

Housing Needs Survey Report May/June 2014

Silverdale Parish

**within the
Arnside & Silverdale
Area of Outstanding Natural Beauty**



Cumbria Rural Housing Trust

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Housing Needs Survey May/June 2014

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1. The Housing Needs Survey

Background

A dedicated Development Plan Document (DPD) is being prepared by South Lakeland District Council and Lancaster City Council for the whole of the Arnside and Silverdale Area of Outstanding Natural Beauty (AONB).

Cumbria Rural Housing Trust (CRHT) was commissioned by South Lakeland District Council and Lancaster City Council, with the support of Arnside and Silverdale AONB Partnership, to conduct a Housing Needs Survey in each of the parishes within the AONB as part of the plan preparation process.

The aim of the AONB Housing Needs Surveys is to provide additional evidence, at parish level, to supplement existing housing needs based evidence previously prepared by South Lakeland District and Lancaster City Councils.

In South Lakeland that evidence specifically includes a Strategic Housing Market Assessment (SHMA), undertaken in 2014 by arc4 and also the Strategic Housing Land Availability Assessment (SHLAA) undertaken in 2009 by Roger Tym and Partners.

In Lancaster, it includes two recent district-wide studies: the 2011 Housing Needs Survey undertaken by David Couttie Associates and the 2013 Independent Housing Requirements Study undertaken by Turley Associates.

The local evidence in this report will be used to help the Councils understand the particular housing needs in the AONB, in line with paragraph 159 of the National Planning Policy Framework (NPPF). The Councils will use all the housing evidence to calculate the objectively assessed needs for market and affordable housing in the AONB, as set out in paragraph 47 of the NPPF.

The Arnside and Silverdale Development Plan Document will form part of both authorities' Local Plans. It will identify sites for new housing and employment to meet local needs and will set out planning policies to ensure that development reflects the AONB designation.

Methodology and approach

Housing need, and assumption of need, requires the assessment of the future population in an area, together with the number, type and age of households.

This Housing Needs Survey is designed to identify households in need of affordable housing over a 5 year period, as well as other housing data collected from the survey responses.

It aims to identify the following:

- Establish if there is a need for affordable housing in the parish.
- The number, type and tenure of affordable dwellings needed.
- The desires of those in local need within the parish.
- Inform policy for future development in the AONB.
- Provide evidence of need for future planning applications.

The questionnaire is based upon a tried and tested methodology used by CRHT for over 25 years. Consultation with South Lakeland District Council and Lancaster City Council ensured it met their criteria, whilst retaining parity with other Housing Need Surveys completed by CRHT in Cumbria.

A survey form and letter explaining the purpose of the Housing Needs Survey was posted to every household (100%) within the parishes of the AONB area. A self-addressed envelope was included and a return date of Monday 16th June 2013 was given.

The CRHT survey form comprises two sections:

- Part 1 – gathers general information about those who live/work in the parish.
- Part 2 – gathers more detailed information about those who state they are in housing need.

To encourage responses, pre-survey publicity was circulated on South Lakeland District Council, Lancaster City Council and the Arnside and Silverdale AONB websites. A Consultation event, facilitated by the Arnside and Silverdale AONB Manager, was held on the 20th May 2014, with representation from the Parish Councils, local landowners and a number of organisations from the AONB Partnership.

A consultation event will be held in the autumn of 2014, to discuss the findings of the surveys and any further implications for the AONB area.

The Cumbria Rural Housing Trust housing needs survey is conducted at parish level and reports the needs and opinions expressed by the respondents who completed the survey. It does not capture the future needs or represent the opinions of all of the households in each parish, as some households have chosen not to respond.

As a parish survey it does not include the needs of residents who live outside the parish or area surveyed, these views would be captured in a district wide survey. Neither does the Cumbria Rural Housing Trust parish survey use any statistical methods or weighting of figures, as in a district wide survey, rather it provides a snap shot in time of the needs and view of those who completed it.

2. Information and maps of area surveyed

Arnside & Silverdale Area of Outstanding Natural Beauty (AONB)

Arnside & Silverdale AONB is a unique landscape of national importance. It was designated in 1972 and covers an area of 75km² in south Cumbria and north Lancashire. Recognised as one of England's finest landscapes, the area is especially celebrated for its characteristic limestone landscape and diversity of wildlife.

The primary purpose of AONB designation is to conserve and enhance the natural beauty of the area¹ and all local authorities have a statutory duty to pay 'due regard' to this purpose in carrying out their functions in relation to, or so as to affect, land in AONBs². The National Planning Policy Framework provides specific guidance for development planning in relation to AONBs and Paragraph 115 confirms that AONBs '*have the highest status of protection in relation to landscape and scenic beauty*'.

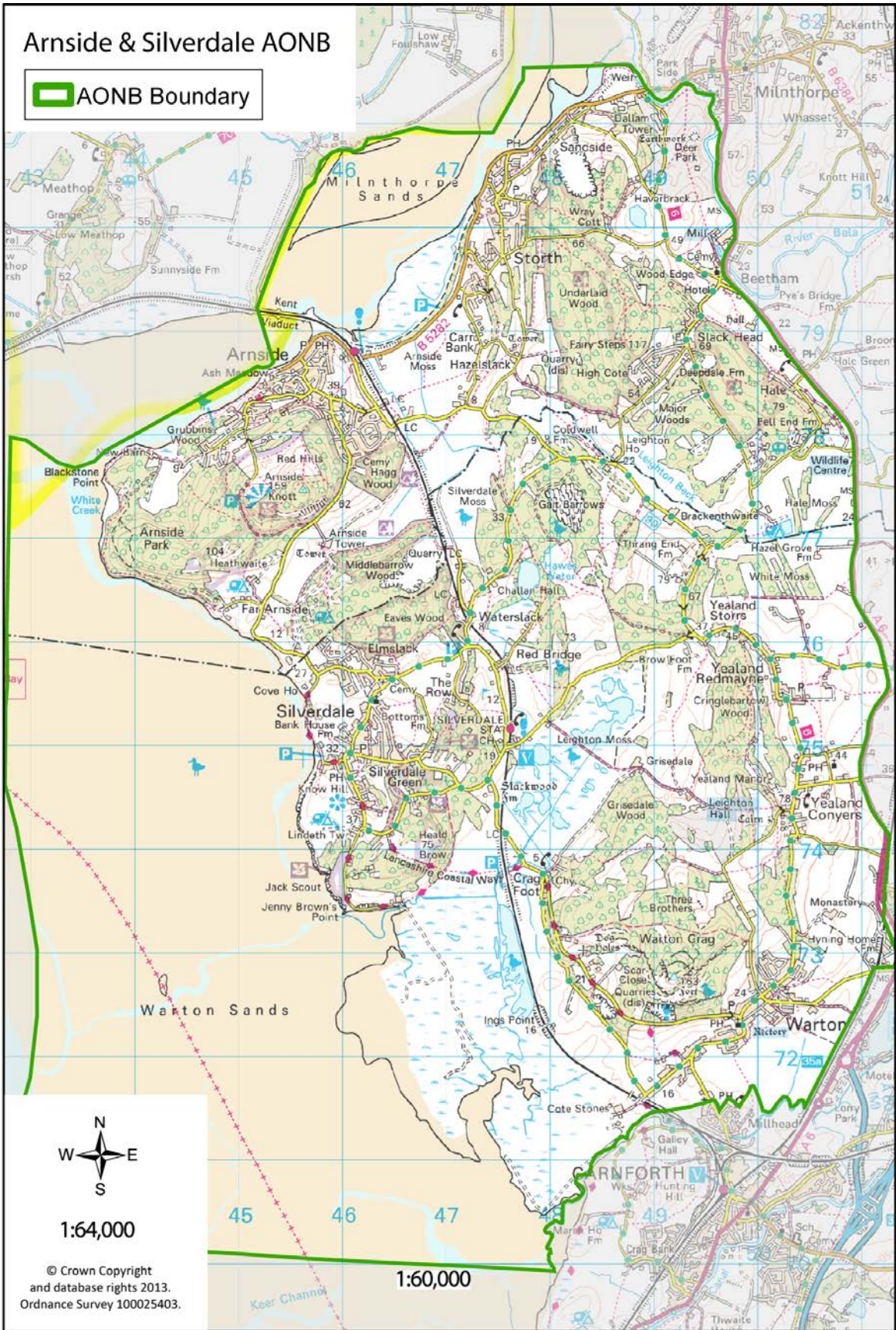
The statutory Arnside & Silverdale AONB Management Plan 2014-19 sets out a shared Vision for the area and describes how the area will be managed to conserve and enhance it for the future. The AONB Development Plan Document will act as a companion document to the Management Plan so that, together, both documents provide a comprehensive management approach that delivers both for the special qualities of the area and for sustainable development of local communities.

¹ National Parks and Access to the Countryside Act 1949; confirmed by Section 82 of the Countryside and Rights of Way Act 2000

² Section 85 of the Countryside and Rights of Way Act 2000

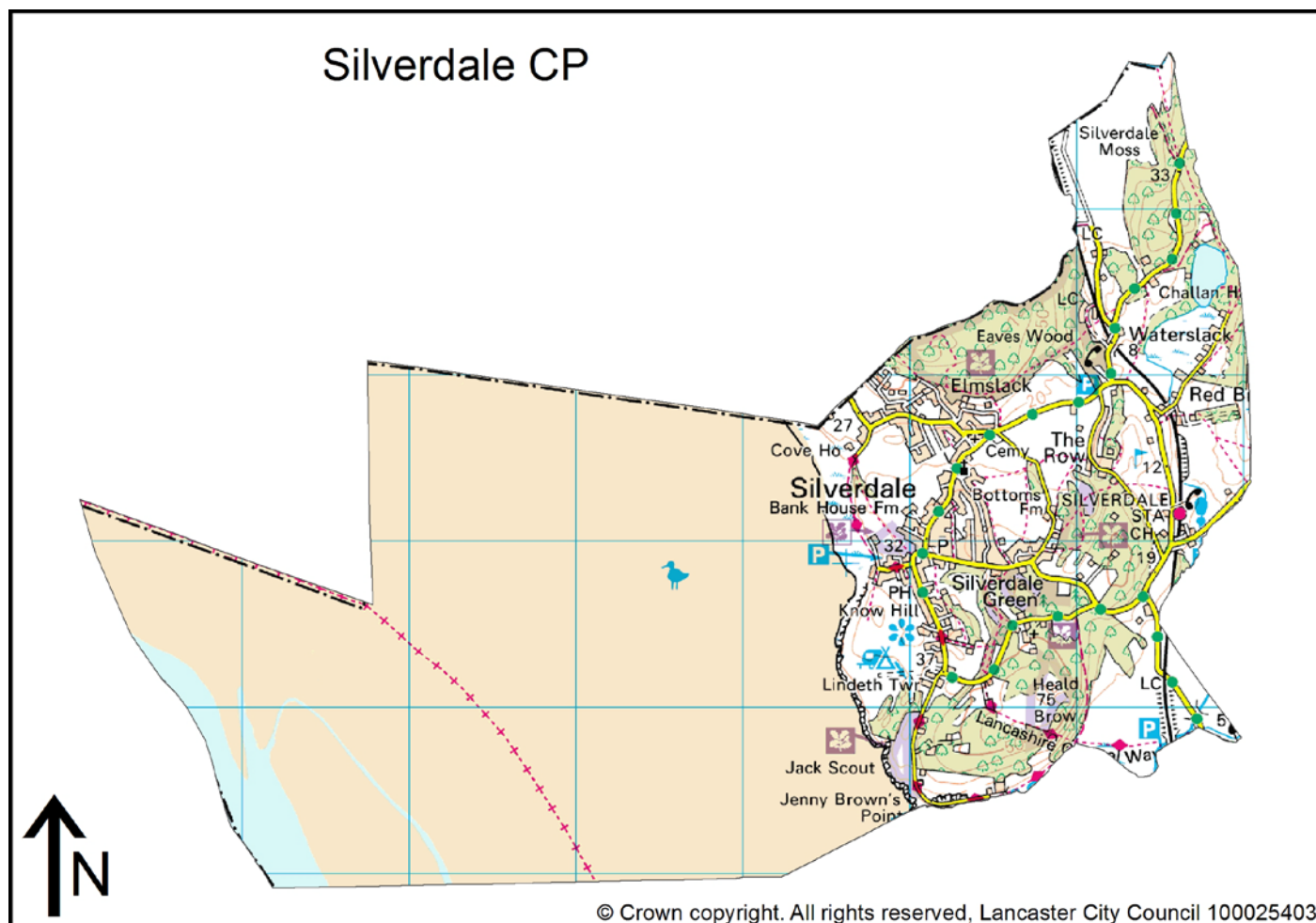
Arnside & Silverdale AONB

 AONB Boundary



2. Parish and AONB Information

Silverdale parish, in Lancashire, falls within the Arncliffe and Silverdale Area of Outstanding Natural Beauty.



2011 census data states the parish contains 695 households, housing 1,520 residents, of these:

- One $\frac{1}{3}$ (33.3%) of the population are over 65.
- Properties are mainly detached houses (50.8%), semi-detached (25.3%), terraced houses (15.2%) flats; either purpose built or other (8.7%), and other dwellings (0.1%).
- 87.9% households are owner occupied, 4.2% are social rented, 5.6% are privately rented and 2.3% are in other rented accommodation.

3. Housing Needs Survey Executive Summary

Below is an executive summary of the affordable housing need, information on those not in need, responses from all households completing the survey and other housing information.

Parish Surveyed	Return Date	Surveys issued	Surveys returned	Return rate
Silverdale	16 th June 2014	815	317	38.90%

Affordable housing requirements, tenure and dwelling type

Recommended affordable housing tenure and dwelling type	General Accommodation		Older (over 55) Accommodation	Other Accommodation	Total
	1 or 2 Bedroom house/flat	3+ Bedroom house	1 or 2 Bedroom Bungalow/flat	Sheltered Housing	
Rent	6		1		7
Intermediate Housing/ Discounted sale	6	4	2		12
Other				2	2
Total	12	4	3	2	21

Respondents in affordable housing need

- 45 respondents (14.19%) stated they or someone living in the household had a need to move in the next 5 years.
- 21 are in need of affordable housing.
- The main need is for 1/2 bedroom flats or houses (12) followed 3+ bedroom properties (4), 1/2 bedroom bungalows/flats for older households (3) and 2 have specially requested sheltered housing .
- The main tenure required is Intermediate housing/discounted sale (12), followed by rented property (7) and sheltered housing (2).
- 3 respondents in need are registered on Ideal Choice Homes/Council list or on a local private landlord list.

Respondents not in need

- 24 respondents stated they needed to move, but are deemed not to be in need of affordable housing.
- The desired number of bedrooms of those deemed not in housing need is mainly for two and three bed roomed properties.
- The aspiration of housing type, of those deemed not in need, is mainly for accommodation on one level. There are three requests for sheltered housing and three respondents expressed an interest in self build.
- Demographic changes and the growing ageing population may well be having an impact on the demand for open market housing types.

All household survey responses

- Of all of the survey responses 72.2 % of would support the construction of new homes in the parish for local people, 21.1 % would not and 6.7% did not respond.
- In the view of all the respondents new homes are mainly required for young people, small families, and elderly people. (For full list see survey graphs, housing required, part 1).

Other housing information

- 55.5% of the respondents stating they had a need to move felt there was a lack of suitable existing housing to meet their needs, 20% said no and 24.5% did not respond.
- There are a small number of existing social rented properties and Council owned stock in the parish.
- The average property price in the parish over the last year is £252,777.
- 5 of the 45 respondents stating a need to move indicated an interest in self build as a housing option.

The return rate of 38.90% % is above the average of 30.88% for this type of parish survey, conducted by Cumbria Rural Housing Trust since 2006.

Cumbria Rural Housing Trust would like to say thank you to all respondents for taking the time to complete the survey and providing information for this consultation.

4. Key Findings

45 respondents (10.06%) stated their household or someone living within the household needed to move to another home in the parish within the next 5 years.

The survey shows that that 21 respondents in Silverdale Parish are in need of affordable housing within the next 5 years.

Who is in need?

- The majority of the need is for adult children who are living at home with their parents and wish to set up home for the first time.
- Respondents in private rented accommodation are the next largest group in need. Many stating that they wish to move/buy or have more security.
- The main need is for 1 or 2 bedroom properties flats or houses (12) followed 3+ bedroom properties (4), 1 or 2 bedroom flat/ bungalows for older households (3).
- Two of the respondents made a preference for sheltered housing.

The following tables show Cumbria Rural Housing Trust's assessment of the affordable housing needs: the type of housing required, when required, and the existing tenure of the households.

Recommended affordable housing needs & when needed	1/2 bedroom House/flat Rent	1/2 bedroom House/Flat Intermediate housing/ Discounted sale	3+ bedroom House Intermediate housing/ Discounted sale	1/2 bedroom Bungalow/flat (over 55) Rent	1/2 bedroom Bungalow/flat (over 55) Intermediate housing/ discounted sale	Sheltered housing/ Extra care	Total
Now	1	1	2	1	1		6
12 months	1	1				2	4
3 years	1	4	1				6
5 years	3		1		1		5
Total	6	6	4	1	2	2	21

Existing tenure of households deemed to be in need	Move now	Move within 12 Months	Move within 3 years	Move within 5 years	Total
Rent from council or Housing Association		1			1
Rent from private Landlord	2		1	2	5
Own home with mortgage	1				1
Tied accommodation to job					
Live with parents or relatives	3	2	4	3	12
Lodging with another household			1		1
Other		1			1
Total	6	4	6	5	21

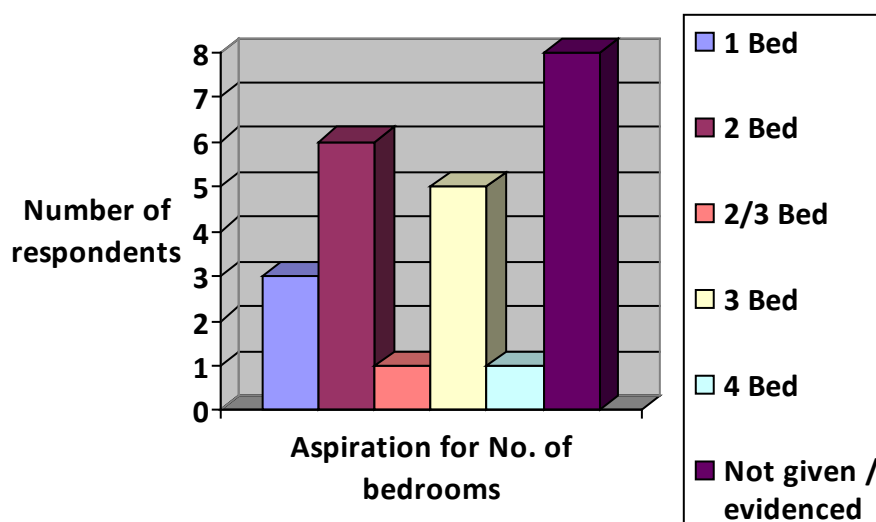
*Bedroom numbers have taken into consideration creating a mix of 1/2 and 3+ bed properties to satisfy future needs and be more sustainable, rather than numbers based on The Welfare Reform Act 2012.

