

Winster Parish Housing Needs Survey Results March 2012

Report prepared by Isabel Frenzel
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Winster Parish Housing Needs Survey Results

Introduction

In January 2012, the Rural Housing Enabler for Derbyshire Dales undertook a housing need survey with the support of Winster Parish Council. Survey forms were posted out to every household in the Parish. Of the 298 forms posted out, 131 survey forms were returned, a response rate of 44%. Other sources of local housing information have also been used to supplement the survey findings.

Purpose of the survey

The survey was conducted in order to obtain clear evidence of the affordable housing need in the Parish of Winster. The aim of the survey was to establish the type and tenure of housing required to meet local need, and the extent to which any housing need might be met by current housing stock.

The returned forms can be categorised into 4 main groups as follows:

Category	No. of forms
In housing need and in favour of a scheme	8 forms, 9 households in need*
Not in housing need and in favour of a scheme	98
Not in housing need and not in favour of a scheme	22
Depends/returned	2
Total number of forms returned	130

82% of respondents would be in favour of a small development of affordable homes for local people in the Parish.

*Of the 9 households that indicated a housing need on the survey form, 3 households have not been counted due to one or more of the following reasons: do not have a strong local connection to the Parish, are adequately housed or will not need housing in the next 5 years.

Planning Context – outline description

The Parish of Winster is in the Peak District National Park Planning Authority area. Please note that the following is not a complete description of the planning policies that apply locally.

In the Peak Park, new homes may exceptionally be allowed for local people, in or on the edge of a settlement, where there is a proven need. The homes built must be 'affordable by size and type to local people on low or moderate incomes and will remain so in perpetuity' (LH1 Local Plan, Adopted 2001). Peak Park policy also defines the people that would qualify as having a local connection (LH2 Local Plan). Please see **Appendix A** for the local connection criteria.

Local Connection

The local connection of those residents in housing need and in favour of a scheme can be summarised as follows:

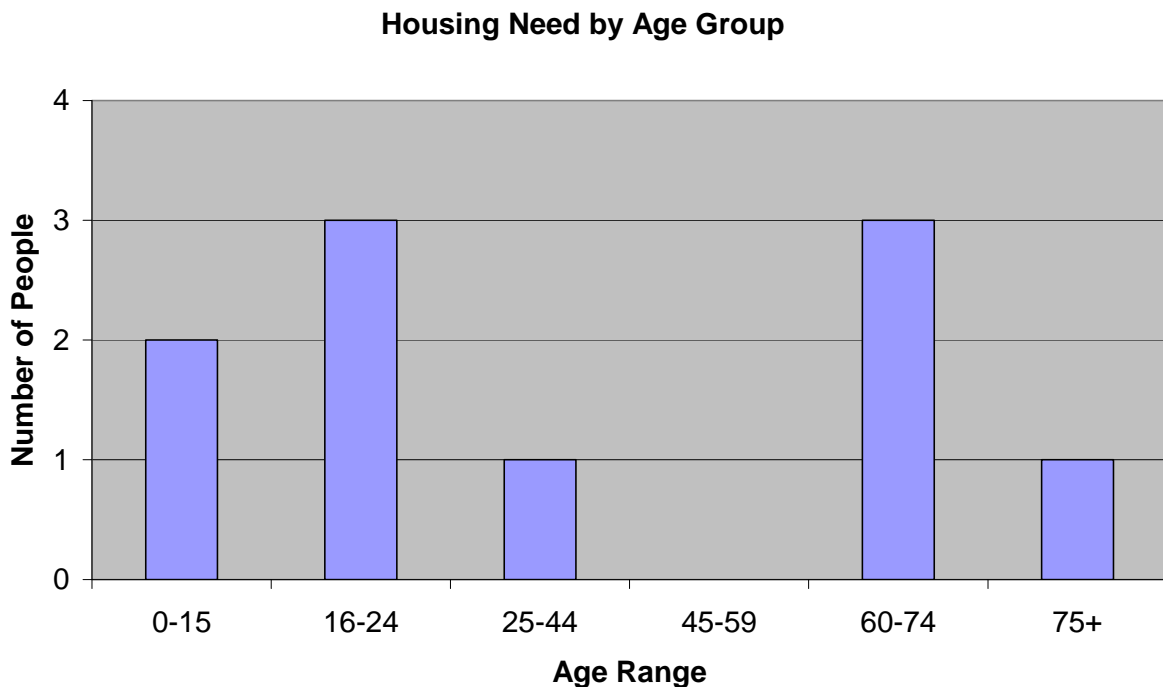
Category		No. of Households
Local connection	5+ yrs	2
Local connection	10+ yrs	4

