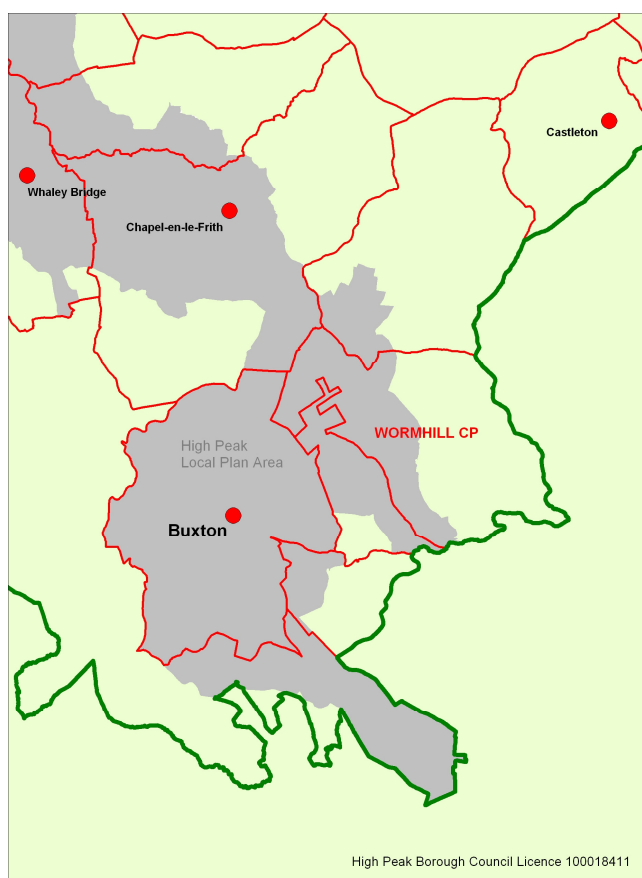


# Wormhill Parish Housing Needs Survey Results November 2011

Report prepared by Isabel Frenzel  
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## Wormhill Parish Housing Needs Survey Results November 2011

### Introduction

In July 2011, the Rural Housing Enabler and High Peak Borough Council undertook a housing need survey with the support of Wormhill Parish Council. Survey forms were posted out to every household in the Parish. Of the 442 forms posted out, 125 survey forms were returned, a response rate of 28%.

### Purpose of the survey

The survey was conducted in order to obtain clear evidence of the affordable housing need in the Parish of Wormhill. 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 returned forms can be categorised into 4 main groups as follows:

Category	No. of forms
In housing need and in favour of a scheme	11 forms, 14 households in need
Not in housing need and in favour of a scheme	73
Not in housing need and not in favour of a scheme	37
Don't know	4
<b>Total number of forms returned</b>	<b>125</b>

67% of respondents would be in favour of a small development of affordable homes for local people in the Parish.

The need identified is split evenly between the two planning authorities in Wormhill Parish, with 7 households in the Peak District National Park Planning Authority area and 7 in the High Peak Planning Authority area.

### Planning Context – outline description

The Parish of Wormhill spans both the Peak District National Park Planning Authority and High Peak Planning Authority areas. Please note that the following is not a complete description of the planning policies that apply locally.

In the Park, new housing may exceptionally be allowed, in or on the edge of certain designated settlements, where there is a proven local need. However, none of the 63 designated settlements are in Wormhill Parish (pg 28, Policy LC2 Designated Local Plan Settlements, Local Plan Adopted March 2001). Therefore, any need arising from this survey would need to be met in the High Peak Planning Authority area of this Parish.

High Peak Borough Council's Local Plan (adopted March 2005) allows new development within the development boundary of a settlement. The Council

currently requires 30% of developments over 15 dwellings in urban areas and 30% of developments over 5 dwellings in rural areas to be affordable housing. Any new affordable housing within the settlement would be subject to the Home-Options's Allocations Policy meaning people with a local connection to High Peak would be given priority over the other local authorities in the scheme. New housing may also exceptionally be allowed on the edge of a settlement, where there is a proven local need for affordable housing. The key aim of this rural 'exceptions' policy is to maintain balanced communities. People would need to have a strong local connection to the village or nearby village to qualify.

