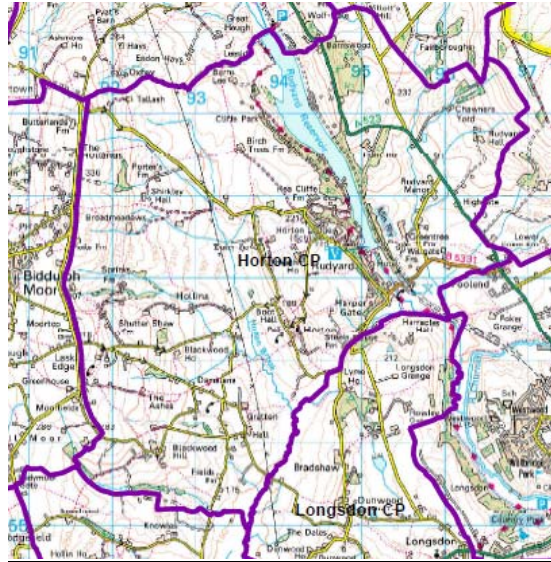


Horton Parish Housing Needs Survey 2015



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Introduction

During April 2015 Staffordshire Moorlands District Council undertook a housing needs survey with the support of Horton Parish Council. Survey forms were posted to 430 households within the Parish, there was a 13% response rate and results are shown in Appendix 1. The level of response is low, however for a survey of this type people generally respond for one of three reasons: to express a housing need, offer support in principle to the idea of a small affordable housing scheme to meet local needs or state opposition. The aim of the survey 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.

‘Affordable housing’ is defined as homes available from a housing association and can refer to rent at a low (subsidised) rent or shared ownership. Shared ownership is a middle ground between renting a property and full ownership whereby a ‘shared owner’ buys a share of the property, typically 50% initially, and pays rent on the remaining share. Affordable housing is usually provided with some sort of subsidy such as central government grant, this enables the housing to be available at a cost affordable to people whose incomes are such that they would not be able to house themselves in the open market.

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. 53% households surveyed are 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.

- Possibly Memorial Hall, which seems to be falling into disrepair
- Freshwater, Macclesfield Road, Rudyard
- Horton sports field
- Old Poachers Tavern site
- Site of Institute/ memorial Hall, Rudyard
- Land adjacent to car park of former Station Hotel, Rudyard
- Opposite Sainsbury’s

Households in housing need

8 survey respondents identified 9 separate households in housing need requiring 9 units of accommodation. 7 households currently live within the Parish with local connection through residence and close family and 2 ‘parish leaver’ households live outside the

parish with local connection through close family and previous residence. 2 households are single adults under 55 years, 2 further households comprise single and couple adults over 55 years. The majority of households (5) represent families with children. Households either 'need to live independently' representing 'households within households', or consider current accommodation 'too small' 'too expensive', or 'need to move closer to family'. Accommodation is required now and within 1 to 3 years. If these households could not live in their first area of choice they would be willing to move between 0-4 miles away and 5-10 miles away within reach of Biddulph and Leek towns. There are multiple reasons (e.g. education, job prospects, social excitement, cultural opportunity, reduced travel needs) other than access to housing that encourages people to move towards other/ urban areas.

The table below is only based on the survey respondents' self-identified need and stated preferences, which shows preference for 2 and 3 bed houses.

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

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 housing market context.

Further analysis takes into account:

- Affordability information from www.housingintelligence.co.uk
- Financial information for each household
- Prevailing open-market conditions
- Social housing availability and eligibility

There is very low availability and turnover of market entry level accommodation (flats/terraced) and higher priced detached properties are available most frequently. Further housing market information is available within Appendix 2. The average property price in the Horton Ward is £303,250 and the lower quartile price, reflecting entry level, is £272,500 (based on sales and valuations over the last 3 months). Compared with a District wide average of 177,697 and lower quartile £124,983 (based on sales and valuations over the last 3 months). Analysis of affordability based on the relationship between personal (individual) incomes and house prices shows that 10 times an individual income would be required to purchase in the Horton Ward, which can be expressed as a ratio of 10:1, compared to the District ratio of 6:1 and 6.5:1 regionally. The lower quartile house price to income ratio which reflects an entry level affordability ratio is 14:1 compared to 8:1 within the District.

