

# Biddulph Moor Housing Needs Survey



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## **Introduction**

During November 2014 Staffordshire Moorlands District Council undertook a housing needs survey with the support of Biddulph Moor Parish Council. Survey forms were posted out to 786 households within the Parish, 192 households responded, which represents a 24% response rate. 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.

## **Key Findings:**

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

The survey gives local residents the opportunity to give their opinions about affordable housing and 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 and 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 and whether they may be associated with the local area. 37% respondents in favour of a small development of affordable homes for local people.

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

- Off Barrage Road
- Brownfield sites near Biddulph Town
- SMDC Ref BM014a. Site ref no. 190
- Corner of Chapel Lane & New Street
- Corner of over and under the Hill
- Old derelict cottage Barrage Road
- Derelict Cottage & out buildings Crowsborough Road.
- Knypersley - derelict garden centre by the High School
- Land off Beckfields Close
- New Road/ Woodhouse Lane
- Derelict land on New Street
- Land beyond Beckfields Close
- Stanards Mill, Green Woods Mill and Albion Mill

### **Households in housing need**

10 households identified themselves to be in some form of housing need. All currently live within the Parish and have a strong local connection through residence. The majority 4 households are single adults (under 55) with a further household single adult (over 55). 2 households are childless couples one (over 55) and another (under 55). The remaining 3 householders represent families with children (under 10 years). The majority 6 households 'need to live independently' representing 'households within households', or current accommodation is considered 'too small' or 'too big' or 'other' reason specified. The majority of households 6 require accommodation within 3-5 years, otherwise within 1 to 3 years, now or unspecified. If these households could not live in Biddulph Moor,

first area of choice, the majority 7 households would be willing to move between 0-4 miles and 5-10 miles away within reach of Biddulph town, others are willing to move further away. There are multiple reasons (e.g. education, job prospects, social excitement, cultural opportunity, reduced travel needs) other than access to housing that encourage people to move towards urban areas.

The table below is only based on the survey respondents' self-identified need and stated preferences, which shows preference for bungalows and houses (some respondents made >1 selection).

Accommodation & bedroom requirements (without open market and available social housing filter)				
	1 bed	2 bed	3 bed	4 bed
House	0	3	3	1
Flat	1	2	0	0
Bungalow	2	3	2	1

### **Analysis of need in context of open market**

The above results are based only on the survey respondents' self-identified housing need and stated preferences. Preferences may be informed by aspirations towards longer term family formation and additional spare bedrooms as opposed to current household make up and financial circumstances within the local market context.

Further analysis takes into account the following:

- Affordability information from Hometrack Housing Intelligence System
- Financial information for each household
- Prevailing open-market conditions
- Social housing availability and eligibility and downsizing requirements associated with Welfare Reforms

a) Two households identifying as in housing need could meet their stated preferences by buying on the open market and do not wish to be considered for affordable home ownership or rented accommodation provided through a housing association and therefore shall be discounted from further affordable housing need consideration. This was determined by using financial information provided and sales information for the Biddulph Moor area, shown below.

Property type	Selling price	Date of sale
2 bed semi	£97,500	sold 28/5/2014
2 bed semi	£103,000	sold 31/10/2014
2 bed semi	£112,000	currently on the market
2 bed terrace	£130,000	currently on the market
3 bed semi	£117,500	sold 23/4/2014
3 bed semi	£123,500	sold 13/11/2014
3 bed semi bungalow	£142,000	currently on the market
2 bed bungalow	£149,500	currently on the market

(Rightmove website)

90.6% of housing stock within the Biddulph Moor Ward is owner occupied. Property sales transactions during 2014 compare with regional averages and are characterised with low availability of market entry level accommodation (flats/ terraced properties) and higher priced detached properties are available more frequently (see table below). This turnover reflects existing Ward housing stock, with 5.8% terraced properties and less than 2% flats.

	Terraced	Semi-detached	Detached	Flat/ Maisonette	Total
2010	Not Available	6	4	Not Available	10
2011	2	4	6	Not Available	12
2012	1	4	7	Not Available	12
2013	2	7	7	Not Available	16
2014	Not available	7	17	Not Available	24

(Hometrack website)

The average property price in the Biddulph Moor Ward (based on sales) is £196,607 compared to the District wide average of £164,465. Affordability based on the relationship between personal (individual) incomes and house prices shows that five times a household income would be required to purchase in the Biddulph Moor Ward, which can be expressed as a ratio of 5:1, compared to the District ratio of 6.2:1. The lower quartile house price to income ratio, which reflects an entry level affordability ratio, is 7:1.

b) Two households, of total 11 households identifying themselves to be in housing need, could based on the financial information provided and sales information purchase a property on the open market.

c) A fifth household of total 11 households identifying themselves to be in housing need, wished to be considered for private (open market) home ownership or private rented only, not social housing. Based on the financial information provided the household would be able, as preferred, to address their housing need through the private rental market. The cost of renting privately per week in the Biddulph Moor Ward is shown in table below, however 1 bed private rental accommodation in the Ward area is minimal.

