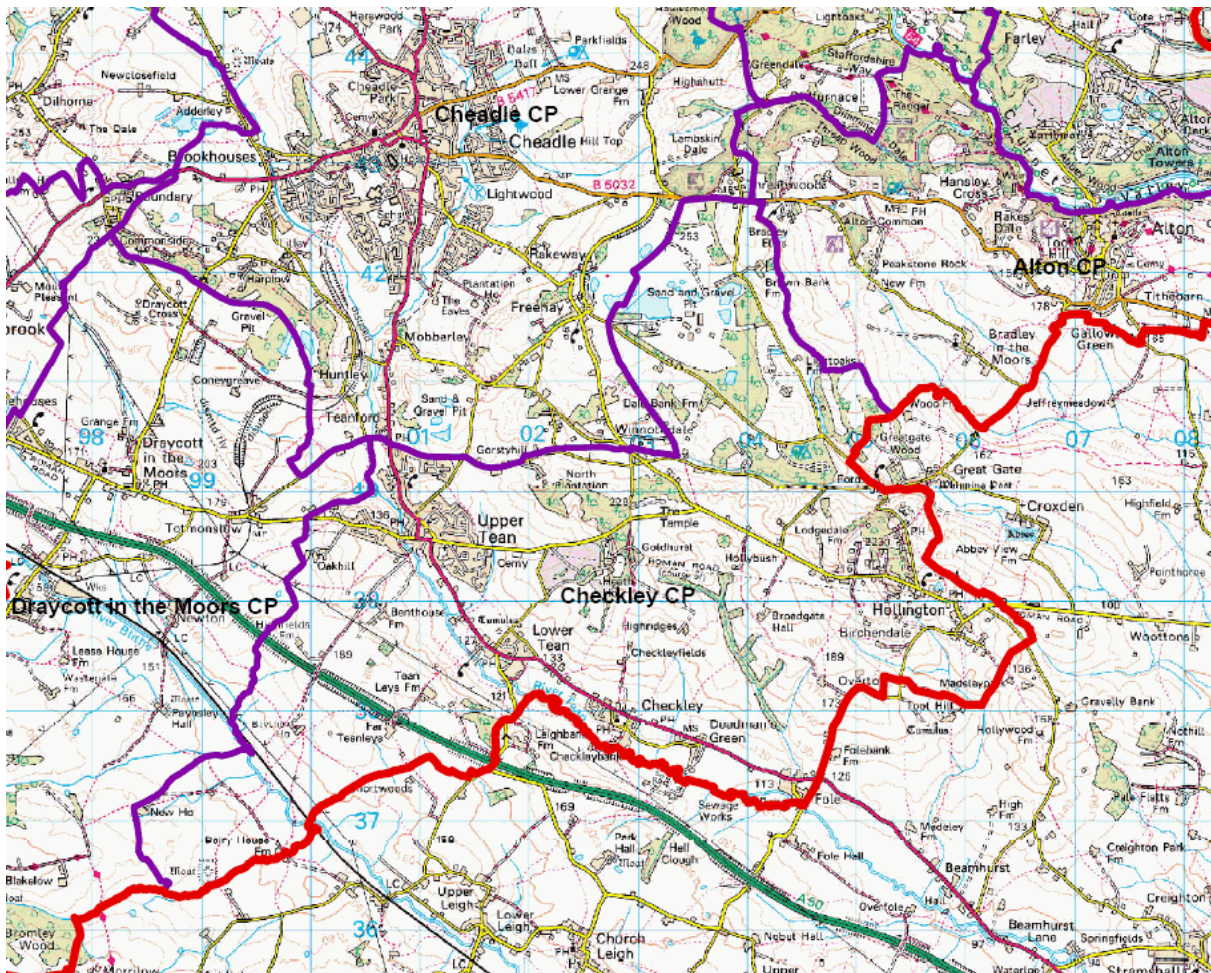


# Rural Housing Needs Survey 2012

## Checkley Parish



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## **Introduction**

In May 2012, Staffordshire Moorlands District Council undertook a housing needs survey with the support of Checkley Parish Council. Survey forms were posted out to every household in the Parish. Of the 2,016 forms posted out, 287 survey forms were returned, with a response rate of 14.2%. 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 Checkley. 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 287 forms returned a high proportion, 66% 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	29
Not in housing need and in favour of a scheme	161
Not in housing need and not in favour of a scheme	97

