# Housing Needs Survey Report May/June 2014

# **Yealand Conyers Parish**

# within the Arnside & Silverdale Area of Outstanding Natural Beauty



# Cumbria Rural Housing Trust

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Data Protection Registration Number Z810236X Company Registration Number 292 0997 Registered Charity Number: 1064136



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# Yealand Conyers Parish

# Housing Needs Survey May/June 2014

# **CONTENTS**

- 1. The Housing Needs Survey
- Information and maps of area surveyed
- 3. Housing Needs Survey Executive Summary
- 4. Key Findings
- 5. Survey Graphs
- 6. Survey comments
- 7. Housing Market
- 8. Affordable Housing Definition & Eligibility Criteria
- 9. Survey Letter and Questionnaire

# 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 20<sup>th</sup> 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)

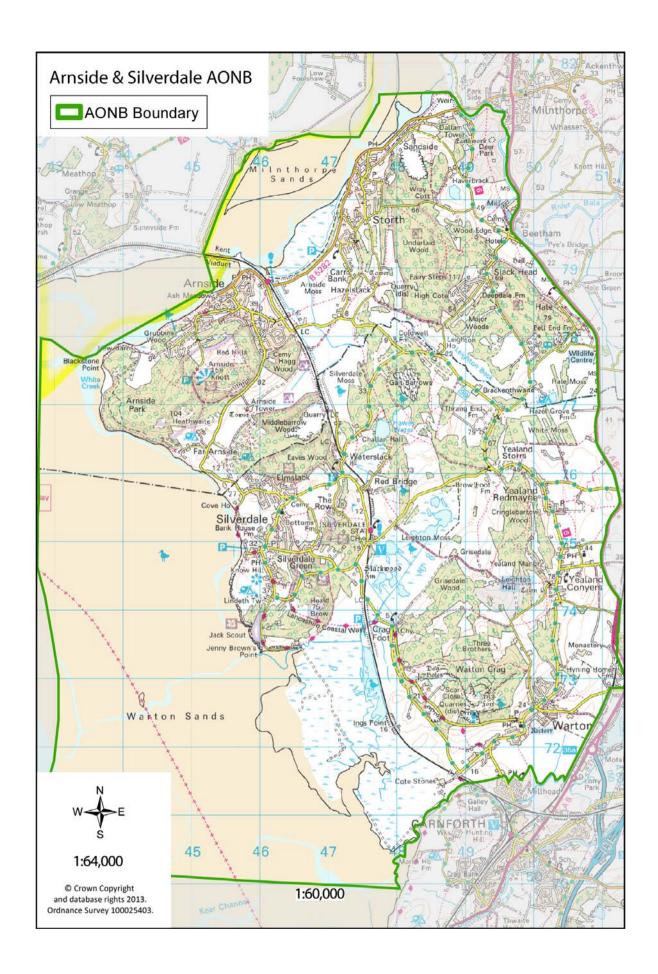
Arnside & Silverdale AONB is a unique landscape of national importance. It was designated in 1972 and covers an area of 75km² in south Cumbria and north Lancashire. Recognised as one of England's finest landscapes, the area is especially celebrated for its characteristic limestone landscape and diversity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

The primary purpose of AONB designation is to conserve and enhance the natural beauty of the area<sup>1</sup> 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 AONBs<sup>2</sup>. 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.

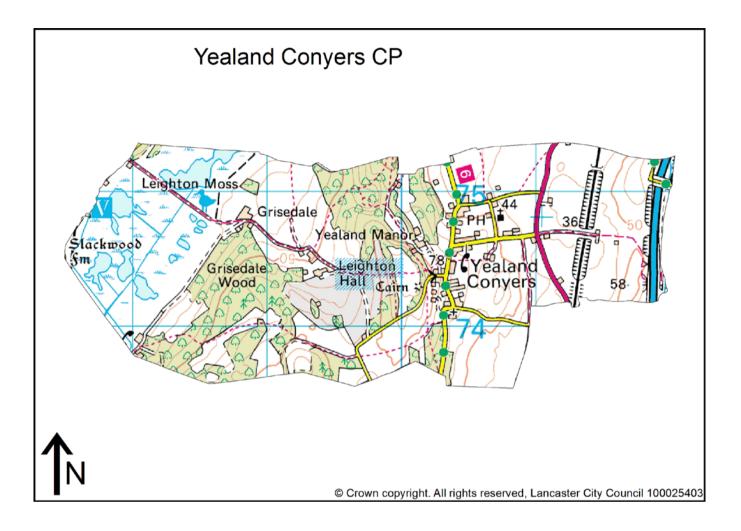
<sup>&</sup>lt;sup>1</sup> National Parks and Access to the Countryside Act 1949; confirmed by Section 82 of the Countryside and Rights of Way Act 2000

<sup>&</sup>lt;sup>2</sup> Section 85 of the Countryside and Rights of Way Act 2000



# **Yealand Conyers Parish**

Yealand Conyers, in Lancashire, is the smallest parish within the Arnside and Silverdale Area of Outstanding Natural Beauty.



