

# Waterhouses Parish Housing Needs Survey 2015



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## **Introduction**

During March-April 2015 Staffordshire Moorlands District Council undertook a housing needs survey with the support of Waterhouses Parish Council. Survey forms were posted to 503 households within the Parish, there was an 18.3% response rate and results are shown in Appendix 1. 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.

Affordable housing can refer to rented units, shared ownership (part buy/part rent units) or shared equity. 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. 67% 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.

- Further development in Waterhouses adjacent to recent building- it has a shop, school, pub, doctors surgery and public transport.
- Behind Breech Close or extend from the top of Cross Lane.
- The old Boyden site
- Waterfall, near the church.
- Redundant playing field off Waterfall Lane and part allotment field.
- Industrial area on the Main Road just beyond Parnhams, plus fields beyond.
- Asbourne Road, Waterhouses

### **Households in housing need**

6 households identified themselves as in housing need. All currently living within the Parish and with a local connection through residence and close family. 3 households are single adults under 55 years; further 2 households are couples over 55 years and sixth household a couple with 2 young children. Households either 'need to live independently' representing 'households within households', or consider current accommodation 'too big' 'too small' 'too expensive', or have 'health or mobility problems' or require 'level access accommodation'. Accommodation is required now, within 1 to 3 years, and 3 to 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 and 5-10 miles away within reach of Ashbourne 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 requirements (without open market and available social housing filter)			
	1 bed	2 bed	3 bed
House	0	1	2
Flat	1	0	0
Bungalow	0	1	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:

- Affordability information from [www.housingintelligence.co.uk](http://www.housingintelligence.co.uk)
- Financial information for each household
- Prevailing open-market conditions
- Social housing availability and eligibility

There is a low turnover of properties generally in the Hamps Valley Ward, with low availability of market entry level accommodation (flats/ terraced) and higher priced detached properties available more frequently. The average property price in the Hamps Valley Ward is £190,433 and the lower quartile price, reflecting entry level, is £180,000 (based on sales and valuations over the last 3 months). Compared with a District wide average of £178,000 and lower quartile £121,800 (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 six times an individual income would be required to purchase in the Hamps Valley Ward, which can be expressed as a ratio of 6:1, compared to the District ratio of 5.8:1. The lower quartile house price to income ratio which reflects an entry level affordability ratio is 8:1 compared to 6.1:1 within the District and 6.5:1 regionally. Further housing market information is available within Appendix 2.

a) Two households identifying as in housing need only wish to be considered for open market home ownership, do not wish to be considered for affordable home ownership or rented as provided through a housing association and shall be discounted from further affordable housing need consideration. This was determined using financial information provided within the questionnaire, recent sales and property price information shown in Appendix 2 and affordability data below which can be used as a proxy for personal financial information.

	% households priced out of market	
	Hamps Valley Ward	District
First Time Buyer households - Flats	Not Available	38.24
First Time Buyer households – Terraced houses	57.18	47.89
First Time Buyer households – Semi-detached houses	64.17	64.05
First Time Buyer households – Detached houses	84.35	80.65
Owner occupier - Flats	Not Available	38.24
Owner occupier - Terraced houses	57.18	47.89
Owner occupier - Semi-detached houses	57.18	56.40
Owner occupier - Detached houses	80.60	76.08

(Hometrack website)

The above table shows that over 50% of first time buyers are priced out of buying entry level terraced houses in the Hamps Valley Ward on a loan based on 3 times income.

b) Another household identifying as in housing need can meet their needs on the open market, this was determined using information provided within the questionnaire and recent sales and property price information shown in Appendix 2.

### **Social housing stock eligibility and availability**

The majority of social housing allocations in Staffordshire Moorlands are facilitated through Staffordshire Moorlands Homechoice choice based lettings. Your Moorlands (LSVT) and most registered social landlords use this system and the accompanying website. The eligibility criteria can be used to 'translate' the stated 'property preferences' of households/individuals in need, into 'actual need'. Single adult households would only be eligible for 1 bed housing association rented properties. National Help to Buy guidance around affordable home ownership suggest 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 Waterhouses Parish provides predominantly for the elderly with housing association properties as follows; 2 x 2 bed house, 2 x 3 bed house and 2 x 2 bed bungalow and 19 x 1 bed bungalow rentals. In addition there are at present 2 x 3 bed house shared ownership properties.

### **Other Areas of Housing Need (Housing Register)**

A further indicator of need can be determined from households registered on a Housing Register. There are currently 52 households that have registered on Staffordshire Moorlands Homechoice with an interest in relevant 'Cauldon Low' and 'Waterhouses' areas within the Parish. Only 2 of these households currently reside within the Waterhouses Parish area, and only one of these has a local connection to the Parish

(within context of PDNPA and SMDC planning policy outlined elsewhere) and a housing need (equivalent to Band A-C). Therefore one additional household registered on Staffordshire Moorlands Homechoice in need of affordable housing within the Parish area is included.