The 2 households with the lower local connection would be able to meet their need by the natural turnover in the older persons bungalows owned by Dales Housing, which have lower local connection requirements than any new build affordable housing that may result from this survey.

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

The following charts set out the key housing demand information from the survey for the 6 households identified in housing need.

Housing Need by Age Group



The survey identified that the 6 households in need are predominantly made up of people in the 16-24 and 60-74 age groups.

The household types of the 6 households in housing need are as follows:

Household Type	Age	Minimum bedroom requirement	No. of households
Single adult	Under 55	1	3
Couple	Over 55	1	1
Family with 2 children	Under 55	3	1
Non-cohabiting couple	Over 55	2	1
Total		-	6

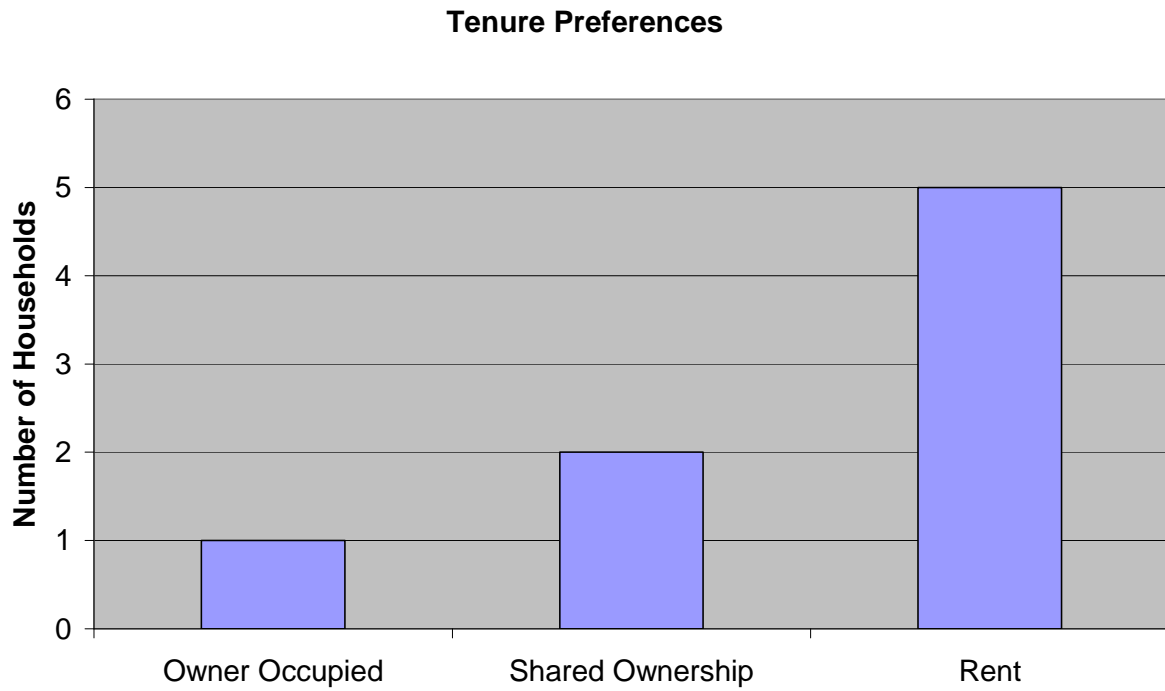
In summary, the predominant requirement is for single adults and couples, with one couple requiring a 2 bed bungalow, and a family requiring a 3 bed house.

