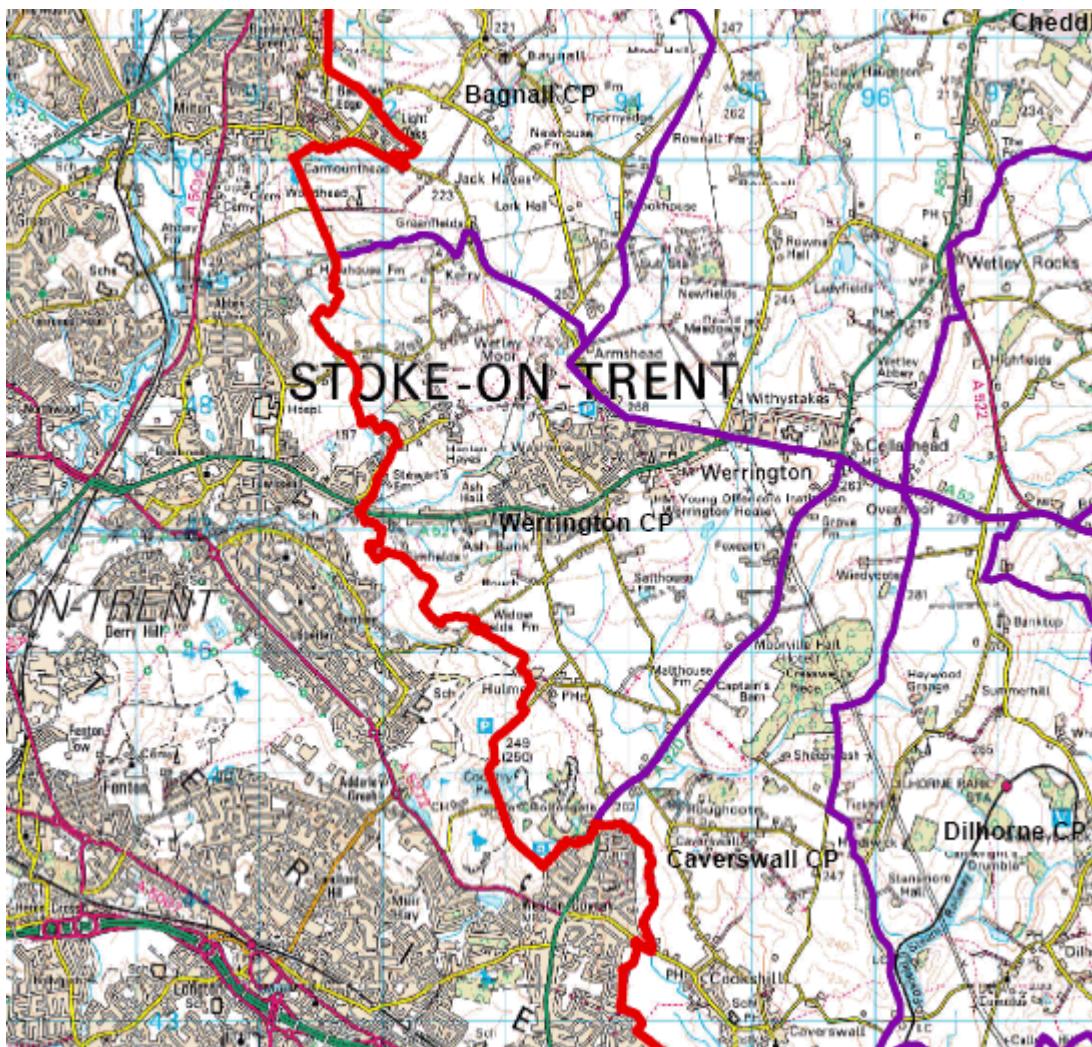


## Parish Housing Needs Survey 2013 Werrington Parish



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## **Introduction**

In December 2012, Staffordshire Moorlands District Council undertook a housing needs survey with the support of Werrington Parish Council. Survey forms were posted out to every household in the Parish. Of the 2,448 forms posted out, 237 survey forms were returned, with a response rate of 9.7%. The aim was to give every household the opportunity to have their housing need assessed and to identify actual households who are in housing need in the local community.