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

- Derelict buildings adjacent to the black head pub. A complete eye sore at present.
- Old Fole diary site
- Small field on Main Street beside Star Inn, opposite Hollington Hse
- Pasture on Main Street between the church and Mount Farm, both might involve highway alterations to improve access/ safety.
- Back of Greatwood Rd, Upper Tean
- Hollington Rd, off Greatwood Rd, Tean
- Tean Hall Mill, it's empty
- Disused garage/ bike shop next to the 'Blacks Head' could knock it down and build 2 terraces on the High St, Tean. This property has been empty for 14 years it spoils the High Street and could provide 2 affordable homes.
- Plants lorry yard in St Thomas's Rd, Upper Tean would be much better suited to housing.
- Heybridge Works, Uttoxeter Road, Lower Tean
- Opposite Dog & Partridge in Lower Tean

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

The Parish of Checkley 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 Upper Tean) 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 (such as Hollington, Lower Tean, and Checkley) 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 their 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 Checkley Parish	100	0.7 - 53	19.7
Work in the Checkley Parish	0	n/a	n/a
Have relatives in the Checkley Parish	44	2.5 - 66	8.8
Have previously lived in the Checkley Parish	14	15 - 43	25.75

The following charts set out the key housing demand information from the survey for the **29** households identified in housing need.

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

The survey identified that the 29 households in need are predominantly made up of singles and couples, as follows:

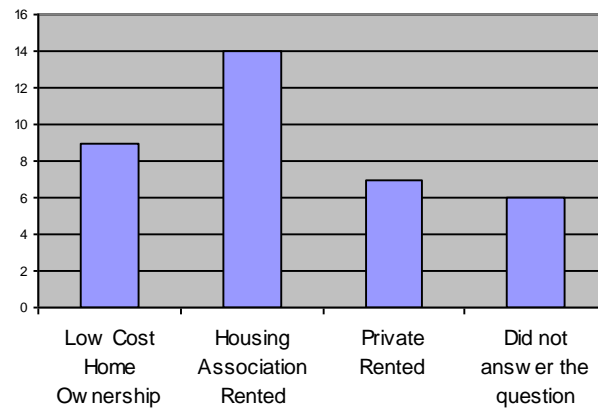
Single elderly x 3	Pregnant couple x 1
Single adult x 6	Single & 1 child x 1
Elderly couple x 3	Couple & 1 child x 2
Childless couple x 6	Other (2 adult household) x 3
	Other (3 or more adult) x 2
	Couple & 3 children x 1

### **Timescale for Housing Requirements**

In response to the question “When is this housing going to be needed”, 8 households stated “1 to 3 years”, 12 stated “now”, 4 stated “3-5 years” and 5 failed to answer the question.

### **Tenure preferences**

Respondents’ tenure preference was largely distributed between subsidised affordable ownership and housing association rented. 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’.

