

# Chinley, Buxworth & Brownside Parish Housing Needs Survey Results

## July 2008

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Undertaken with the support of High Peak Borough Council



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## Chinley, Buxworth and Brownside Parish Housing Needs Survey Results July 2008

### Introduction

In March 2008, High Peak Borough Council, working with Derbyshire Rural Community Council and the Parish Council, posted out housing needs survey forms with pre-paid envelopes to every household in the parish. The forms were colour coded so that the 4 main settlements of Chinley (874 households), Buxworth (198), Chapel-Milton (26) and The Wash (27) could be identified. The returned forms were then analysed by the Rural Housing Enabler for High Peak and Derbyshire Dales and form the basis of this report. Of the 1125 forms posted out, 321 survey forms were returned, a response rate of 29%. The response rates per area were as follows: Chinley 30%, Buxworth 24%, The Wash 26% and Chapel Milton 15%.

### Purpose of the survey

The survey was conducted in order to obtain clear evidence of the affordable housing need in the parish of Chinley, Buxworth and Brownside. The aim of the survey was to establish the type and tenure of housing required to meet local need, and the extent to which any housing need might be met by current housing stock.

The forms can be categorized into three groups as follows:

### Chinley

Category	No. of forms
In housing need and in favour of a scheme	21 forms, 22 in need *
Not in housing need and in favour of a scheme	173
Not in housing need and not in favour of a scheme	57
Don't knows	12

*\* Following the completion of this report, a telephone conversation with one householder identified that their housing need was about to be met. Their form can therefore be discounted – **so 20 forms and 21 in need.***

### Buxworth

Category	No. of forms
In housing need and in favour of a scheme	10 forms, 11 in need
Not in housing need and in favour of a scheme	25
Not in housing need and not in favour of a scheme	9
Don't knows	3

## Chapel Milton

Category	No. of forms
In housing need and in favour of a scheme	0
Not in housing need and in favour of a scheme	3
Not in housing need and not in favour of a scheme	1

## The Wash

Category	No. of forms
In housing need and in favour of a scheme	1
Not in housing need and in favour of a scheme	6
Not in housing need and not in favour of a scheme	0

The settlement of Chinley has 22 \* households in need and Buxworth 11 households in need. The survey did not identify any affordable housing need at Chapel Milton and identified only one household in need within The Wash.

The rest of the report focuses on analysing the responses from the households in need, with Chinley discussed first, then Buxworth.

*\* now 21 households in need*

## Local Connection - Chinley

The local connection of those residents in housing need and in favour of a scheme can be summarised as follows:

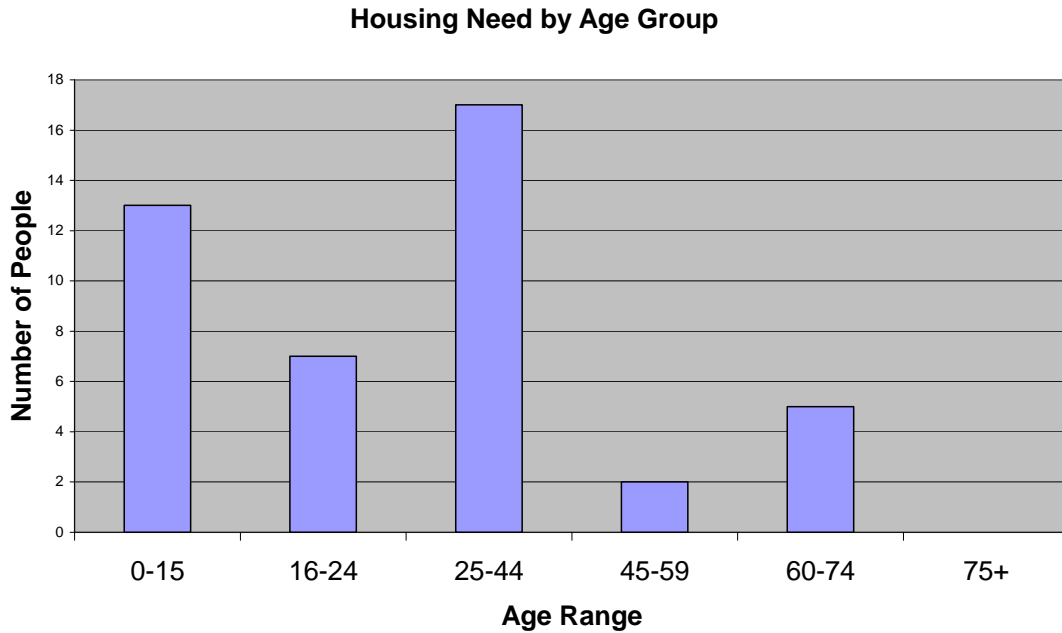
### Chinley

Category	%	Ave Duration (years)
Currently live in the village	91	17
Currently work in the village	14	N/A
Have relatives in the village	55	N/A
Have previously lived in the village	14	N/A

NB: The total percentage is greater than 100% in many of the tables and charts as some respondents fall into more than one category.