2011 census data states the parish contains 95 households, housing 190 residents, of these:

- Almost ⅓ (32.6%) of the population are over 65.
- Properties are mainly detached houses (47.2%). semi-detached (29.2%), terraced houses (12.3%), and flats; either purpose built or other (11.3%).
- 66.6% households are owner occupied, 26% are privately rented. 8.3% are in other rented accommodation and 1% are social rented.

# 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
Yealand Conyers	16 <sup>th</sup> June 2014	109	46	42.2%

# Affordable housing requirements, tenure and dwelling type

Recommended affordable housing tenure and dwelling type		neral modation	Older (over 55) Accommodation	Other Accommodation	Total
	Smaller 1/2 Bedroom	Larger 3+ Bedroom	1/2 Bedroom	Sheltered Housing	
Rent	1		1		2
Intermediate Housing/ Discounted sale	1				1
Other					
Total	2		1		3

# Respondents in affordable housing need

- 7 respondents (15.21%) stated they or someone living in the household had a need to move in the next 5 years.
- 3 households are in need of affordable housing.
- The need is for two 1/2 bedroom flats or houses (2) and one 1/2 bedroom flat/ bungalow for an older household.
- The tenure required is for two rented properties and one intermediate/discounted sale.
- None of the respondents are registered on Ideal Choice Homes/Council list or on a local private landlord list.

# Respondents not in need

- 4 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 for two and three bed roomed properties.
- The aspiration of housing type, of those deemed not in need, is mainly for houses, one for accommodation on one level and two indicated an interest in self-build as a housing option.
- 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, 56.5% would support the construction of new homes in the parish for local people, 41.5% would not and 2% did not respond.
- In the view of all respondents new homes are mainly required for young people, no further homes needed and small families. (For full list see survey graph, housing required, part 1).

# Other housing information

- Six of the seven responses stated they felt there was a lack of suitable existing housing to meet their needs.
- There is no affordable housing in the parish.
- The average property price in the parish over the last year is £355,000.
- 3 of the 7 respondents stating a need to move indicated an interest in self build as a housing option.

The return rate of 42.20% % 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

7 respondents (15.22%) stated that 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 3 respondents in Yealand Conyers Parish are in need of affordable housing within the next 5 years.

# Who is in need?

- Two of the respondents are in need of 1/2 bedroom accommodation, bungalow or flat, for over 55 year olds.
- The other is for a 1/2 bedroom house or flat for an adult child living at home with their parents and wish to set up home for the first time.

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

Recommended affordable housing needs & when needed	1/2 bedroom House/flat Intermediate housing /discounted sale	1/2 bedroom Bungalow/flat (over 55) Rent	Total
Now	1		1
12 months			
3 years			
5 years		2	2
Total	1	2	3

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					
Rent from private Landlord				1	1
Own home with mortgage					
Tied accommodation to job				1	1
Live with parents or relatives	1				1
Lodging with another household					
Other					
Total	1			2	3

<sup>\*</sup>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.

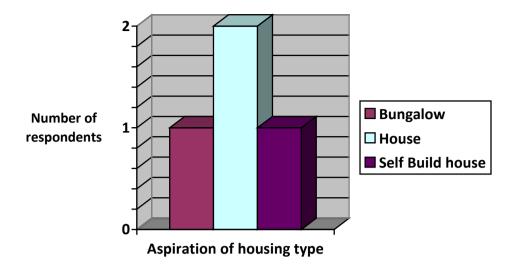
# Householders deemed not to be in need of affordable housing in the parish

Not in need of affordable housing in the parish	Number					
Unsuitably housed, could satisfy needs on open market	3					
Could satisfy needs on open market						
Total	4					

- The 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. However, their current home is an asset, contributing to their affordability potential and ability to satisfy their needs on the open market.
- Likewise, 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 aspiration for the number of bedrooms for non affordable housing is for one and three bedroom properties, the majority for houses, one for accommodation on one level including bungalows and flats, and two indicated an interest in self-build as a housing option.

There are households able to afford to 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.