Timescale for housing requirements



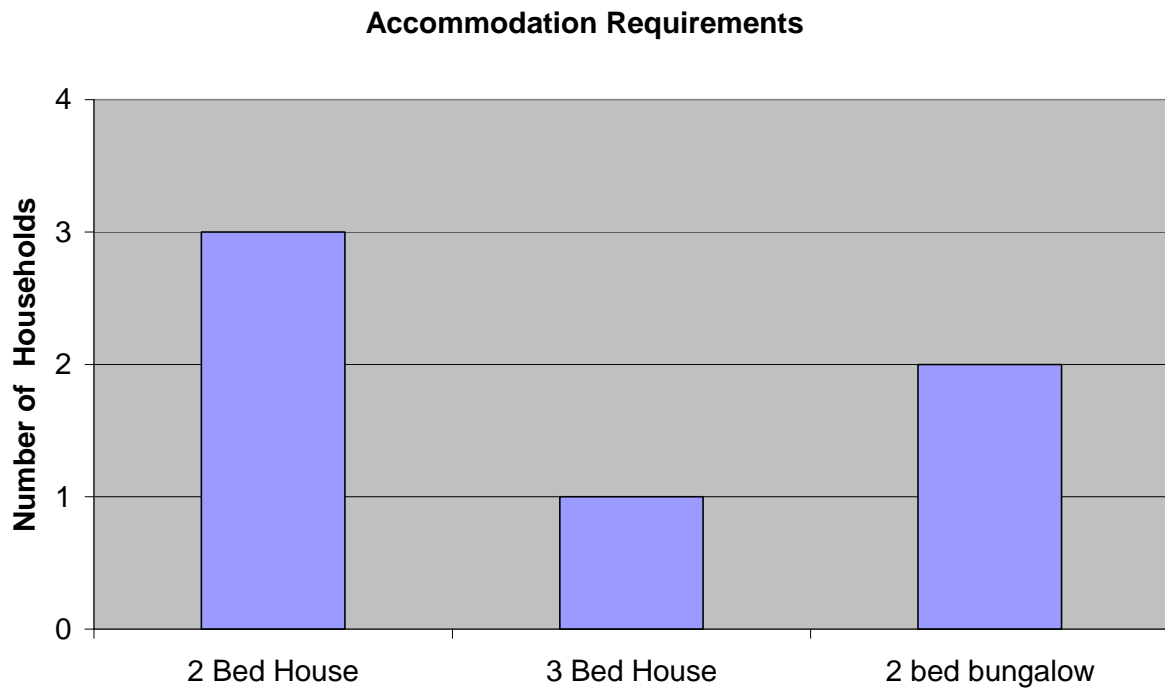
In response to the question “When is this housing going to be needed”, a third of the households stated “now”, half stated in “1 to 3” years and one household needed housing in “3 to 5 years time”.

Tenure preferences



Respondents's tenure preference is rented (5 of the 6 respondents), with 2 households being interested in shared ownership and 1 in owner occupation.

Accommodation requirements



Respondents's indicated a requirement for 2 bed houses, then 2 bed bungalows and a 3 bed house.