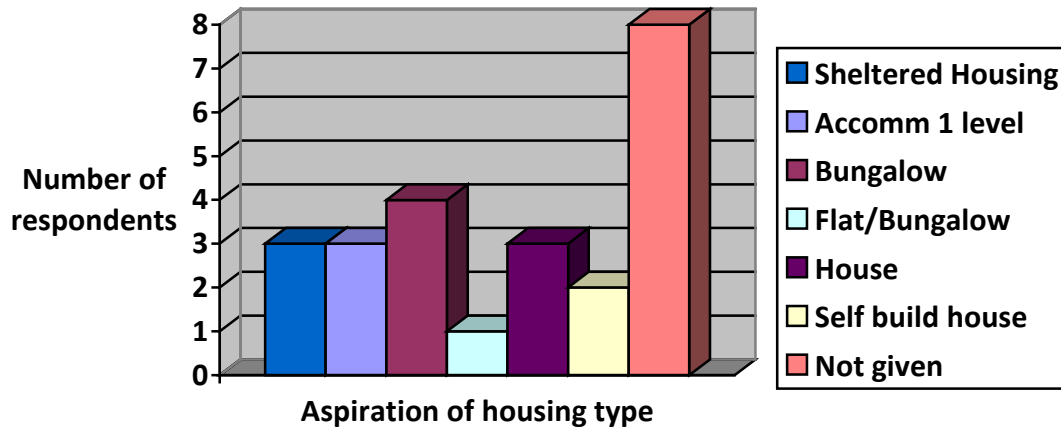
Householders deemed not to be in need of affordable housing in the parish

Not in need of affordable housing in the parish	Number
Unsuitably housed could satisfy needs on open market	15
Insufficient evidence to determine a need, possible emerging independent household	1
Insufficient evidence to determine a need	5
Could satisfy needs on open market	3
Total	24

- Respondents defined as “unsuitably housed, could satisfy needs on the open market”, are over the age of 55 and have stated they would like to move as their current housing is too large, too expensive, difficult to maintain, cannot manage stairs or wish to have level access accommodation. Their current home is an asset, contributing to their affordability potential and ability to satisfy their needs on the open market.
- Some respondents provided insufficient information to determine a need. This includes an adult child who may be an emerging household.
- Those who could satisfy their needs are often home owners. Their current home is an asset, contributing to their affordability potential or they have sufficient income and are able to satisfy their needs on the open market.

Desire and housing aspiration of those deemed not in need can highlight areas where there may be a lack of suitable open market housing/accommodation. The charts below show the stated number of bedrooms and housing type desired.





The desired number of bedrooms is mainly for two and three bedroom properties. The aspiration of housing type is in the main for properties on single level. There were three requests for sheltered housing and three stated self build as a housing option.

There are households able to afford their own housing, but they feel there is a lack of suitable housing for them to move to. It is possible that demographic changes and the growing ageing population is having an impact on the demand for open market housing types.



Silverdale 2014

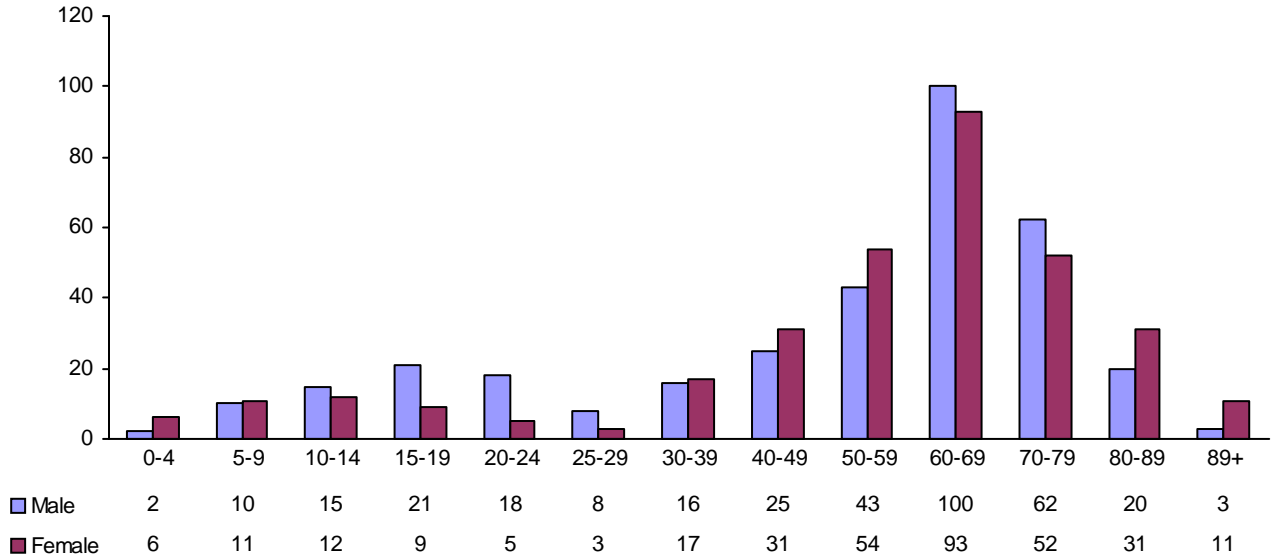
Responses to Part 1 (Questions 1 to 8) - completed by everyone

815 survey forms issued

317 survey forms returned

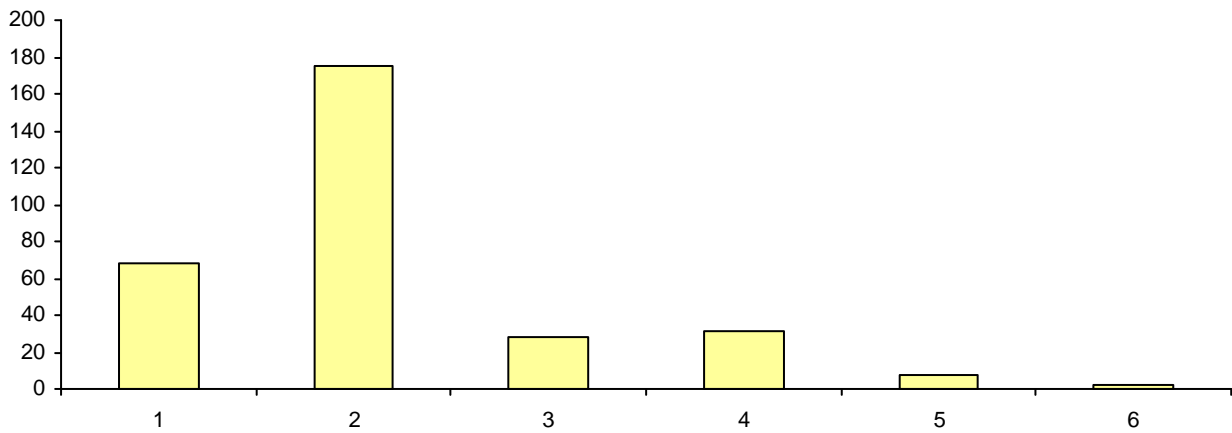
1. YOUR HOUSEHOLD

Number of people living in your home ...

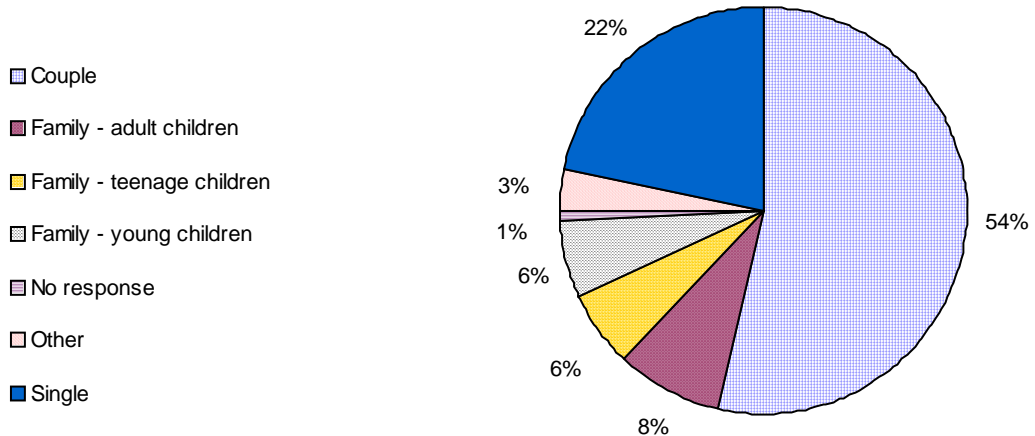


312 survey forms completed this question

Number of people living in your home ...



Describe your household ...



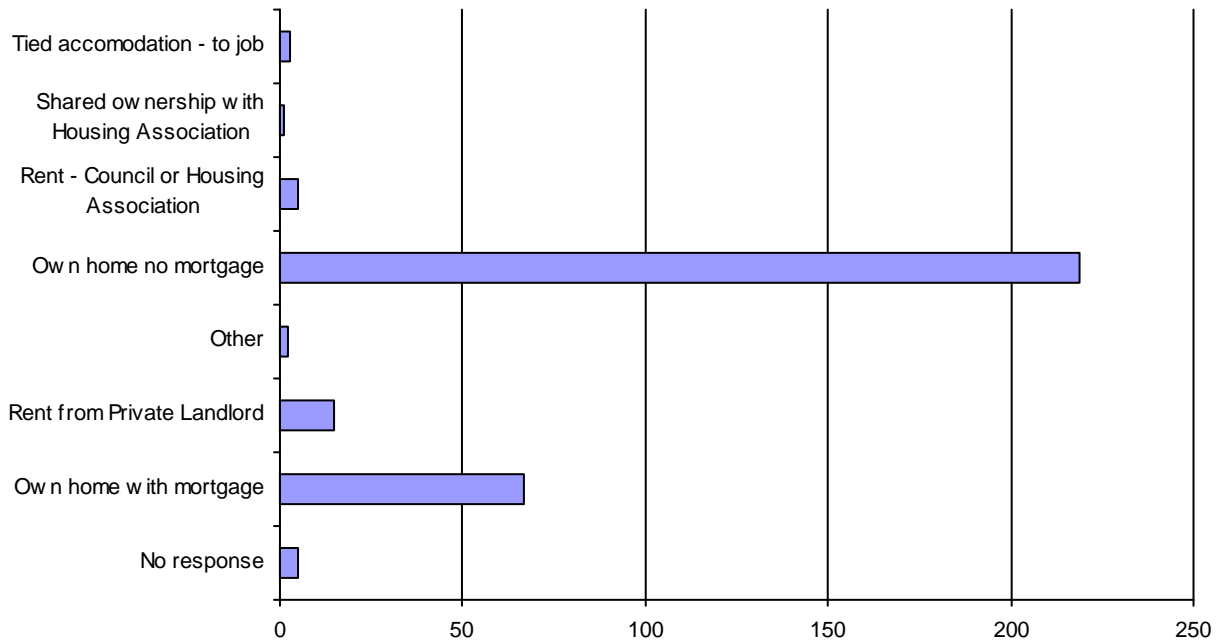


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2. WHAT IS THE TENURE OF YOUR HOME?

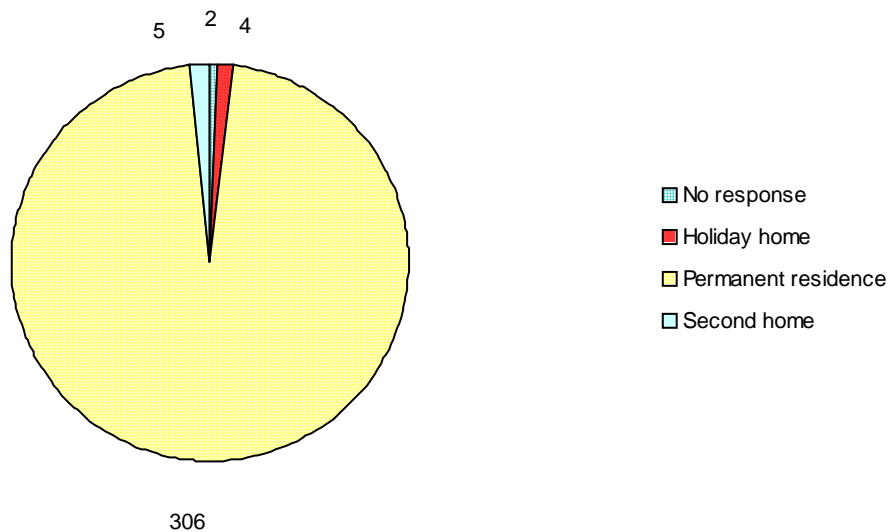


Other ...

1 Equity Release

1 Shared ownership with extended family

Is this home ... ?





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3. YOUR HOUSEHOLD'S OCCUPATION

Occupations of your household ...

1 Academic	2 Accountant	1 Adventure Course Manage
1 After school assistant	1 Apprentice	2 Architect
1 Bank Manager	1 Bar Steward	1 Breakfast club Supervisor
1 Builder	1 Business Dev. Manager	1 Café Supervisor
1 Care	1 Caretaker	1 Chartered Accountant
2 Chef	1 Child care assistant	1 Child Supervisor
1 Chimney Sweep	1 Choral Director	1 Clerical
1 College	1 Community Nurse	3 Company Director
1 Consulting Engineer	2 Contracts Manager	1 Countryside Warden
1 Dental Hygienist	1 Dental Nurse	2 Dental Technican
1 Dentist	1 Dep. Superintendent registrar	1 Digital Designer
2 Director	1 Director of University Dept.	1 Disabled
1 Dispensing Optician	1 Doctor	1 Doctor GP
1 Dog Walker	1 Domestic	1 Domestic cleaner
1 Driver	1 Ecological Surveyor	1 Editor
1 Electrical Consultant	5 Engineer	1 Engineering Manager
1 Factory Worker	2 Farmer	1 Farmer/Joiner
1 Field Teacher	1 Finance Analyst	1 Floor layer
1 Foreman	1 Forestry Worker	5 Gardener
1 Graphic Designer	1 Headteacher	1 Health Care
1 HGV Driver	1 Historical Houses guide	1 Home-educator
1 Hotel Worker	1 Housekeeper	4 Housewife
1 Housing Administrator	1 HR Admin	1 I.T. Consultant
1 IFA	1 Ill health	1 Importer
1 IT Sales	1 IT Specialist	1 Landscape Architect
7 Lecturer	1 Legal Cashier	1 Library Assistant
3 Local Govt. Officer	1 Local Govt. Official	1 Merchant Seaman
1 Midwife	1 Milk Roundsman	1 Musican
1 NHS	8 Nurse	1 Occupational Therapist
1 Operations Supervisor	2 Optometrist	1 Oral Surgeon
1 Organist/Musician	1 P/t care worker	1 Paramedic
1 Parish Priest	1 Pharmacist	1 Pharmacy Dispenser
1 PhD Researcher	1 Photographer	1 Physiotherapist
1 Plant Operator	1 Plumber	1 Police Service
1 Postman	1 Project Manager	1 Quarry worker
1 Radiographer/Lecturer	1 Ranger	2 Receptionist
1 Researcher/interpreter	1 Retail Assistant	1 Retail Supervisor
1 Retained Firefighter	338 Retired	1 Royal Mail
1 Sales Manager	1 Sales Rep.	2 School student
2 Secretary	1 Self employed	1 Self Employed Crafter
2 Semi Retired	1 Senior Developer	1 Shop Owner
1 Sole Propritor	4 Solicitor	1 Storeman
16 Student	1 Supervisor	1 Support Tutor
1 Support Worker	1 Surgeon	1 Surveyor
1 Swimming Teacher	1 T.A.	1 Tax Advisor
12 Teacher	3 Teaching Assistant	1 Tech Consultant
1 Technical Director	1 Therapist	1 Train Driver
3 Unemployed	2 University Lecturer	1 Vessel Manager
1 Vetinary Surgeon	1 Viewing Assistant	1 Voluntary work
1 Welder	1 Welfare worker	1 Woodland Worker
1 Writer		

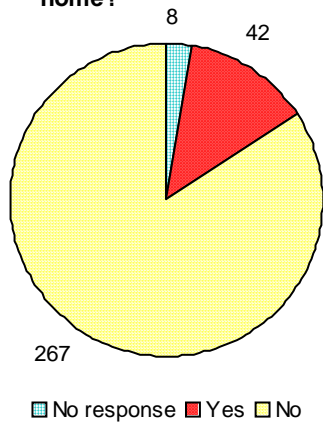


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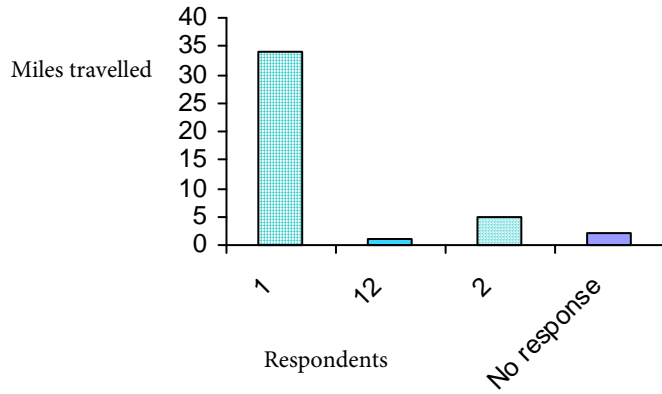
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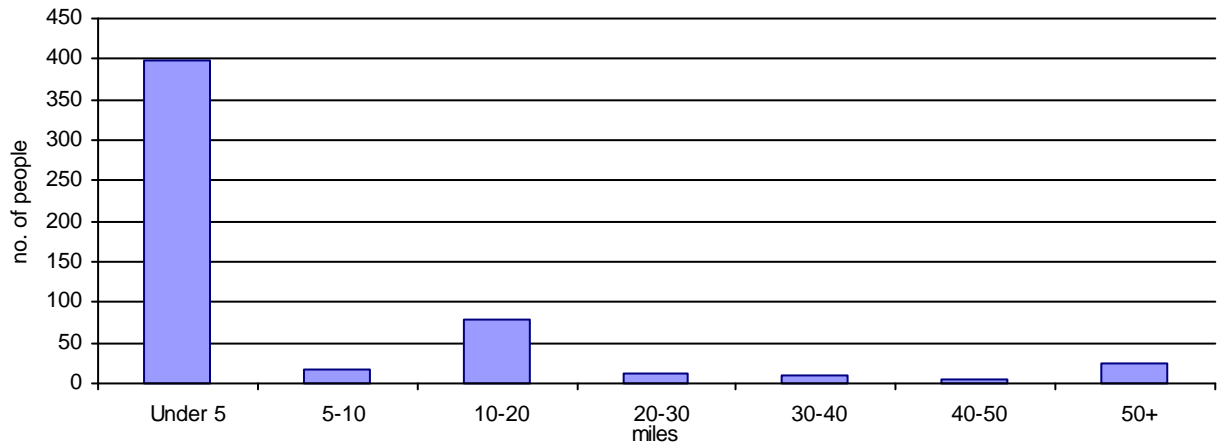
Does any of your household work from home?