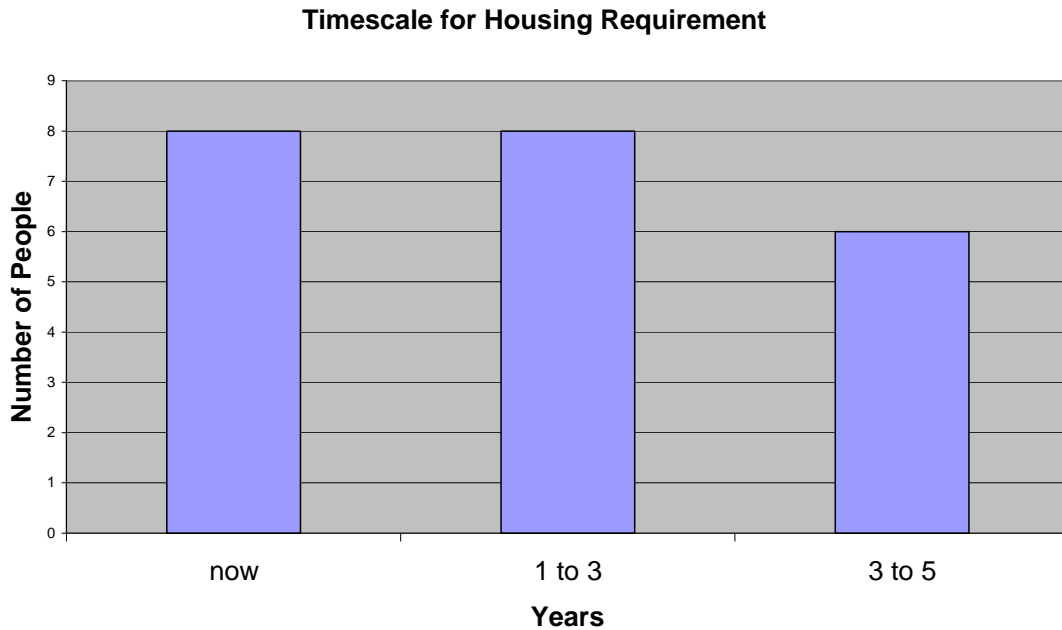
The following charts sets out the key housing demand information obtained from the survey for Chinley.

## Housing Need by Age Group - Chinley



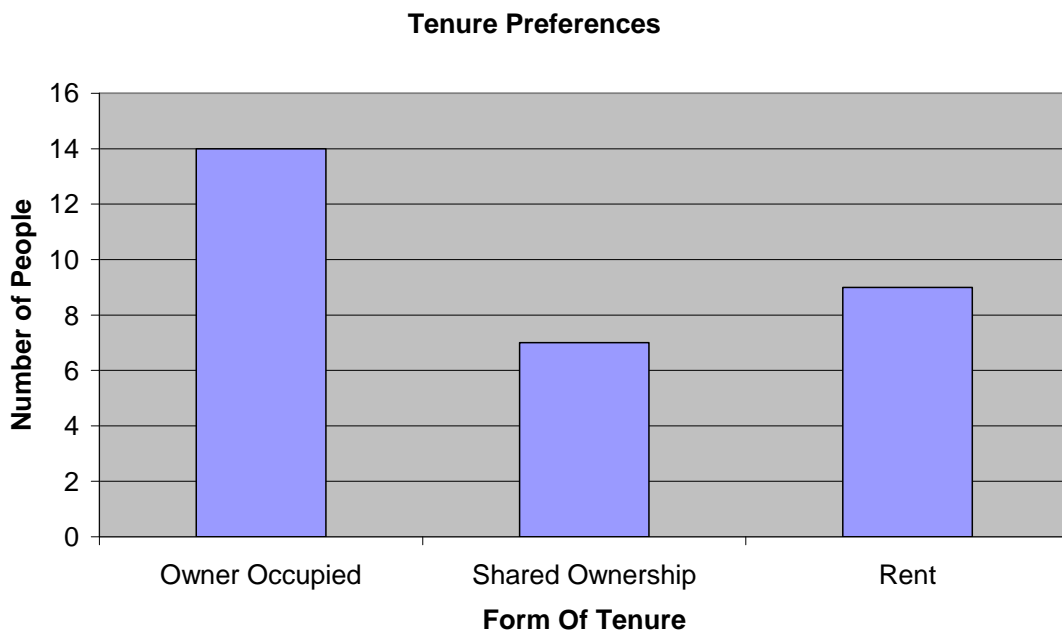
Respondents in affordable housing need are predominantly in the 25 to 44 age group, with young people in the 0-15 age group also forming part of the households. The next greatest need is for people in the 16-24 age group, with some need also in the 60-74 age group. This survey did not identify a need in the 75 plus age group.

## Timescale for housing requirements - Chinley



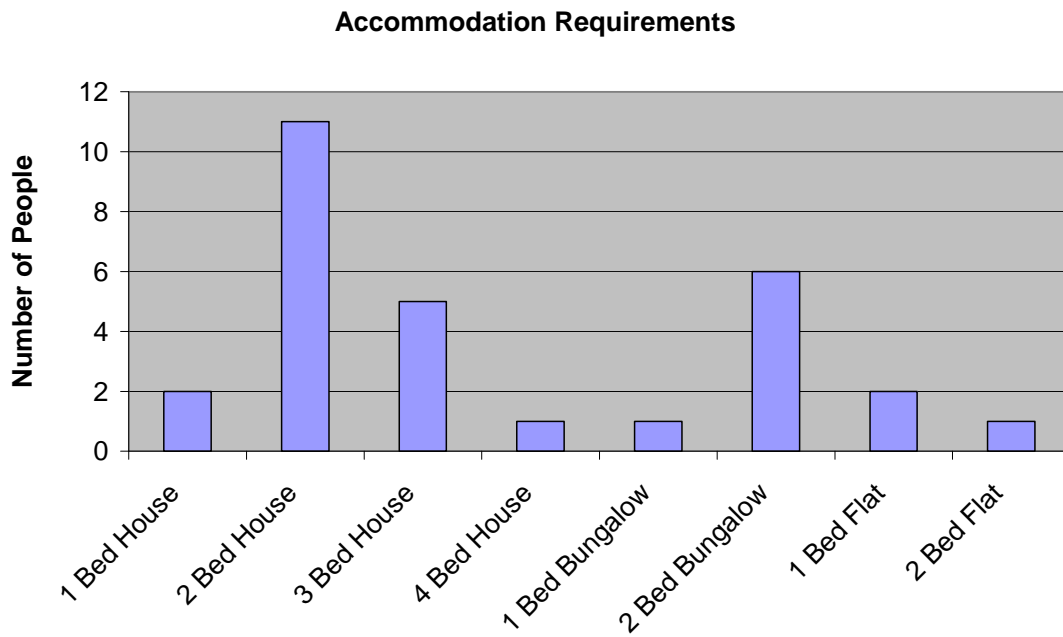
The survey identified that the timescale for when the housing is needed was fairly evenly distributed, with 36% indicating "now", 36% in "1 to 3 years" and 27% in "3 to 5 years time".