### **Planning Context**

Waterhouses Parish area is covered by two Local Planning Authorities with constituent planning policies; Staffordshire Moorlands District Council and the Peak District National Park.

Peak District National Park Authority planning policies that address housing can be found in Supplementary Planning Guidance<sup>1</sup> (SPG) which supplements the Core Strategy (adopted October 2011). Relevant policies include **DS1**: Development strategy, **HC1**: New housing, **HC2**: Housing for key workers in agriculture, forestry or other rural enterprises.

**HC1** new housing provision will not be made for housing solely to meet open market demand. Housing land will not be allocated in the development plan. Exceptionally, new housing (whether newly built or from re-use of an existing building) can be accepted where:

A. It addresses eligible local needs:

I. for homes that remain affordable with occupation restricted to local people in perpetuity; or

II. for aged persons' assisted accommodation including residential institutions offering care, where adequate care or assistance cannot be provided within the existing housing stock. In such cases, sufficient flexibility will be allowed in determining the local residential qualification to take into account their short term business needs whilst maintaining local residency restrictions for the long term.

B. It provides for key workers in agriculture, forestry or other rural enterprises in accordance with core policy HC2.

C. In accordance with core policies GSP1 and GSP2:

I. it is required in order to achieve conservation and/or enhancement of valued vernacular or listed buildings; or

II. it is required in order to achieve conservation or enhancement in settlements listed in core policy DS1.

Any scheme proposed under CI or CII that is able to accommodate more than one dwelling unit, must also address identified eligible local need and be affordable with occupation restricted to local people in perpetuity, unless:

III. it is not financially viable, although the intention will still be to maximise the proportion of affordable homes within viability constraints; or

IV. it would provide more affordable homes than are needed in the parish and the adjacent parishes, now and in the near future: in which case (also subject to viability considerations), a financial contribution<sup>102</sup> will be required towards affordable housing needed elsewhere in the National Park.

DS1 development strategy seeks to direct development to the most sustainable locations or named settlements (including Waterhouses) based on a range of criteria. Who qualifies as a "local" person for the purposes of justifying the need for new

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<sup>1</sup> Meeting the local need for affordable housing in the Peak District National Park (2003)

affordable homes is defined within saved local plan policy LH2. The definition of people with a local qualification requires a person to have a well-established, 10 year local connection, in comparison Staffordshire Moorlands policies consider a 5 year local connection<sup>2</sup>.

Staffordshire Moorlands District Council planning policies that address housing can be found in Supplementary Planning Guidance<sup>3</sup> (SPG) which supplements the Core Strategy (adopted March 2014). Housing planning policies set out specific area strategies for each town, and for the larger villages, smaller villages and other rural areas. **SS6a** -Larger Villages Area Strategy (including Waterhouses) seeks to 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.

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 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.

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<sup>2</sup> Housing for Local people and Affordable Housing (2005)

<sup>3</sup> *ibid*

## **Conclusions**

It is recommended that 4 units of affordable housing be provided to meet with an identified affordable housing need. It should be noted that some households may move away, not be eligible for affordable housing, withdraw, move away or be housed by other means and household make-up and requirements may change. The main types of accommodation are 2 bed and 1 bed accommodation. One bed accommodation requirements associated with single adults/ childless couples are typical amongst 'households within households' which these surveys identify. Consideration should be given to affordable home ownership option preferences towards larger properties and Lifetime Homes standards, which would ensure accessible and inclusive affordable provision.

## Appendix 1: Questionnaire Results

<b>In favour of development</b>	
In favour of small development of affordable homes for local people	<b>67%</b>
<b>of which;</b>	
Identifying as in housing need and in favour of a scheme	6
Identifying as not in housing need and in favour of a scheme	56
Identifying as not in housing need and not in favour of a scheme	26
Identifying as not in housing need and unspecified	4
Total respondents	92