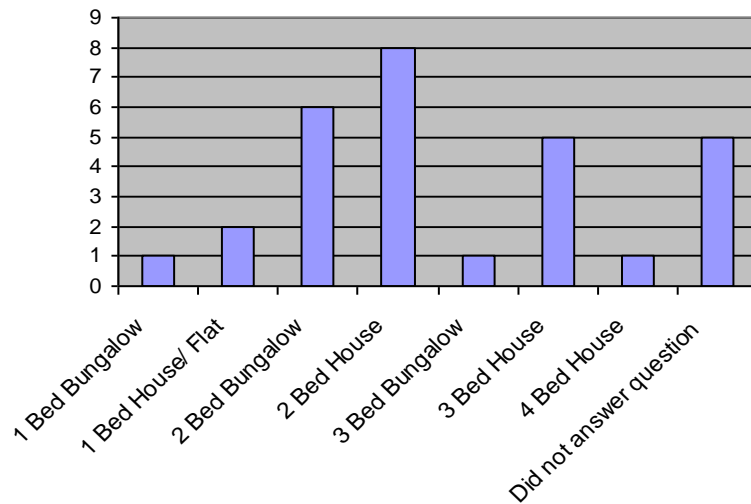


### **Accommodation requirements**

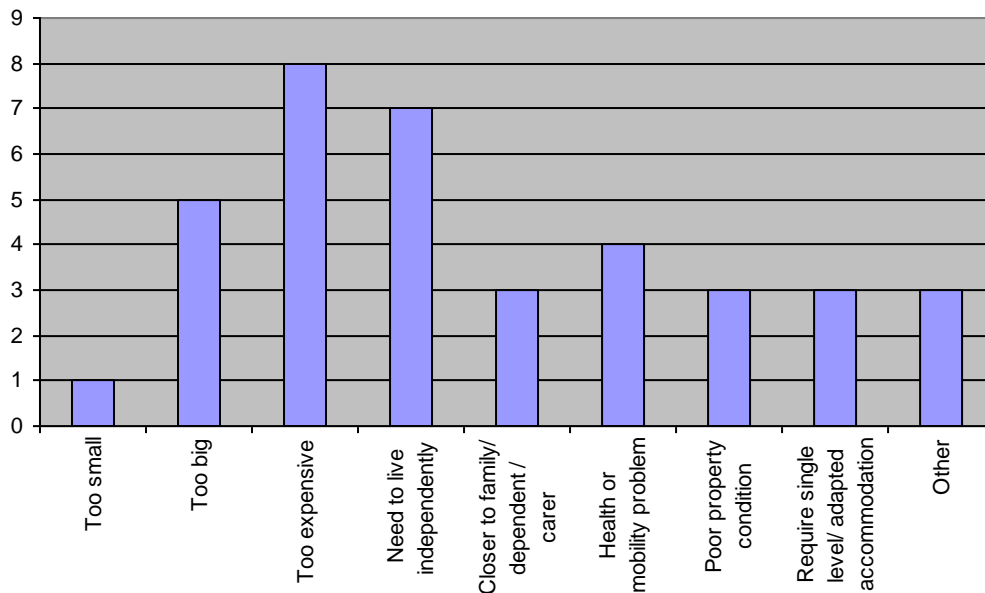
As shown in the graph overleaf preference is expressed for 2 bed houses and to a lesser extent for 3 bed houses and 2 bed bungalows. However this should be considered alongside the household types and it should be noted that under normal circumstances households seeking housing association rented accommodation 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 due to difficulties affording current accommodation and the need to live independently. These results link with current accommodation types and respondents living with parents/relatives/friends or in private rented accommodation/ owner occupation.

### **'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 127 households that have registered on Moorlands Homechoice with an interest in the Checkley area, 21



are in housing need and resident in the Checkley Parish, with 2 of the these households identified in this needs survey and registered on Moorlands Homechoice. Similarly there are 306 households registered on Moorlands Homechoice with an interest in the Tean area, 16 are in housing need and resident in the Checkley Parish and 11 households also registered interest in both the Checkley area. Put simply it can therefore be taken that there are a further **35** additional households in need of accommodation who did not respond to the survey. This figure of 35 Checkley Parish residents registered on Moorlands Homechoice 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 Checkley Parish through other means than residence.
- People with a local connection to the Parish who have moved away and may wish to return.

The 35 households registered on Moorlands Homechoice require a home with the following number of bedrooms and fall into the following age bands:

Age Band	Number of Bedrooms Required	Household type	Rented/ LCHO/ both
16-24	1	Couple & 1 child	Rented
	2	Pregnant couple	Rented
	2	Single & 1 child	Rented
	3	Couple & 3 children	Rented
	1	Single	Rented
	2	Pregnant couple	Rented
	3	Couple & 3 children	Rented
25-44	3	Single & 2 children (access)	Rented
	1	Single	Rented
	3	Single 3 children (access)	Rented
	2	Single & 1 child	Rented
	2	Single & 1 child	Both
	4	Couple & 3 children	Rented
	2	Single & 2 children (access)	Rented
	1	Single	Rented
	1	Childless couple	Rented
	1	Single	Rented
	1	Childless couple	Rented
	1	Single	Rented
	2	Single & 2 children (access)	Rented
	1	Single	Rented
	3	Couple & 2 children	Rented
	2	Single & 1 child	Rented

	2 4	Single & 1 child Couple & 3 children	Rented Rented
45-59	1 1	Single Childless couple	Rented Rented
60-74	1 1 2	Single elderly Single elderly Other	Rented Rented Rented
75+	1 1 1 1 1	Single elderly Single elderly Elderly couple Single elderly Single elderly	Rented Rented Rented Rented Rented

There is need for 11 x 1 bed (general needs), 7 x 1 bed (over 55's), 10 x 2 bed, 5 x 3 bed and 1 x 4 bed. However the demand shown for 3 and 4 beds reflects the bedroom allowances within the 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 34 Parish Leavers, people that were resident in the Checkley Parish and left within the last 10 years because they could not afford to buy/ rent a home in the area. 20 of these Parish Leavers were former household members and **14** would potentially return if cheaper housing were available.