Two households identifying as in housing need are adequately housed within existing open market accommodation, wish to be considered for open market home ownership and shall be discounted from further affordable housing need consideration.

Recent sales and property price information shown in Appendix 2 and affordability data below can be used as a proxy for personal financial information. The table shows that 71-89% of first time buyers are priced out of buying available semi and detached properties in the Horton Ward on a loan based on 3 times income. With 66-87% of existing owner occupiers priced out of the housing market.

	% households priced out of market	
	Horton Ward	District
First Time Buyer households - Flats	Not Available	38.24
First Time Buyer households – Terraced houses	Not Available	47.89
First Time Buyer households – Semi-detached houses	71.22	64.05
First Time Buyer households – Detached houses	88.96	80.65
Owner occupier - Flats	Not Available	38.24
Owner occupier - Terraced houses	Not Available	47.89
Owner occupier - Semi-detached houses	66.13	56.40
Owner occupier - Detached houses	87.10	76.08

(Hometrack website)

Social housing stock eligibility and availability

The majority of social housing allocations within the Staffordshire Moorlands are made through Staffordshire Moorlands Homechoice choice based lettings. Your Moorlands (LSVT) and most Registered Social Landlords (also known as Housing Associations and Registered Providers) use this system, the accompanying website and policy to allocate properties. The eligibility criteria can be used to ‘translate’ the stated ‘property preferences’ of households/individuals in need, into ‘actual need’. For instance single adult households would only be eligible for 1 bed housing association rented properties. For the purposes of determining the affordable housing type/bedroom mix, the minimum requirements to meet household needs are used rather than stated preferences. National Help to Buy guidance around affordable home ownership suggests that the purchase of a property with an additional bedroom above households current requirements may be permitted to ensure that growing families can access suitable homes.

Existing social housing within the Horton Parish provides only for families with housing association properties as follows; 4 x 3 bed house rental.

Other Areas of Housing Need (Housing Register)

A further indicator of need can be determined from households registered on a Housing Register. Registered on Staffordshire Moorlands Homechoice with a housing need (Band A-C) are 69 households with an interest in 'Rudyard' area and 17 households with an interest in 'Horton' area, both within the Horton Parish. Only 1 of these households currently resides within the Horton Parish area with a local connection to the Parish however this household provided a completed questionnaire in response to this survey. Therefore there are no further additional households registered on Staffordshire Moorlands Homechoice in need of affordable housing within the Horton Parish area to include in these survey results.

Planning Context

At a national level, current guidelines (National Planning Policy Framework, March 2012) emphasise the role of local communities in the planning process. At a local level, Staffordshire Moorlands District Council is currently consulting on site allocation options to guide development in the District to 2026. Relevant local authority planning policies that address affordable housing provision can be found in Supplementary Planning Guidance¹ (SPG) and the Core Strategy² (adopted March 2014). Housing planning policies set out specific area strategies for each town, for the larger villages, smaller villages and other rural areas.

SS6b Smaller Villages Area Strategy (including Rudyard) seeks to meet local community, social or economic need by;

- enabling new housing development which meets a local need, including affordable housing (in accordance with policy H2)
 - allowing for rural exceptions housing in appropriate locations on the edge of settlements (in accordance with policy H2). This will be in addition to the housing provision for the rural areas.
 - enabling small scale new employment development including 'live-work' developments which are for a rural enterprise or as existing authorised business use.
- The settlements shall provide for appropriate development which enhances community vitality or meets a local social or economic need of the settlement and its hinterland.