## Tenure preferences - Chinley



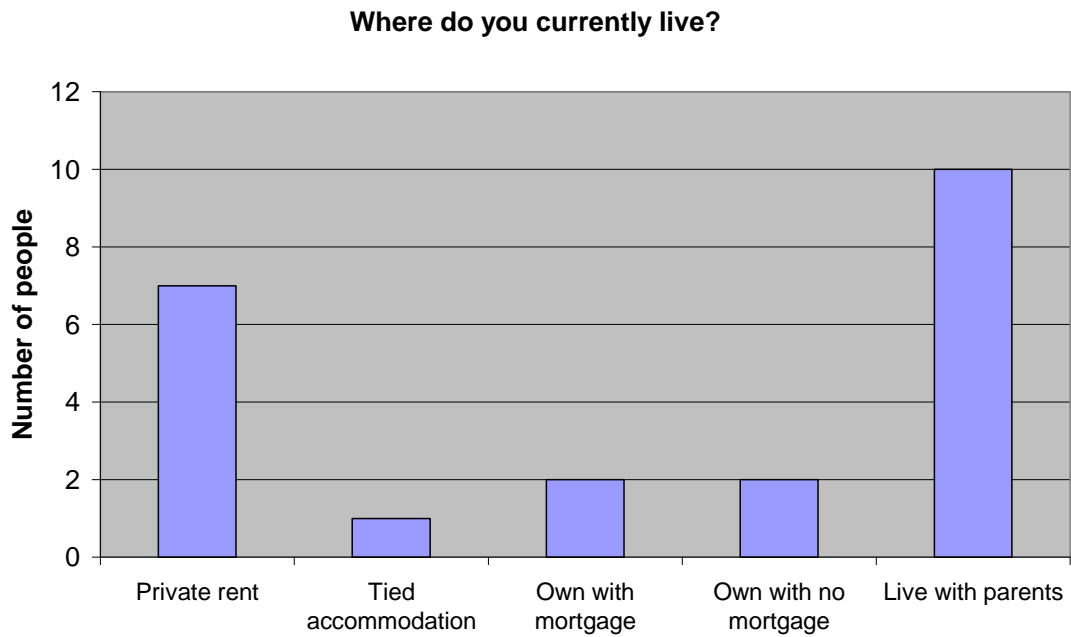
Respondents stated that their tenure preference was predominantly owner occupied (67%), with rent the next highest at 41% and then shared ownership at 32%.

## Accommodation requirements - Chinley



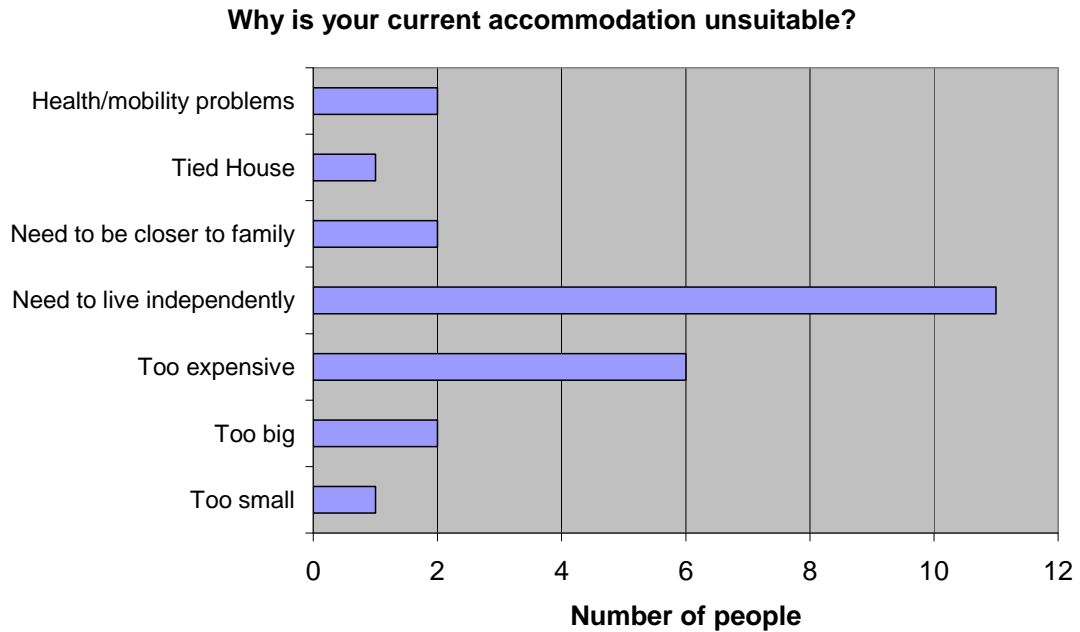
The survey indicated a significant need for 2 bed houses (50% of respondents), with the next greatest need being for 2 bed bungalows (27%) and 3 bed houses (23%). There was a lesser requirement for 1 and 2 bed flats, 1 and 4 bed houses and a 1 bed bungalow.