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

The most common house type within the Checkley Ward is detached, the most common tenure is owns with mortgage or loan and the housing density is 1 dwellings per hectare. The table overleaf shows the occupancy characteristics of the Checkley Ward with second residences/ holiday homes along the lines of the regional average.

	Number	%	Compared to Region (%)
Occupied household space	2,111	96.80%	0.20%
Second residence/holiday accommodation	10	0.50%	0.20%
Unoccupied household space	69	3.20%	-0.20%

Vacant household space	59	2.70%	-0.40%
Total	2,180	100.00%	0.00%

A profile of Checkley Ward property types illustrates that there is a low proportion of entry level accommodations such as flats and terraces available.

	Number	%	Compared to Region (%)
Detached	976	44.60%	20.70%
Semi-detached	912	41.60%	4.00%
Terraced	254	11.60%	-12.30%
Flats - purpose built block	7	0.30%	-11.00%
Flats - conversion	17	0.80%	-1.00%
Flats - commercial building	14	0.60%	-0.30%
Mobile or temporary structure	11	0.50%	0.10%
In a shared dwelling	0	0.00%	-0.20%
Total	2,191	100.00%	0.00%

Of the 2,191 total dwellings within the Checkley Ward the annual turnover by property type shows that the turnover of entry level properties is also very low.

	Terraced property sales	Semi-detached property sales	Detached property sales	Flat/Maisonette property sales	% of total stock
2008	9	12	27	not available	2.2
2009	11	19	24	4	2.7
2010	13	27	16	4	2.8
2011	18	15	21	2	2.6
2012	5	17	17	not available	1.8

The Checkley Ward tenure profile below shows that owner occupation represents nearly 86% of all stock, 8% above the regional average. It also shows that affordable housing is below the regional average.

	Number	%	Compared to Region (%)
Owns outright	808	38.20%	8.00%
Owns with a mortgage or loan	1,024	48.40%	9.80%
Shared ownership	9	0.40%	-0.20%
Private rented - landlord or letting agency	86	4.10%	-2.30%
Private rented - employer	0	0.00%	-0.20%
Private rented - friend or relative	18	0.90%	0.40%
Rented from Council (Local Authority)	61	2.90%	-11.40%
Other social rented	76	3.60%	-2.80%
Living rent free	31	1.50%	-1.10%

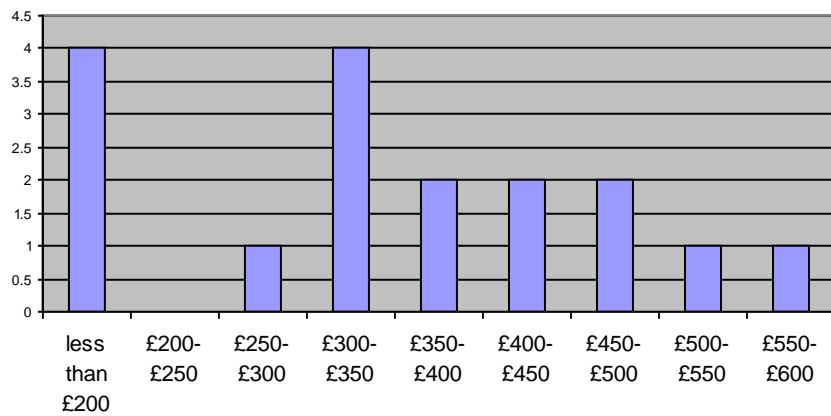
Other	3	0.10%	-0.10%
Total	2,116	100.00%	0.00%

The dwelling types and low turnover rates of housing association properties within the Checkley Parish are summarised in the table below.