Policy **H2** addressing Affordable Housing and Local Needs Housing specifies that 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

¹ Housing for Local people and Affordable Housing (2005) <http://www.staffsmoorlands.gov.uk/sm/council-services/local-development/supplementary-planning-documents-and-guidance>

² Core Strategy Development Plan Document (2014) <http://www.staffsmoorlands.gov.uk/sm/council-services/local-development/core-strategy>

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.

A rural exception scheme to meet a local need under policy H2 would be subject to a planning obligation, referred to as a 'Section 106 Agreement', which limits occupation of the homes, to people with a defined local connection.

Conclusions

Housing need in Horton Parish is outlined in the table below. This outlines that the predominant need is for 1 bedroom properties, both general need (flats) and over 55's (bungalows) and it is recommended that 7 units of affordable housing be provided to meet with an identified local need for affordable housing. The one bed accommodation needs of single adults/ childless couples as 'households within households' are typically identified within these surveys. It should be noted that some households may not be eligible for affordable housing, withdraw, move away or be housed by other means and household make-up and requirements may change. For the purposes of determining the housing type/bedroom mix once a need is established the minimum requirements to meet needs are used rather than stated preferences and consideration should be given to affordable home ownership option preferences towards larger properties. Whilst this survey did not identify a need for level access or disabled adapted properties, Lifetime Homes standards would ensure accessible and inclusive affordable housing provision.

Accommodation & bedroom preferences (with open market and available social housing filter)				
	1 bed	2 bed	3 bed	4 bed
House		1	1	1
Flat	2			
Bungalow	2			

Appendix 1: Questionnaire Results

In favour of development	
In favour of small development of affordable homes for local people	53%
of which;	
Identifying as in housing need and in favour of a scheme	8
Identifying as not in housing need and in favour of a scheme	23
Identifying as not in housing need and not in favour of a scheme	23
Identifying as not in housing need and unspecified	4
Total respondents	58

Comments in relation to affordable housing provision in the Parish for local people
<p>-Want my son to grow up in a village environment with close ties to family.</p> <p>-We have young grandchildren who live in Horton Parish, 5th generation of our family who have lived and worked in the Parish. We hope they will be able to live here if needed and to be able to afford to do so in affordable housing. Most properties at Horton would financially out of reach.</p> <p>-Horton is not an affordable area even the smallest home would be out of the price range of most people. There is limited land in the area for such affordable housing and yet we are meant to accept when developers/ councillors agree to build on gardens etc. This has happened to us and we are now leaving Horton because of it. So the very families you are trying to attract are rushing out because of some ill considered government targets on affordable housing. There is plenty of land in surrounding towns and cities for affordable housing. Why put the pressure on rural communities where infrastructure is already not supported well.</p> <p>-Extensions to affordable properties, converting them into luxury properties should be better controlled.</p> <p>-Sons rent elsewhere in Manchester and Macclesfield in shared accommodation, want to return to their roots here but do not have the means to buy.</p> <p>-Happy for affordable housing development provided it is not on Green Belt land.</p> <p>-Stop letting people from outside the area buy and rent homes, have to listen to noise, rows and fighting and police being called.</p> <p>-Have daughters elsewhere, at University no spare money, would love to buy my home but cannot afford to do so and likewise my daughters will not be able to afford to do so.</p> <p>-We cannot afford a 4 bed so will have to move away.</p>

Households identifying themselves as in housing need	
Number of households	8

Household makeup of those identifying as in need	
Single adult (under 55)	2
Single adult (over 55)	1
Couple (over 55)	1
Single with 1 child	2
Couple with 2 children	2
Couple with 3 children	1
TOTAL	9

Local Connection of households identifying as in need			
households in need currently residing in parish	78%	average length of time in parish (yrs)	Between 3yr- 35yr Average 19yrs
households in need with previous residence	11%	average length of time previous parish residence (yrs)	unspecified
households in need with immediate family in parish	33%	average length of time family in parish (yrs)	Between 14yr- 81yr Average 48yrs
households in need with employment in parish 1,	11%	average length of time employment in parish (yrs)	25yrs