No. of people working from home



Average miles travelled to work (distance one way)





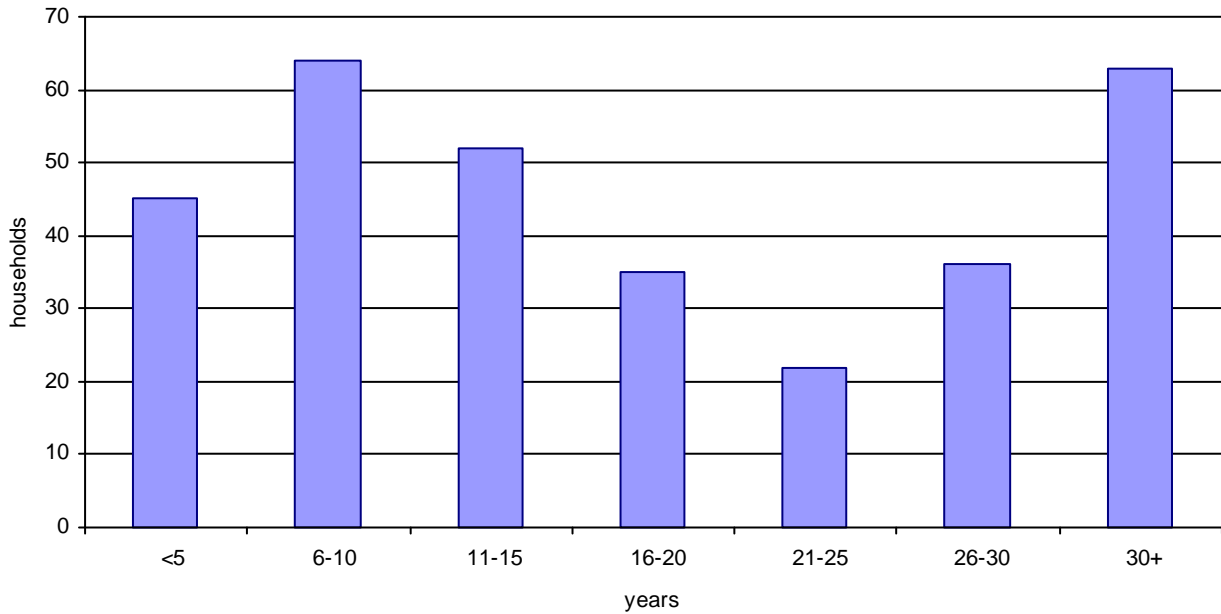
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4. LENGTH OF RESIDENCE IN THIS PARISH?

How long have you lived in the parish?





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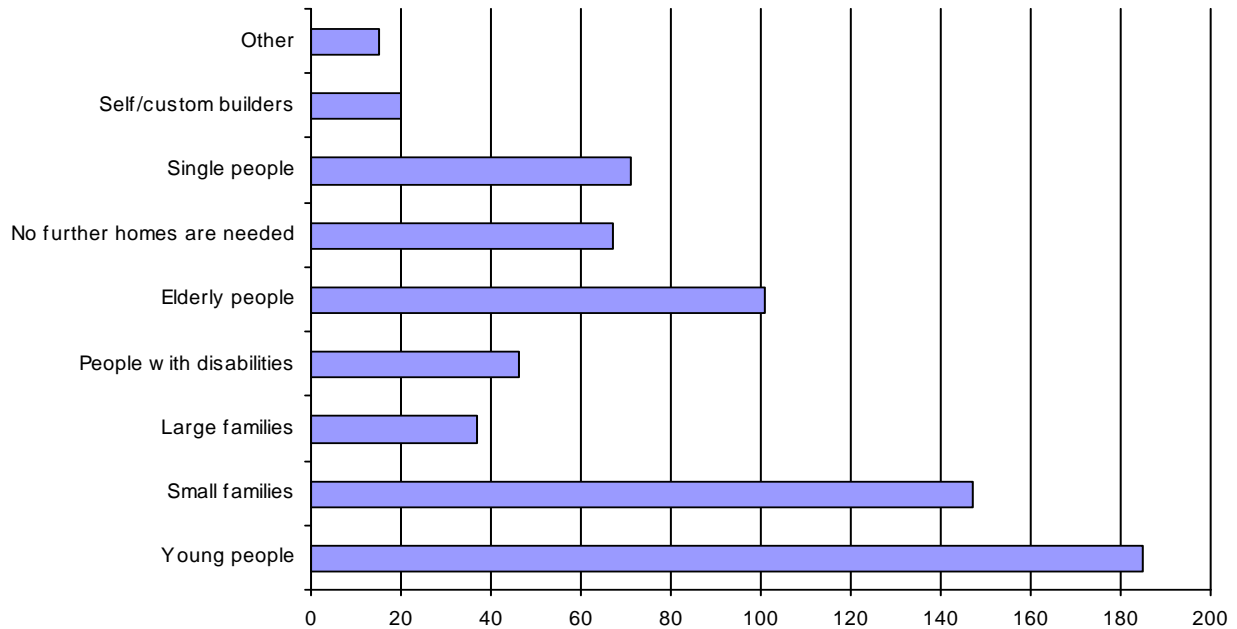
Responses to Part 1 (Questions 1 to 8) - completed by everyone

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5. HOUSING REQUIRED

Who requires homes in the parish?



Other:

- | | |
|---------------------------------------|--|
| 1 Affordable homes for young ones | 1 Don't know |
| 1 First time buyers | 1 Holiday Homes |
| 1 Local People | 1 Middle aged people |
| 1 Mixed community is best | 1 Need but unable to afford a mortgage |
| 1 Refugees | 1 Small affordable homes, not large ones |
| 1 Social housing/starter homes | 1 Social housing/Affordable housing |
| 1 Starter homes for the village young | 1 Those on low incomes |
| 1 Young families affordable rent | 1 Young silverdale people |



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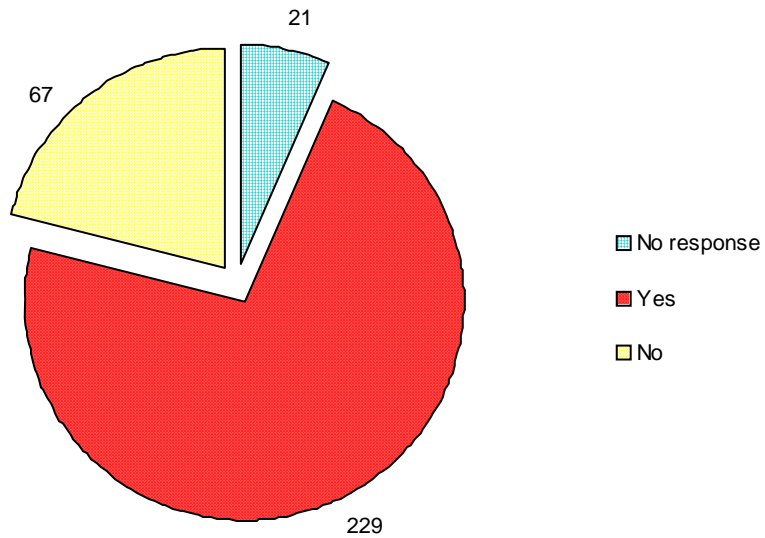
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6. OBJECTIONS

Would you support the construction of new homes in the parish for local people?



If No, explain your concerns ...

- AONB
- Spoil beautiful area/loss of open space/village character
- Lack of infrastructure
- Lack of employment
- Lack of facilities/amenities
- Lots of houses for sale
- Enough empty properties
- Drainage
- Roads/traffic issues
- Loss of greenbelt/space
- No suitable sites
- Too many 2nd homes/holiday lets
- Depends where and design
- Enough houses already
- Only if for local people
- Only if affordable/starter homes + small scale
- Parking

- Too much/no more development
- Poor access
- Village already overcrowded/too large
- But not too many
- Current balance seems to work
- Land high conservation value
- Little space to cram anything in Losing green belt land
- No local demand
- Only in village centre & small houses
- AH would not be in keeping & not needed
- Build 2 beds, subdivide large homes
- But not on basis of last proposals
- If needed
- No large homes, infill only
- Small ones
- Sites near Lancaster/Morecombe & Kendal
- Very few & in keeping with small village



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Responses to Part 1 (Questions 1 to 8) - completed by everyone

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7. POTENTIAL SITES

Sites suitable for housing ...

Number of responses

15	Royal Oak Hotel	8	Bottoms Lane
10	Kaye's Nursery	5	Railway station
1	Area along Lindeth Road - Brownfield site	4	Land adjoining surgery, Emesgate Lane
1	As LCCCC in current SHLAA and DPD	1	Bird reserve
1	Large house gardens, i.e. Old vicarage	1	Brice drive area
1	West of Bowling Green, Cove Road	1	Emesgate Lane
1	Adjacent Wold House	1	Hollins Lane
1	Bank Garden	1	National Trust land
1	Jenny Brown's point, Waterslack	1	Park Road
1	Opp the common on Bottoms Lane	1	Golf Club
1	Opp the cricket club	1	Lindeth Road
1	Silverdale Hotel	1	Red Bridge Lane
1	QWalling Land - large gardens	1	Slackwood land
1	Waterslack Farm	1	Stankelt Road
		1	Townend
		1	Woodwell area
		2	Moss Lane
		1	Infill on Lindeth/Cove Road
		1	Woodlands Drive
1	Any suitable land	2	Woodlands Hotel
1	Caravan sites	1	Woodlands Field
1	Central village	1	Potter Hill, Woodlands
1	Derelict sites		
4	Infill sites in large gardens	1	Land rear of Birch Drive/Cove Road
1	Small infill sites	1	Off Birch Drive
1	Village centre		
7	Brownfield sites	6	Gaskell Close
6	Infill sites	1	Electricity sub-station, Gaskell Close
1	Any suitable land in parish	5	Whinney Fold
1	Create flats by converting larger houses	3	Shore Road
1	Greenbelt/farmland		
1	Large unsold properties - split	1	Old Quarry
1	On own site	1	Redundant Quarry land
1	Redundant buildings	1	Opposite Cove Lea Road
1	Small pockets of fields	1	Next to Cove Orchard
1	Village - infill, change of use		
1	Limited due to ongoing drainage problems	3	Behind St John's Primary school
		1	Next to school
		1	Opposite St John's Church
		1	Church Field
		1	Council field near school
		1	End of Cove Drive
4	Dont know	1	Field between school and Townsfield
3	None	1	Cove Drive
1	Esses		
1	Greater Manchester		
1	Non in AONB	3	Townsfield
1	Warton		
1	Arnside	4	Silverdale Institute Field
1	Birmingham		
1	Canforth	5	Land East of Emesgate Lane; Grave's Yard

* Some sites have been grouped



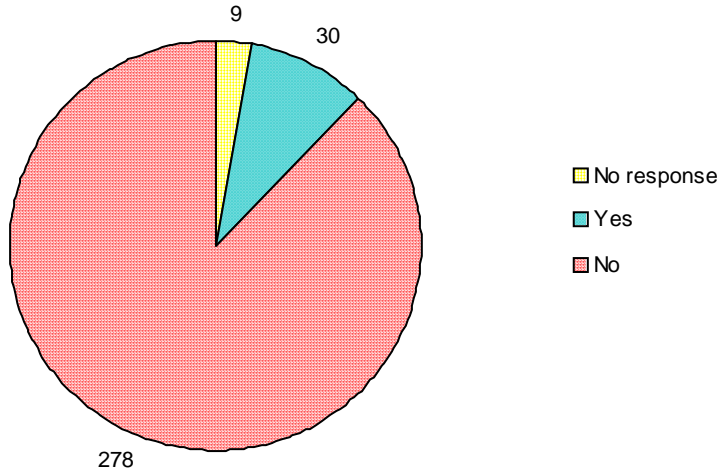
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Responses to Part 1 (Questions 1 to 8) - completed by everyone

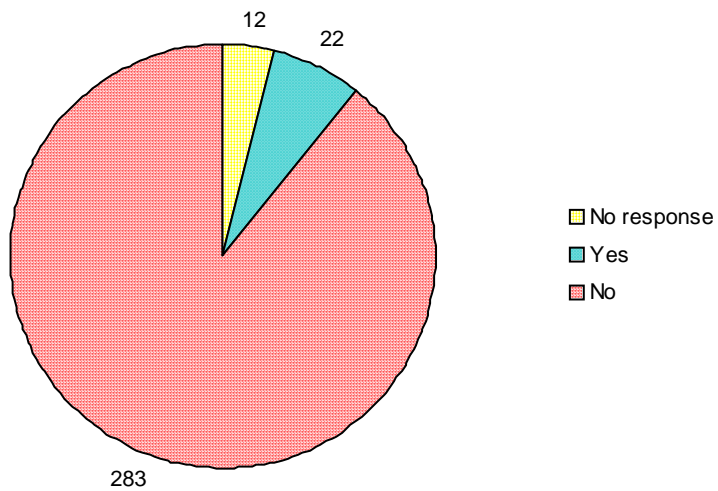
815 survey forms issued 317 survey forms returned

8. FUTURE HOUSING NEED IN THIS PARISH

Do you need to move to another home in this parish now or in the next 5 years?



Does anyone living with you need to separate home now or in the next 5 years?



Note: Respondents can answer “yes” to each question as both current and newly forming households may be included on the same form.

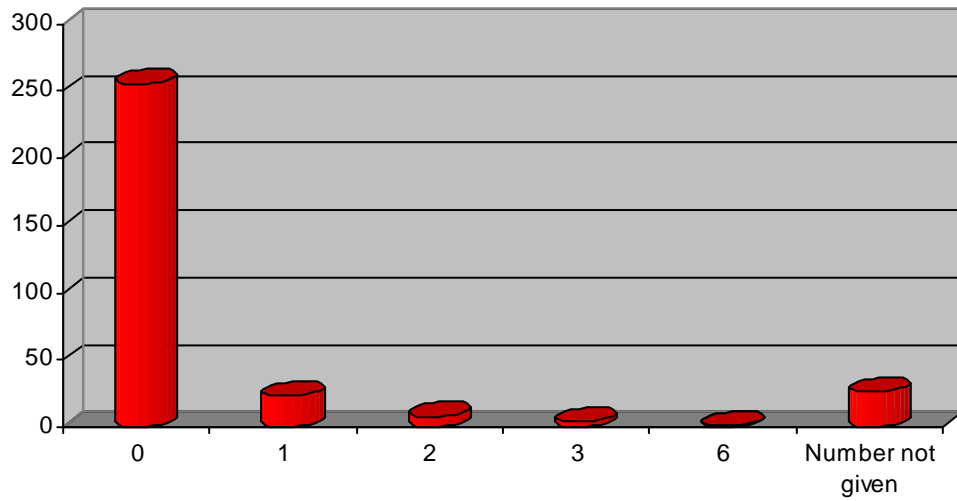


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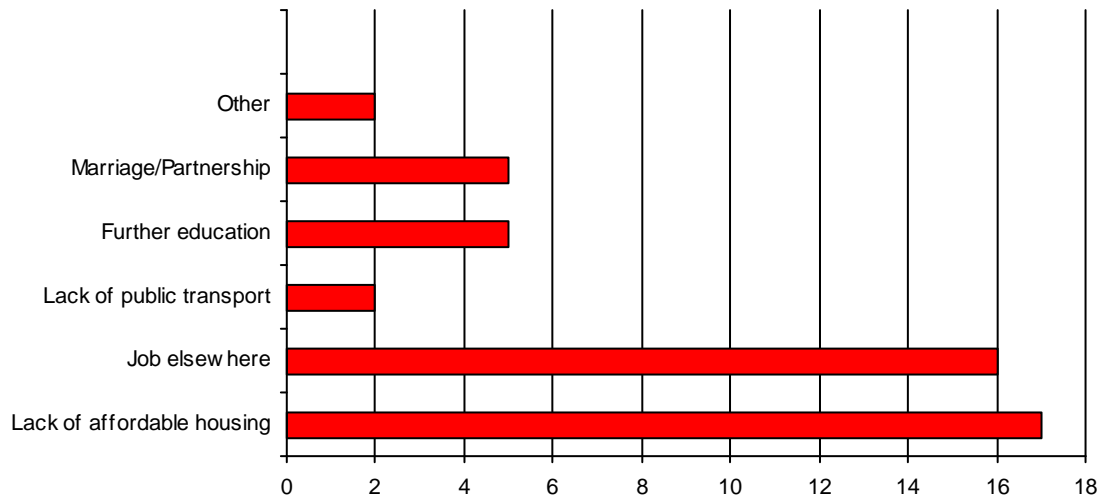
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How many members of your family have left this parish in the last 5 years?



Reason for leaving ...



