pw). Local Housing Allowance (LHA) rates are a useful indicator of affordability. The rental costs of these two properties are significantly above the current LHA rates (maximum amount of housing benefit which could be paid) of £89.32 pw for a 1 bed property and £126.92 (£550pcm) for a 3 bed property. Furthermore, traditionally private rented accommodation provides short-term lets to assist a mobile workforce rather than a long-term solution to a community's housing shortages.

Shared ownership versus affordable rent

The survey indicates that the predominant tenure need is for affordable rented accommodation.

Tenure preference has not been recorded for all data sources for this report, but where the information has been provided, 10 households expressed an interest in both rent and shared ownership. Shared ownership allows people to buy up to 80% of their home in rural areas, enabling access to the housing ladder to households who would otherwise have to rent. Providing shared ownership is a higher risk as mortgage lenders require a substantial deposit which is particularly difficult for first time buyers, and from 2014 much tighter affordability checks are being applied than previously. At the time of writing, there are a very small number of lenders who wish to lend on shared ownership properties where the property can only be bought out to 80% and strict local occupancy conditions apply.

If shared ownership was provided it would need to be affordable for households with an annual income of around £25,000. However, only 4 households interested in shared ownership indicated that they had savings or equity to assist with the larger deposits currently required by lenders (typically 10%) and only one household provided a figure. Shared ownership may therefore not be a viable option.

The information provided by respondents, particularly their financial information, has been used to assess whether a person has a housing need which they would struggle to meet in the local housing market. To ensure confidentiality, respondents' financial information is not set out in this report and their personal circumstances are indicated in a generalised form. However, all the information provided has been carefully analysed and the outcomes are summarised in this report.

Conclusion and recommendations

47 households are in housing need who have a strong local connection to Bradwell Parish, which includes 3 households who have a connection of less than 10 years (8 years +) who have been included as they will have a 10 year local connection within the life of this survey. 11 households do not meet the local connection criteria or insufficient information was provided to establish local connection. The needs of those with a lesser local connection could be met by older affordable housing in the village with a lower local connection threshold.

In terms of tenure, the survey shows the need is predominantly for affordable rent, with some demand for shared ownership although, based on the financial information provided, this may not be a viable option.

Of the 47 households who have a strong local connection, it would be reasonable to assume that 10 of the older households would be able to meet their housing need through turnover of the designated older person's accommodation. The housing need is then 37 households. It is normal practice to look to provide about a third of the need identified as people's circumstances can change between a survey being undertaken and homes being built, so 12 homes are required.

The survey has identified a predominant need from single people, couples and smaller households for smaller homes. As such I would recommend that provision focuses on 2 bed 4 person with a local lettings policy attached to ensure that couples are eligible for these homes, and that some flats are provided for younger single people.

These conclusions are based on information provided by residents of the parishes of Bradwell as part of an online survey. The views of the Parish Council and the community on the outcomes of this report are very much welcomed.

Recommendations

- New development should focus on smaller homes, whilst aiming to achieve more than the existing HQIs on space standards to match people's expectations
- 12 homes for local people are required
- New provision should focus on 2 bed 4 person homes for affordable rent, with some flats for younger single people
- Local lettings policy needed to reflect the fact that the majority of local people in housing need would not be eligible for almost all the current provision in the village
- Although this survey is sufficient to support development, in other villages, we have met individuals to confirm housing need, local connection, affordability and tenure mix prior to planning, at which point we would not discount numbers.

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