House price inflation has pushed open market housing beyond the reach of many people. The expensive housing that is available can be bought by people from outside the Parish and the younger, less affluent people leave in order to find accommodation which they can afford. The numbers of affordable homes which are actually needed in a rural community can be small, but their impact can really make a difference. A decision made by local people in a rural community about just a few affordable homes can be crucial to the future sustainability of that community, to its shop, pub, school and local businesses.<sup>1</sup>

## **Purpose of the survey**

The survey was conducted in order to obtain evidence of the affordable housing need in the Parish of Werrington. The survey aims to identify people who have a strong local connection to the parish and need to move into their own accommodation within the parish but cannot afford to do so without the provision of some affordable housing. The aim of the survey was also to establish the type and tenure of housing that may be required to meet local need, and the extent to which any housing need might be met by current housing stock.

## **Local resident views regarding affordable housing provision**

The survey gives local residents the opportunity to give their opinions about affordable housing. The survey gauges the level of community support for the provision of affordable homes to meet local need. There can be legitimate concerns about the development of affordable housing within the local area. Opposition can also be about the development of lower priced or rental properties and the type of person who is likely to live in these properties. Local people are often convinced that the properties will in reality not be for local people. Of the total 237 forms returned a high proportion, 70% of respondents, would be in favour of a small development of affordable homes for local people within the Parish. The views of local residents regarding affordable housing can be categorised into 3 main groups as follows:

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<sup>1</sup> Living Working Countryside – The Taylor Review of Rural Economy and Affordable Housing. (2008)

| Category  | No. of forms |
|---|--------------|
| In housing need and in favour of a scheme         | 21           |
| Not in housing need and in favour of a scheme     | 145          |
| Not in housing need and not in favour of a scheme | 70           |
| No answer   | 1            |

Respondents also identified the following sites as potentially suitable for a small scale development of affordable housing for local people.

- The derelict closed former Primary School off Russell Grove, Stonehouse Road, Werrington was highlighted repeatedly approx 54 different occasions, with suggestions also for a retirement village and community facilities for younger people.
- Meigh Road fields
- Adjoining Winterfield Lane
- Field next to Lansdonne Crescent (An eyesore at the moment, neglected and used to dump rubbish)
- Werrington Common (Grass area by Werrington memorial stone)
- Cellarhead Lights (Hope & Anchor Pub)
- Red Cow Site on Salters Lane

### **Outline of Planning Context and Local Connection**

The Parish of Werrington is within the Staffordshire Moorlands District Council Planning Authority area. The Local Plan, emerging Core Strategy and SPDs 'Housing for local people and affordable housing' and 'Housing Delivery' outline the current planning policy guidelines for affordable housing.

Core strategy policies H1, H2 and rural area policies SS6 –SS6c address the provision of new development. In towns and larger villages (such as Werrington) residential developments of 5 dwellings (0.16 hectares) or more need to provide 50% affordable housing. In the rest of the rural areas, including the smaller villages all housing needs to be affordable.

There is preference for social rented housing within the District, with negotiation to 30% low cost home ownership (discounted sale, shared ownership, shared equity, rent to buy etc).

Rented properties developed under planning policy H2 and consequently advertised through 'Staffordshire Moorlands Home choice' choice based lettings are subject to the band ranking and local connection criteria laid out within the allocation policy. Band A is the highest priority and will be considered first, and so on through Band B, C and D. If an applicant is unable to demonstrate that they

have a local connection the application will normally be placed in Band D. Band D= No *need* to move, or no local connection, or financially able to meet own housing needs. An applicant will be accepted as having a local connection if they fulfil one or more of the following criteria. If they have:

- Lived continuously in the District for 6 out of the previous 12 months
- Lived continuously in the District for 3 out of the previous 5 years
- Have permanent employment in the District
- Have close family members living in the District, who have resided in the District continuously for 5 years. The family members who would give a local connection are: Parents, siblings, adult children.