Other:

1 Divorce

1 Personal betterment



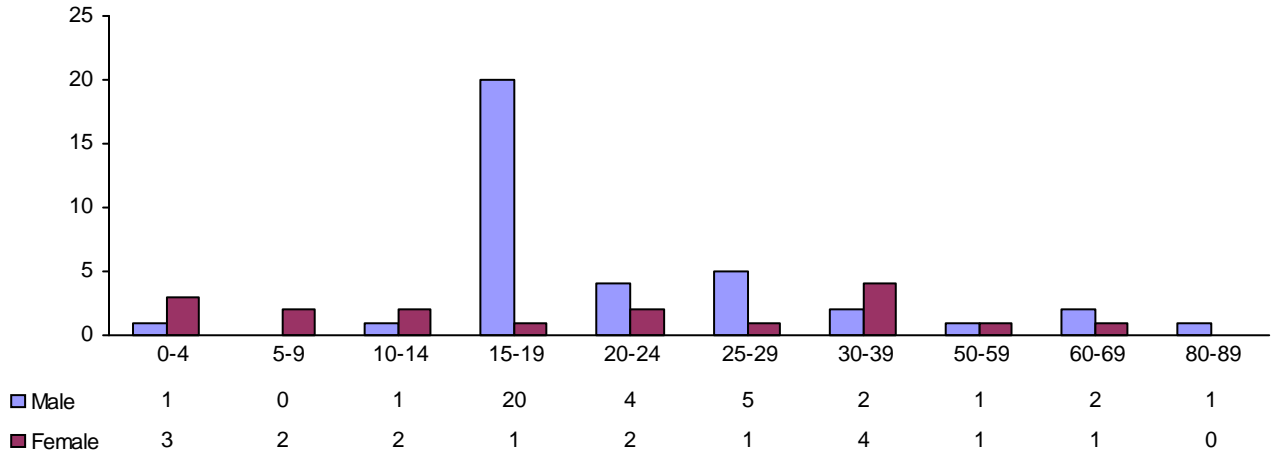
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Part 2a - Responses from those assessed to be in need of affordable housing

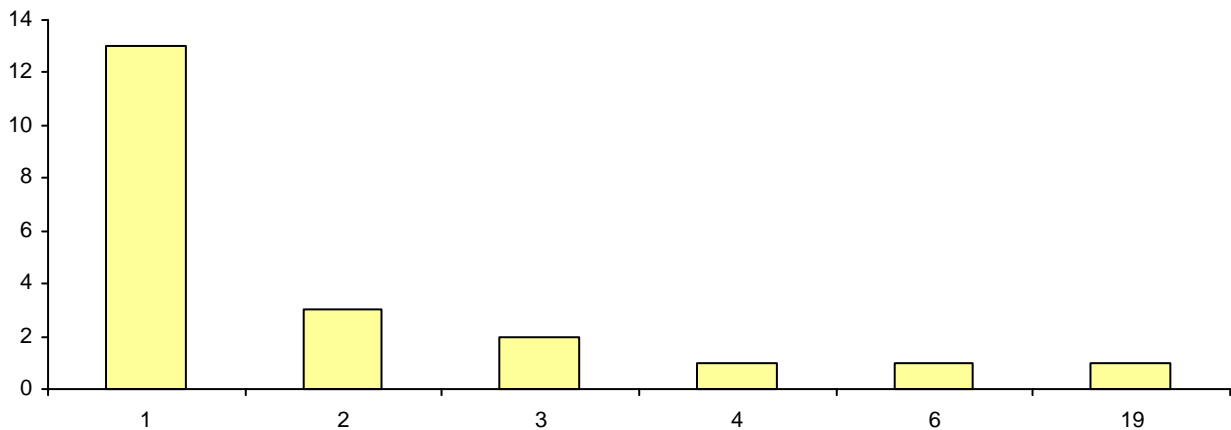
21 new/existing households in need

9. HOUSING NEED

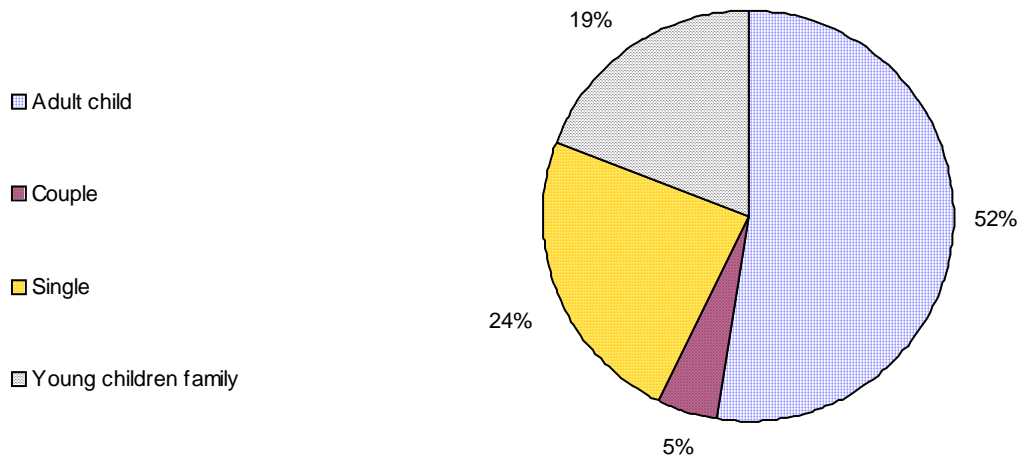
Details of household that needs to move ...



Number of people in the household that needs to move ...



CRHT Assessment: Household type ...



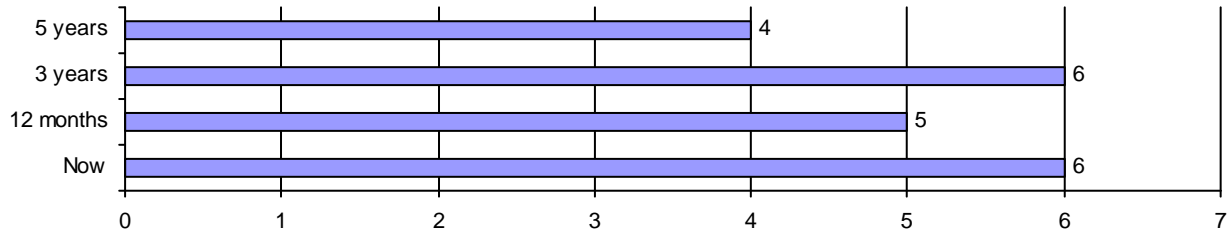


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Part 2a - Responses from those assessed to be in need of affordable housing

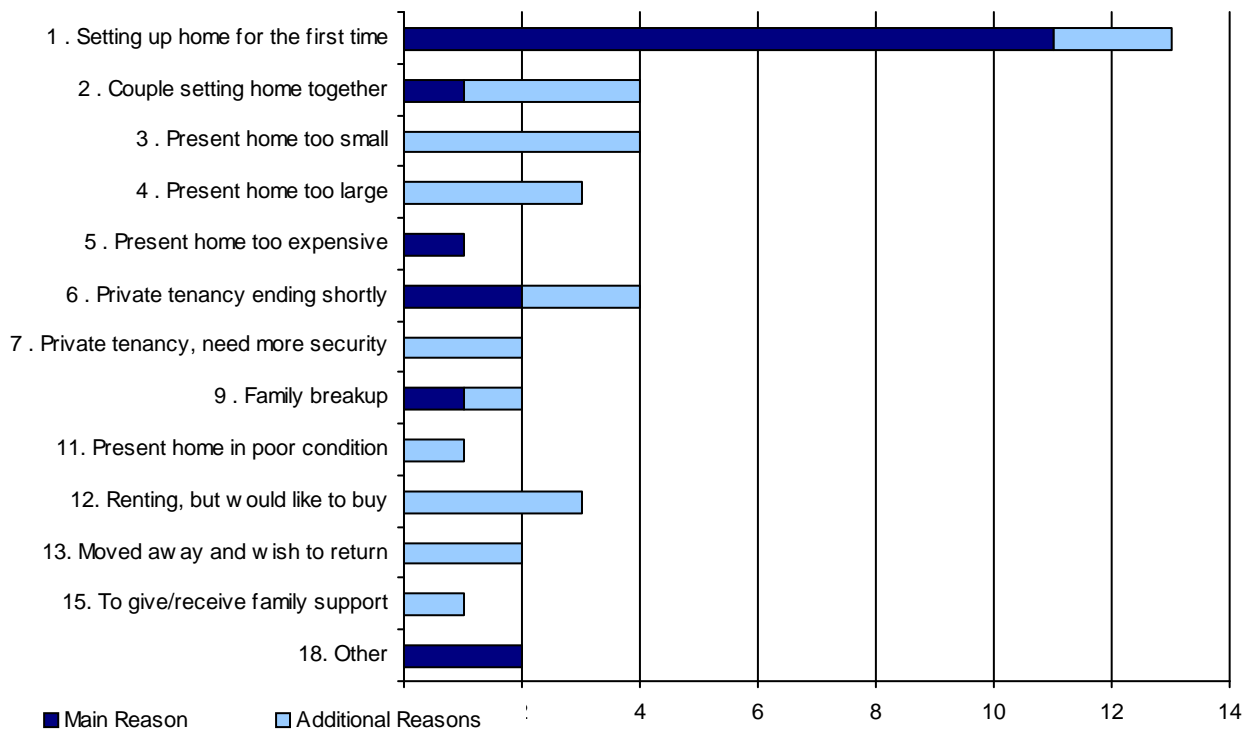
21 new/existing households in need

When are you in need of housing in this Parish?



10. REASONS FOR HOUSING NEED

Why do you need to move?



Other:

Increasing Family size

Ill health, cannot maintain garden or house

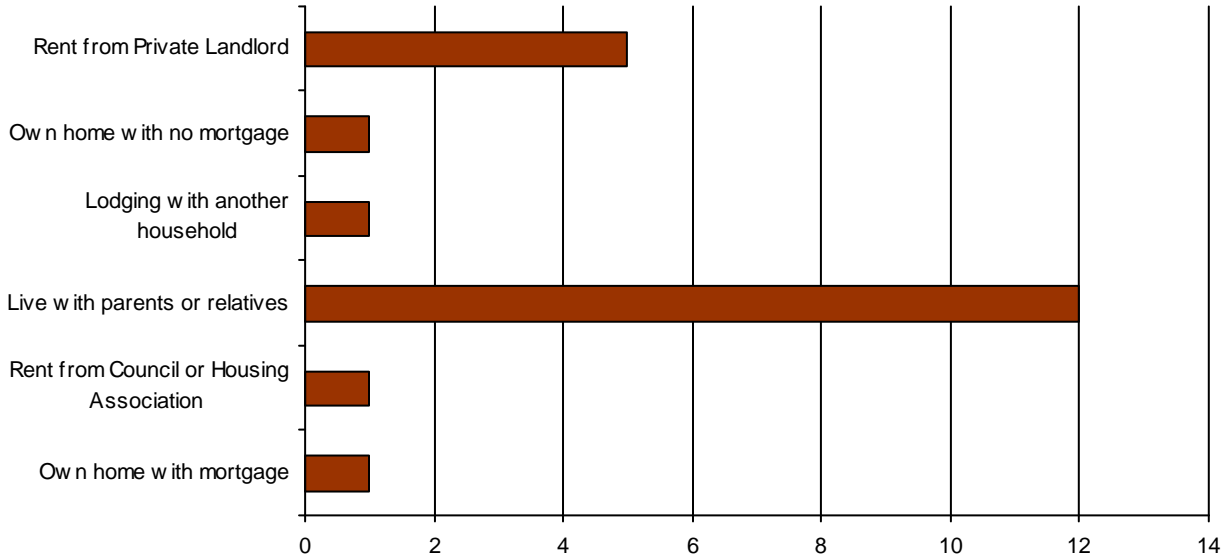


Silverdale 2014

Part 2a - Responses from those assessed to be in need of affordable housing

21 new/existing households in need

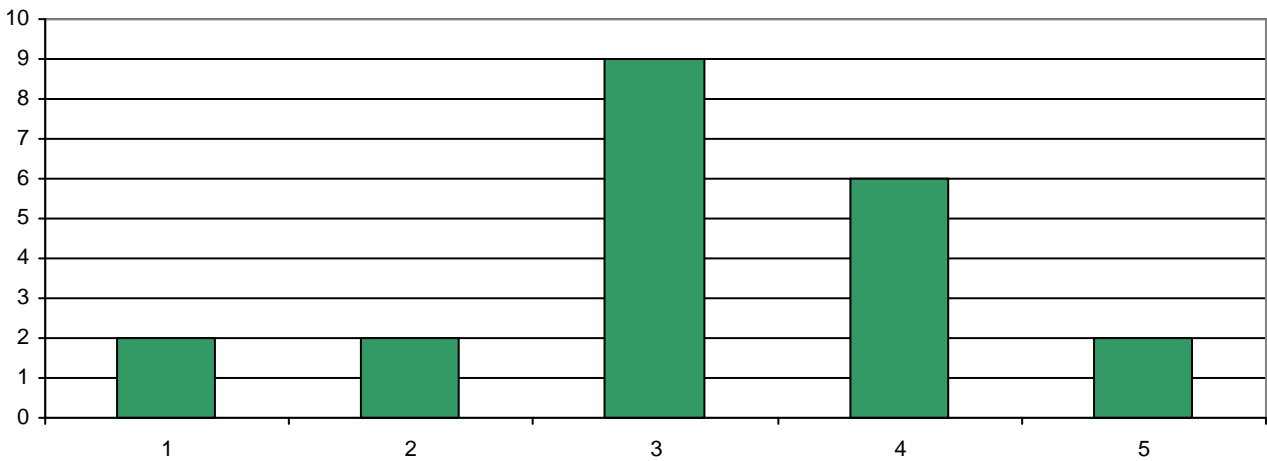
11. YOUR PRESENT HOUSING CIRCUMSTANCES



What kind of house do you live in?

- | | |
|---------------------|--------------------|
| 4 Bungalow | 5 Detached |
| 1 Detached Bungalow | 1 Detached cottage |
| 1 Farmhouse | 2 Flat |
| 1 Maisonette | 6 Semi detached |

How many bedrooms does your home have?





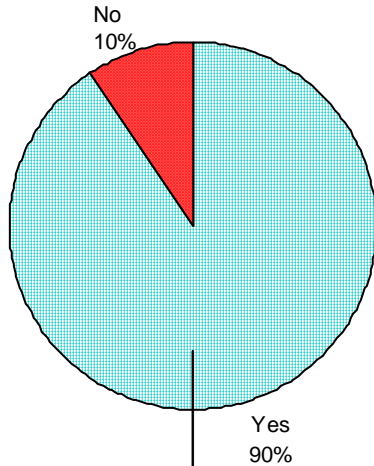
Silverdale 2014

Part 2a - Responses from those assessed to be in need of affordable housing

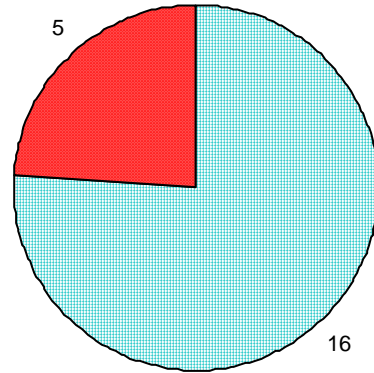
21 new/existing households in need

11. YOUR PRESENT HOUSING CIRCUMSTANCES (continued)

Do you have central heating?

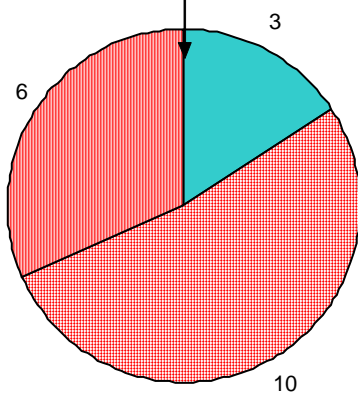


Do you have double glazing?



Yes No

If Yes, is it?

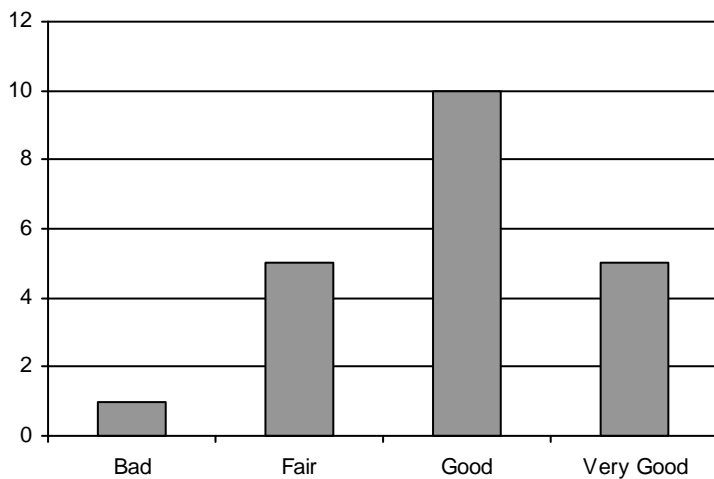


Electric Gas Oil

If "no central heating", how is your home heated?

Storage Heaters
Woodburner, storage heaters

What condition is your home in?



If 'bad' or 'very bad', why?

Cold, damp, draughty, mould & mildew



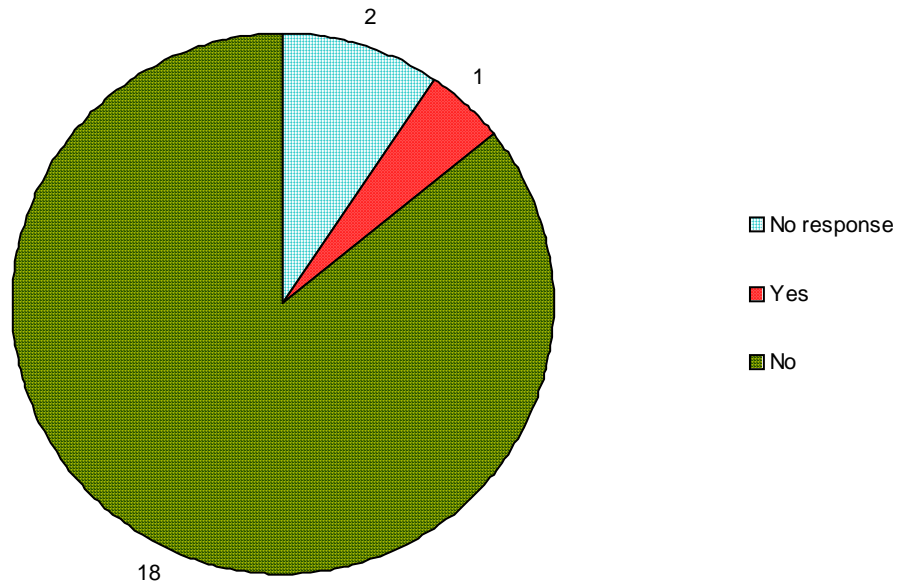
Silverdale 2014

Part 2a - Responses from those assessed to be in need of affordable housing

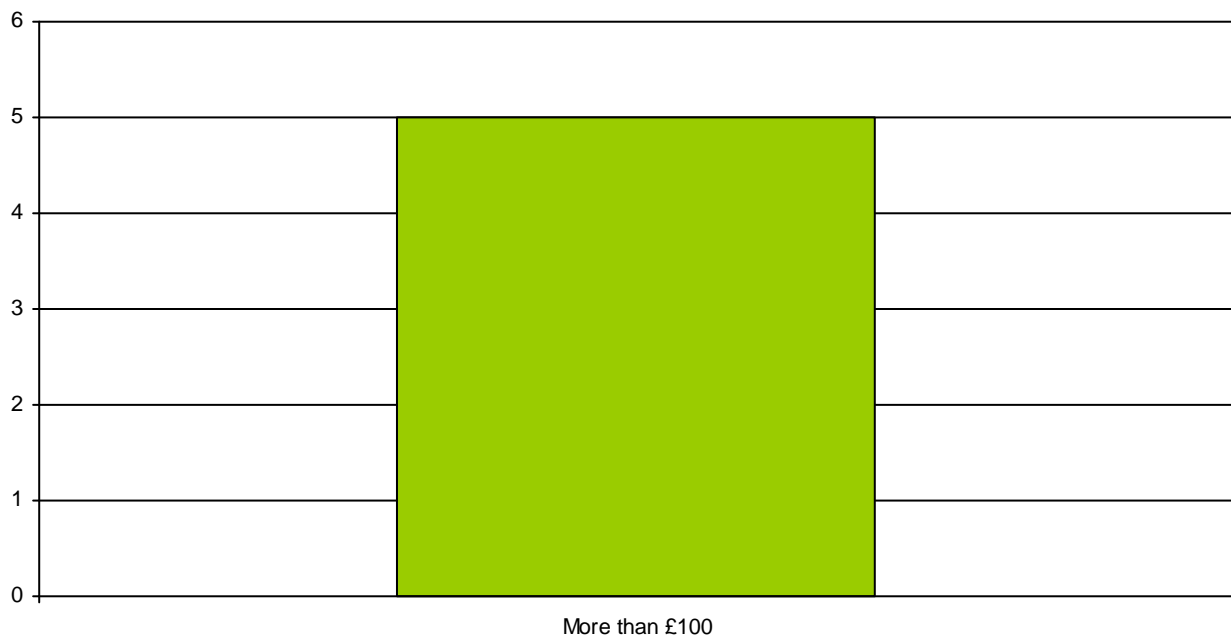
21 new/existing households in need

12. RENTING

Do you receive Housing Benefit?