### Local Connection

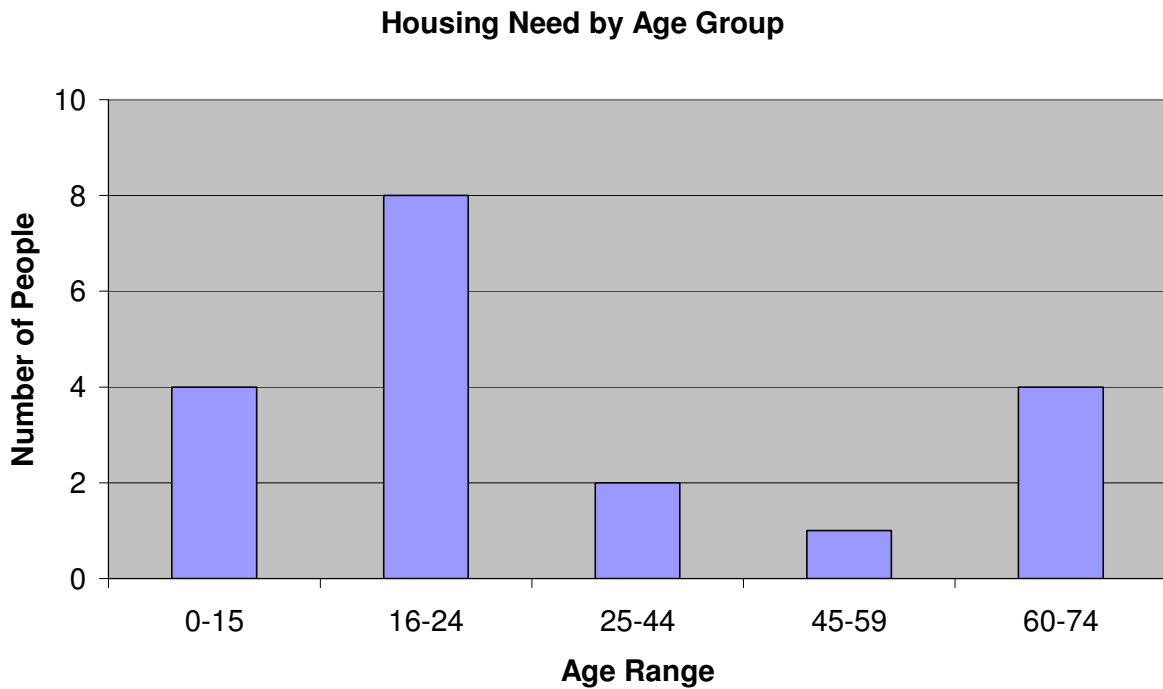
The local connection of those residents in housing need and in favour of a scheme can be summarised as follows:

Category	%	Ave Duration (years)
Currently live in the village	100	25
Currently work in the village	21	n/a
Have relatives in the village	71	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 set out the key housing demand information from the survey for the 14 households identified in housing need.