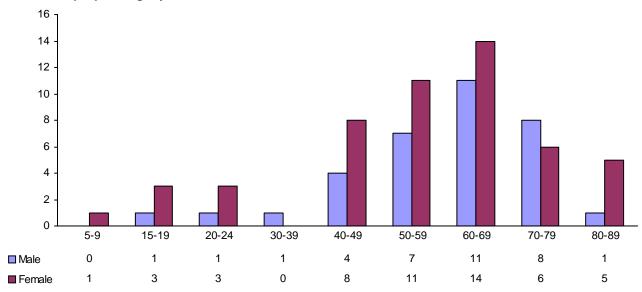
# Responses to Part 1 (Questions 1 to 8) - completed by everyone

109 survey forms issued

46 survey forms returned

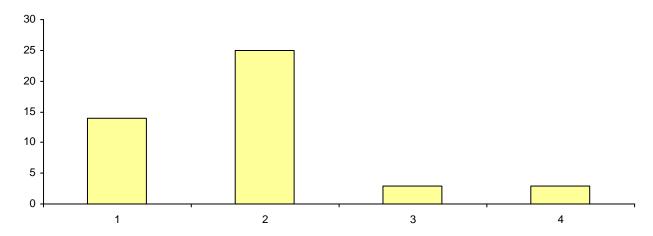
# 1. YOUR HOUSEHOLD

Number of people living in your home ...

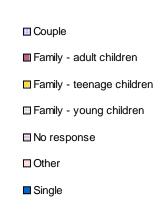


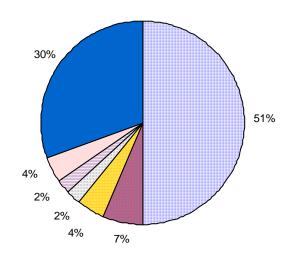
45 survey forms completed this question

# Number of people living in your home ...



# Describe your household ...





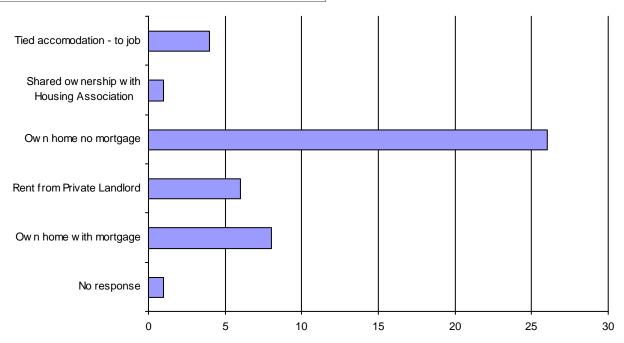


# Responses to Part 1 (Questions 1 to 8) - completed by everyone

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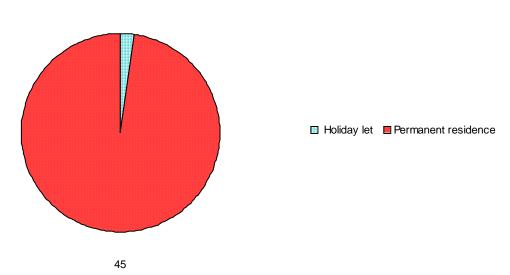
46 survey forms returned

# 2. WHAT IS THE TENURE OF YOUR HOME?











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

109 survey forms issued

46 survey forms returned

# 3. YOUR HOUSEHOLD'S OCCUPATION

# Occupations of your household ...

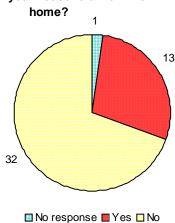
3 Accountant	
--------------	--

- 1 Builder/Maintenance
- 1 Company Director
- 3 Director
- 2 Farmer
- 1 HGV Driver
- 1 Investment
- 1 Librarian
- 1 Paramedic
- 37 Retired
- 1 Semi Retired
- 1 University Lecturer

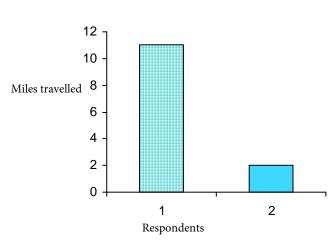
- 1 Administration
- 1 Business Development Manager
- 1 Computor Consultant
- 1 Electrican
- 1 Guide/Housekeeper
- 1 Hospital Technican
- 1 Joiner
- 1 Manager
- 1 Project Manager
- 1 Safety Consultant
- 1 Sole Trader
- 1 Voluntary worker

- Administrator
- 1 Carer
- Customer Service
- 1 Estate Worker
- 1 Habitat Management Cont
- Hostel Warden
- 1 Landlord
- 1 Managing Director
- 1 Retail Manager
- 2 Secretary
- 2 Student
- 1 Writer