If you rent your home, how much do you pay each week?





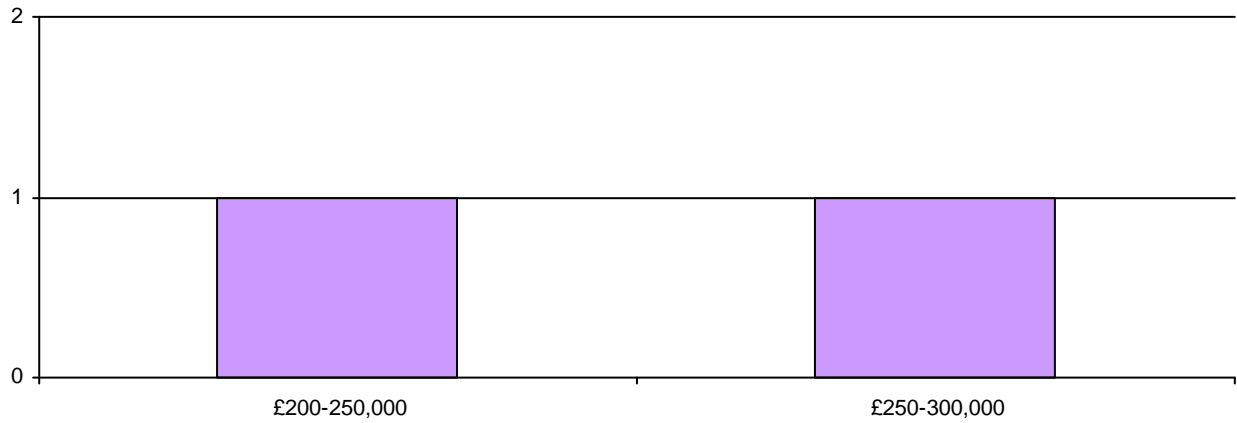
Silverdale 2014

Part 2a - Responses from those assessed to be in need of affordable housing

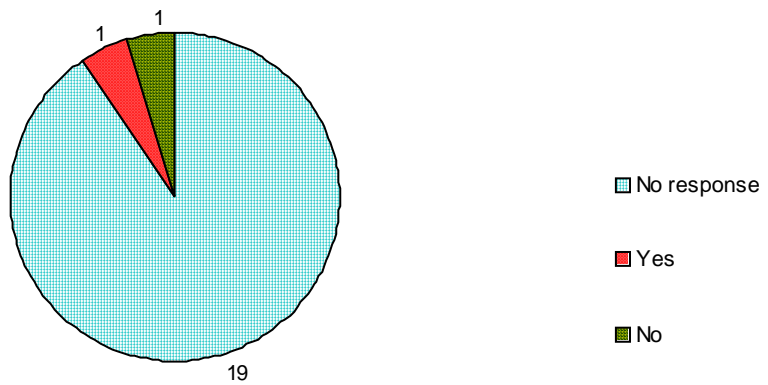
21 new/existing households in need

13. HOME OWNERS

How much do you think your property is worth?



Do you have a mortgage on your current home?



If you have a mortgage on your current home, how much do you still owe and how long does it have to run?

	up to 5 years	up to 10 years	up to 20 years	over 20 years
£145.00	0	0	0	1



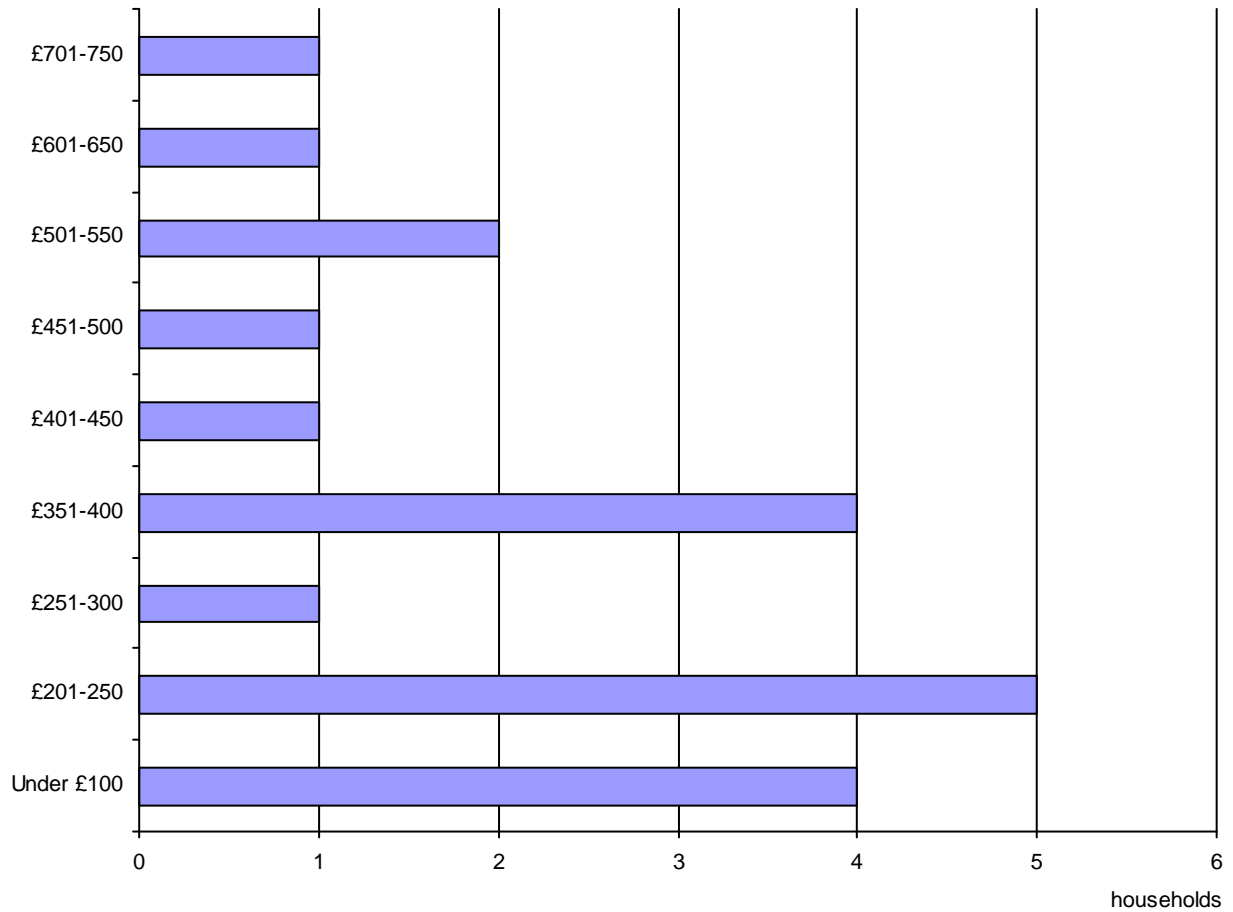
Silverdale 2014

Part 2a - Responses from those assessed to be in need of affordable housing

21 new/existing households in need

14. INCOME

Gross (before tax) combined weekly income for those people who need to move.





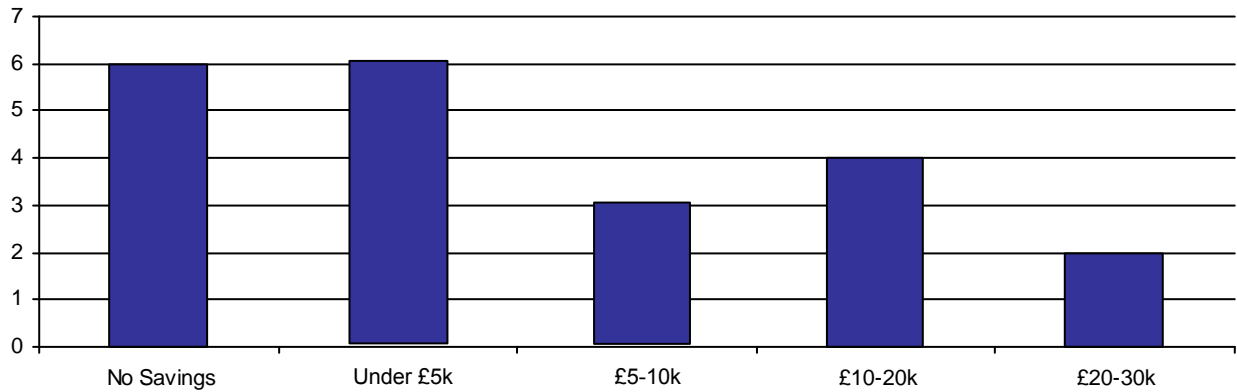
Silverdale 2014

Part 2a - Responses from those assessed to be in need of affordable housing

21 new/existing households in need

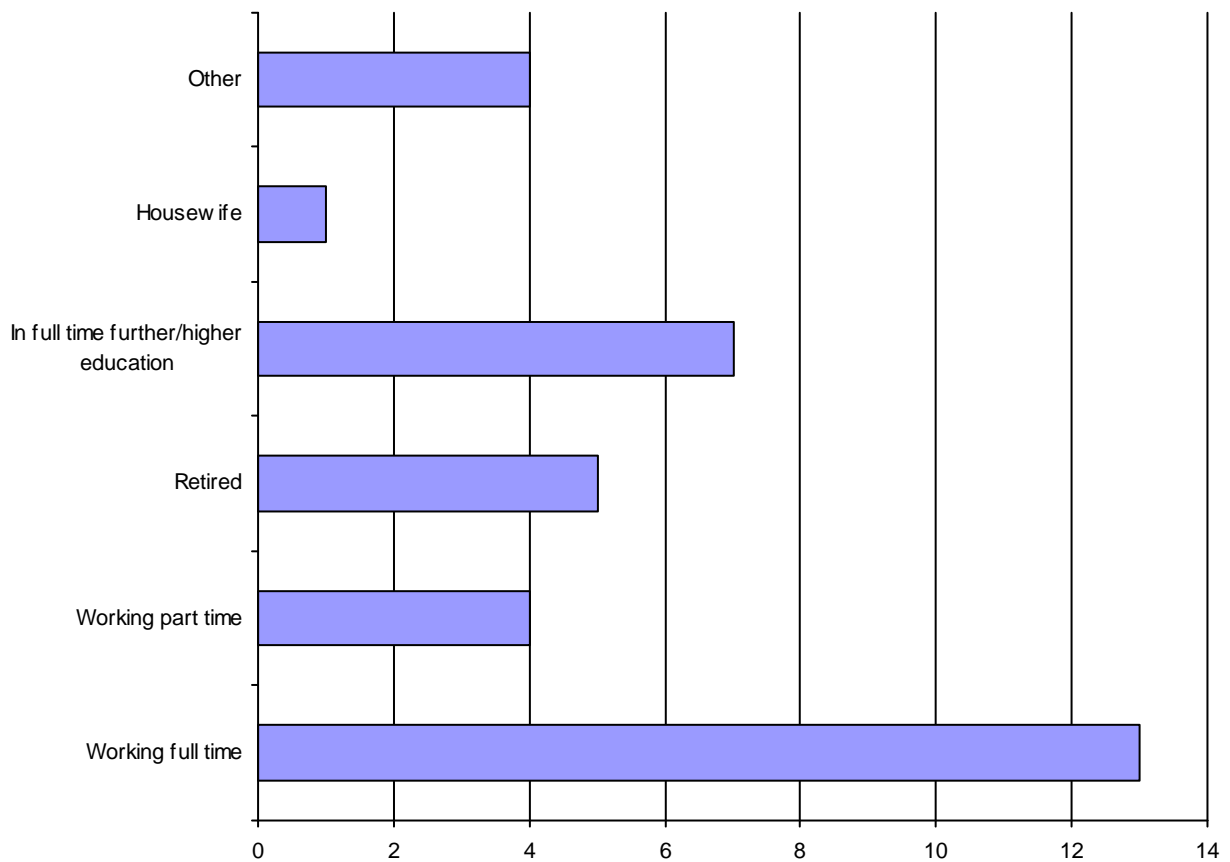
15. YOUR SAVINGS

Savings that could be used to buy a home.



16. YOUR OCCUPATION

How many people who need to move are in the following types of employment?





Silverdale 2014

Part 2a - Responses from those assessed to be in need of affordable housing

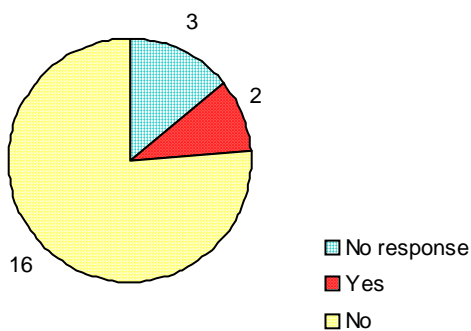
21 new/existing households in need

16. YOUR OCCUPATION (Continued)

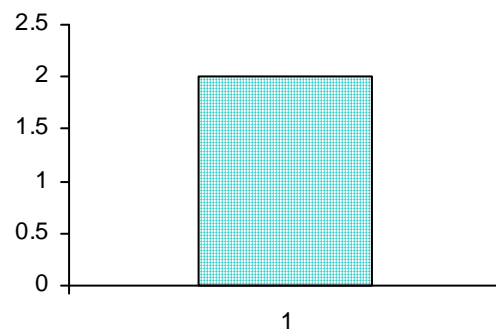
Jobs ...

- | | | |
|--------------------------------------|-----------------------------------|-----------------|
| 1 Professional occupations | 1 Personal service occupations | 3 Students |
| 3 Associate professional & technical | 2 Sales and customer service occs | 1 Self-employed |
| 2 Administrative & Secretarial | 2 Elementary occupations | 1 Apprentice |
| 4 Skilled trades occupations | | 2 Retired |

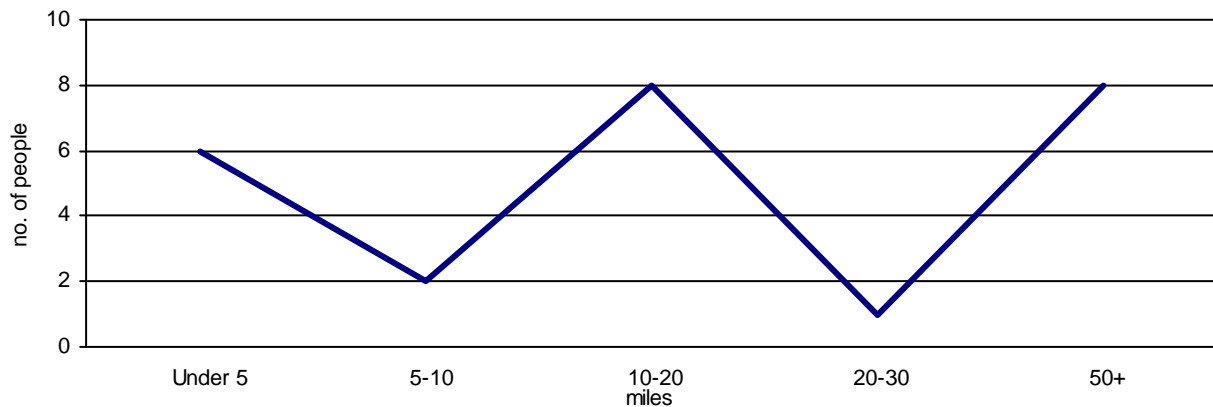
Do any of those needing to move work from home?



Number of those needing to move, who work from home



Average miles travelled to work (one way) of those needing to move.