## Current Accommodation - Chinley



The greatest need for affordable housing is from people currently living with their parents (45%) and from people in private rented accommodation (32%). 18% of respondents own their home with or without a mortgage, and one household is living in tied accommodation.

## Why is your current accommodation unsuitable? - Chinley



The survey identified that the key reason why respondents' current housing is unsuitable is due to the "need to live independently" (50% of households in need), with the second highest response being "too expensive" (27%). These results link to the above chart "Where do you currently live?" which shows that the highest percentage of people in need are currently living with their parents (45%) and in private rented accommodation (32%)

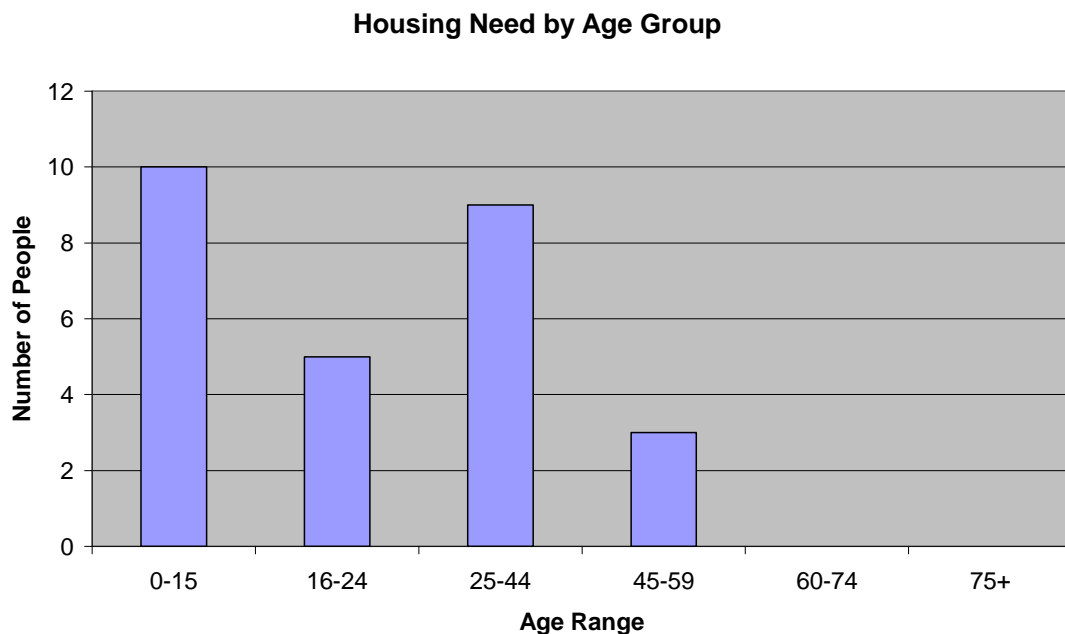
## Local Connection - Buxworth

The local connection of those residents in housing need and in favour of a scheme can be summarised as follows:

Buxworth

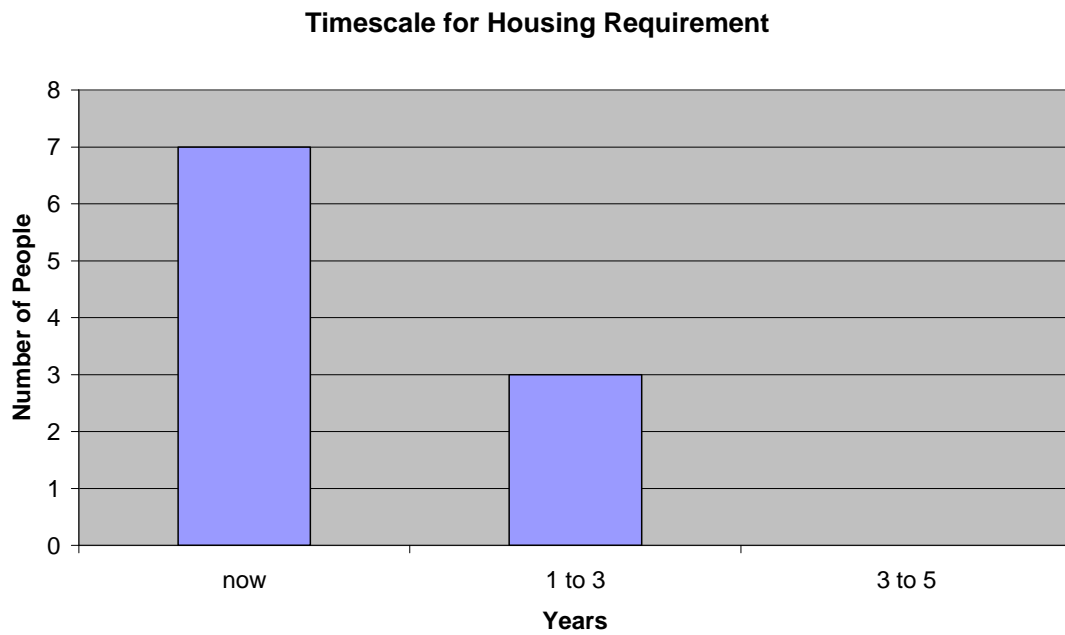
Category	%	Ave Duration (years)
Currently live in the village	100	22
Currently work in the village	36	N/A
Have relatives in the village	67	N/A
Have previously lived in the village	9	N/A