In addition in rural areas, the Council can use saved policy H15 of the adopted Local Plan states that in exceptional circumstances planning permission may be granted for affordable housing on the edge of villages in rural areas that would not normally be released for development provided the scheme would, provided it meets a proven local need. The key aim of this planning policy otherwise known as the rural ‘exceptions’ policy is to maintain balanced communities. Local needs housing is to be occupied by a person within the household who has a strong local connection to the Parish and meets at least one of the following criteria:

- Living continuously in the Parish for at least 5 years.
- Having strong local connection with the Parish by birth or upbringing or by previous period of residence.
- Needing to support there family currently living in the Parish or are themselves in need of family support.
- Being employed in the Parish
- Requiring a dwelling for a specific need, i.e. agricultural workers or rural workers dwelling, where a worker needs to live on site.

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

| Category                                       | % of Respondents | Ranges in Years (min and max) | Average Duration (years) |
|--|------------------|-------------------------------|--------------------------|
| Currently live in the Werrington Parish        | 100              | 1 - 47                        | 25                       |
| Work in the Werrington Parish                  | 6                | 20                            | 20                       |
| Have relatives in the Werrington Parish        | 41               | 30 -50                        | 41.4                     |
| Have previously lived in the Werrington Parish | 12               | 21-30                         | 25.5                     |

The following charts set out the key housing demand information from the survey for the **21** households identified in housing need.

### **Housing Need by Household type**

The survey identified that the 21 households in need are predominantly made up of singles and couples, as follows;

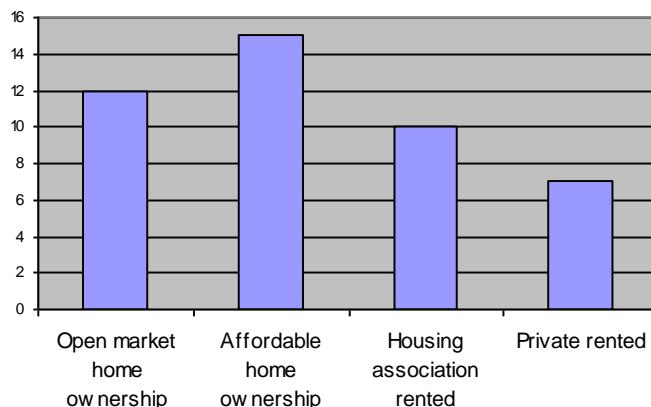
|                   |                             |
|-------------------|-----------------------------|
| Single adult x8   | Couple with 2 children x1   |
| Single elderly x3 | Couple with 3 children x2   |
| Adult couple x5   | Other (3 or more adults) x1 |
| Elderly couple x1 |                             |

### **Timescale for Housing Requirements**

In response to the question “When is this housing going to be needed”, 8 households stated “1 to 3 years”, 9 stated “now”, 2 stated “3-5 years” and 2 failed to answer the question.

### **Tenure preferences**

Respondents’ tenure preference was largely distributed between subsidised affordable ownership and housing association rented. Many households expressed an interest in open market home ownership however financial information in reality may not support this option. Some households selected both housing association rented and low cost home ownership, which may reflect future aspirations towards home ownership, when considered alongside the present mortgage market for shared equity/ ownership may suggest a flexible delivery model for low cost home ownership such as ‘rent to buy’.