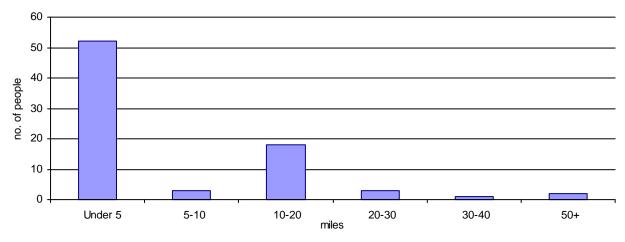
# Does any of your household work from



# No. of people working from home



# Average miles travelled to work (distance one way)





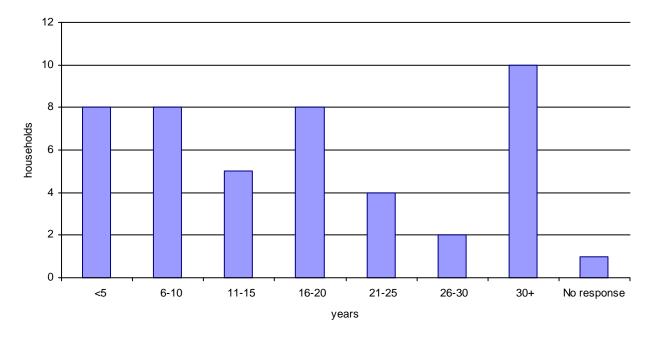
# Responses to Part 1 (Questions 1 to 8) - completed by everyone

109 survey forms issued

46 survey forms returned

# 4. LENGTH OF RESIDENCE IN THIS PARISH?

# How long have you lived in the parish?





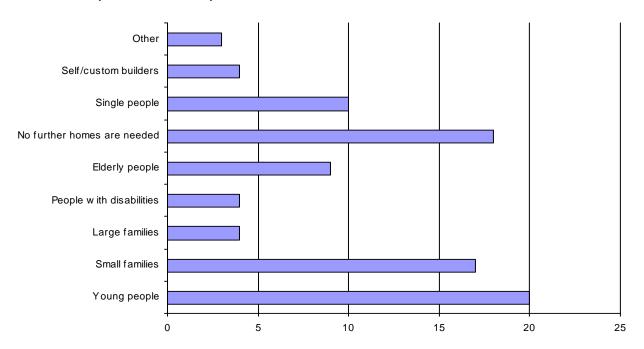
# Responses to Part 1 (Questions 1 to 8) - completed by everyone

109 survey forms issued

46 survey forms returned

# 5. HOUSING REQUIRED

### Who requires homes in the parish?



### Other:

- 1 Anyone who wants to live here
- 1 Don't know

1 Couples without children



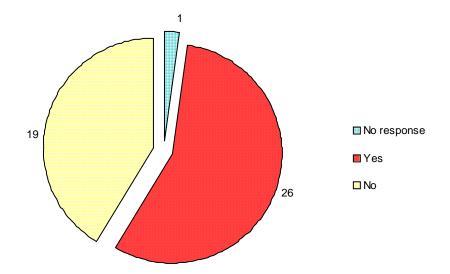
# Responses to Part 1 (Questions 1 to 8) - completed by everyone

109 survey forms issued

46 survey forms returned

# 6. OBJECTIONS

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



### If No, explain your concerns ...

AONE

Charm would disappear with new build

**Enough properties** 

No need

Not needed

Poor transport, no shops

small village, narrow roads

Yes, with caveat

Change village & lack of facilities
Drainage & traffic
Infrastructure, comms & employment
No requirement. Lands too narrow
Out of keeping in small village
Redundant properties could be developed
Unable to ascertain need

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

109 survey forms issued

46 survey forms returned

# 7. POTENTIAL SITES

### Sites suitable for housing ...

Number of responses

- 2 Yealand House garden
- 1 22 Yealand Rd infill
- 1 Develop around New Inn with brewery
- 1 Land by Roseacre Inn & Kylnbarrow Inn
- 1 Any central location
- Land next to A6
- 1 Near the school
- 1 Anywhere in curtilage of village
- 1 Large residential gardens
- 1 Next to church(es)
- 1 Barn adjacent to pub?
- 5 None
- 3 Don't know
- 1 I am not qualified to answer this