In which villages/towns do those needing to move work and how long have they worked in each place

Location	Less 1 yr	1-3 yrs	3-5 yrs	5+ yrs
Arnside	0	1	0	0
Canforth	0	1	0	0
Clitheroe	0	1	0	0
Galgate	1	0	0	0
Lancaster	0	1	0	1
Lyth Valley	0	1	0	0
Milnthorpe	0	0	0	1
Silverdale	1	4	1	1
Sizergh	0	1	0	0
Windermere	0	0	1	0

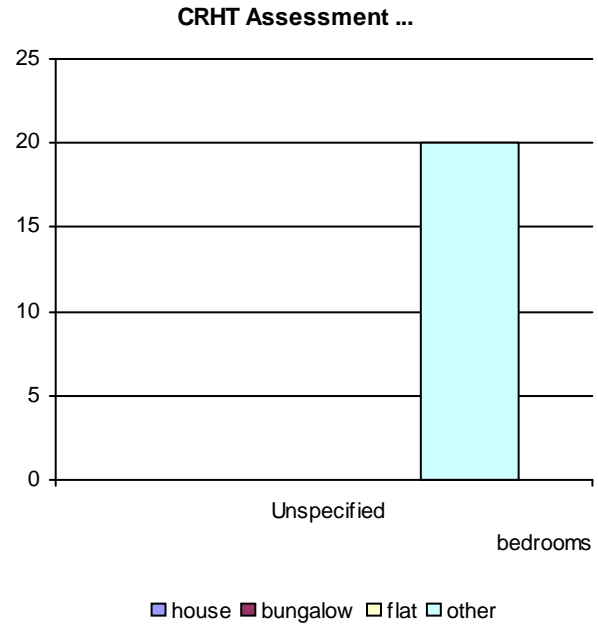
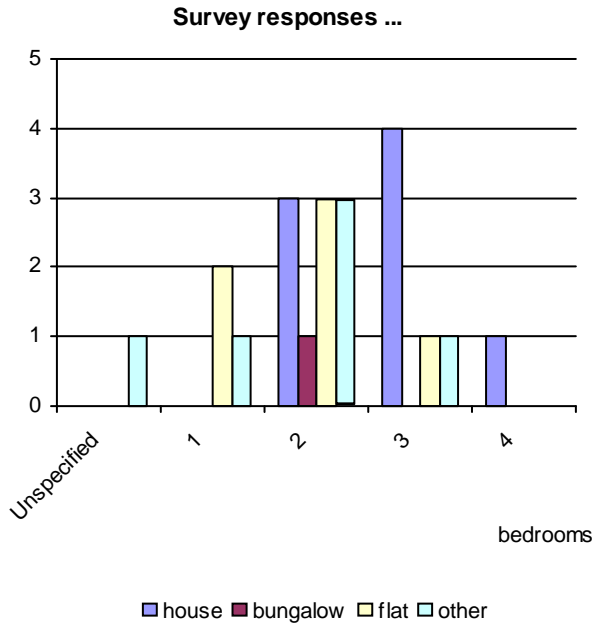


Silverdale 2014

Part 2a - Responses from those assessed to be in need of affordable housing

21 new/existing households in need

17. TYPE OF HOME NEEDED



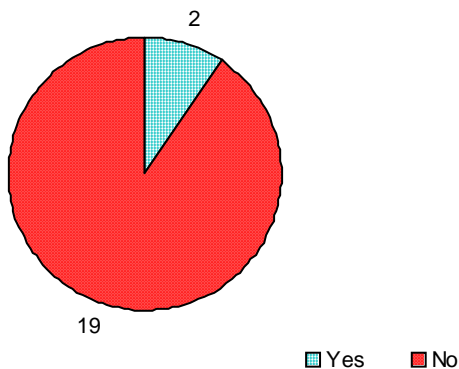
Other:

- House/Bungalow
- House/Bungalow
- House/Bungalow
- House/Bungalow
- 1 or 2 Bed House/Bungalow
- Flat/bungalow

Other:

- 3+ Bed house
- 3+ Bed house
- 1 or 2 Bed house/flat
- 1 or 2 Bed house/flat
- 1/2 Bed H/F
- 1 or 2 Bed house/flat
- 1 or 2 Bed house/flat
- 1 or 2 Bed bungalow/flat
- 1/2 Bed H/F
- 1/2 Bed H/F
- 1 or 2 Bed House/Bunglaow

Are you registered with Choice Based Lettings/Council register?



Are you registered on any local Private Landlord waiting list?





Silverdale 2014

Part 2a - Responses from those assessed to be in need of affordable housing

21 new/existing households in need

17. TYPE OF HOME NEEDED (continued)

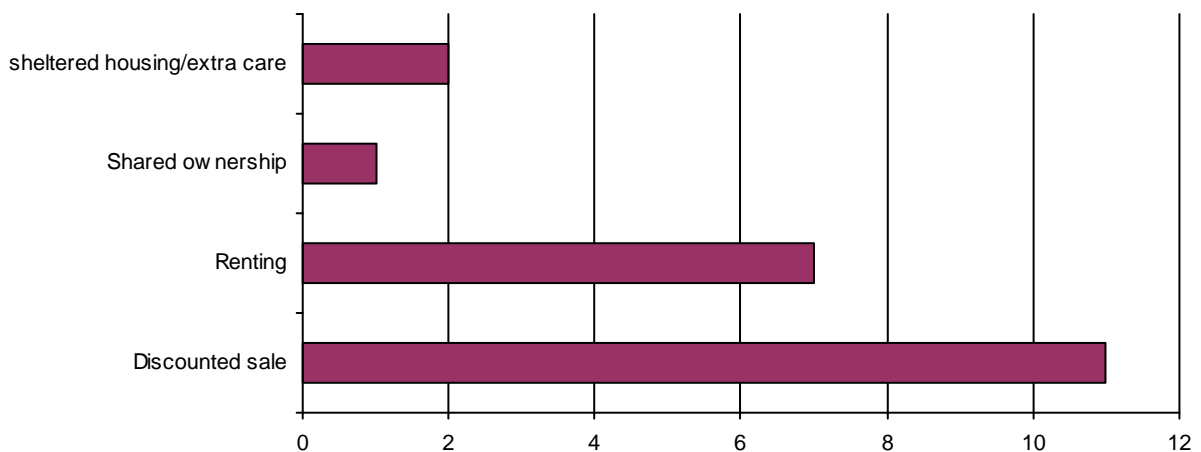
Does anyone needing to move require wheelchair access, sheltered housing, personal care or extra care housing?

No requirement stated by respondents.

Which would best suit your housing need?



CRHT Assessed "Housing Need"





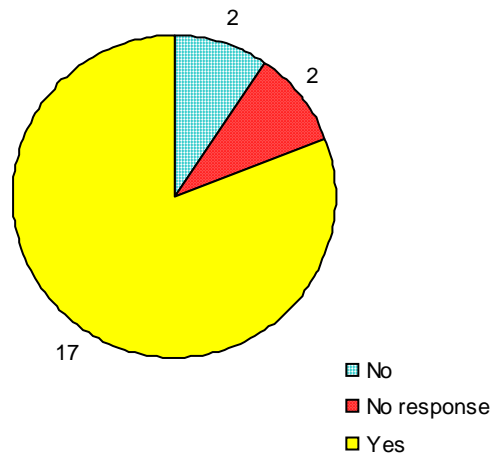
Silverdale 2014

Part 2a - Responses from those assessed to be in need of affordable housing

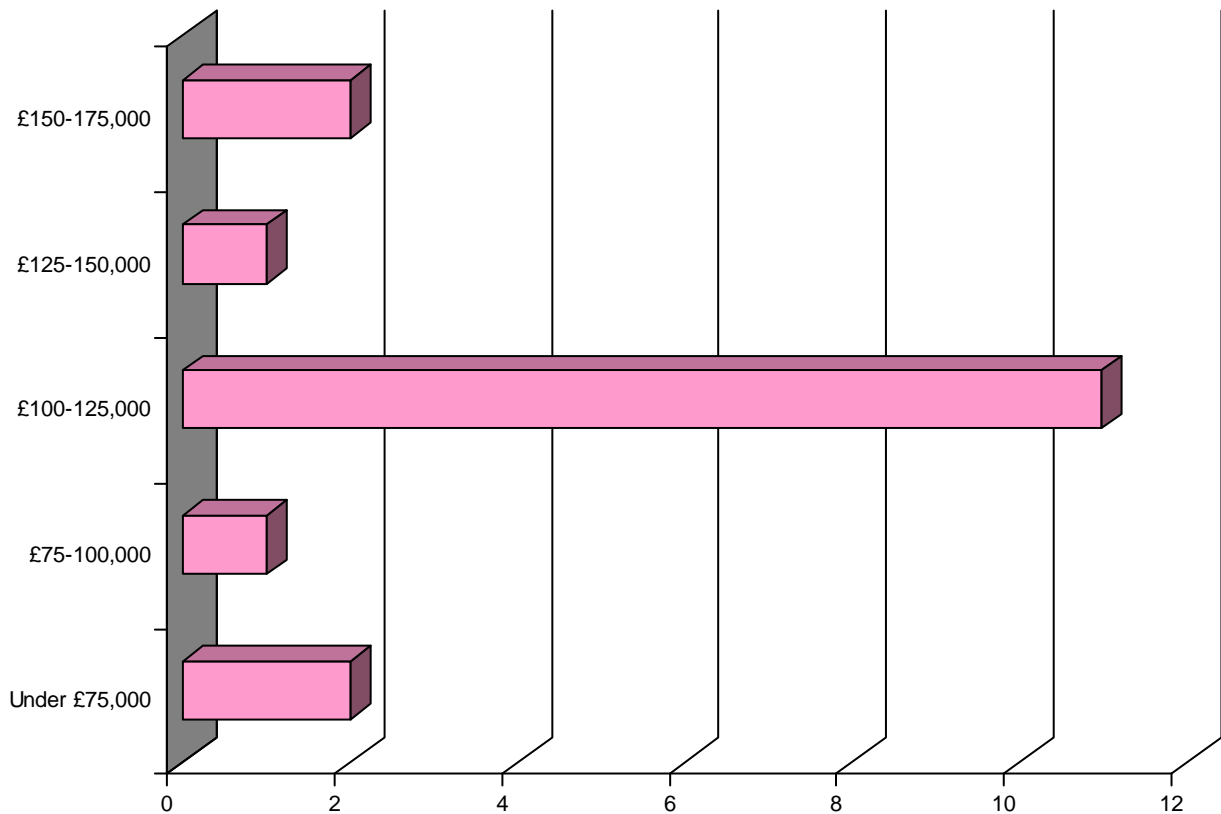
21 new/existing households in need

17. TYPE OF HOME NEEDED (continued)

Do you feel there is a lack of suitable existing housing to meet your needs?



If in a position to buy your own home, what could you afford?



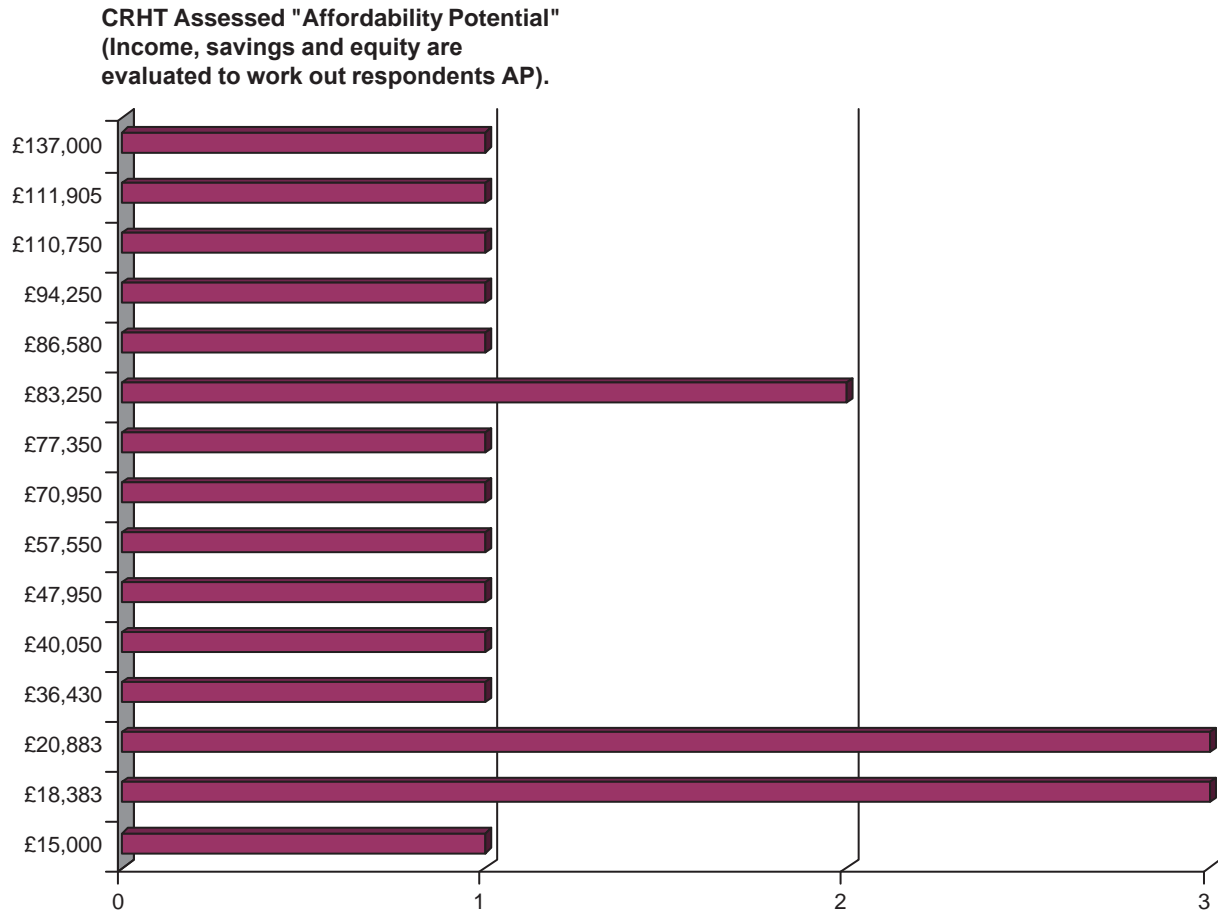


Silverdale 2014

Part 2a - Responses from those assessed to be in need of affordable housing

21 new/existing households in need

17. TYPE OF HOME NEEDED (continued)





Silverdale 2014

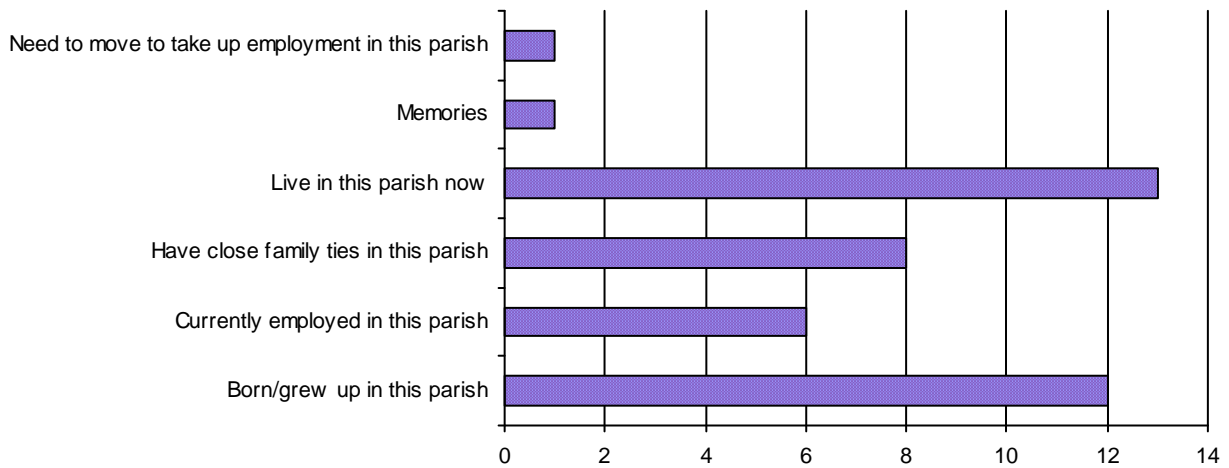
Part 2a - Responses from those assessed to be in need of affordable housing

21 new/existing households in need

18. WHERE WOULD YOU LIKE TO LIVE?

	Nuner of responses			
1st Preference	1	Caton	1	Lancaster
	18	Silverdale		
2nd Preference	2	Arnside	1	Carnforth
	2	Warton		
3rd Preference	1	Arnside	1	Carnforth

Reason for your first choice



Note: Respondents were able to select more than one reason.



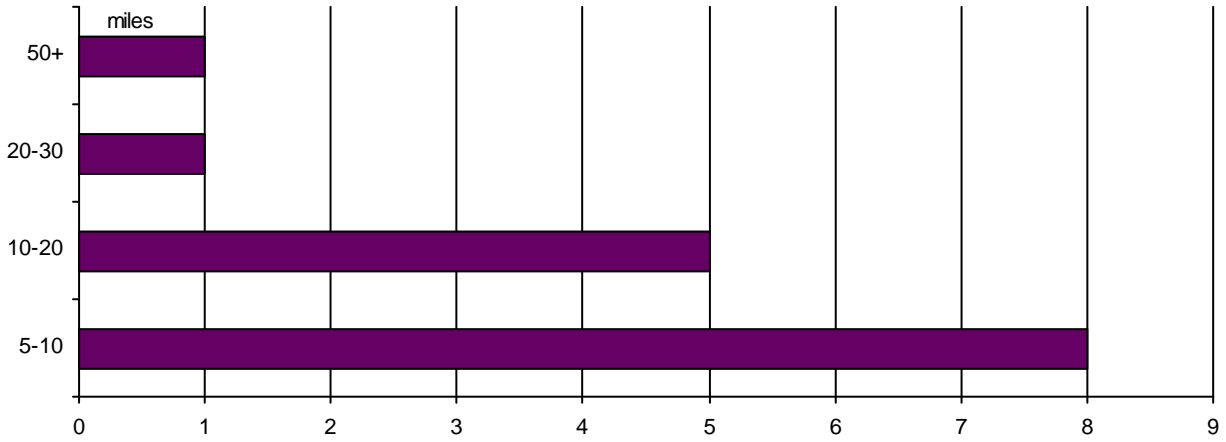
Silverdale 2014

Part 2a - Responses from those assessed to be in need of affordable housing

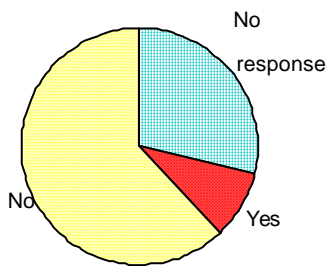
21 new/existing households in need

18. WHERE WOULD YOU LIKE TO LIVE? (Continued)

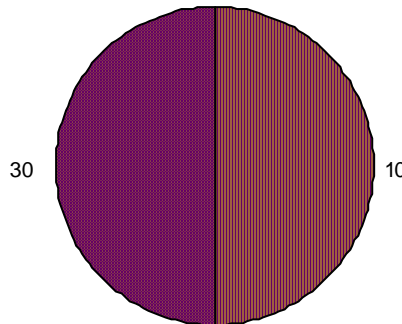
What is the furthest away you would be prepared to move?



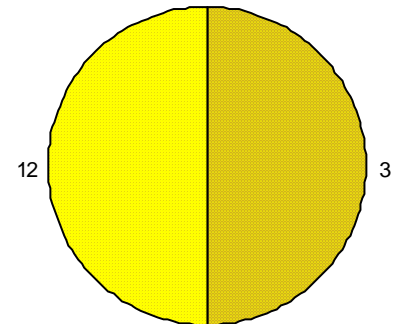
Are you a former resident of this Parish who needs to return?