	Average rent (£ pw) Biddulph Moor Ward	Average rent comparison (£ pw) District level
1 bed	Not available	86
2 bed	115	103
3 bed	123	132
4 bed	Not available	183

(Hometrack website)

d) Two households identifying as in housing need did not provide sufficient financial information to be able to judge whether their needs could be met through the open market. In these cases affordability data can be used as a proxy for personal financial information.

	% of households priced out of the market	
	Staffordshire Moorlands	Dane Ward
FTB households - flat	38.44	Not available
FTB households - terraced house	47.24	48.87
FTB households - semi-detached house	61.84	48.87
FTB households - detached house	74.09	85.67
Owner occupier household - flat	38.44	Not available
Owner occupier household – terraced house	38.44	40.72
Owner occupier household – semi-detached house	54.98	40.72
Owner occupier household – detached house	68.42	82.5

(Hometrack website)

With nearly 50% of first time buyers priced out of the open market and the information provided it can be assumed that one household would not be able to meet their needs on the open market.

### **Availability, eligibility and turnover of social housing stock**

The majority of social housing allocations in Staffordshire Moorlands are facilitated through Staffordshire Moorlands Homechoice [www.moorlandshomechoice.co.uk](http://www.moorlandshomechoice.co.uk) Your Moorlands housing association (Large Scale Voluntary Transfer) and other housing associations use this choice based lettings allocation system and the accompanying website. The eligibility criteria can be used to 'translate' the stated 'property preferences' of households in need, into 'actual need'. For instance single adult households would only be eligible for 1 bed housing association rented properties. They would be considered for 1 bed intermediate (shared ownership/ equity) options and national Help to Buy guidance around affordable home ownership options does suggest that the purchase of a property with an additional bedroom above a households current requirements may be permitted to ensure that growing families can access suitable homes.

e) One of the households identifying as in housing need stated a preference for a larger property, in terms of minimum bedroom requirement the household would be eligible for either a 3 or 4 bed allocation as requested however would not have an overcrowding 'housing need'.

Existing social housing in the Biddulph Moor area provides 10x1 bed bungalows, with 2 vacancies and subsequent lets since October 2009. There are not any general needs rental or affordable home ownership options available in the area.

### **Other areas of housing need (housing register & parish leavers)**

A further indicator of need can be determined from households registered on a Housing Register. There are 293 households registered on Staffordshire Moorlands Homechoice choice based lettings with an interest in 'Biddulph Moor' area for rehousing. Only 3 of these households currently reside within the Biddulph Moor area, cross referenced with survey respondents these households did not respond to the survey, have a housing need and local connection to the Biddulph Moor area. Therefore it can be taken that

there are 3 additional households registered on Staffordshire Moorlands Homechoice in need of affordable housing within the area. However these additional households do not include;

- Those that have selected 'anywhere' as an area of choice on Moorlands Homechoice.
- Those that may have a local connection to the Biddulph Moor area through means other than residence,
- People with a local connection to the Parish who have moved away and may wish to return. Housing need survey respondents highlighted one 'Parish Leaver', a former Biddulph Moor resident that left within the last 10 years because they could not afford to buy/ rent a home in the area, however no consequent survey information provided.

### **Planning context**

Key housing-related planning policies within the adopted Core Strategy include;

#### **SS6a -Larger Villages Area Strategy**

Meet local housing needs by;

- increasing the range of available and affordable house types, especially for first time buyers and families;
- allocating a range of deliverable housing sites primarily in the built up area in locations across the village with good accessibility to services and facilities. Where development is required to be met on land outside the built up area this will only be of a small scale and on sites which relate well to the built up area, can be assimilated into the landscape and have good access.
- allowing for rural exceptions housing in appropriate locations on the edge of settlements (in accordance with policy H2). This will be additional to the housing provision for the rural areas.