Timescale for housing requirements	
in need now	3
in need within 1 - 3 yrs	4
in need within 3 - 5 yrs	0
unspecified	2

How far away would households identifying in need be willing to move?	
0-4 miles	5
5-10 miles	1
Unspecified	3

Current tenure of households identifying as in need	
own with mortgage	2
privately rent	3
rent from a housing association	1
live with relatives/ friends	2

Tenure preference of households identifying as in need	Expressed as percentage of total preferences
households preferring private rented	0%
households preferring housing association rented	22%
households preferring private home ownership	44%
households preferring affordable home ownership	33%
unspecified	11%
TOTAL (more than total no. households in need as some respondents made >1 selection)	

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

Why current home unsuitable	
too small	2
too big	0
too expensive	2
health or mobility problems	0
need to be closer to family	2
poor property condition	1
requires level access accommodation	0
need to live independently	2
other	3

Why wish to live within the Parish? (total more than total household need as some respondents made >1 selection)	
born/ grew up there	1
close family ties	5
currently live	8
Employed	1

Appendix 2: Housing Market Information

Property Type

This chart shows the profile of housing type in the Horton Ward relative to the proportion across the region.

	Number	%	Compared to Region (%)
Detached	563	76.2	52.3
Semi-detached	144	19.5	-17.7
Terraced	19	2.6	-20.3
Flats - purpose built block	3	0.4	-12.7
Flats - conversion	4	0.5	-1.1
Flats - commercial building	4	0.5	-0.3
Mobile or temporary structure	2	0.3	-0.1
In a shared dwelling	0	0.0	-0.2
Total	739	100	

(Source Hometrack)

Property Tenure

This chart shows the profile of housing stock in the Horton Ward by tenure relative to the proportion across the region.

	Number	%	Compared to Region (%)
Owns outright	403	54.5	22.3
Owns with a mortgage or loan	253	34.2	1.6
Shared ownership	3	0.4	-0.2
Private rented - landlord or letting agency	45	6.1	-6.7
Private rented - employer	1	0.1	0.0
Private rented - friend or relative	9	1.2	0.4
Rented from Council (Local Authority)	3	0.4	-10.5
Other social rented	11	1.5	-6.6
Living rent free	10	1.4	0.1
Other	1	0.1	0.1
Total	739	100	

(Source Hometrack)

Recent sales and property price information

Area	Property type	Selling/ purchase price	Date of sale/ advertising
Rudyard	3 bed detached	£199,950	Advertised 22/9/2015
Rudyard	3 bed detached	£215,000	Advertised 22/9/2015
Rudyard	4 bed detached	£495,000	Sold 4/7/2015
Rudyard	3 bed detached	£272,500	Sold 12/3/2015
Rudyard	3 bed semi	£201,000	7/9/2014
Rudyard	3 bed semi	£159,950	15/8/2014
Horton	5 bed detached	£549,000	Advertised 22/9/2015
Rushton	4 bed detached	£487,500	Advertised 22/9/2015
Rudyard	3 bed semi	£159,950	Sold 15/8/2014

(Source: Rightmove)

Property Turnover within Horton Ward

	Terraced	Semi	Detached	Flat/ Maisonette	Total	% of private sector stock turnover
2011	Not available	7	9	1	17	2.1
2012	Not available	1	14	Not available	15	1.9
2013	Not available	1	9	Not available	10	1.3
2014	Not available	5	9	Not available	14	1.8
2015	Not available	Not available	6	Not available	6	1.2

(Source Hometrack)

Cost of renting privately within Horton Ward

	Ward Average (£pw)	District average rent comparison (£pw)	30th percentile (£pw)	80% Average (£pw)
1 bed	Not available	86	Not available	Not available
2 bed	Not available	103	Not available	Not available
3 bed	150	131	150	120
4 bed	206	184	206	165

(Source Hometrack)