

Cheddleton Parish Housing Needs Survey 2015



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1.0 Introduction

During November 2015 Staffordshire Moorlands District Council undertook a Parish housing needs survey. Survey forms were posted out to 2888 households within the Parish, 18.4% households responded and a summary of results from rate shown in Appendix 1. The level of response is comparable with other surveys and may be considered low, however for a survey of this type people generally respond for one of three reasons: to express a housing need, express support in principle to the idea of an affordable housing scheme to meet local needs or to state opposition. The aim of the survey is to give every household the opportunity to have their housing need assessed and to identify households who are in housing need in the local community.

2.0 Key Findings:

2.1 Local resident views regarding affordable housing provision

The survey presents local residents an opportunity to give their opinions about affordable housing which can be used to gauge 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. 54% households surveyed were in favour of a small development of affordable homes for local people.

2.2 Households in housing need

Survey results are shown in Appendix 1. 23 survey respondents identified 24 separate households as in housing need and requiring 24 units of accommodation. 22 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. The majority of (10) households are single adults and couples (under 55), 7 further households comprise single adults and couples (over 55 years). Other households (7) represent families with children. Households either 'need to live independently' representing households within households, or consider current accommodation 'too small' 'too big' or 'too expensive'. Others highlight a need to move due to 'health or mobility problems' or 'need level access accommodation'. Accommodation is required now, within 1 to 3 years and 3-5 years. If these households could not live in their first area of choice they would be willing to move between 0-4 miles away, 5-10 miles away and 10-20 miles away within reach of Leek town. 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 overleaf is only based on the survey respondents' self-identified need and stated preferences, which shows preference for 2 bed houses/ bungalows and 3 bed houses.

Accommodation & bedroom preferences (without open market and available social housing filter)				
	1 bed	2 bed	3 bed	4 bed
House	1	9	5	1
Flat	3	1	0	0
Bungalow	0	6	1	0

3.0 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 specific tenures, 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

3.1 Local housing market

Housing market information is available within Appendix 2. There is low availability and turnover of market entry level accommodation (terraced and flats) and higher priced (detached and semi-detached) properties are available most frequently. The average property price in the Cheddleton Ward is £193,503 and the lower quartile price, reflecting entry level, is £135,000 (based on sales and valuations over the last 3 months). Compared with a District wide average of 192,952 and lower quartile £124,833 (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 6 times an individual income would be required to purchase in the Cheddleton Ward, which can be expressed as a ratio of 6:1, compared to the District ratio of 5:1 and 6.5:1 regionally.

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 approximately 57% of first time buyers are priced out of buying available entry level terraced housing within the Cheddleton Ward based on a loan of 3 times income.

	% households priced out of market	
	Cheddleton Ward	District
First Time Buyer households - Flats	70.08	47.90
First Time Buyer households – Terraced houses	57.34	56.40
First Time Buyer households – Semi-detached houses	57.34	64.05
First Time Buyer households – Detached houses	85.89	80.65

Owner occupier - Flats	57.34	38.25
Owner occupier - Terraced houses	59.62	47.90
Owner occupier - Semi-detached houses	57.34	56.40
Owner occupier - Detached houses	79.41	76.08

(Hometrack website)

16 out of 24 households identifying as in housing need are either adequately housed within existing open market accommodation or wish to be considered for open market home ownership only and shall be discounted from further affordable housing need consideration.

3.2 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 Providers (also known as Housing Associations and Registered Social Landlords) 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 Cheddleton Parish provides 56 housing association rental properties as follows; 1 bed bungalow (12), 2 bed bungalow (1), 2 bed house (16) and 3 bed house (27).

3.3 Other Areas of Housing Need (Housing Register)

A further indicator of need can be determined from households registered on a Housing Register. There are 215 households registered on Staffordshire Moorlands Homechoice with an interest in 'Cheddleton' area, of these only 4 households reside within the Cheddleton Parish, have a housing need (Band A-C) and did not respond to the survey. Therefore there are 4 further additional households registered on Staffordshire Moorlands Homechoice in need of affordable housing to include in these survey results.

The households require the following;
 3 x 1 bed bungalow/ gff with level access (over 55's) rented
 1 x 1 bed general needs rented (under 55's) rented

4.0 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 the Core Strategy¹ (adopted March 2014). Housing planning policies set out specific area strategies for each town, for the larger villages, smaller villages and other rural areas.

5.0 Conclusions

Housing need identified within Cheddleton Parish is outlined in the table below. The predominant need is for 1 bedroom properties, both general need (flats) and over 55's (bungalows/ ground floor accommodation with level access). 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 in other areas 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. The survey identified a need for level access/ adapted properties and the incorporation of Lifetime Homes standards can 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	0	0	1	0
Flat	6	0	0	0
Bungalow/ GF level access	4	1	0	0

¹ Core Strategy Development Plan Document (2014) <http://www.staffsmoorlands.gov.uk/sm/council-services/local-development/core-strategy>

Appendix 1: Questionnaire Results

In favour of development	
In favour of small development of affordable homes for local people	54%
of which;	
Identifying as in housing need and in favour of a scheme	20
Identifying as in housing need and unspecified	1
Identifying as in housing need and not in favour of a scheme	2
Identifying as not in housing need and in favour of a scheme	229
Identifying as not in housing need and not in favour of a scheme	258
Identifying as not in housing need and unspecified	22
Total respondents	532