#### **H2 -Affordable Housing and Local Needs Housing**

The provision of affordable housing will be delivered through the following measures;

- 1) In the towns, residential developments of 15 dwellings (0.5 hectares) or more shall provide a target of 33% affordable housing on-site from all sources. The actual level of provision will be determined through negotiation taking into account development viability and other contributions.
- 2) Elsewhere, residential developments of 5 dwellings (0.16 hectares) or more shall provide a target of 33% affordable housing on-site from all sources, unless there are exceptional circumstances which dictate otherwise. Exceptionally this may be provided through a commuted sum payment in lieu. The actual level of provision will be determined through negotiation taking into account development viability and other considerations.
- 3) In or on the edge of villages, small schemes for 100% affordable housing will be allocated in the Site Allocations DPD or will be permitted on suitable rural exceptions sites which are well related to services and facilities and where a demonstrable need exists within the local area which cannot otherwise be met by means of provision in the plan.

- 4) Schemes proposing 100% affordable housing will be targeted to those areas in greatest demonstrable need.
- 5) In areas of low demand or where the stock does not meet need and is not capable of meeting local housing market needs consideration will be given, in consultation with local communities, to options for renovation/ improvement or redevelopment schemes to create more sustainable and balanced housing.
- 6) Unless circumstances dictate otherwise and in agreement with the Council, 70% of all affordable dwellings provided on each site should be social rented housing with the remainder being intermediate housing.

### **Conclusion**

A total of 6 households have a need for affordable housing. These comprise 2 young single households, 2 (over 55's) single households and 2 family households. The need for 6 units of affordable housing identified as follows; 1x2 bed, 1x3 bed, 1x1 bed (general needs), 1x1 bed (supported), 2x1 bed (over 55's). It is not usual to provide specifically and exactly for the identified need as some respondents may move away or be housed by other means. Affordable home ownership options and preference towards larger properties should be considered alongside Lifetime Homes standards, which secure accessible and inclusive affordable provision.

## Appendix 1: Results

<b>In favour of development</b>	
In favour of small development of affordable homes for local people	<b>37</b>
<b>of which;</b>	
Identifying as in housing need and in favour of a scheme	10
Identifying as not in housing need and in favour of a scheme	61
Identifying as not in housing need and not in favour of a scheme	113
Identifying as not in housing need and unspecified	8
Total respondents	192

<b>Comments in relation to affordable housing provision in the Parish for local people</b>
<p>-We need more sheltered/ warden managed accommodation for the increasingly aging population.</p> <p>-Sheltered housing would be good to allow older residents to stay in the area.</p> <p>-My daughter chose not stay in the area due to long term housing costs and lack of gas, we have waited for 40 years.</p> <p>-Spent about 15 years living in the Hanley/ Newcastle areas due to not being to afford to buy near family in Gillow Heath.</p> <p>-We have some spare land but planning permission for residential property (smaller property) is restrictive/ not possible. May be others in a similar situation where land could be freed up e.g. our children (brought up in Biddulph Moor) may wish to purchase our house and we could move to smaller property.</p> <p>-Please consider building starter homes for families e.g. semi detached. The majority in the village are detached or bungalows.</p> <p>-Should only be offered to children from Biddulph Moor to keep up the village life</p> <p>-A lot of people that grew up on the Moor have had to move and start up new homes elsewhere as the prices on the Moor are too high for them to start out.</p> <p>-Build closer to employment opportunities.</p> <p>-More housing is needed, better bus times and pavements. The school won't always be full as people move on and out the area. People are very precious of Biddulph Moor and I believe it should be more open to others.</p> <p>-Derelict sites around the District should be given urgent priority for housing, to ensure Green Fields remain intact.</p> <p>-Greenbelt, lets keep rural area as it is with no over development. Strongly oppose any housing development in the village.</p> <p>-Would be extremely concerned if houses built on Greenbelt land.</p> <p>-Do not need more homes, better use should be made of existing property that is in disrepair.</p> <p>-Biddulph Moor roads are small for more homes and only two small shops</p> <p>-The infrastructure is stretched already without more houses. The road network is insufficient for the amount of traffic already using it.</p> <p>-Village big enough, lanes and roads are too busy and getting dangerous.</p> <p>-A good mix of housing for all age groups.</p> <p>-Biddulph Moor cannot accommodate any further housing, school is not big enough, roads are not wide enough. No doctor and a very poor bus service for commuters. Knock down and build on Mills first.</p> <p>-Ground and access roads are not good.</p> <p>-Village would not sustain anymore building.</p> <p>-Take away from and destroy the areas natural beauty, village school could not cope with</p>

an increase of volume . Housing is more needed towards Biddulph town where there are more shops, easily accessible.