<sup>\*</sup> Some responses have been grouped



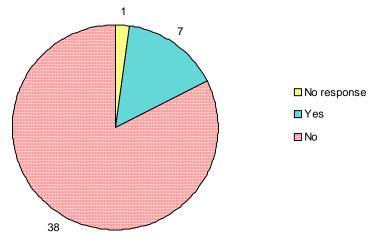
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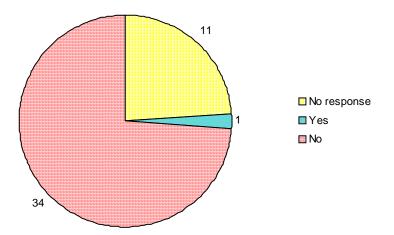
46 survey forms returned

# 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 a 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.

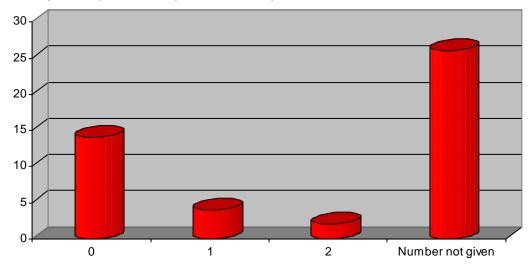


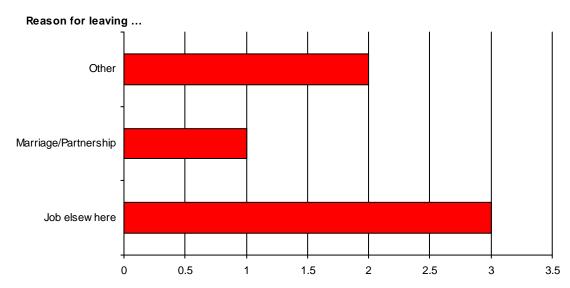
# Responses to Part 1 (Questions 1 to 8) - completed by everyone

109 survey forms issued

46 survey forms returned

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





# Other:

2 Deceased

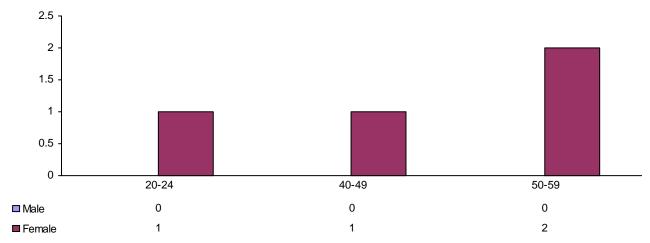


# Part 2a - Responses from those assessed to be in need of affordable housing

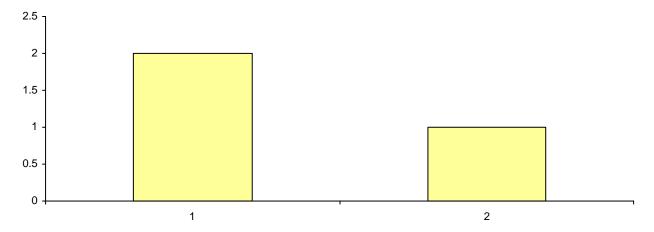
3 new/existing households in need

# 9. HOUSING NEED

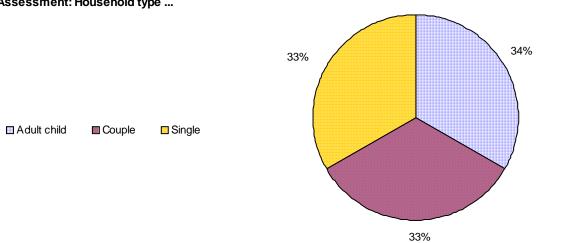
Details of household that needs to move ...