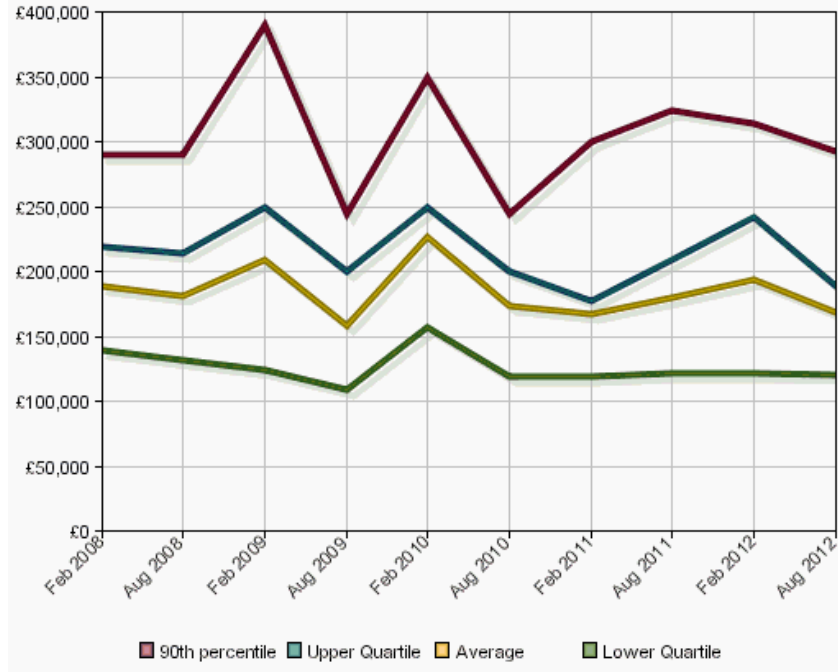
Housing Association	Property Type	Letting Restrictions	Turnover in last 5 years
Peak District Rural Housing Association	xxx	xxx	xxx
East Midlands Housing Association	xxx	xxx	xxx
Moorlands Housing Association	xxx	xxx	xxx

**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. The table shows the mortgage borrowing ability of respondents in housing need. The table below shows the weekly income (take home pay) of respondents in housing need.



Although respondents indicated a preference for owner occupation, none of the 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 Checkley Ward of £140,000 and the lower quartile house price is £121,000). The graph and tables below show average property price information over time.



	90th percentile	Upper Quartile	Average	Lower Quartile
Apr-08	290,000	215,000	184,647	135,000
Oct-08	300,000	250,000	204,801	140,000
Apr-09	320,000	235,000	188,356	113,500
Oct-09	300,000	245,000	204,541	124,000
Apr-10	315,000	200,000	188,103	128,500
Oct-10	245,000	192,000	164,779	118,000
Apr-11	320,000	195,000	178,008	119,000
Oct-11	325,000	210,000	187,420	130,000
Apr-12	310,000	211,000	186,417	120,000
Oct-12	245,000	185,000	158,365	120,000

The average property price information over time for a terraced property is shown below. This can be considered entry level housing in the absence of flats.

	No. terraced properties sold		Average	Lower Quartile
2003	25	Apr-08	129,068	90,000
2004	19	Oct-08	170,414	145,000
2005	14	Apr-09	134,635	70,000
2006	21	Oct-09	150,494	87,000
2007	24	Apr-10	160,635	140,000
2008	10	Oct-10	118,692	95,000
2009	11	Apr-11	106,812	80,000
2010	13	Oct-11	127,719	120,000
2011	18	Apr-12	115,967	105,000
		Oct-12	115,600	90,000

Affordability in the Checkley Ward based on household disposable incomes is 5:1, compared to a 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 Checkley Ward is 7:1. The information contained in the table shows a mortgage calculation at 3 times income and is explained in the below table.

	% of households priced out of Checkley Ward market
FTB households - Flats	Not Available
FTB households - Terraced houses	45.11%
FTB households - Semi-detached houses	54.92%
FTB households - Detached houses	76.45%
Owner occupier - Flats	Not Available
Owner occupier - Terraced houses	34.33%
Owner occupier - Semi-detached houses	45.11%
Owner occupier - Detached houses	70.57%

Nearly half of first time buyers 45.11% are priced out of buying entry level terraced houses in the Checkley 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 either shared 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 Checkley 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;  
 29 households surveyed + 35 Moorlands Homechoice + 13 potential returnees  
**= 77**

This survey has been undertaken with the support of Checkley Parish Council. These conclusions are based on information provided by residents of the Parish of Checkley 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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