Households identifying themselves as in housing need	
Number of households	24

Household makeup of those identifying as in need	
Single adult (under 55)	9
Single adult (over 55)	1
Couple (under 55)	1
Couple (over 55)	6
Single with 2 children	2
Couple with 2 children	4
3 separate adults	1
TOTAL	24

Local Connection of households identifying as in need			
households in need currently residing in parish	87%	average length of time in parish (yrs)	Between 2-54yr Average 14yrs
households in need with previous residence	22%	average length of time previous parish residence (yrs)	Between 5-28yr Average 25yrs
households in need with immediate family in parish	56%	average length of time family in parish (yrs)	Between 9-76yr Average 27yrs
households in need with employment in parish	13%	average length of time employment in parish (yrs)	Between 5-20yrs Average 10yrs

Timescale for housing requirements	
in need now	8
in need within 1 - 3 yrs	10
in need within 3 - 5 yrs	4
unspecified	2

How far away would households identifying in need be willing to move?	
0-4 miles	10
5-10 miles	8
10-20 miles	4
Unspecified	2

Current tenure of households identifying as in need	
own with mortgage	7
own with no mortgage	4
privately rent	4
rent from a housing association	0
live with relatives/ friends	9

Tenure preference of households identifying as in need	Expressed as percentage of total preferences
households preferring private rented	0%
households preferring housing association rented	26%
households preferring open market home ownership	70%
households preferring affordable home ownership	30%
unspecified	0%

Accommodation & bedroom preferences (without open market and available social housing filter)				
	1 bed	2 bed	3 bed	4 bed
House	1	9	5	1
Flat	3	1	0	0
Bungalow	0	6	1	0

Why current home unsuitable	
too small	6
too big	4
too expensive	2
health or mobility problems	3
need to be closer to family	1
poor property condition	0
requires level access accommodation	3
need to live independently	9
other (includes relationship breakdown)	4

Why wish to live within the Parish? (total more than total household need as some respondents made >1 selection)	
born/ grew up there	6
close family ties	7
currently live	15
employed there	1
other	2

Appendix 2: Housing Market Information

Property Type

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

	Number	%	Compared to Region (%)
Detached	1050	46.3	22.4
Semi-detached	889	39.1	1.9
Terraced	190	8.4	-14.5
Flats - purpose built block	95	4.2	-8.9
Flats - conversion	37	1.6	0.0
Flats - commercial building	7	0.3	-0.5
Mobile or temporary structure	3	0.1	-0.2
In a shared dwelling	0	0	-0.2
Total	2271	100	

(Source Hometrack)

Property Tenure

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

	Number	%	Compared to Region (%)
Owns outright	1009	44.4	12.10
Owns with a mortgage or loan	930	41	8.4
Shared ownership	3	0.1	-0.5
Private rented - landlord or letting agency	213	9.4	-3.4
Private rented - employer	3	0.1	0
Private rented - friend or relative	19	0.8	0
Rented from Council (Local Authority)	29	1.3	-9.6
Other social rented	40	1.8	-6.3
Living rent free	24	1.1	-0.4
Other	0	0	0

Total	2271	100
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(Source Hometrack)

Recent sales and property price information for Cheddleton area

Property type	Selling/ purchase price	Date of sale/ advertising
1 bed GF apartment	£74,950	Advertised Feb 2016
1 bed semi detached bungalow	£87,500	Sold 12/11/2015
1 bed FF apartment	£109,000	Advertised Feb 2016
2 bed semi detached bungalow	£120,000	Sold 18/12/2015
2 bed semi detached bungalow	£129,950	Advertised Feb 2016
2 bed detached bungalow	£147,000	Sold 20/11/2015
2 bed terrace	£107,950	Advertised Feb 2016
2 bed SF apartment	£94,950	Advertised Feb 2016
2 bed SF apartment	£115,000	Advertised Feb 2016
3 bed terrace	£85,000	Sold 16/11/2015
3 bed semi detached	£138,000	Sold 30/11/2015
3 bed detached	£110,000	Sold 26/11/2015
3 bed semi detached	£137,000	Sold 17/11/2015
3 bed detached bungalow	£158,000	Sold 23/11/2015
3 bed semi detached	£135,000	Advertised Feb 2016
3 bed semi detached	£154,000	Advertised Feb 2016

(Source: Rightmove)

Property Turnover within Cheddleton Ward

	Terraced	Semi	Detached	Flat/ Maisonette	Total	% of private sector stock turnover
2011	4	15	23	4	46	2.0
2012	8	13	25	2	48	2.1
2013	7	27	37	3	74	3.2
2014	4	31	35	2	72	3.1
2015	7	22	30	1	60	2.6 (compared to regional average of 2.4)

(Source Hometrack)

Cost of renting privately within Cheddleton Ward

	Ward Average (£pw)	District average rent comparison (£pw)	30th percentile (£pw)	80% Average (£pw)
1 bed	98	88	98	78
2 bed	121	103	114	97
3 bed	141	132	134	113
4 bed	Not available	184	Not available	Not available

(Source Hometrack)