## Housing Need by Age Group – Buxworth



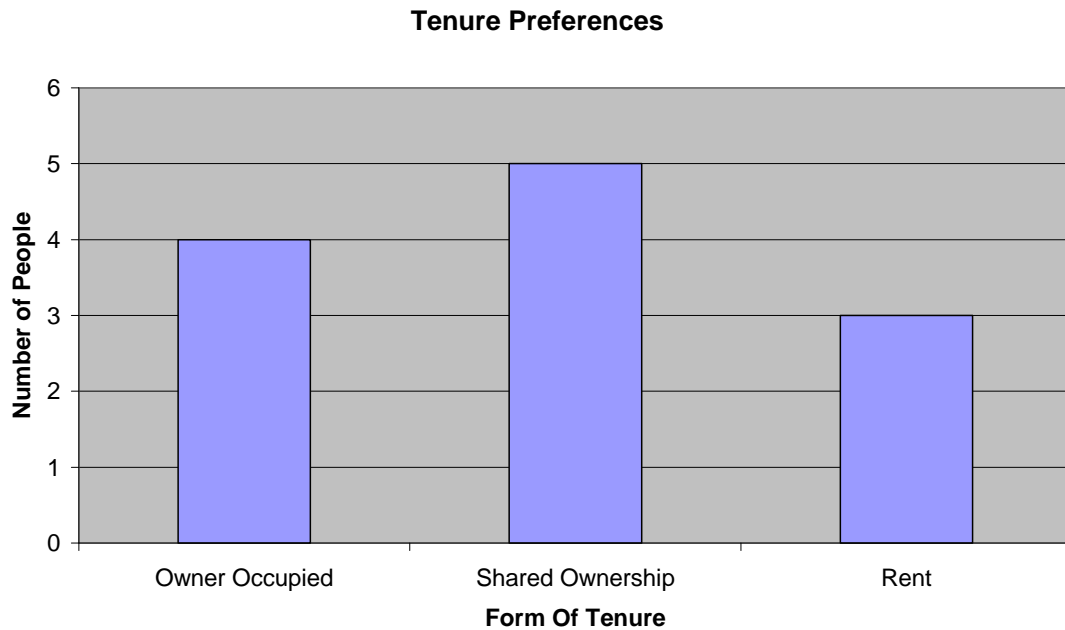
The predominant age groups in affordable housing need are children aged between 0 to 15 and people in the 25 to 44 age group. The next highest are people in the 16-24 age group with a lesser need in the 45-59 age group. The survey did not identify any affordable housing need in the older age groups of 60-74 and 75 plus.

## Timescale for Housing Requirement - Buxworth



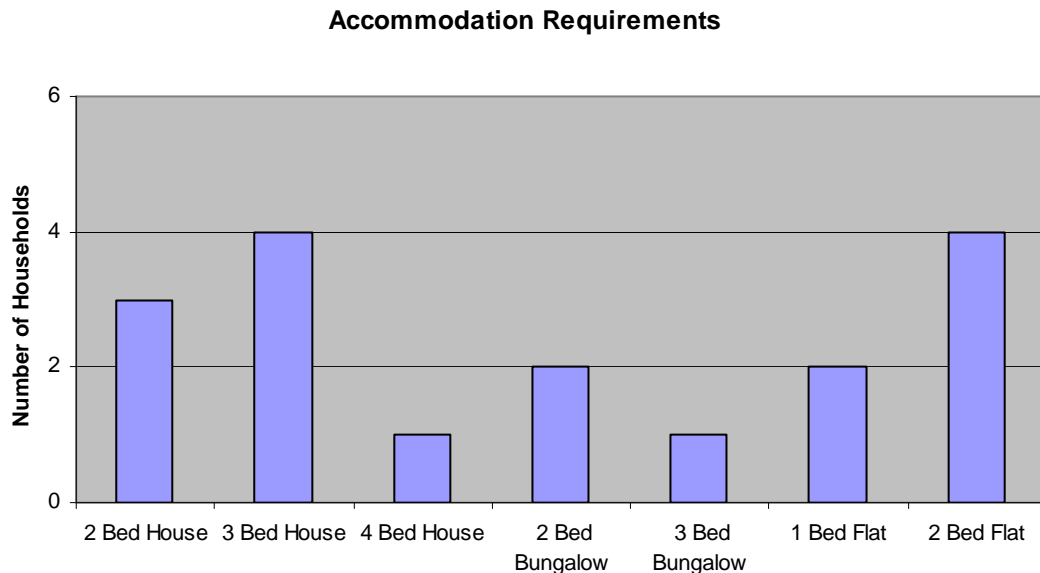
The majority of the respondents (about two-thirds) indicated that they needed housing now, with a third having a more medium term need of 1 to 3 years time. None of the respondents stated a need for housing in 3 to 5 years time.

## Tenure Preferences - Buxworth



In the survey, respondents were asked 'What kind of tenure would be most suitable to you?'. The tenure preference is fairly evenly spread between shared ownership (45% or 5 households), owner occupied (36% or 4 households) and rent (27% or 3 households).