## Housing Need by Age Group



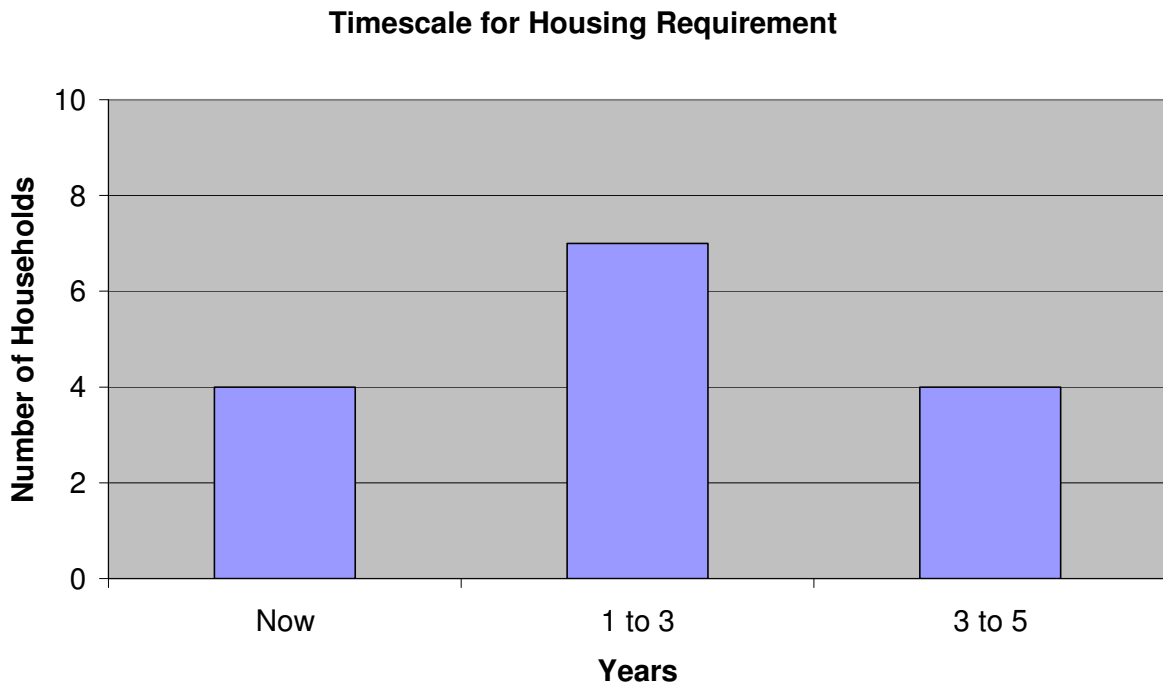
The survey identified that the 14 households in need are predominantly made up of people in the 16-24 age groups, with need also in the 60-74 age groups and 25-59 age range. A small number of children are also part of the households in need.

The household types of the 14 households in housing need are as follows:

Household Type	Age	Number
Single adult	Under 55	5
Single adult	Over 55	0
Couple	Under 55	2
Couple	Over 55	5
Family with 2 children	Under 55	2
<b>Total</b>		<b>14</b>