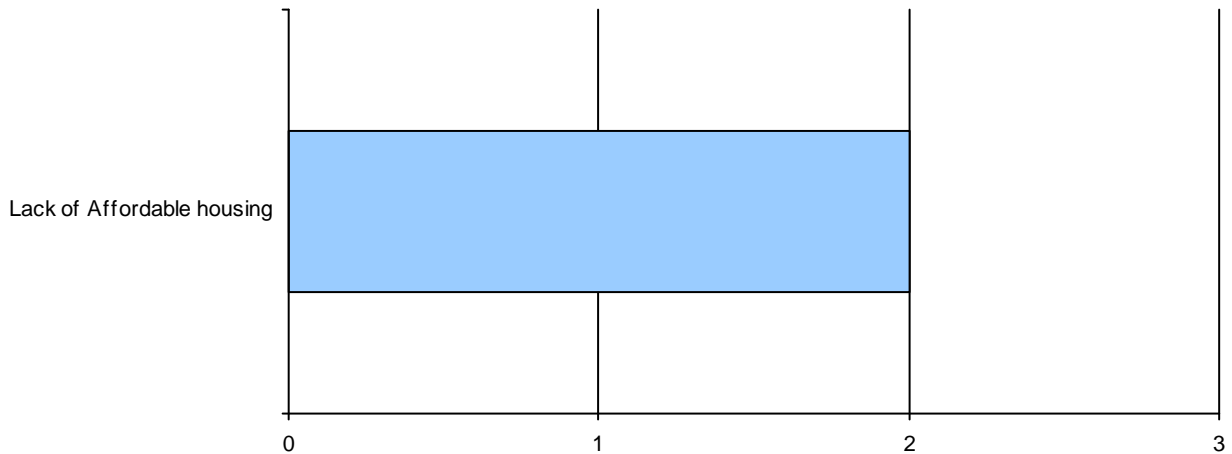
Former residents: how long did you live in the parish (years)?



Former residents: how long ago did you leave (years)?



If yes, reason for leaving



6. Survey comments

The following comments are taken from the survey responses.

Some comments have been edited to ensure anonymity of the respondent.

- I live in a three bed house with over an acre of land. Many of my neighbours have similar gardens. I can see that numerous building plots would be available if planning for buildings in gardens could be obtained. This does away with using up more green fields and with smaller gardens many older residents would not have to move.
- All new housing should take into account the following: That Silverdale is an AONB and a SSSI. There has been huge development on greenfield sites since the 150s-60s. There are two caravan sites, one with 500-600 statics. The other with 60 towers. The traffic congestion is severe at times. There are few pavements and few walkers - it is too dangerous for that. Also for cyclists.
- Only affordable housing for those who need but cannot afford or obtain a mortgage.
- Too many indiscriminate planning permissions have been given over past 50 years. Village is full of inferior ill designed estates and bungalows.
- Small building plots within the confines of the village do become available. Their development however seems to be more about builders maximising their profits than the needs of the village.
- Recent building seems to have been of large houses at a time when there are several large houses that have been on the market for a long time. Surely the shortage at the moment is for smaller properties.
- We need smaller housing here, and affordable. There are more than enough 4-5 bedroom properties in the village.
- Our current home suits our current needs with an expanding family. Ideally in 10 years' time we would like to do a smaller self build but land is impossible to find although our garden is 1.5 acres in size. We applied for Planning permission to convert an old building into a small house for parents but no permission. Since then 4 bedroom homes have been allowed.
- A number of houses have been standing empty for some time. Subject to being small low cost homes for locals only.
- Although I support the idea of smaller new properties for young families or for elderly people to downsize to without leaving the area I am not sure that I can think of anywhere suitable. There are a lot of larger houses with larger gardens here, with an aging population. I'd love to see smaller, manageable homes for some residents, freeing up the larger properties for families. I think everyone would benefit.
- Yes as long as the issues about water and drainage are taken into account, especially in low lying areas re water table and septic tanks.

- Housing for young people/families so that the area retains mixed ages, schools and shops remain open. Only problem is no mains drainage - new homes could cause pollution.
- Building in an AONB seems a contradiction. No more development.
- Far too many 4/5 bed homes being built and occupied by only two people. This wastes land where 3+ smaller houses could be built. A pity more houses can't be built on farmland away from Nature Reserves and AONB.
- An AONB, lack of infrastructure and too many second homes.
- Planning is again for "executive" housing when it should be focussed on Local families, Couples wishing to downsize and people wishing to self build.
- Crucial to build first time buyer houses for young families. Also smaller houses for older, less mobile people. The community should not be "precious" about its village but must allow growth of houses in a controlled manner.
- Sites near Lancaster/Morecombe and Kendal should be developed, nearer to major employers in the area.
- The need for housing in Silverdale is twofold and does not include 4 bed plus detached. a) Affordable homes for young people from the village so they can stay and bring up families near their grandparents etc. and keep the community going. b) Manageable homes for elderly people who no longer want large gardens but need proximity to services and want to stay in the village to which they probably retired 20 years ago.
- There is probably a need for affordable housing for young families etc., however there are plenty of houses available for sale in the area but are just too expensive. Rather than building more, consider options to assist people to buy the houses already for sale e.g. Housing Association.
- There is a glut of properties of all types and values on the market.
- We don't have a view about who requires homes in the Parish and our support for any proposals would depend on the location and construction of the property. Apart from a handful on infill site there is a lack of suitable sites for new housing. We believe there should be no new building in the AONB.
- Greenbelt needs to be kept green, enough brown belt sites available.
- Losing green belt land quality (or not) of affordable housing - where they build. What does "local people" mean? How would this be enforced?
- The whole of the village is on septic tanks.
- Sorry can't be more helpful, only 12months in village.

- The village is unsuitable for substantial further housing for the following reasons; a) Parking problems in the centre of the village/narrow roads and access. B) No mains drainage c) The character of the area relies on clumps of housing which would be destroyed in "infill". But there is an apparent need for truly affordable low cost accommodation.
- Sometime soon I will need to move away from Silverdale to be near my family. I wish you well with your Housing Survey, it is needed. I will be vacating a bungalow.
- We would only support a few, small sustainably built starter homes. Otherwise the village is quite large enough. Silverdale is very special in terms of its integration of residential, agricultural and natural (woodland etc.) areas. Progressive infill with more housing would seriously compromise this characteristic. Maybe there should be incentives for private houses where only one person lives, to adapt part of the dwelling into an apartment - already there are several examples in the village.
- Remove caravans and develop those for elderly and disabled. Councils are willing to develop caravan sites but not proper homes. They should force these to be converted to house the above and in permanent homes.
- Regarding family members needing housing in the Parish - difficult to know as they are students at various stages of education. My thoughts are they will need to move away from the area to find employment, maybe even leave the UK.
- I understand Lancaster Council has identified housing sites which we support Local children will need to move as things stand when they grow up.
- It would be a travesty to build on green belt land when there is a perfectly good field near the centre of the village which could accommodate several medium sized dwellings.
- The current balance seems to have worked - potential to overload resources - Dr, school, parking, shops.
- In the 25 years I have lived here, Residential care homes have reduced from 8 to 1. We have no sheltered bungalows for elderly or disabled people and the 5 sites built on, despite a need for affordable homes have been honeypots for the builders! Three sites this year have been used for just two houses on each - 4 and 5 bed roomed affairs for the millionaire classes. Why take up more countryside when real needs are repeatedly ignored.
- There are far too many 4 bed roomed houses being built. There are no available small affordable bungalows available for born residents to move to in old age that are near to facilities (shops etc.).
- The village is becoming a suburb and full of people from away. W.O.O.P. Please help the local occupants of village.
- There are no affordable houses for our local born young people - remedy 3.

- Affordable town houses sympathetically built are required for first time buyers, the younger generation. But not to be simply prioritised for the single mums, benefits, ethnics or other minority groups. Let everybody have an equal chance of purchase/partnership.
- Housing only for local people, i.e. resident for at least 4 years and living in rented accommodation. There are many houses for sale, some which could be made into affordable apartments.
- If there must be more housing, then one potential site is the Institute field. It would be better used for housing than the proposed noise polluting Skate Park.
- No more large houses (4-5 bedrooms).
- There are already a lot of houses for sale. Silverdale should not become over developed as it is an ANOB.
- Why are locals more worthy than others? Throughout our working lives we had to move to get jobs - this is normal. It is better to use and adapt housing stock than to build even more. Why turn every small village into a town? Let us have diversity. Certainly it is important to have affordable housing - renting and not only building for buying.
- There is a need for smaller housing in Silverdale, both for young people and small families and for elderly folk to downsize into. Recent build up has been large expensive executive homes - we don't need any more of them.
- We have a very elderly and frail parent that we support and care for. Our children have lived here all their lives and despite the oldest working 50 miles away, they would like to have their own homes here with their friends and offer us help and support as part of the extended family.
- Poor questionnaire. I have tried to use it to explain that I have two young adults living at home, who work locally and will need housing of their own in the next 3-5yrs. The form mixes my needs with theirs. In short, small scale local housing for young people, not necessarily young couples/families is needed to the Silverdale area.
- It would spoil AONB. Property is slow to sell anyway. Lack of public transport.
- I am on the Lancaster housing list for this area, but they said I can't bid on anything as my husband works. I will be 69 this year and don't want to keep moving from one rented property to another at my age, my family all live in Silverdale so I would love to stay near my family.
- Only for local young people, needs to be affordable and modest size.
- Already living in Silverdale after returning to birthplace. Child would like their own home to run their business from, but is going to have to move away from the village due to lack of affordable property, (too many new 4/5 bedroom houses), they will then have to travel back to Silverdale to run the business.

- Low cost centrally located housing - high quality bungalows and for young households.
- Many existing large houses are grossly underused. Existing large house blocks could be used for multiple dwellings without need for greenfield developments.
- Good quality housing for 2-3-4 bed houses for families at affordable rates are imperative for the long term survival of the village. Too much development and one would feel one was no longer in a rural village.
- A complete waste of public money.
- There are no sites for a new estate. There are in-fill sites, then should be planning guidance to restrict in-fill building to semi's.
- Over the past 24 years I have been involved three times with proposals to build family houses (over 65 homes) in Silverdale. It took 13 years to secure sites to build 9 new homes for village families. I am sadly convinced that there is no site likely to be available in Silverdale. But infill sites keep reappearing, invariably used to construct yet more executive type housing. Is there any chance of a planning policy being created that would restrict infill sites so that they are used to construct more small semis?
- No mains drainage in village, village centre and Cove Road area has always had problems with septic tanks in heavy rain. My own garden is always wet.
- If building homes is to take place careful consideration need to be given to who is in the greatest need and not allow private, oversized houses to be built as part of the deal.
- The land adjacent to Silverdale village is of a very high conservation value for rare wildlife and needs protection.
- If you made holiday homes available for permanent occupation (not needing to be 2nd homes) and restricted forward sale to local residents it may help.
- Young Silverdale people who can't afford to buy homes in this village, they might also need local authority houses.
- The main issue is not the lack of housing for young people. The houses are here they are just priced too highly or are in need of modernisation. There are currently 51 properties on the market some have been on the market for over 4 years. There are a large number of three bed bungalows in need of updating. It would be better to encourage builders to update/extend current properties for modern families rather than build new houses. Estate agents/vendors should be made to sell houses at realistic prices. Currently there are a large number between £250,000 and £350,000 and they are not selling. My ideas above are better for Silverdale, better for the environment and will lead to more integration of families rather than building a housing estate, especially for the less well-off young families.

- At present I am very fortunate to be renting a home by private landlord and have been able to afford the rent. I have lived at my present address for a long time. I am now coming to retirement and am fit and able but there may come a time when I need to be nearer the village amenities. There is also a case for affordable rent/buy for all ages, singles, and families in the surrounding areas.
- Housing, in a manner that preserved the rural nature of the village.
- The past construction for new homes have been occupied by those outside the village. Silverdale has too many large houses in single occupation.
- Need: Top end quality spacious apartments for older people and low end modern housing for young families to rent.
- There are a few poor transport links for low income families, most people living and working have to commute out of the village to big cities. There is very little local work.
- Silverdale has a lot of unsold large houses. Why not convert these into affordable properties.
- There are many houses being used as second/holiday homes in this parish which forces young people, families and even middle aged people out of the area. (i.e., those who did not buy or were unable to buy a house before the current bubble).
- Almost zero employment prospects for manual and low pay jobs, poor and expensive public transport, results in expensive and time consuming commutes for work and pleasure. Car an expensive necessity. Young families need affordable housing close to employment prospects.
- Experience has taught me that unless villages cater for ALL needs, schools and shops close and public transport shrinks until not practical. Houses must be built for young couples with children so that they remain in the area's they know and have family, also single people of any age need something to a) Downsize to of b) Start to move out of parents home.
- To be honest, we haven't lived here long enough to give useful answers to most of the questions. We live here and work mostly in London, with occasional trips to Europe. Our second home is a small 1 bed flat in Westminster.
- Only for local people. This does not include caravan dwellers!
- There are plenty unsold houses. The existing village population is well balanced and stable and will likely continue to be so.

- I do not think planning permission should be given for larger houses, there are surely enough large, detached, expensive houses in the village. Planning permission should only be given for affordable new housing for families, young people, single and elderly people.
- Loss of green space/Countryside/Character of the Parish. Large number of homes built recently. Please keep in mind that this is an AONB.
- Silverdale is a very pleasant village due to its current population, but due to the increase in visitor numbers in summer at the numerous camping/caravan sites I think any large increase in permanent household numbers would put a lot of extra pressure on the local resources.
- The problem is new homes don't go to local people, they go to outsiders moving in.
- Rural housing needs best met by limits on second homes and more local occupancy clauses.
- The only housing needed in this village is affordable housing for first time buyers! Can the water table handle the additional septic tanks/waste water?
- Affordable homes would not be in keeping with this area of AONB and are not needed. Little space to cram anything in.
- Only if affordable and restricted in number. A confined development providing homes for young local families would be preferable to the current situation where building plots are being used to construct very large, very expensive detached houses, even in the gardens of older large properties. The preservation of the character of the AONB should be paramount.
- Use of land - destroy village if carefully planned and limited then okay.
- We want to downsize in the future to a home without stairs and still remain in Silverdale.
- I think that affordable homes are needed - for youngsters who want to stay but not live with parents anymore. There's virtually nothing affordable by people in low paid jobs.
- It is a village set in countryside, it is not an area for development.
- Silverdale has seen several small scale developments of 1-3 houses in the last few years around the village, but all have been large houses which the village has plenty of.
- The Parish needs small homes for families and elderly or single people NOT more 5 bedroom very expensive properties.

- The National Trust own parcels of land in the Silverdale/Arnside area some of which would be suitable for development but it is unlikely they would cooperate with any proposal to release land to build houses and some probably have covenants preventing development. I can't think of any site that would be acceptable to the planning authority and the residents of Silverdale, that could be obtained at a cost that would be financially viable to a HA without a high level of government grant. Apart from land values the very high cost of building in Silverdale (No sewers & radon barrier needed) would make it difficult for HA to build social housing in Silverdale.
- We love Silverdale just as it is.
- We have too many large houses and yet that seems to be what is getting built. E.g. Emesgate Lane. We need flats, small homes, affordable homes and Housing Association homes so we get a mixed community. More than anything we need to keep The Royal Oak going as a pub!
- Yes - if strictly controlled location and design to protect AONB, Yes if no. suitable sites, not new land (AONB).
- Our AONB needs to keep all our green fields to retain the special nature of village. But smaller affordable housing.
- Need to preserve the beauty of the area - only infill in large gardens etc should be accepted. Silverdale is a picturesque village, I grew up here and returned. It is an expensive place to live but people need to earn their right to afford to live here, why do we need to destroy the green fields we still have!

7. Housing Market

Sold house prices and open market prices are used as markers to assess those who can afford open market housing and those in need of affordable housing. See Eligibility Criteria for guidelines.

The housing market is more positive than in recent years and is seeing an increase in house prices. The Arnside and Silverdale AONB with its extraordinary protected landscape, wildlife and interesting history, places a further premium on properties making house prices higher in this area.

Houses sold

Properties sold in Silverdale Parish Jan 09 – Aug 2013 From Land Registry									
Detached		Semi-detached		Terraced		Flat/Maisonette		Overall	
Av Price	Sales	Av Price	Sales	Av Price	Sales	Av Price	Sales	Av Price	Sales
£385,000	6	£184,444	3	£216,666	9	£164,000	3	£252,777	22

Houses for sale

House prices from Rightmove.co.uk 1 st July 2014	Property Type	Number of Bedrooms	Open Market Price
Wallings lane	Detached	6	£745,000.00
Stankelt Rd	Detached	7	£675,000.00
The Chase	Detached	6	£650,000.00
Wallings lane	Detached	4	£625,000.00
Woodland Drive	Detached	5	£599,950.00
Emesgate Lane	Detached	4	£595,000.00
Emesgate Lane	Detached	5	£585,000.00
Hollins Lane	Detached	3	£49,500.00
Shore Road	Detached	3	£489,000.00
Stankelt Road	Detached	5	£450,000.00
The Row	Detached	4	£445,000.00
Cove Road	Detached	3	£445,000.00
Stankelt Road	Detached	3	£419,950.00
Stankelt Road	Link Detached	4	£399,950.00
Jenny Browns Point	Semi detached	4	£395,000.00
Lindeth Road	Detached	2	£395,000.00
Hazel Wood Hall	Apartment	3	£380,000.00
Emesgate Lane	Detached	3	£379,950.00
Levens Way	Detached	3	£345,000.00
Cleveland Avenue	Detached	3	£330,000.00
Birch Drive	Semi detached	4	£325,000.00
St John's Avenue	Detached	3	£325,000.00

Cove Drive	Detached	4	£350,000.00
St John's Avenue	Detached	3	£325,000.00
Stankelt Road	attached	3	£299,950.00
Wallings lane	Semi detached	2	£295,000.00
Emesgate Lane	Semi detached	4	£294,950.00
Birch Drive	Detached	3	£285,000.00
Lindeth Road	Semi detached	3	£285,000.00
Emesgate Lane	Semi detached	4	£280,000.00
	Detached	3	£269,950.00
Cleveland Avenue	Detached	3	£250,000.00
Cleveland Avenue	Detached	2	£225,000.00
Stankelt	Apartment	2	£189,950.00
Lindeth Close	Semi detached	3	£175,000.00
Cove Orchard	Apartment	2	£169,950.00
Lindeth Close	Apartment	1	£85,000.00

Private Rented Accommodation

As at the 1st July 2014 there were no properties on the market to rent in Silverdale Parish.

Second Homes and Holiday Lets and Empty Properties

The number of second homes and holiday lets can have an impact on rural communities and the sustainability of existing services. Council Tax records (July 14) state there are 43 Second homes in Silverdale, 25 in Silverdale Lindeth and 21 empty properties in Silverdale and 3 in Silverdale Lindeth.

Empty properties can have a negative impact on a local community, often being unsightly and the target for vandalism and crime.

Lancaster City Council is currently working to reduce the number of empty properties within the area. They can provide advice and assistance to owners of empty properties that they would like to sell or rent out. For further information, please contact the Empty Homes Officer: Tel: 01524 582321.

Returnees and Employees

There is often frustration regarding the lack housing, affordable or market led, for people who have left the parish and wish to return, many to provide family support. Likewise, the lack of housing options can affect individuals employed in the parish.

Four of the respondents indicating a housing need stated they were a former resident wishing to return.