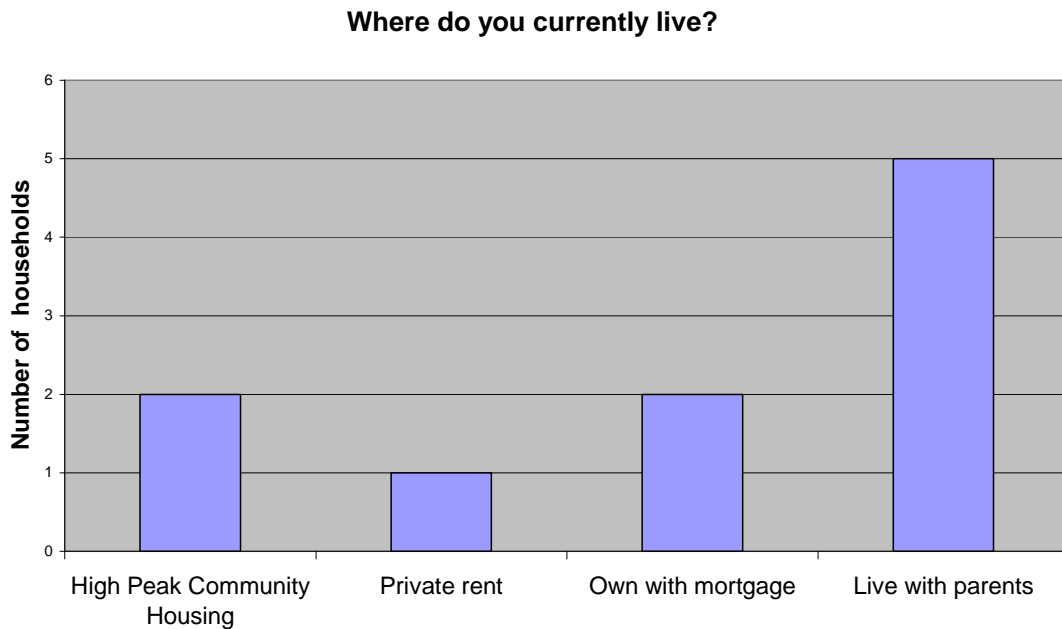
## Accommodation Requirements - Buxworth



The predominant need is for 2 and 3 bed houses and 2 bed flats. There is a lesser need for 2 bed bungalows and 1 bed flats, and a need for a 4 bed house and a 3 bed bungalow was also indicated. Houses were most popular with respondents (73%), with then flats (55%) and bungalows (27%) (respondents could tick more than one category). The survey did not identify

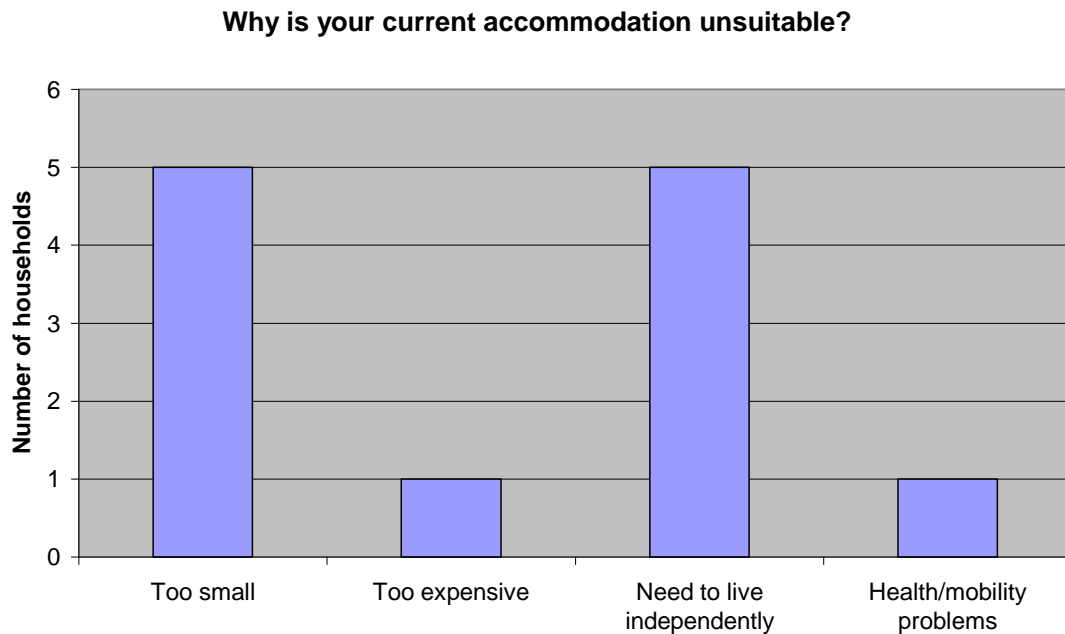
any affordable housing need in the over 60 age group, so respondents who expressed a requirement for bungalows are thinking about the future.

### Where do you currently live? - Buxworth



The current household tenure of respondents is provided in the table above. The most significant need identified is from people living with their parents (45%). There is also need from people who are owner occupiers with a mortgage (18%) and people in High Peak Community Housing properties (18%). Only one respondent is currently in private rented accommodation.

## Why is your current accommodation unsuitable? – Buxworth



Respondents indicated that their current accommodation is primarily unsuitable due to their need to live independently (45% of respondents) and their current accommodation being too small (also 45%). One respondent is living in accommodation that is too expensive, and another household had a occupant with health problems.

This information relates to the above table, which showed that 45% of respondents are living with their parents and 36% of respondents are either owner occupiers or in High Peak Community Housing properties. Of the 5 households currently in accommodation that is too small: 2 households in need are currently living in High Peak Community Housing properties, 1 is living with their parents and the other household is made up of owner occupiers who support a dependent relative with health problems. One respondent did not answer this question.

### Existing stock and turnover

The 2001 Census data indicates that at the time of the Census there were 1,125 households in the parish of Chinley, Buxworth and Brownside, and this figure has remained unchanged. The tenure type of these properties was 939 owner occupied, 73 owned by the Council or a Housing Association/Registered Social Landlord and 81 owned by the private rented sector. There were also 24 vacant household spaces and 8 second home/holiday accommodation. In considering the housing need information it is also important to consider the level of existing provision and turnover within that stock.