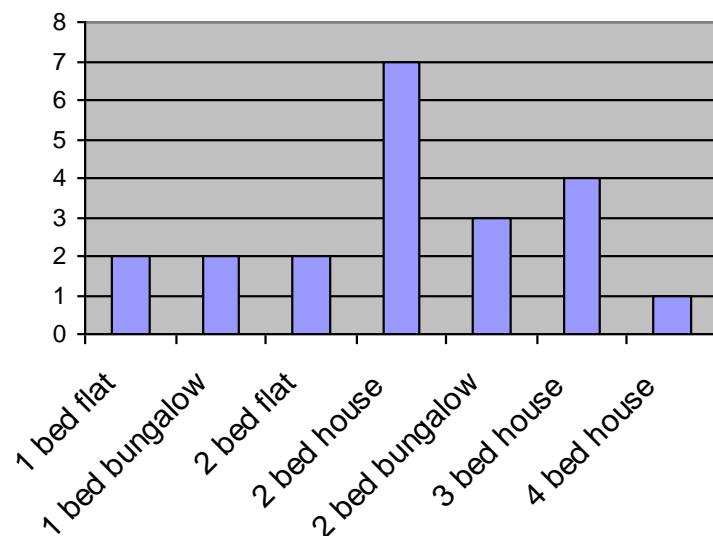


## **Accommodation requirements**

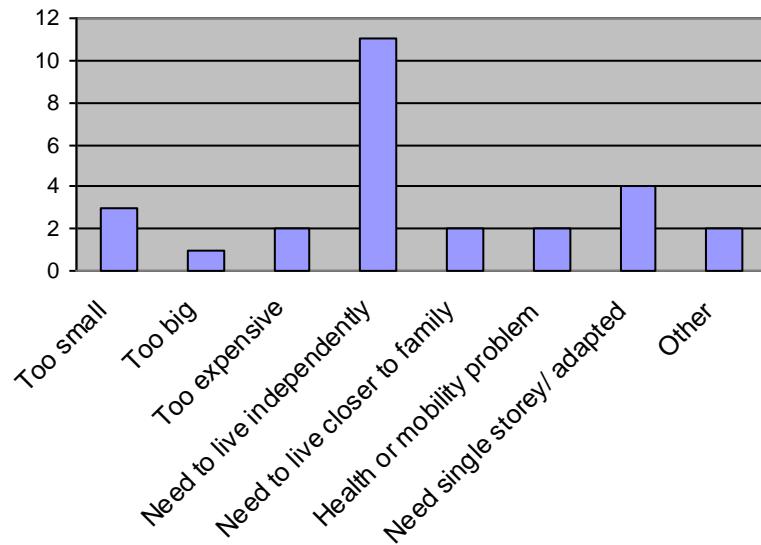
As shown in the graph overleaf preference is expressed for 2 bed houses and to a lesser extent for 3 bed houses and 2 bed bungalows. However this should be considered alongside the household types, invariably additional ‘spare’ bedrooms are desired and it should be noted that under normal circumstances households seeking housing association rented accommodation through ‘Staffordshire Moorlands Homechoice’ scheme would, despite preference, be eligible for accommodation in accordance with the current allocation policy;

- A 2 bed flat rather than a house because they are single person with an access arrangement.
- A 1 bed property rather than a 2/3 bed property because they are single adults or an elderly /childless couple.

Moreover welfare reform with the application of the Local Housing Allowance size criteria to social housing in April 2013 will make it potentially unaffordable for housing benefit dependant households to consider larger properties. For instance a household may have a ‘bedroom tax’ or housing benefit shortfall of 14% or 25% if they under occupy by one or two bedrooms.



## Why current accommodation is unsuitable?



The survey identified that the key reason why respondents' current housing is unsuitable is the need to live independently. These results link with current accommodation types and respondents living with parents/relatives/friends.