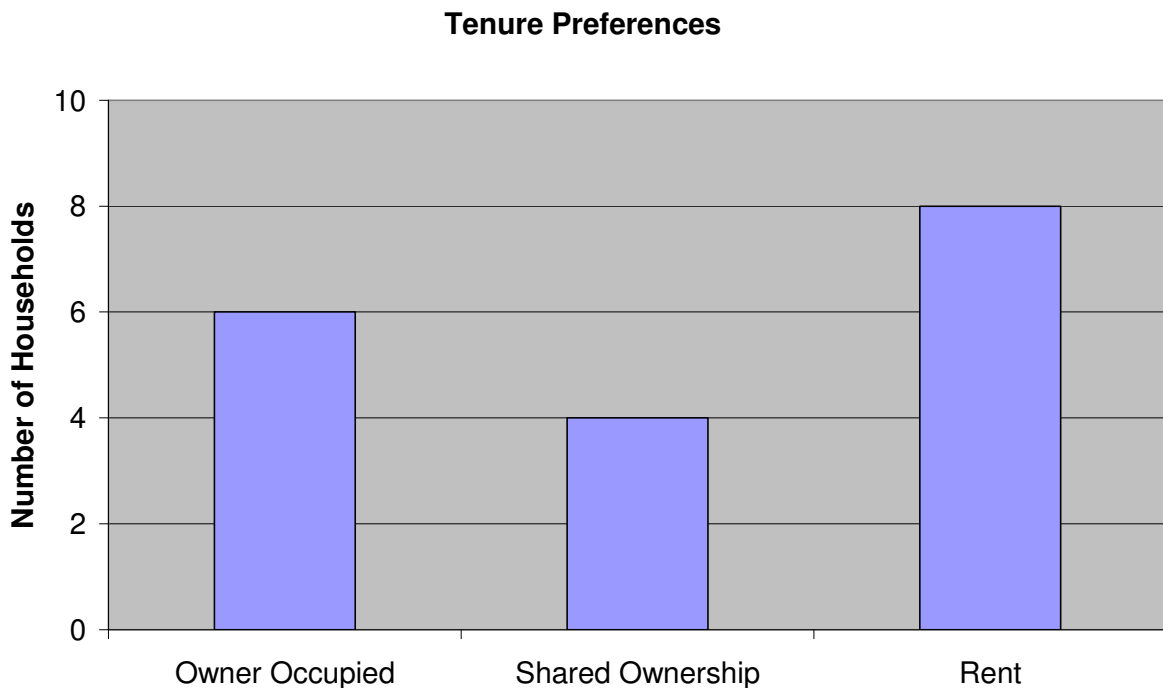
In summary, the predominant requirement is for single adults and couples across the age ranges (12 out of 14 of the households), with a lesser requirement for family housing (2 of the 14).

## Timescale for housing requirements



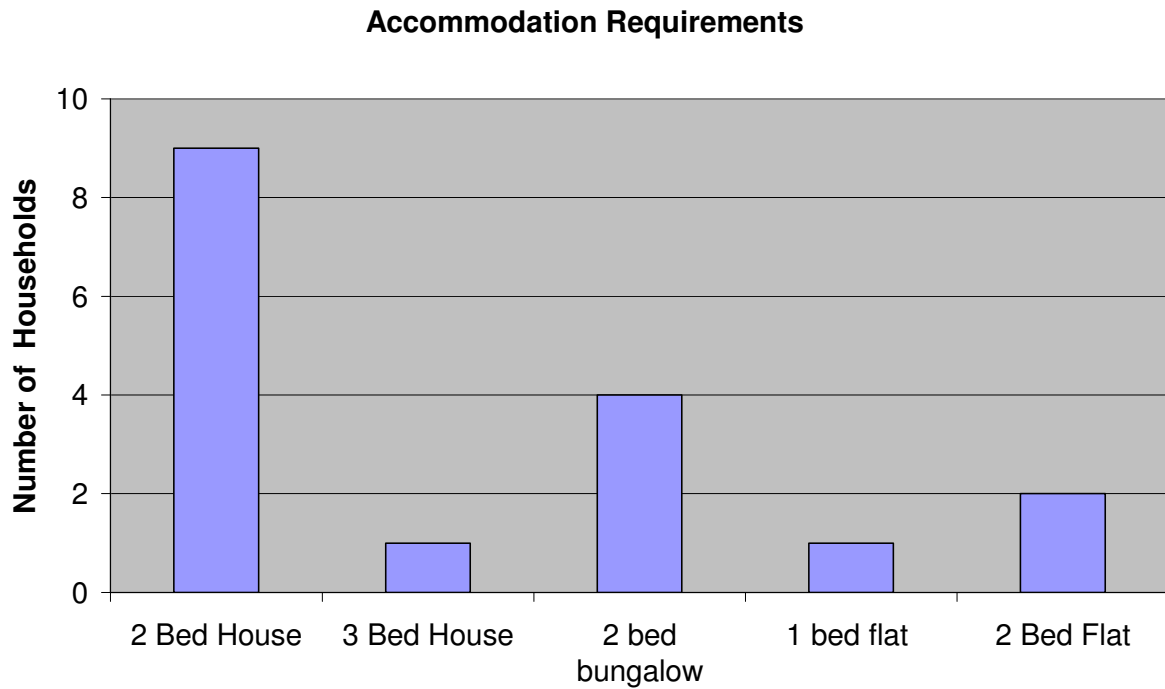
In response to the question “When is this housing going to be needed”, 50% of households stated in “1 to 3 years”, 29% stated “now” and 29% needed housing in “3 to 5 years time”.