There are currently 65 affordable homes in the parish (so 8 have been lost through the Right to Buy since the census) owned by High Peak Community Housing Association and Housing Associations (also known as Registered Social Landlords).

## Chinley

The turnover rates for the social rented properties in Chinley are set out in the table below.

### Property Lettings in Chinley (social sector)

Financial Year	Properties let
2002-2003	1 x 1 bed bungalow 2 x 2 bed flat
2003-2004	2 x 1 bed bungalow 2 x 1 bed flat 2 x 3 bed house 1 x 4 bed house
2004-2005	1 x 1 bed flat 1 x 2 bed flat 1 x 3 bed house
2005-2006	2 x 1 bed bungalow 3 x 2 bed flat 3 x 3 bed house 1 x 4 bed house
2006-2007	1 x 1 bed bungalow

### Table summarizing turnover rates over the past 5 years

Dwelling Type	Current Affordable Housing Stock (43 in total)	Turnover in past 5 years
1 bed bungalow	12	5
1 bed flat	5	3
2 bed flat	5	6
3 bed house	16	6
4 bed house	5	2

Significantly, Chinley does not have any 2 bed houses or 2 bed bungalows and the survey identified that the predominant affordable housing need is for 2 bed houses and, to a lesser extent 2 bed bungalows. The lesser need for 3 bed houses could be met by the current housing stock (of the 16, 6 have become available in the past 5 years).

## Buxworth

The turnover rates for the social rented properties in Buxworth properties are set out in the table below.

### Property Lettings in Buxworth (social sector)

Financial Year	Properties let
2002-2003	4 x 2 bed flats 1 x 3 bed house
2003-2004	2 x 2 bed flat 1 x 3 bed house
2004-2005	1 x 3 bed house
2005-2006	2 x 2 bed flat
2006-2007	1 x 2 bed flat

Dwelling Type	Current Affordable Housing Stock	Turnover in past 5 years
1 bed bungalow	4	0
1 bed flat	2	0
2 bed flat	7	9
2 bed house	1	0
3 bed house	8	3

The 11 households in need in Buxworth have a predominant need for 2 and 3 bed houses and 2 bed flats. Some of the flats are used to assist the Council with meeting its duties under the Homelessness Act by providing temporary accommodation, rather than for the provision of local needs affordable housing. The flats use as temporary accommodation would also help to explain their relatively high turnover. There is some turnover in the 3 bed houses, which may assist in meeting the current need. I would therefore recommend that any new stock developed as a result of this survey, focuses predominantly on providing 2 bed houses (of which there is only one currently) and 2 bed flats, with some provision of 3 bed houses.

### Affordability - Chinley

The survey asked respondents for financial information, including the level of mortgage and rent that they could afford. The average mortgage that respondents could afford to borrow was £65,625, with 16 households having completed this section and indicating that they could borrow between £45,000 and £90,000. When house prices are compared to respondents' borrowing ability, the unaffordability of these homes is made clear. Whilst the average mortgage borrowing ability in the survey was £65,625, the cheapest property available on the Right Move website at the time of writing was a 2 bed flat for £121,500.

The average rent that respondents stated they would be able to afford was £79.00 a week. This ranged from the lowest of £60 per week, with one

household (currently renting) indicating that they could afford a rent of £101 plus per week. Again, a comparison of the local rental market values indicates that just one of the respondents might be able to afford to rent privately. Although, traditionally private rented accommodation's role has been to assist a mobile workforce rather than as a long term solution to addressing local housing shortages.

The 2 households who currently owned properties with no mortgage were both in the 60-74 age group. One of these households had a very low weekly income and found their current accommodation too big and expensive. The other older household required more suitable accommodation to remain living independently. 5 further households, living in private rented accommodation, indicated that their current home was too expensive.

The cheapest properties available on the Rightmove website are as follows (accessed 12 June 2008):

<b>To buy:</b>		<b>To rent:</b>	
2 bed flat	£121,500	1 bed flat	£460pcm
2 bed cottage	£134,950	2 bed terrace	£500pcm
2 bed flat	£139,950	2 bed flat	£525pcm
3 bed terrace	£145,000	3 bed house	£695
4 bed terrace	£150,000		
2 bed terrace	£150,000		

Any homes built to address a local affordable housing need would be for rent or shared ownership. Shared ownership\* enables people to purchase a 50% share on a property and pay rent on the remainder. The table below gives the costs of the most recent affordable housing schemes in High Peak. So, for example, a 2 bedroomed shared ownership house in Glossop had an open market value of £130,000, so the average borrowing requirement of people in need in the survey (£65,625) would allow a 50% share to be purchased. Although there would also be a monthly rental charge, in the example at Glossop, this was £108.

My best estimate is that 9 out of the 22 households in need could afford shared ownership based on monthly outgoings of £476 (the 2 bed house in Glossop example). However, this figure needs to be used with caution. A recent District wide survey, which analysed affordable housing need on a much larger scale, recommended a 80% rented to 20% shared ownership split on new affordable housing schemes because of the large disparity between incomes and house prices.

*\*Shared ownership is a part-buy, part-rent scheme designed to help people who cannot afford to buy a home on the open market. You can buy shares in a property in stages and pay rent on the part you don't own. In rural areas, you can buy up to a maximum of 80% of the property.*

Table showing the monthly costs and income required to own a 50% share in the most recent shared ownership schemes in High Peak.