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



### CRHT Assessment: Household type ...

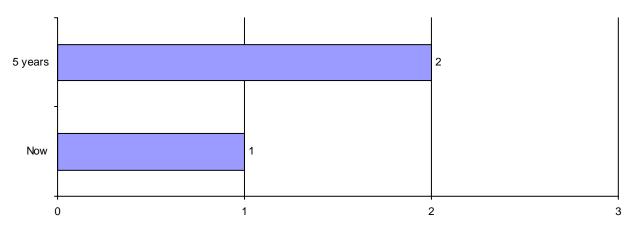




# Part 2a - Responses from those assessed to be in need of affordable housing

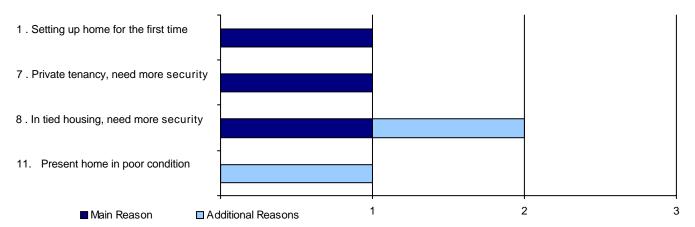
3 new/existing households in need

# When are you in need of housing in this Parish?



# 10. REASONS FOR HOUSING NEED

# Why do you need to move?

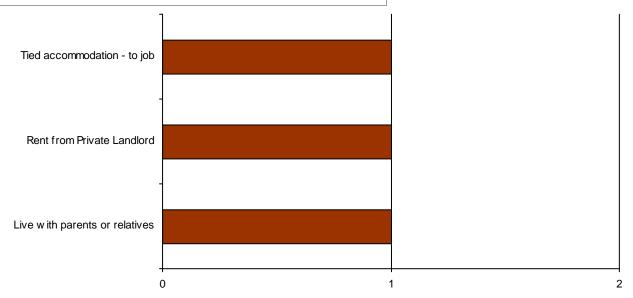




# Part 2a - Responses from those assessed to be in need of affordable housing

3 new/existing households in need

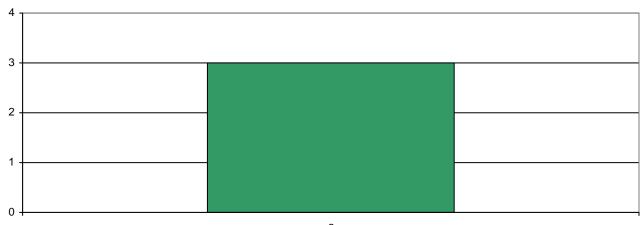
# 11. YOUR PRESENT HOUSING CIRCUMSTANCES



# What kind of house do you live in?

2 Flat 1 Semi

# How many bedrooms does your home have?





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

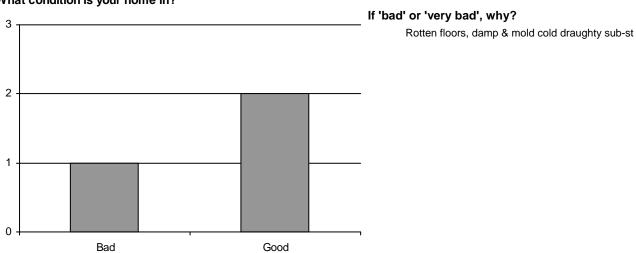
3 new/existing households in need

# 11. YOUR PRESENT HOUSING CIRCUMSTANCES (continued)

# Do you have central heating? Do you have double glazing? No 33% Yes 67% Yes 67% If Yes, is it? If "no central heating", how is your home heated? Multi stove/Storage heaters

# What condition is your home in?

■ Gas ■ Oil



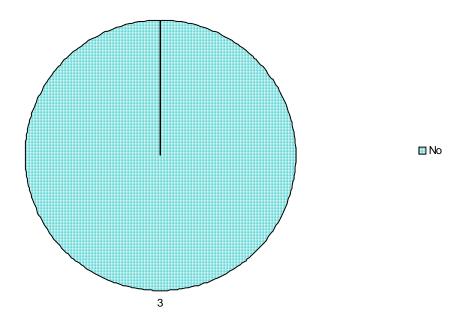


# Part 2a - Responses from those assessed to be in need of affordable housing

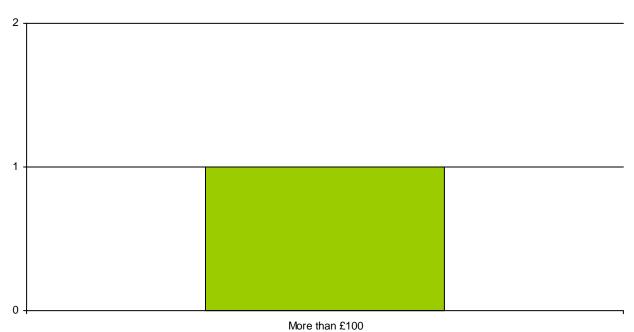
3 new/existing households in need

# 12. RENTING

# Do you receive Housing Benefit?



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





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

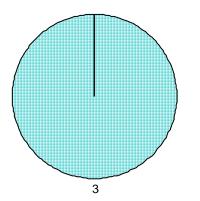
3 new/existing households in need

# 13. HOME OWNERS

How much do you think your property is worth?

No Information submitted.