Current Accommodation

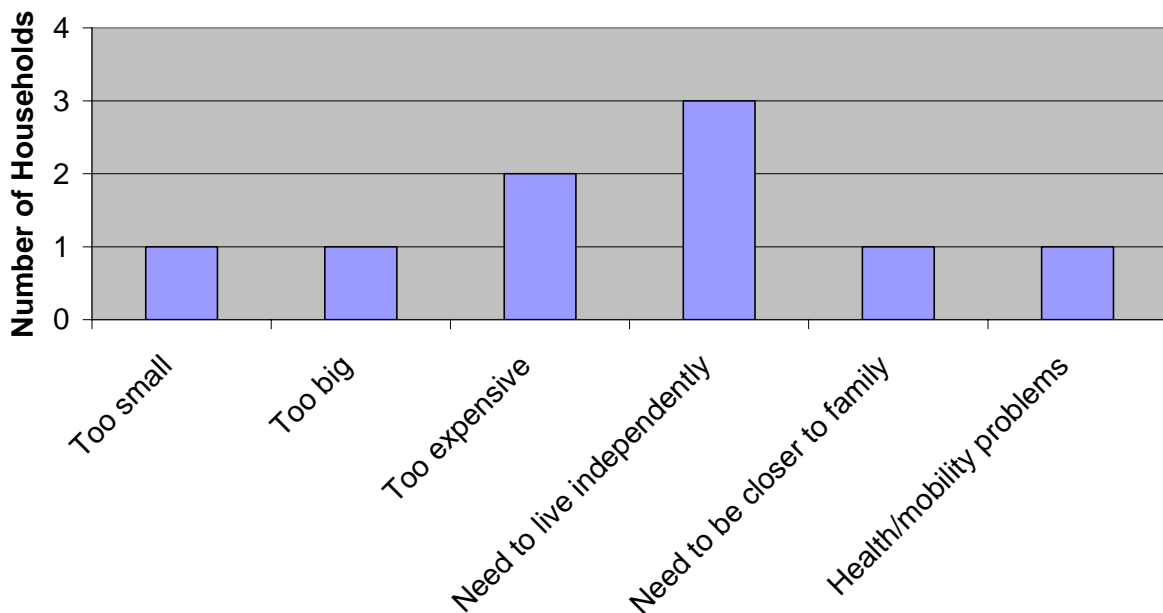
Where do you currently live?



The greatest need for affordable housing is from people currently living with their parents (half the households), 2 households are privately renting and 1 is living in a housing association property.

Why is your current accommodation unsuitable?

Why is your current accommodation unsuitable?



The survey identified that the key reason why respondents' current housing is unsuitable is due to the "need to live independently" (half of households). This chart links to the above charts as follows:

- 3 of the households are currently living with their parents
- 2 households that are privately renting are finding their home too expensive - with one of these households also having a health/mobility issue and
- the household living in a housing association property indicates that their current home is too small

Home-Options information on need

A further indicator of need is people registered on Home-Options, the District Council's Choice-Based Lettings System. Home-seekers in Derbyshire Dales need to be registered with Home-Options (www.home-options.org) to have access to the affordable homes in the District. All affordable homes are advertised on the site and on free property sheets. If a home-seeker is interested in a property, they 'bid' (i.e. express an interest) in a property in order to be considered for that home.

In addition to the households identified in the survey, and ensuring that there is no double counting, there are a further 11 Winster households registered on Home-Options (in bands A to C) who are in housing need. This figure does not include people with a strong local connection that have left the Parish and may wish to return. The household sizes and the age ranges of the main applicant are set out in the table below (please note the numbers refer to number of households).

Winster residents (bands A to C) registered on Home-Options by household type and age band (Home-Options March 2012)

Household Type	Under 25	25-39	40-45	45-49	50-54	55-59	60+	Total
Single People	-	3	-	-	-	-	3	6
Couples	-	1	-	-	1	-	1	3
Family - 1 child	-	1	-	-	-	-	-	1
Family - 2 children	-	-	-	1	-	-	-	1
Total	-	5	-	1	1	0	4	11

Combining the survey results and Home-Options' data, indicates that there are 17 **households (6 plus 11)** in need of affordable housing in Winster.

In summary, the Home-Options' data reflects the housing needs identified in the survey. The need is predominantly accommodation for single adults and couples in the 25-39 (slightly younger in the survey) and 60+ age groups, with a lesser need for families.