<b>Comments in relation to affordable housing provision in the Parish for local people</b>
<p>-We think the Waterhouses village needs accommodation for the elderly to make houses available for the younger people who wish to live in their own village environment.</p> <p>-Waterhouses is a small town and we would wish it to remain so. Building affordable housing is one thing but what is proposed in terms of employment to ensure people can afford to continue to live here? We had to save a lot of money to afford to buy a property here and feel that affordable housing would not be fair and put unnecessary pressure on local resources.</p> <p>-We have sons living elsewhere and neither could afford to buy on their own.</p> <p>-‘Affordable’ homes ultimately end up with property developers and speculators. There plenty of houses for sale in Leek and Waterhouses. Generally younger people and the old want to live where there are transport / facilities- in towns/ cities.</p> <p>-I don’t think more houses are needed the character of the village will be lost. If more houses are built they should be of traditional build. Ugly modern materials spoil the look of the village. I also feel that although the build style of (existing affordable houses) in the village could have been better I feel it does serve as a first step on the ladder for our local youngsters. However they should have been 100% local needs, too many people from Cheadle etc have moved in.</p> <p>-Would welcome development should it take place.</p> <p>-I would consider selling land if the land were available for local people only.</p> <p>-Enough affordable housing the village could not support another development.</p> <p>-I feel no more affordable homes should be built because those that are in existing affordable homes cannot sell them on. The gas in these homes is a complet rip off should not be allowed.</p> <p>-In favour of affordable development if on a brownfield site.</p> <p>-Excellent medical practice, primary school, community needs all met clubs/ societies etc. Any person obtaining or requiring housing in the area must ideally have transport especially if working full or part time first early bus to Leek 8:20am, last bus from Leek 6pm.</p> <p>-38 years in Waterhouses village, I have known many youngsters leave because of a lack of affordable housing.</p> <p>-I am fully in support of the provision of affordable homes within the Parish. As a traditionalist I believe that the sale and loss of traditional ‘council homes’ in rural areas has been a disaster. A small scale development would be welcomed in an appropriate location, but measures would have to be taken to prevent such homes being privately purchased and taken out of the affordable housing pool.</p>

<b>Households identifying themselves as in housing need</b>	
Number of households	<b>6</b>

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

<b>Local Connection of households identifying as in need</b>			
households in need currently residing in parish	83%	average length of time in parish (yrs)	Between 2yr- 72yr. Average 27.6yrs
households in need with previous residence	0%	average length of time previous parish residence (yrs)	0
households in need with immediate family in parish	50%	average length of time family in parish (yrs)	Between 24yr- 30yr. Average 26.7yrs.
households in need with employment in parish	0%	average length of time employment in parish (yrs)	0

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

<b>How far away would households identifying in need be willing to move?</b>	
0-4 miles	2
5-10 miles	3
Unspecified	1

<b>Current tenure of households identifying as in need</b>	
Own with no mortgage	2
Privately rent	2
Live with relatives/ friends	2

<b>Tenure preference of households identifying as in need</b>	Expressed as percentage of total preferences
households preferring private rented	11 %
households preferring housing association rented	22 %
households preferring private home ownership	33 %
households preferring affordable home ownership	33 %
<b>TOTAL</b> (more than total no. households in need as some respondents made >1 selection)	<b>9</b>

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

<b>Why current home unsuitable</b>	
too small	1
too big	2
too expensive	1
health or mobility problems	2
Requires level access accommodation	1
need to live independently	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	6
currently live	6
employed	0
other (childrens school)	1

## Appendix 2: Housing Market Information

### Property Type

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

	Number	%	Compared to Region (%)
Detached	475	61.2	37.4
Semi-detached	190	24.5	-12.7
Terraced	97	12.5	-10.4
Flats - purpose built block	4	0.5	-12.6
Flats - conversion	5	0.6	-1
Flats - commercial building	4	0.5	-0.3
Mobile or temporary structure	1	0.1	-0.2
In a shared dwelling	0	0.0	-0.2
Total	776	100	0.0

(Source Hometrack)

### Property Tenure

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

	Number	%	Compared to Region (%)
Owns outright	389	50.1	17.8
Owns with a mortgage or loan	218	28.1	-4.5
Shared ownership	5	0.6	0.0
Private rented - landlord or letting agency	86	11.1	-1.7
Private rented - employer	2	0.3	0.1
Private rented - friend or relative	7	0.9	0.1
Rented from Council (Local Authority)	10	1.3	-9.6
Other social rented	37	4.8	-3.3
Living rent free	17	2.2	0.7
Other	5	0.6	0.4
Total	776	100	

(Source Hometrack)

Recent Sales information

Area	Property type	Selling/ purchase price	Date of sale/ advertising
Waterhouses	3 bed semi	£164,950	Currently for sale
Waterhouses	3 bed semi	£137,000	Sold 11/11/2014
Waterhouses	2 bed semi	£120,000	Sold 19/3/2015
Waterhouses	3 bed semi	£189,950	Currently for sale
Waterhouses	1 bed semi	£125,000	Sold 19/12/2014
Waterhouses	2 bed semi	£120,000	Sold 26/9/2014
Waterhouses	2 bed bungalow	£154,000	Sold 28/7/2014

(Source: Rightmove)

Property Turnover within Hamps Valley Ward

	Terraced	Semi	Detached	Flat/ Maisonette	Total	% of private sector stock turnover
2011	2	7	8	Not available	17	2
2012	4	4	7	Not available	15	1.7
2013	2	6	16	Not available	24	2.7
2014	8	7	11	Not available	26	3
2015	2	4	4	Not available	10	1.2

(Source Hometrack)

Cost of renting privately

	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	115	103	108	92
3 bed	150	126	150	120
4 bed	164	184	162	131

(Source Hometrack)