### Do you have a mortgage on your current home?



■ No response

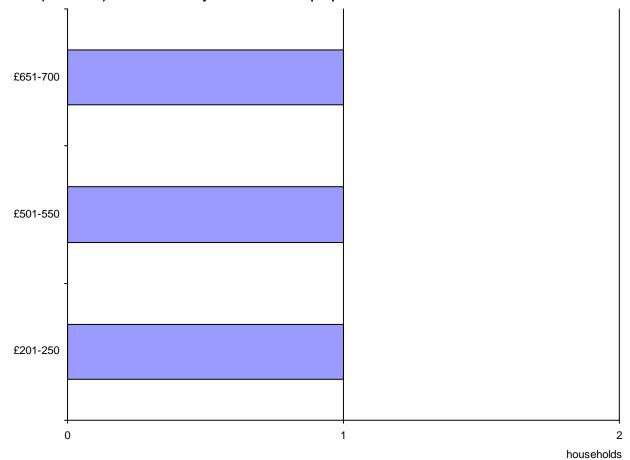


# Part 2a - Responses from those assessed to be in need of affordable housing

3 new/existing households in need

# 14. INCOME

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

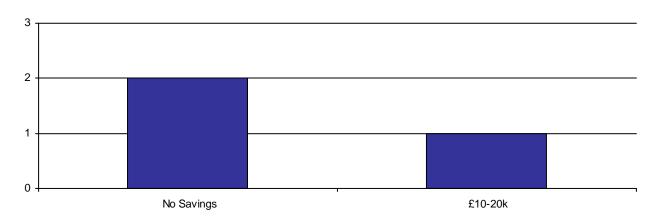


# Part 2a - Responses from those assessed to be in need of affordable housing

3 new/existing households in need

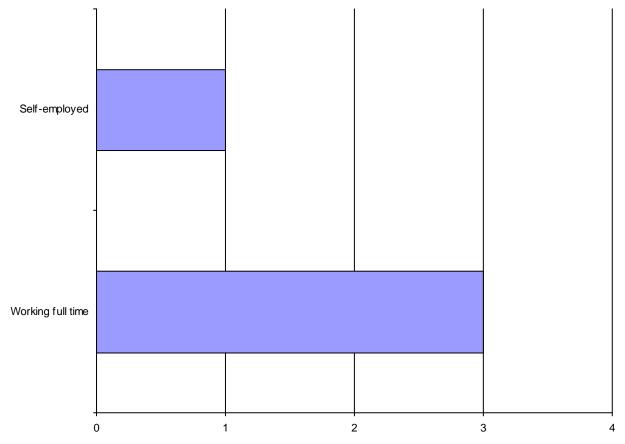
# 15. YOUR SAVINGS

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?





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

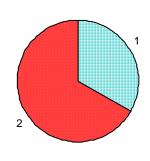
3 new/existing households in need

# 16. YOUR OCCUPATION (Continued)

### Jobs ...

- 2 Managers & senior officials
- 1 Sales & customer service occs
- 1 Associate professional & technical

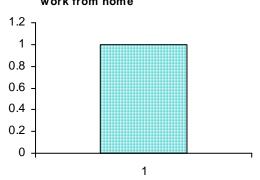
# Do any of those needing to move work from home?



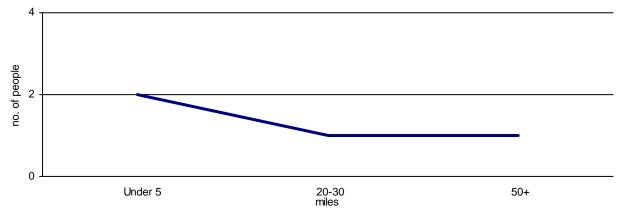


■ Yes

# 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

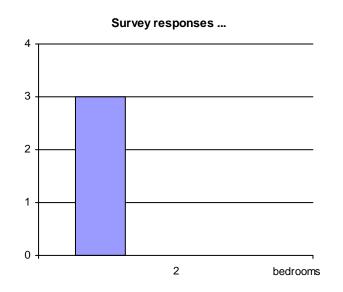
Location	Less 1 yr	1-3 yrs	3-5 yrs	5+ yrs
	0	1	0	0
Heysham	0	1	0	0

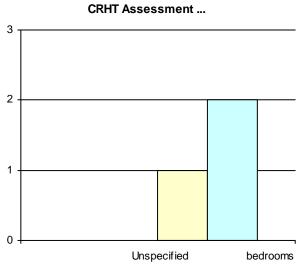


# Part 2a - Responses from those assessed to be in need of affordable housing

3 new/existing households in need

# 17. TYPE OF HOME NEEDED





□ house ■ bungalow □ flat □ other

□ house ■ bungalow □ flat □ other

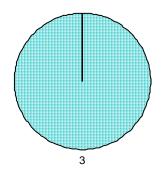
### Other:

1 or 2 Bed house/flat

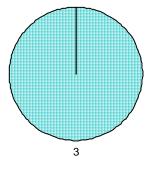
1 or 2 bed bunglaow/flat

1 or 2 Bed Bungalow/flat

Are you registered with Choice Based Lettings/Council register?