8. Affordable Housing Definition

Affordable housing is a term that is applied to housing with house prices or rents less than open market prices or rents. This does not mean that it is affordable to everyone but there is a range of affordable housing products that cater for different incomes.

Affordable housing is generally restricted to people who can't afford open market house prices or rents and who have a local connection to the area (this varies from housing scheme to scheme).

Social Rented Housing

Homes let by social landlords (usually housing associations) at rents significantly lower than open market rents charged by private landlords.

Affordable Rented Housing

Homes let at rents higher than social rents but no more than 80% of local market rents. These are sometimes called intermediate rents. They are generally managed by housing associations.

Shared Ownership

This is where you purchase a share of the property (its equity – generally between 25% and 80%) and the rest is owned by a housing organisation (usually a housing association). A small rent is payable (the smaller the equity share bought the higher the rent will be). Generally purchasers will be able to purchase more of the equity as they can afford to do so.

Shared Equity

This is similar to shared ownership but there is no rent payable.

Discounted Sale

Homes sold by private developers at a discount where the initial sale price is restricted in line with the Council's Affordable Housing Prices. When the home is sold the sale price has to be discounted in line with the original discount percentage to make it more affordable for future purchasers. Applicants must complete an Affordable Housing Application Form (contact the council's Affordable Homes Officer).

Homebuy

This is the Government's term used for its affordable housing products to buy a home. In Cumbria Homebuy is administered by The Dane Group you should register with them if you are interested in shared ownership.

Tel: **0300 790 0570**

Email: info@helptobuynw.org.uk.

Help to Buy North West
13-15 Rodney Street
Liverpool
L1 9EF

Eligibility Criteria

Lancaster City Council's housing allocation policy details about how accommodation is allocated from their stock, and from Registered Social Landlords with whom they work in partnership.

The choice based lettings scheme, known as **Ideal Choice Homes** is the main route into social housing in the Lancaster district. The scheme also includes rented accommodation from Registered Providers of Social Housing (Housing Association), private rented accommodation, and shared ownership properties for sale.

Lancaster City Council will provide good quality housing advice to all applicants to enable them to make informed decisions about their housing options.

For more information on Lancaster City Councils Allocation Policy and guidance for applicants visit www.idealchoiceways.co.uk or www.lancaster.gov.uk/idealchoicehome.

By telephone:

General enquiries (8am - 5pm) 01524 582005.

Automated bidding line (24hrs) 0845 5058230.

In writing to:

PO Box 4
Town Hall
Lancaster
LA1 1QR

In person at:

Customer Service Centre, Lancaster Town Hall, Dalton Square, Lancaster, LA1 1QR (9am - 5pm).

Customer Service Centre, Morecambe Town Hall, Marine Road East, Morecambe, LA4 5AF (9am - 5pm).

By e-mail:

idealchoiceways@lancaster.gov.uk

Current Supply of Affordable Housing and Turnover

There are a small number of affordable housing in the parish and some Council owned stock.

Adactus Housing:

2 x 3 Bedroom property to rent
1 x 2 Bedroom property to rent

Two Castles:

2 x 3 Bedroom property to rent
2 x 2 Bedroom property to rent

There is also a small number of affordable houses in some of the surrounding parishes as well as in Carnforth.

Three households indicating a need stated that they were on the Ideal Choice Homes/Council list. It may be a role for the Parish Council to encourage households, especially young people, to register. Anyone aged 16 years or over may apply for rented or low cost home ownership properties.

Registered Social Landlords in the AONB area

South Lakes Housing – tel. 0845.0570080.

www.southlakeshousing.co.uk

Two Castles – tel. 01539 733319.

www.twocastles.org.uk

Home Group – tel. 0845 6063033.

www.homegroup.org.uk

Adactus Housing- tel. 01942 608715.

www.adactushousing.co.uk

Lancaster City Council – tel. 01524 582005.

www.lancaster.gov.uk/idealchoicehomes

Lancaster City Council's new way of allocating council accommodation in the district is through Ideal Choice Homes. The scheme also includes rented accommodation from Registered Providers of Social Housing (Housing Association), private rented accommodation, and shared ownership properties for sale. Automated bidding line (24hrs) **0845 5058230**.

In Cumbria all the above Housing Associations participate in the Cumbria Choice scheme www.cumbriachoice.org.uk used for allocating social and affordable rented housing. Please contact any of the above to register your interest in such housing. This will then enable you to apply for specific housing when it is advertised.

Affordability Calculations

To determine whether households could afford to buy a house on the open market, the following Household Income Calculator is used, in addition to income, savings and other factors are also considered to reach a total for each householder's Affordability Potential.

Household Income	Annual Income (x 52)	Mortgage (x 2.9) Dual Income	Mortgage (x 3.5) Single Income
Less than £100 / week	£5,252	£15,230	£18,383
£101 - £150 / week	£5,252 - £7,800	£15,230 - £22,620	£18,383 - £27,300
£151 - £200 / week	£7,801 - £10,400	£22,621 - £30,160	£27,301 - £36,400
£201 - £250 / week	£10,401 - £13,000	£30,161 - £37,700	£36,401 - £45,500
£251 - £300 / week	£13,001 - £15,600	£37,701 - £45,240	£45,501 - £54,600
£301 - £350 / week	£15,601 - £18,200	£45,241 - £52,780	£54,601 - £63,700
£351 - £400 / week	£18,201 - £20,800	£52,781 - £60,320	£63,701 - £72,800
£401 - £450 / week	£20,801 - £23,400	£60,321 - £67,860	£72,801 - £81,900
£451 - £500 / week	£22,401 - £26,000	£67,861 - £75,400	£81,901 - £91,000
£501 - £550 / week	£26,001 - £28,600	£75,401 - £82,940	£91,001 - £100,100
£551 - £600 / week	£28,601 - £31,200	£82,941 - £90,480	£100,101 - £109,200
£601 - £650 / week	£31,201 - £33,800	£90,481 - £98,020	£109,201 - £118,300
£651 - £700 / week	£33,801 - £36,400	£98,021 - £105,560	£118,301 - £127,400
£701 - £750 / week	£36,401 - £39,052	£105,561 - £113,250	£127,401 - £136,682
£751 - £800 / week	£39,053 - £41,600	£113,250 - £120,640	£136,683 - £145,600
£800 + / week	£41,601 +	£120,640+	£145,601+

Secondary data

As part of the research for this report other data sources have been consulted, including:

- House price data derived from the Land Registry.
- Housing Association lettings data and Housing waiting list information.
- Cumbria Observatory and Census Data.
- Lancaster City Council Tax Department.

Registered Social Landlords in the AONB area

South Lakes Housing – tel. 08450570080.

www.southlakeshousing.co.uk

Two Castles – tel. 01539 733319.

www.twocastles.org.uk

Home Group – tel. 0845 6063033.

www.homegroup.org.uk

Adactus Housing- tel. 01942 608715.

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Lancaster City Council – tel. 01524 582005.

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In Cumbria all Housing Associations participate in the Cumbria Choice scheme, www.cumbriachoice.org.uk it is used for allocating social and affordable rented housing. Please contact any of the above to register your interest in such housing. This will then enable you to apply for specific housing when it is advertised.

For further help, please contact South Lakelands Affordable Homes Officer on:

01539 733333 ext. 3377 or look on the Council's website **www.southlakeland.gov.uk**



Cumbria Rural Housing Trust



SILVERDALE PARISH HOUSING NEEDS SURVEY

By Cumbria Rural Housing Trust

Commissioned by South Lakeland District Council and Lancaster City Council

with support from Arnsdale & Silverdale AONB Partnership

May/June 2014

.....We need your help!!!

A dedicated Development Plan Document (DPD) is being prepared by South Lakeland District Council and Lancaster City Council for the whole of the Arnsdale and Silverdale Area of Outstanding Natural Beauty (AONB). Once complete, the DPD will form part of both authorities' Local Plans. It will identify sites for new housing and employment to meet local needs and will set out planning policies to ensure that development reflects the AONB designation.

We must ensure that this important document uses up-to-date evidence, including a local housing needs survey. This survey will help to identify how many new dwellings are needed and of what type. It will also help make policy for future development in the AONB.

To ensure that the housing needs survey produces as accurate an assessment as possible and the most useful evidence, we need you (and as many other local people as possible!) to complete and return the survey.

Please can every household complete Part 1 of the survey.

If anyone in your household is in need of affordable housing now, or in the next five years, please also complete Part 2.

Please return the completed form in the self addressed envelope enclosed by:

Monday 16th June 2014

Thank you in advance for your help.

Information given will be kept strictly confidential by Cumbria Rural Housing Trust under the Data Protection Act.

If you have any questions about the survey contact:

Cumbria Rural Housing Trust, Redhills Business Park, Penrith, Cumbria. CA11 0DT. Tel: 01768 210264

Email: email@crht.org.uk Data Protection Registration Number Z810236X



Alternative formats are available upon request.

Part 1: Every household should complete this section

1. Please fill in the number of people living in your home

Table with age groups (0-4, 5-9, 10-14, 15-19, 20-24, 25-29, 30-39) and gender (Male, Female) for two household types.

Which of the following describes your household?

- Single, Couple, Family - young children, Family - adult children, Family - teenage children, Other (please explain)

2. What is the tenure of your home?

- Own home no mortgage, Own home with mortgage, Rent - Council or Housing Association, Rent from Private Landlord, Shared ownership with Housing Association, Tied accommodation - to job, Live with parents or relatives, Other (please explain)

Is this home...?

- Permanent residence, Holiday let, Holiday home, Second Home

3. List the occupations of your household and the average miles travelled to work?

Table with columns for Occupation and Distance (one way)

- Does any of your household work from home? Yes/No

4. How long have you lived in the parish? years.

5. In your view who requires homes in the parish? (tick as many as you want):

- Young people, Large families, People with disabilities, Self/custom builders, Small families, Single people, Elderly people, Other (please explain)

- No further homes are needed

6. Would you support the construction of new homes in the parish for local people?

- Yes, No

If no, explain your concerns:

7. Potential sites

Please list sites suitable for housing

- 1., 2., 3.

8. Future housing need in this parish

- Do you need to move to another home in this parish now or in the next 5 yrs? Yes/No

If YES please complete part 2 ->

- Does anyone living with you need a separate home in this parish now or in the next 5 yrs? Yes/No

If YES please complete part 2 ->

- How many members of your family have left this parish in the last 5 yrs? []

Please give the reason for leaving.

- Lack of affordable housing, Lack of public transport, Marriage/Partnership, Job elsewhere, Further education, Other (please explain)

Part 2: Complete this section if you need another home in the parish now or in the next 5 years.

9. Details of household that needs to move

Age	0-4	5-9	10-14	15-19	20-24	25-29	30-39
Male							
Female							
Age	40-49	50-59	60-69	70-79	80-89	89+	
Male							
Female							

- When are you in need of housing in this Parish?
 - Now
 - Within 3 years
 - Within 12 months
 - Within 5 years

10. Reasons for housing need

- Why do you need to move? (tick all that apply)
 - 1 Setting up home for the first time
 - 2 Couple setting up home together
 - 3 Present home too small
 - 4 Present home too large
 - 5 Present home too expensive
 - 6 Private tenancy ending shortly
 - 7 Private tenancy, need more security
 - 8 In tied housing, need more security
 - 9 Family breakup
 - 10 Cannot manage stairs
 - 11 Present home in poor condition
 - 12 Renting, but would like to buy
 - 13 Moved away and wish to return
 - 14 Disabled, need specially adapted home
 - 15 To give/receive family support
 - 16 To be closer to employment
 - 17 Homeless
 - 18 Other (please explain)

- Which is the main reason for moving?
Write number

11. What are your present housing circumstances?

- Own home with no mortgage
- Own home with mortgage
- Rent from Private Landlord
- Rent from Council or Housing Association
- Shared ownership with Housing Association
- Tied accommodation – to job
- Live with parents or relatives
- Lodging with another household
- Other (please explain)

- What kind of house do you live in (flat, semi-detached, terraced etc)

- How many bedrooms does your home have?
- Do you have central heating?
 - No
 - Yes, gas
 - Yes, oil
 - Yes, electric
 - Yes, solid fuel

- If no, how is your home heated?

- Do you have double glazing?
 - Yes
 - No

- What condition is your home in?
 - Very good
 - Good
 - Fair
 - Bad
 - Very bad

- If “bad” or “very bad”, please explain why (ie. cold, damp, draughty etc)

The answers in the next section help us assess how much you can afford to pay for new housing. **Any information given in this section Q12 – Q16 will be kept strictly confidential.**

12. Renting

- Do you receive housing benefit?
 - Yes
 - No
- If you rent your home how much do you pay each week?
 - Less than £50
 - £76 - £100
 - £51 - £75
 - More than £100

If more than £100 how much do you pay? £.....

13. Home owners

- How much do you think your property is worth?
 - Less than £75,000
 - £100,000-£125,000
 - £150,000-£175,000
 - £200,000-£250,000
 - £300,000-£350,000
 - £400,000-£450,000
 - £75,000-£100,000
 - £125,000-£150,000
 - £175,000-£200,000
 - £250,000-£300,000
 - £350,000-£400,000
 - Over £450,000

- Do you have a mortgage on your current home?
 - Yes
 - No

- How much do you owe? £.....

- How long does it have to run?

14. Income

• What is the gross (before tax) combined weekly income for those people who **need to move**.
Income includes wages, pensions & Tax Credits. Do not include Housing Benefit, Child Benefit, Job Seekers Allowance or Council Tax Benefit. (tick one only)

• If this question not is filled in and you are in housing need, your response cannot be used to help justify the need for affordable housing.

- | | | |
|-------------------------------------|------------------------------------|------------------------------------|
| <input type="checkbox"/> Under £100 | <input type="checkbox"/> £101-£150 | <input type="checkbox"/> £151-£200 |
| <input type="checkbox"/> £201-£250 | <input type="checkbox"/> £251-£300 | <input type="checkbox"/> £301-£350 |
| <input type="checkbox"/> £351-£400 | <input type="checkbox"/> £401-£450 | <input type="checkbox"/> £451-£500 |
| <input type="checkbox"/> £501-£550 | <input type="checkbox"/> £551-£600 | <input type="checkbox"/> £601-£650 |
| <input type="checkbox"/> £651-£700 | <input type="checkbox"/> £701-£750 | <input type="checkbox"/> £750-£800 |
| <input type="checkbox"/> £800-£850 | <input type="checkbox"/> £851-£900 | <input type="checkbox"/> £900+ |

15. Do you have any savings that could be used to buy a home?

- | | | |
|--------------------------------------|--------------------------------------|-------------------------------------|
| <input type="checkbox"/> No savings | <input type="checkbox"/> Under £5k | <input type="checkbox"/> £5k - £10k |
| <input type="checkbox"/> £10k - £20k | <input type="checkbox"/> £20k - £30k | <input type="checkbox"/> Over £30k |

If over £30k, please state amount: £.....

Please do not include any equity from your home. This is covered in Q 13.

16. How many people who need to move are in the following types of employment?

No.	Occupation type
	Working full time
	Working part time
	Unemployed and seeking work
	Unemployed and not seeking work
	Retired
	In full time further/higher education
	Other (please explain)

• List the occupations of **those needing to move** and the average miles travelled to work.

Occupation	Distance (one way)
1.	
2.	
3.	
4.	

• Do any of **those needing to move** work from home?

- Yes How Many? No

• In which villages/towns do they work?

1.	
2.	
3.	
4.	

• How long have they worked in each place?

	Less 1 yr	1-3 yrs	3-5 yrs	5+ yrs
1.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

17. What type of home do you need?

	1 bed	2 bed	3 bed	4 bed	5 +
House	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bungalow	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Flat	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other (please explain)					

.....

	Yes	No
• Are you registered with Choice Based Lettings/Council register?	<input type="checkbox"/>	<input type="checkbox"/>

• Are you registered on any local Private Landlord waiting list? Yes No

• Does anyone **needing to move** require:

- | | |
|--|---|
| <input type="checkbox"/> Access for wheelchair | <input type="checkbox"/> Accommodation on one level |
| <input type="checkbox"/> Sheltered housing | <input type="checkbox"/> Help with personal care |
| <input type="checkbox"/> Extra Care housing | |

• Please tell us more about any health or mobility problems.

.....
.....

• Which would best suit your housing need?

- | | |
|---|--|
| <input type="checkbox"/> Renting | <input type="checkbox"/> Buying on open market |
| <input type="checkbox"/> Residential care | <input type="checkbox"/> Shared ownership |
| <input type="checkbox"/> Sheltered housing | <input type="checkbox"/> Self-build/custom build |
| <input type="checkbox"/> Extra Care housing | <input type="checkbox"/> Other (please explain) |

.....

• Do you feel there is a lack of suitable existing housing to meet your needs? Yes No

• If in a position to buy your own home, what could you afford?

- | | |
|--|--|
| <input type="checkbox"/> Under £75,000 | <input type="checkbox"/> £75,000-£100,000 |
| <input type="checkbox"/> £100,000-£125,000 | <input type="checkbox"/> £125,000-£150,000 |
| <input type="checkbox"/> £150,000-£175,000 | <input type="checkbox"/> £175,000-£200,000 |
| <input type="checkbox"/> £200,000-£250,000 | <input type="checkbox"/> £300,000+ |

If more than £300,000, please state amount: £.....

18. Where would you like to live?

1.
2.
3.

• Please give the reasons for your first choice.

- I was born/grew up in this Parish
- I live in this Parish now
- I am currently employed in this Parish
and I have been employed here for..... years
If employed in parish only, where do you live now?
.....
- I have close family ties in this Parish
- I need to move to take up employment in this Parish
- Other (please explain)

• What is the furthest away would you be prepared to move?

- 5-10 miles 10-20 miles 20-30 miles
- 30-40 miles 40-50 miles 50+ miles

• Are you a former resident of this Parish who needs to return?

- Yes No

• If yes, how long did you live in the parish?.....yrs

• If yes, how long ago did you leave?..... yrs

• If yes, reason for leaving.

- Lack of affordable housing
- Lack of employment opportunities
- Lack of effective public transport system
- To take up further/higher education
- Other (please explain)

Contact details - optional

We may need to contact you for more information about your needs. Information will be kept strictly confidential by Cumbria Rural Housing Trust under the Data Protection Act. Your name and address will not be passed on to any other party.

Name:	Address:
	Postcode:
Tel:	Email:

Comments/further info:

Thank you

Thank you on behalf of Cumbria Rural Housing Trust for taking the time to complete the survey. Please return in the enclosed stamped addressed envelope.

CLOSING DATE: Monday 16th June 2014

If you have any questions about the survey contact:

Cumbria Rural Housing Trust, Redhills Business Park, Penrith, Cumbria. CA11 0DT. Tel: 01768 210264

Email: email@crht.org.uk

Data Protection Registration Number Z810236X

Charity No. 1064136

Company No. 2920997