Existing stock and turnover

Dales Housing and Spirita currently own and manage a total of 40 homes in Winster. Council Tax data (March 2012) indicates that the Parish has 25 second homes, 16 holiday lets and 8 long term empties.

The dwelling types and turnover rates are summarized in the table below.

Table summarising the affordable housing stock in Winster Parish

Dwelling Type	Current Affordable Housing Stock		Turnover since March 2007	Housing Association
1 bed bungalow	17	Older persons non sheltered	6	Dales Housing
2 bed bungalow	2	Older persons non sheltered	0	Dales Housing
1 bed flats	4	Older persons non sheltered	2	Dales Housing
2 bed house	1	General needs	0	Dales Housing
3 bed house	10	General needs	3	Dales Housing
4 bed house	1	General needs	1	Dales Housing
2 bed house	5	General needs	1	Spirita Ltd
Total	40		13	

- Turnover rates in the current affordable housing stock are low, with 2/3 homes becoming available on average each year, most of this turnover is in the older persons' stock (8 out of 13 homes).
- The Parish has relatively good provision in terms of 1 bed bungalows (17) for older people and 3 bed houses (10)
- Of the 6 x 2 bed properties in the village, only 1 has become available in the past 5 years
- The older persons' need identified in the survey can probably be met by turnover of the existing stock (8 properties having become available in the past 5 years).
- The small need for 2 and 3 bed properties is also likely to be met by turnover of the current stock with 3 of the 3 bed houses becoming available in the past 5 years
- Single people and couples under the age of 55 will struggle to meet their affordable housing need in Winster as there are no general needs 1 or 2 bed flats in the village. Single people and couples would not ordinarily be offered a 2 bed house under the Home-Options Allocations Policy, although only 1 x 2 bed house has become available in the last 5 years anyway.

- The bidding data (see table below) suggests that possibly a proportion of the older persons' bungalows and flats could be re-designated as general needs accommodation and thereby help to meet the needs of single people and couples under the age of 55.
- Otherwise, I would recommend 4 x 1 or 2 bed flats to meet the needs of single people and couples under the age of 55 or additional 2 bed houses with a local lettings policy to allow the potential for under-occupation.

Bidding data from Home-Options – Winster

Properties let in Winster Parish since March 2007

No.	Band	Bids	Type	Allocation	Landlord	N° Bedrooms	Floor	Tenure
1	B	5	House	General needs	Dales	3		Rent
2	B	20	House	General needs	Dales	3		Rent
3	C	6	House	General needs	Dales	3		Rent
4	B	2	House	General needs	Dales	4		Rent
5	D	13	Bungalow	55 years plus	Dales	1		Rent
6	C	3	Bungalow	55 years plus	Dales	1		Rent
7	C	3	Bungalow	55 years plus	Dales	1		Rent
8	B	-	Flat	55 years plus	Dales	1	1st	Rent
9	C	3	Flat	55 years plus	Dales	1	1st	Rent
10	D	5	Bungalow	55 years plus	Dales	1		Rent
11	B	3	Bungalow	55 years plus	Dales	1		Rent
12	C	6	Bungalow	55 years plus	Dales	1		Rent
13	B	5	House	55 years plus	Spirita	2		Rent

The Home-Options's bidding data shows how many people expressed an interest on the properties that have become available in the last 5 years. Although one house had 20 bids and one bungalow had 13 bids, the number of bids on most of the properties types is relatively low.

The survey and Home-Options data have identified the level of need for housing and the type of homes required, the next step is to look at affordability across the three tenures of open market, forms of ownership involving equity and rented.

Affordability – ability to purchase a property on the open market

The survey asked respondents for financial information, including the level of mortgage and rent that they could afford. None of the 6 households identified in need of affordable housing would be able to meet their housing need by purchasing a property on the open market in Winster. This is based on comparing mortgage borrowing ability and savings to the entry level property price in the Parish. One household indicated that they would be able to raise a mortgage of £120,000-£130,000, whereas the cheapest property available in Winster is £170,000. The table below shows house prices in Winster Parish.