- Biddulph Moor is a lovely small village, would like to keep it that way, no development needed.
- New homes have been built in Biddulph and have still not sold or been rented out. A beautiful village community cited near Green Belt land. The community is safe and peaceful and does not need any extra housing.
- A new housing estate on the old Selectus site has a mix of housing including affordable housing, this site is only 1 mile away from Biddulph Moor.
- Lack of local services/ amenities- transport, schools, gas supply would need expansion.
- There are few/ no/ inadequate footpaths.
- Local services especially the school could not cope with development...Due to the lack of information provided and the bias nature of the survey it lacks credibility.
- If extra housing was built the bus service would need to be improved, impossible to get to and from work, doctors, job centre, hospital etc using existing bus service.
- There are many very small bungalows already, which are not too expensive when they come on the market. Our children live elsewhere due to lack of good job opportunities rather than lack of appropriate housing, also lack of facilities e.g. restaurants etc.
- Biddulph Moor is a semi-rural village, a sought after location in the District. Me and my partner live here because its a nice area and we have worked hard all our lives to achieve this. If people can't afford to live here then I suggest they work a bit harder and work their way up like we did. Affordable housing would ruin and devalue the area, plus it would attract the wrong demographic to the area.
- Houses already empty for rent, no gas supply, people on low incomes will not afford oil. Transport links are poor and people either move to the Moor for the countryside and views or peace and quiet, already large development in Biddulph only 2.5 miles down the road.
- Biddulph Moor has grown tremendously in the past 25 years and has reached saturation point regarding schools, sewage etc. Some speculators have purchased fabulous land and have made applications on numerous occasions but these would have an adverse effect on the character of the village.
- Cannot restrict the sale of affordable housing to local people. Biddulph Moor is a close knit community with a genuine understanding of village needs, affordable housing is not required and such proposals would be objected to in the strongest possible terms. To increase the population of the area would dilute our individuality, have a negative impact on our identity and would compromise the safety we enjoy as a smaller neighbourhood.
- Cannot see the need for affordable housing- enough empty homes reasonably priced, to let also at affordable rents. There is little crime around here we want to keep it that way. The roads and school are not suitable for anymore housing.
- To build affordable housing would you not also need affordable living costs i.e. gas. It is not cheap to run houses on oil & calor gas. Access would also need to be improved to cope with traffic.
- It is all Greenbelt land and should stay as such.
- Plenty of affordable housing in Biddulph just down the road from Biddulph Moor.
- No need to build on Greenbelt when Brownfield sites are available in the surrounding area such as Biddulph and Leek.
- Further development would detract from the character of the village and distract from the potential tourist attraction that the surrounding country provides.
- Lovely area does not need any cheap housing.

<b>Households identifying themselves as in housing need</b>	
Number of households	<b>10</b>

<b>Household makeup of those identifying themselves as in need</b>	
Single adult (under 55)	4
Single adult (over 55)	1
Single with 2 children (under 10 yrs)	1
Single with 3 children (under 10 yrs)	1
Couple (under 55)	1
Couple (over 55)	1
Couple with 2 children (under 10 yrs)	1
<b>TOTAL</b>	<b>10</b>

<b>Local Connection of households identifying as in need</b>			
households in need currently residing in parish	100%	average length of time in parish (yrs)	26 yrs, between 7 and 50 yrs
households in need with previous residence	10%	average length of time previous parish residence (yrs)	40 yrs
households in need with immediate family in parish	20%	average length of time family in parish (yrs)	between 30 and 50 yrs
households in need with employment in parish	20%	average length of time employed in parish (yrs)	2 yrs

<b>Timescale for housing requirements</b>	
unspecified	2
in need now	1
in need within 1 - 3 yrs	1
in need within 3 - 5 yrs	6

<b>How far away would households identifying in need be willing to move?</b>	
Unspecified	1
0-4 miles	3
5-10 miles	4
10- 20 miles	1
20-30 miles	1

<b>Current tenure of households identifying as in need</b>	
Own with no mortgage	2
Own with a mortgage	2
Rent privately	1
Live with relatives/ friends	5

<b>Tenure preference of households identifying as in need</b>	

households preferring private rented	1
households preferring housing association rented	2
households preferring private home ownership	5
households preferring affordable home ownership	3
<b>TOTAL</b> (more than total no. households in need as some respondents made >1 selection)	11

<b>Accommodation &amp; bedroom requirements (without open market and available social housing filter)</b>				
	1 bed	2 bed	3 bed	4 bed
House	0	3	3	1
Flat	1	2	0	0
Bungalow	2	3	2	1

<b>Why current home unsuitable</b> (some respondents made >1 selection )	
too small	2
too big	1
too expensive	0
need to be close to family	0
health or mobility problems	0
need to live independently	6
Other	2

<b>Why wish to live within the Parish?</b> (total more than total household need as some respondents made >1 selection )	
born/ grew up there	3
close family ties	4
currently live	10
Employed	2
need to take up employment	0
other	1