## 'Staffordshire Moorlands Homechoice' Data – registered housing need

A further indicator of need can be determined from the number of people registered on a Housing Register. There are currently 241 households that have registered on Moorlands Homechoice with an interest in the Werrington area, 23 are in housing need and resident in the Werrington Parish, with 0 of the these households identified in both survey returns and registered on Moorlands Homechoice. It can therefore be taken that there are a further **23** additional households in need of accommodation who did not respond to the survey. This figure of 23 should be considered as a minimal expression of actual need and is likely to be an under-representation because it does not include;

- Those that have selected 'anywhere' as an area of choice on Moorlands Homechoice.
- Those that may have a local connection to the Werrington Parish through other means than residence.
- People with a local connection to the Parish who have moved away and may wish to return.

The **23** households registered on Moorlands Homechoice require a home with the following number of bedrooms and fall into the following age bands:

| No. bedrooms required |   |
|-----------------------|---|
| 1 bed (under 55yrs)   | 6 |
| 1 bed (over 55yrs)    | 3 |
| 2 bed                 | 9 |
| 3 bed                 | 2 |
| 4 bed                 | 3 |

However please note that the demand shown for 3 and 4 beds reflects the bedroom allowances within the Moorlands Homechoice allocation policy (separate bedroom for each child) not the Local Housing Allowance size criteria (same sex age 16, different sex age 10). From April 2013 welfare reform and specifically the application of the Local Housing Allowance size criteria to social housing shall create affordability issues within social housing. Consequently at point of offer, affordability will be an ongoing consideration and households may for example opt for 2 beds instead of the 3 beds they shall be eligible for under the allocation policy.

### **Parish Leavers**

Those that responded to the survey highlighted 19 Parish Leavers, people that were resident in the Werrington Parish and left within the last 10 years because they could not afford to buy/ rent a home in the area. 10 of these Parish Leavers were former household members and **10** would potentially return if cheaper housing were available.

### **Existing housing stock and turnover**

The most common house type within the Werrington Ward is detached (42%), the most common tenure is owns with mortgage or loan and the housing density is 3 dwellings per hectare.

The table overleaf shows that the occupancy characteristics of the Werrington Ward are along the lines of regional averages, for instance there is not an over representation of second residences/ holiday homes or empty properties.

|  | Number | %       | Compared to Region (%) |
|--|--------|---------|------------------------|
| Occupied household space               | 1,337  | 97.30%  | 0.70%                  |
| Second residence/holiday accommodation | 6      | 0.40%   | 0.20%                  |
| Unoccupied household space             | 37     | 2.70%   | -0.60%                 |
| Vacant household space                 | 31     | 2.30%   | -0.80%                 |
| Total                                  | 1,374  | 100.00% | 0.00%                  |

A very low proportion of entry level accommodations such as flats and terraces exist. The annual property turnover in the Werrington Ward is low, likewise the turnover of entry level accommodation.

|                               | Number | %       | Compared to Region (%) |
|-------------------------------|--------|---------|------------------------|
| Detached                      | 678    | 49.50%  | 25.60%                 |
| Semi-detached                 | 635    | 46.30%  | 8.70%                  |
| Terraced                      | 31     | 2.30%   | -21.60%                |
| Flats - purpose built block   | 11     | 0.80%   | -10.50%                |
| Flats - conversion            | 3      | 0.20%   | -1.60%                 |
| Flats - commercial building   | 10     | 0.70%   | -0.20%                 |
| Mobile or temporary structure | 3      | 0.20%   | -0.10%                 |
| In a shared dwelling          | 0      | 0.00%   | -0.20%                 |
| Total                         | 1,371  | 100.00% | 0.00%                  |

|      | Terraced property sales | Semi-detached property sales | Detached property sales | Flat/Maisonette property sales | Turnover as % of total stock |
|------|-------------------------|------------------------------|-------------------------|--------------------------------|------------------------------|
| 2008 | 2                       | 12                           | Not Available           | Not Available                  | 18                           |
| 2009 | Not Available           | 14                           | 14                      | Not Available                  | 2                            |
| 2010 | 1                       | 17                           | 9                       | 1                              | 2                            |
| 2011 | 2                       | 16                           | 16                      | Not Available                  | 2.5                          |
| 2012 | 3                       | 16                           | 14                      | Not Available                  | 2.4                          |