## Tenure preferences



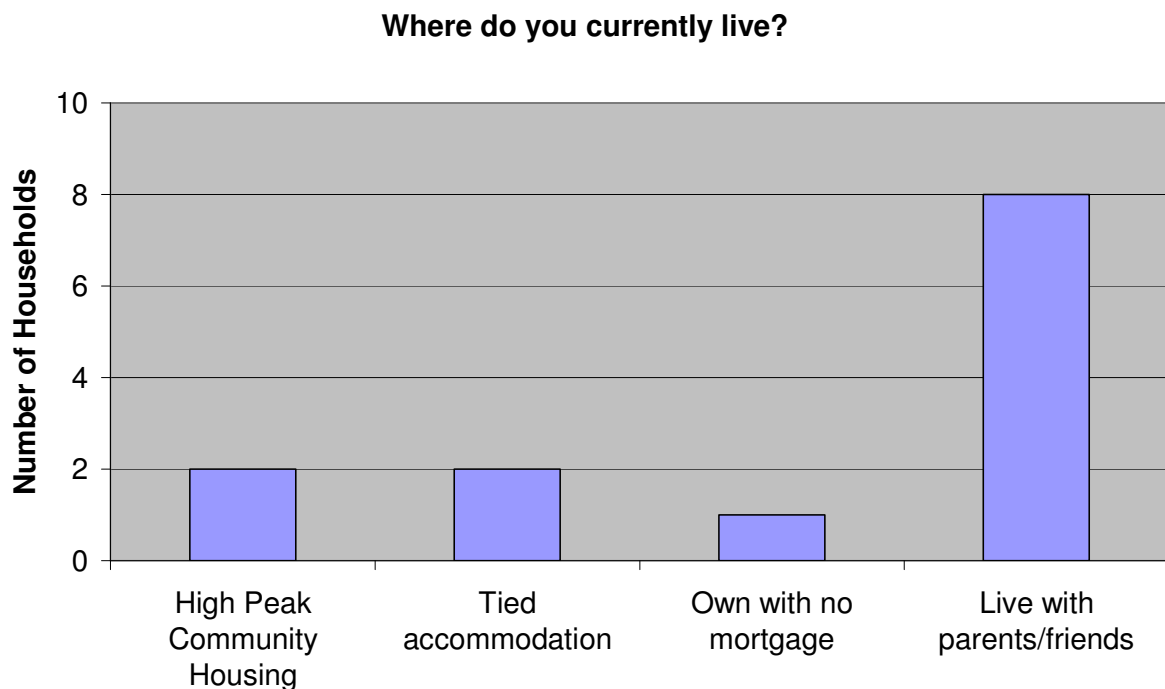
Respondents’s tenure preference is rented (57%), then owner occupied (43%) and shared ownership (29%).