All Winster properties available for sale on Rightmove.co.uk at 30 March 2012

<i>Property type</i>	<i>Cost</i>
3 bed house	£170,000
3 bed house	£225,000
2 bed cottage	£235,000
3 bed cottage	£249,950
4 bed house	£295,000
3 bed cottage	£350,000
6 bed detached house	£1,250,000

Affordability – forms of ownership involving equity share

The tenure of local affordable housing in Derbyshire Dales is either rented or forms of ownership involving equity, predominantly shared ownership. Shared ownership enables people to purchase shares in a property, up to a maximum of 80% in rural areas, and to pay rent on the remainder.

Based on the financial information provided by respondents, shared ownership may not be a viable option:

- 1 household (who is interested in owner occupation or shared ownership) could afford a mortgage of £120,000-£130,000 although no savings are indicated to assist with the large deposits currently required by lenders for first time buyers
- 1 household requiring a 3 bed house is interested in shared ownership. Based on the financial information provided, they could afford housing costs up to a maximum of £470 per calendar month.
- the remaining households require affordable rented accommodation

Affordability – ability to rent a private property

No properties are advertised to rent in the Parish on the Right-move website at the time of writing. In terms of renting, only one household has provided information on how much rent they could afford (£100 a week).

Local people are likely to struggle to meet their housing need by renting privately due to its lack of availability and high rent levels. Two of the households who are privately renting have stated that their current home is too expensive.

Conclusion

Combining the needs information from the survey and Home-Options's data, and ensuring there is no double counting, there are 17 households in need of affordable housing in the Parish.

However, it is reasonable to assume that the older persons' need and the lesser need for 2 and 3 bed houses identified in this survey could be met by natural turnover in the current affordable housing stock.

But the need from single people and couples under the age of 55 (9 households in total) will not be met from current stock as Winster has no general needs 1 or 2 bed flats, and only 1 of the 2 bed houses have become available in the past 5 years (although under the Home-Options Allocations Policy, single people or couples without children would not generally be offered a 2 bed house).

The bidding data (see table below) suggests that possibly a proportion of the current older persons' bungalows and flats could be re-designated as general needs accommodation and thereby help to meet the needs of younger single people and couples. This would need discussion with Dales Housing. Otherwise, I would recommend 4 x 1 or 2 bed flats to meet the needs of single people and couples under the age of 55 or additional 2 bed properties with a Local Lettings Policy to allow the potential for under-occupation.

In terms of tenure, the need is for affordable rented accommodation through a Registered Provider (more commonly known as a 'housing association'). The financial information provided suggests that shared ownership is unlikely to be a viable option, although further checks could be undertaken if a scheme progresses.

This survey has been undertaken with the support of Winster Parish Council. These conclusions are based on information provided by residents of the Parish of Winster as part of a paper-based survey. The views of the Parish Council and the community on the outcomes of this report are very much welcomed.

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Appendix A

Affordable Housing for Local People in the Peak Park

Exceptionally, planning permission is given for new homes for local people where there is a proven need. The Peak District National Park Authority defines people with a local qualification as:

A person (and his or her dependants) who have a minimum period of 10 years' permanent residence in the parish or an adjoining parish and is currently living in accommodation, which is overcrowded or otherwise unsuitable

or

A person (and his or her dependants) who have a minimum period of 10 years permanent residence in the parish or an adjoining parish and is forming a household for the first time

or

A person not now resident in the parish but with a proven need and a strong local connection with the parish, including a period of residence of 10 years or more within the last 20 years.

or

A person who has an essential need to live close to another person who has a minimum of 10 years' residence in the parish, the essential need arising from age or infirmity.

or

5. A person who has an essential functional need to live close to his or her work in the parish, or an adjoining parish within the National Park

Source:

Policy LH2 Definition of people with a local qualification, page 62, Peak District National Park Authority 'Local Plan' Adopted March 2001