A profile of Werrington Ward property types below illustrates that property ownership at 97.2% is 28% greater than the regional average. It also shows that affordable housing is well below the regional average.

|   | Number | %       | Compared to Region (%) |
|---|--------|---------|------------------------|
| Owns outright                               | 623    | 46.80%  | 16.50%                 |
| Owns with a mortgage or loan                | 671    | 50.40%  | 11.70%                 |
| Shared ownership                            | 3      | 0.20%   | -0.40%                 |
| Private rented - landlord or letting agency | 19     | 1.40%   | -4.90%                 |
| Private rented - employer                   | 0      | 0.00%   | -0.20%                 |
| Private rented - friend or relative         | 3      | 0.20%   | -0.30%                 |
| Rented from Council (Local Authority)       | 0      | 0.00%   | -14.20%                |
| Other social rented                         | 3      | 0.20%   | -6.10%                 |
| Living rent free                            | 10     | 0.80%   | -1.80%                 |
| Other                                       | 0      | 0.00%   | -0.20%                 |
| Total                                       | 1,332  | 100.00% | 0.00%                  |

The dwelling type and turnover rates of housing association properties within the Werrington Parish are summarised in the table below. This shows that there is greater availability and turnover within over 55's (bungalow) accommodation compared with general needs accommodation.

| Housing Association           | Property Type                  | Letting Restrictions | Turnover in last 5 years |
|-------------------------------|--------------------------------|----------------------|--------------------------|
| Sanctuary Housing Association | 2BH x 13<br>1BB x 3            | n/a                  | 5<br>2                   |
| Moorlands Housing Association | 3BH x 4<br>2BH x 6<br>1BB x 25 | n/a                  | 1<br>2<br>12             |

### **Affordability – ability to purchase and rent on the open market**

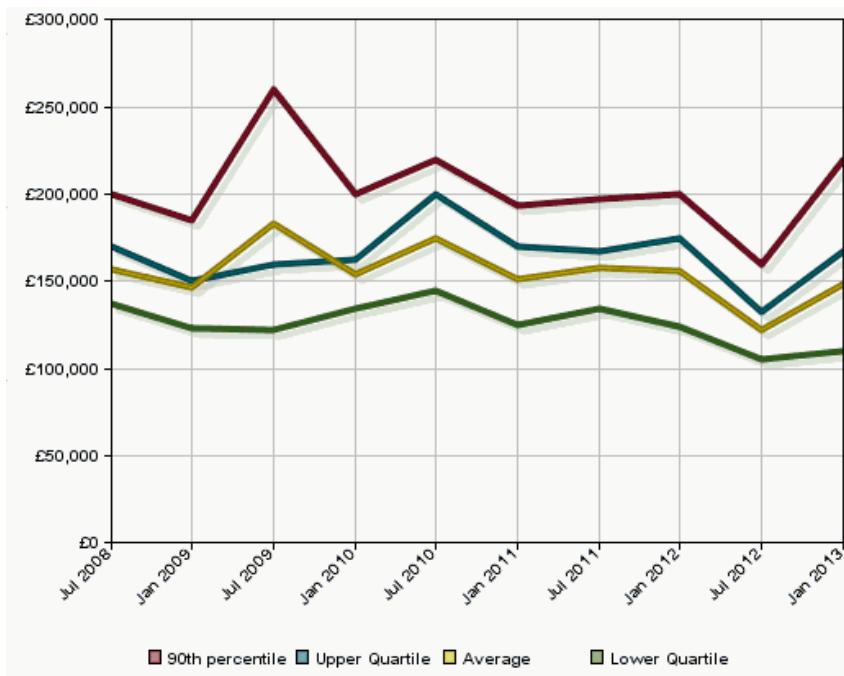
Local Housing Allowance rates are used to calculate entitlement to housing benefit and vary by Broad Rental Market Areas. The weekly LHA rates for period 1<sup>st</sup> April 2013 to 31<sup>st</sup> March 2014 are compared below with the average rent for private and intermediate (80% market rent) accommodation. Affordability issues are highlighted for housing benefit recipients that may attempt to access the private rented sector.