## Accommodation requirements



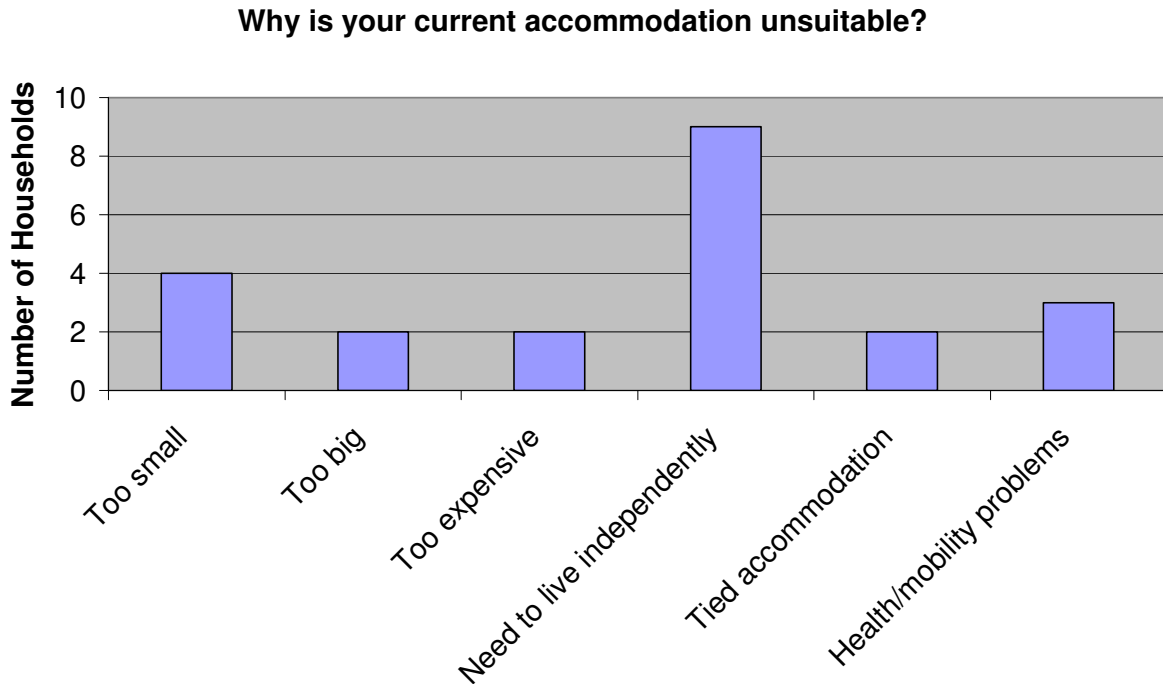
Respondents's indicated a predominant requirement for 2 bed houses, with a lesser need for 2 bed bungalows, 1/2 bed flats and a 3 bed house. Although it should be noted that 12 of the 14 households would, under normal circumstances, only be offered a 1 bed property or 2 bed flat through the Home-Option's scheme as they are single people or couples without children.

## Current Accommodation



The greatest need for affordable housing is from people currently living with their parents or friends (57% or 8 households), 2 households are living in High Peak Community Housing properties, 2 are living in tied accommodation and 1 is an owner occupier with no mortgage (one respondent left this question blank).

**Why is your current accommodation unsuitable?**



The survey identified that the key reason why respondents’s current housing is unsuitable is due to the “need to live independently” (64% of households). Further reasons indicated are too small (29%), health/mobility problems (21%), too big (14%), too expensive (14%) and tied accommodation (14%). These results link to the above chart “Where do you currently live?” which shows that most of the respondents are living with parents.

**Home-Options Data - registered housing need**

A further indicator of need is people registered on Home-Options\*. Ensuring there is no double counting, there are a further 7 residents of Wormhill Parish registered on Home-Options seeking accommodation. All are single people or couples requiring 1 bed accommodation in the following age bands: 4 x 60 yrs and over, 1 x 25-39 yrs and 2 x under 25 yrs.

*\*Home-Options is High Peak Borough Council’s choice-based lettings scheme which allows home-seekers to ‘bid’ for properties available. Further information is available at [www.home-options.org](http://www.home-options.org) or telephone 0845 1298075.*

Combining the survey and Home-Options's information indicates that there are **21 households** in housing need in Wormhill.

In summary, the Home-Options' data reflects the housing needs identified in the survey. The need is predominantly for single adults and couples and the need is spread across the age bands.

### Existing stock and turnover

From Census 2001 data, the Parish of Wormhill has 447 household spaces, 424 with residents, 18 vacant and 5 second homes/holiday accommodation.