Sub Area	Type/size	Share Purchased (50% share)	Monthly mortgage	Monthly rental	Total monthly outgoings	(30% gross) Income required	(25% gross) Income required
New Mills	2 bed flat	£60,000	£340	£106	£446	£17,840	£21,408
Glossop	2 bed house	£65,000	£368	£108	£476	£19,040	£22,848
Whaley Bridge	3 bed house	£80,000	£457	£60	£517	£20,680	£24,816

*Source: Data taken from Table 9.7 'Low Cost Home Ownership – planned schemes in the Peak Sub-Region' Pg. 126, Derbyshire Dales and High Peak Joint Housing Needs Survey Final Report March 2007, John Herington Associates.*

#### **Affordability - Buxworth**

The average mortgage that respondents could afford to borrow was £57,500, ranging from £40,000 to £90,000. The average rent that respondents stated they could afford was £67 per week and this ranged from between £60-80 per week. Four households stated a preference for private ownership. Based on the financial information provided, two of these households would not be able to afford private ownership. With the two other households it is not possible to be certain as to whether they could meet their own housing needs on the open market, but there was sufficient information to suggest that this was unlikely. If they were not able to meet their own need through the market then they may be eligible for shared ownership.

The cheapest properties advertised for sale in Buxworth on the Rightmove website are set out below (accessed 12 June 2008). No properties were advertised for rent on the website at the time of writing.

2 bed flat	£99,950
2 bed terrace	£124,950
2 bed terrace	£165,000
2 bed end terrace	£184,950
3 bed end terrace	£209,950

As with Chinley, when house prices are compared to respondents' borrowing ability, the unaffordability of these homes for local people is highlighted. Whilst the average mortgage borrowing ability in the survey for Buxworth was £57,500 (lower than Chinley's £65,625), the cheapest property available on the Right Move website at the time of writing was a 2 bed flat for £99,950.

The average rent that respondents stated they would be able to afford was £67.00 per week (compared to Chinley's £79.00 a week). Although no properties were available to rent on the right move website, £67 per week is well below current market levels for private rental properties (as indicated by £460 pcm for a 1 bed flat in Chinley).

On the basis of the financial information provided in the survey, my best estimate is that 2 of the 11 households in need would be able to afford shared ownership based on monthly outgoings of £446 per month (the 2 bed flat in New Mills example in the table above). This figure needs to be treated with a degree of caution, although it is in line with the recent District wide survey, which recommended a 20% shared ownership to 80% rented split on any new affordable housing schemes.

### **Comments from Respondents' in housing need - Chinley**

"Need to provide the concept of a residential cluster of independent housing with a surgery, restaurant, recreational facilities and gardens"

"There is a real need in this area for affordable housing as not everyone has large incomes or large pensions and there are people like me who will require rehousing on retirement."

"Need more now."

"In Chinley yes we need affordable housing, and also we need affordable industrial properties for small businesses to work from. As all the small workshops in Chinley have been replaced by expensive houses 4 in 3 years."

"I am 27 years old and live at home purely for financial reasons as the limited amount of property to buy or rent is out of my price range as a single person on a basic income."

"We have been renting for 5 years now as we cannot afford a house. Would be ideal to get affordable housing."

Another respondent commented that they are living in expensive private rented accommodation, which they need to leave in June. They have 2 children who go to the local school.

"I would like to get back to Chinley as my relatives live there and all my friends. I'm quite unhappy in Buxton. I would like to buy or rent any affordable small house."

### **Comments from Respondents' in housing need - Buxworth**

"I do feel that private renting is expensive but it is so hard to get a council house. I have been on the list many times over the years but never got anywhere."

### **Conclusion**

The settlement of Chinley has 22\* households in need of affordable housing and Buxworth has 11 households in need. The survey did not identify any affordable housing need at Chapel Milton and identified only one household in need within The Wash.

\* Following the completion of this report, a telephone conversation with one householder identified that their housing need was about to be met. Their form can therefore be discounted – ***so 21 households identified in need.***

Chinley does not have any 2 bed houses or 2 bed bungalows within its current affordable housing stock and the survey identified that the predominant affordable housing need is for 2 bed houses and, to a lesser extent 2 bed bungalows. A lesser need for 3 bed houses may be met by current affordable housing stock of 16 (6 of which have become available in the past 5 years). I would recommend that any affordable housing scheme built as a result of this survey, focus predominantly on 2 bed houses and, to a lesser extent, 2 bed bungalows. My best estimate is that 9 out of the 22 households in need could afford shared ownership based on monthly outgoings of £476 (the 2 bed house in Glossop example). However, this figure needs to be balanced against the recent District wide survey \*- which analysed affordable housing need on a much larger scale - and recommended a 80% rented to 20% shared ownership split on new affordable housing schemes because of the large disparity between incomes and house prices.

*\*Derbyshire Dales and High Peak Joint Housing Needs Survey Final Report March 2007, John Herington Associates.*

In the settlement of Buxworth, I would recommend that any affordable housing developed here as a result of this survey, focuses predominantly on providing 2 bed houses (of which there is only one currently) and 2 bed flats, with some provision of 3 bed houses. From the financial information provided in the survey, my best estimate is that 2 of the 11 households in need in Buxworth could afford shared ownership. Although this figure should be treated with caution, it is in line with the recent District wide survey's recommendation of a 20% shared ownership to 80% rented split on any new affordable housing schemes.

Even though house prices have shown a recent decrease, there is still a large gap between incomes and house prices which will continue to have a significant impact on affordability. The current credit crunch is also making it more difficult for people to get on to the housing ladder, with fewer mortgages available, larger deposits and a good credit rating being required, and a movement away from 100% mortgages and lending above 3 to 3.5 times a household's gross annual income. The credit crunch is also

affecting householders' ability to maintain their homes through rising mortgage bills and increases in other essential living costs such as energy bills, petrol and food.

Undertaken with the support of High Peak Borough Council.

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