|       | Private £pw | Intermediate £pw | Staffordshire North BMRA                 |
|-------|-------------|------------------|--|
| 1 bed | 91          | 73               | 48.10 (shared)<br>79.62 (self-contained) |
| 2 bed | 115         | 92               | 91.15                                    |
| 3 bed | 150         | 120              | 109.62                                   |

The survey asked respondents for financial information, including the level of mortgage and rent that they could afford. The weekly income (take home pay) and available savings of respondents in housing need is outlined below.



Although respondents indicated a preference for owner occupation, few households may be able to meet their housing need by purchasing a property on the open market (comparing mortgage borrowing ability and savings to the entry level price for a terraced property in the Werrington Ward of £94,000 and the lower quartile house price is £110,000. The graph and tables below show average property price information over time for the Werrington Ward.



|        | 90th percentile | Upper Quartile | Average | Lower Quartile |
|--------|-----------------|----------------|---------|----------------|
| Jul-08 | 200,000         | 170,000        | 157,459 | 137,000        |
| Jan-09 | 185,000         | 150,000        | 146,398 | 123,000        |
| Jul-09 | 260,000         | 160,000        | 182,885 | 122,000        |
| Jan-10 | 200,000         | 163,000        | 154,524 | 134,300        |
| Jul-10 | 220,000         | 200,000        | 175,157 | 145,000        |
| Jan-11 | 194,000         | 170,000        | 151,476 | 124,950        |
| Jul-11 | 197,000         | 167,000        | 157,905 | 134,500        |
| Jan-12 | 200,000         | 175,000        | 155,891 | 124,000        |
| Jul-12 | 160,000         | 132,500        | 122,361 | 105,000        |
| Jan-13 | 220,000         | 167,000        | 148,302 | 110,000        |

Affordability in the Werrington Ward based on household disposable incomes is 4:1, compared to the regional average of 5.7:1 (earnings data related to a single person in household employment). The lower quartile house price to income ratio in Werrington Ward is 7:1. The information contained in the table below shows a mortgage calculation at 3 times income and is explained in the below table.

|                                       | %<br>households<br>priced out of<br>market |
|---------------------------------------|--|
| FTB households - Flats                | Not Available                              |
| FTB households - Terraced houses      | 48.89%                                     |
| FTB households - Semi-detached houses | 48.89%                                     |
| FTB households - Detached houses      | 58.85%                                     |
| Owner occupier - Flats                | Not Available                              |
| Owner occupier - Terraced houses      | 37.68%                                     |
| Owner occupier - Semi-detached houses | 37.68%                                     |
| Owner occupier - Detached houses      | 48.89%                                     |

Nearly half of first time buyers 48.89% are priced out of buying entry level terraced houses in the Werrington Ward on a loan based on 3 times incomes. This combined with the current lending market and higher deposit requirements means that even more households are likely to be priced out. This indicates a need for low cost home ownership or rented accommodation to increase the availability of affordable properties in the area.

#### **Recommendation on the numbers of affordable housing to be provided in Werrington Parish**

It is not usual to provide specifically and exactly for the total identified need as some households may not be eligible for affordable housing and some respondents may withdraw, move away or be housed by other means. It is recommended that the amount of housing provided be reduced.

The provision of new homes according to need can be calculated as follows;  
 21 households surveyed + 23 Moorlands Homechoice + 10 potential returnees  
**= 54**

This survey has been undertaken with the support of Werrington Parish Council. These conclusions are based on information provided by residents of the Parish of Werrington as part of a paper-based survey and data from Moorlands Homechoice and Hometrack.

The views of the Parish Council and the community on the outcomes of this report are welcomed.

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