High Peak Community Housing (H.P.C.H.) currently owns and manages 39 houses and flats in Peak Dale.

The dwelling types and turnover rates of the High Peak Community Housing are summarized in the table below.

**Table summarising High Peak Community Housing's affordable housing stock in Wormhill Parish (all in Peak Dale)**

Dwelling Type	Current Affordable Housing Stock	Turnover since March 2007	Comment	Housing Association
1 bed flat	27	10	3 flats advertised to over 55yrs	HPCH
2 bed house	10	3		HPCH
3 bed house	2	1		HPCH
<b>Total</b>	<b>39</b>	<b>14</b>		

The Parish has no sheltered accommodation, designated older person's accommodation or bungalows, although the Parish does have 27 x 1 bed flat (3 of the 10 lets were restricted to over 55 yrs). The table shows low turnover in the 1 bed flats with on average 3 becoming available each year, which could help to meet some of the identified affordable housing need. There is limited family housing available (only 12 homes, 2 of which are 3 bed). Only 4 of the family homes have become available in the past 3.5 years, on average 1 a year.



## Bidding data from Home-Options – Wormhill Parish (Peak Dale)

### Properties let in Wormhill Parish at Peak Dale since March 2007

The Home-Options's bidding data, in the table below, shows how many people expressed an interest on the 1 bed flats and the 2 and 3 bed houses that have become available in the last 4 years.

No.	Band	Bids	Type	Allocation	Landlord	N° Bedrooms	Floor	Tenure
1	B	17	House	General needs	HPCH	3	-	Rent
2	B	5	House	General needs	HPCH	2	-	Rent
3	B	19	Flat	General needs	HPCH	1	First	Rent
4	B	11	Flat	General needs	HPCH	1	Ground	Rent
5	B	16	Flat	General needs	HPCH	1	First	Rent
6	B	5	House	General needs	HPCH	2	-	Rent
7	C	2	Flat	General needs	HPCH	1	First	Rent
8	C	10	Flat	General needs	HPCH	1	First	Rent
9	C	1	Flat	55yrs+	HPCH	1	Ground	Rent
10	C	26	Flat	General needs	HPCH	1	First	Rent
11	C	3	Flat	55yrs +	HPCH	1	Ground	Rent
12	B	22	Flat	General needs	HPCH	1	Ground	Rent
13	C	18	Flat	General needs	HPCH	1	First	Rent
14	D	1	Flat	55yrs +	HPCH	1	Ground	Rent

### Key to bandings:

#### Band B

Homeless with duty to accommodate  
Prevention of homelessness  
Multiple needs

#### Band C

Medium medical need  
Sharing facilities (living with partner, friends or ex-partner)

#### Band D

Owner occupiers

The data shows strong demand for the 1 bed flats, except on 3 of the 1 bed flats when the age was restricted to 55+ years. There was strong demand for the only 3 bed house that has become available and a lesser demand for the 2 x 2 bed houses. The number of bids refers to the number of eligible bids i.e. there may have been more bids on these properties.

The majority of households identified in need in this survey would, under normal circumstances, only be offered a one bed property or a 2 bed flat under the Home-Options allocations scheme as they are single people or couples without children.

The survey and Home-Options data has identified the level of need for housing and the type of homes required, the next step is to look at affordability across the three tenures of open market, forms of ownership involving equity and rented.

### **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. Although 43% of respondents indicated a preference for owner occupation, only two of the households would be able to meet their housing need by purchasing a property on the open market in Peak Dale - although their local connection and preferred settlement is Wormhill where they could not afford to purchase. This is based on comparing mortgage borrowing ability and savings to the entry level price for a property in the Parish of £120,000 (in Peak Dale). The remaining 12 households do not have the household income or savings to meet their housing needs on the open market in any part of the Parish.

The table below shows house prices in Wormhill Parish.

### **Wormhill Parish – sample of properties available for sale on rightmove.co.uk on 25 November 2011 (16 properties for sale in total)**

<i>Property type</i>	<i>Cost</i>	<i>Settlement</i>
3 bed farmhouse	£595,000	Wormhill
3 bed terrace	£120,000	Peak Dale
2 bed end terrace	£125,000	Peak Dale
3 bed terrace house	£129,950	Peak Dale
1 bed terrace house	£135,000	Peak Dale
3 bed semi det house	£140,000	Peak Dale
2 bed det bungalow	£220,000	Peak Dale
4 bed det house	£240,000	Peak Dale
2 bed cottage	£125,000	Smalldale

### **Affordability – forms of ownership involving equity share**

The tenure of local affordable housing in High Peak is either rented or forms of ownership involving equity, predominantly shared ownership. Shared ownership enables people to purchase shares in a property, up to a maximum of 80% in rural areas, and to pay rent on the remainder.

Based on the financial information provided by respondents, shared ownership does not appear to be a viable option. Of the 14 households:

- 2 households from Wormhill could meet their housing need by purchasing on the open market in Peak Dale
- 1 household could afford a mortgage of up to £75,000 and has some savings for a deposit
- the remaining households require affordable rented accommodation

## Affordability – ability to rent a private property

No properties are advertised to rent in the Parish on the right-move website at the time of writing. The Local Housing Allowance (LHA) rates in the table below give an indication of the market rent levels in the area (for the bottom third of the market).

### April 2012 LHA rates

BRMA Name	1 Bed Shared	1 Bed Self Contained	2 Beds	3 Beds	4 Beds
Peaks & Dales	£68.12	£86.54	£111.92	£126.92	£156.92

In terms of renting, 4 households provided information on how much rent they could afford. 3 households requiring 1 bed accommodation stated they could afford between £300-£350pcm. One household requiring 3 bedrooms could afford £450 pcm.

Respondents are likely to struggle to meet their housing need by renting privately due to its lack of availability and the amounts people can afford to pay.

## Conclusion

The financial information provided by respondents suggests that 2 households would be able to meet their own need by purchasing on the open market. Combining the needs information from the survey (12) and Home-Options's data (7), and ensuring there is no double counting, there are 19 households in need of affordable housing in the Parish. However, there is sufficient turnover in current affordable housing stock (the 1 bed flats) in Peak Dale to meet some of this need. I propose therefore that the affordable housing need is actually **13**, on the basis that 6 households are likely to be able to meet their need through natural turnover in the current affordable housing stock.

High Peak Community Housing may also want to consider not restricting some of their one bed flats to 55yrs and over (3 of the 10 recent re-lets were restricted to 55yrs and over), as the bidding data shows much less demand. Especially as the changes contained within the Welfare Reform Act relating to under-occupation and single room rent levels for under 35s is likely to result in a higher demand for and lower turnover in one-bedroomed accommodation from both under 35s and those wishing to downsize into smaller accommodation.

In terms of tenure, the need is for affordable rented accommodation through a Registered Provider (more commonly known as a 'housing association'). The

financial information provided suggests that shared ownership is unlikely to be a viable option.

The majority of households identified in affordable housing need would, under normal circumstances, only be offered a one bed property or 2 bed flat under the Home-Option's allocations scheme as they are single people or couples without children. However, the Parish already has 27 x 1 bed flats but only 10 x 2 bed houses, so there is a need to develop 2 bed flats/houses to ensure young families can move on from the 1 bed flats and to provide a mix of affordable homes in the Parish. There is also a lesser need for 1 or 2 x 3 bed houses and the survey would also support the provision of 1 or 2 bungalows.

This survey has been undertaken with the support of Wormhill Parish Council and High Peak Borough Council. These conclusions are based on information provided by residents of the Parish of Wormhill as part of a paper-based survey. The views of the Parish Council and the community on the outcomes of this report are very much welcomed.

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