Are you registered on any local Private Landlord waiting list?



■ No

■ No

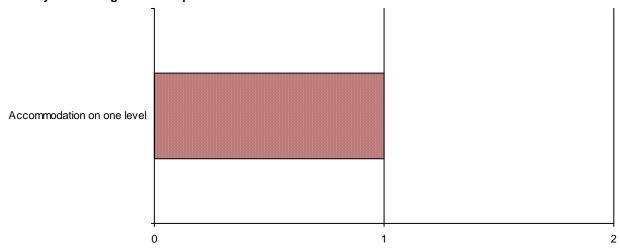


# Part 2a - Responses from those assessed to be in need of affordable housing

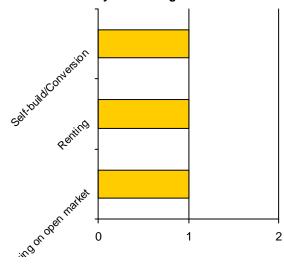
3 new/existing households in need

# 17. TYPE OF HOME NEEDED (continued)

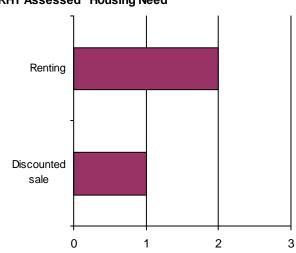
Does anyone needing to move require ...



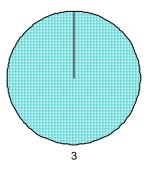




# CRHT Assessed "Housing Need"



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



Yes



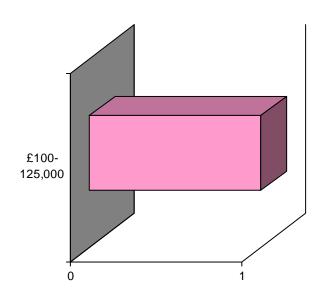
# Part 2a - Responses from those assessed to be in need of affordable housing

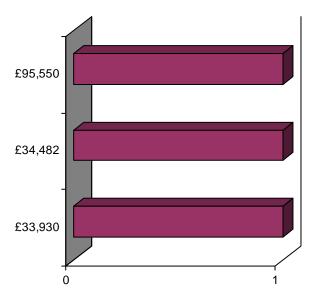
3 new/existing households in need

# 17. TYPE OF HOME NEEDED (continued)

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

CRHT Assessed "Affordability Potential" (Income, savings and equity are evaluated to work out respondents AP).







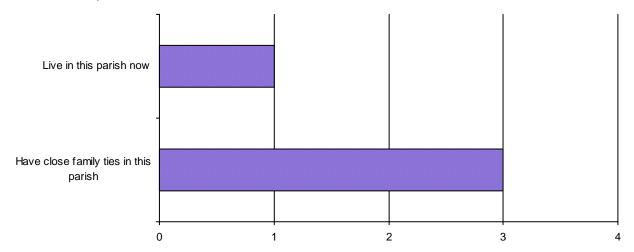
# Part 2a - Responses from those assessed to be in need of affordable housing

3 new/existing households in need

# 18. WHERE WOULD YOU LIKE TO LIVE?



### Reason for your first choice



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

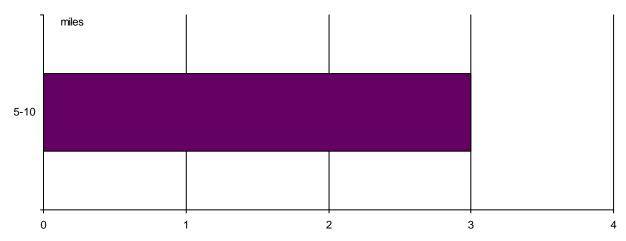


# Part 2a - Responses from those assessed to be in need of affordable housing

3 new/existing households in need

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

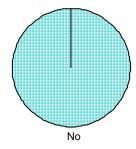
What is the furthest away you would be prepared to move?



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)?



# 6. Survey comments

The following comments are taken from the survey responses.

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

- Land bounded by Roseacre land and Lynbarrow lane to form a village green with pub
  on one side and church on the other. Lancaster and Kendal have many redundant
  properties which could be developed, saving travelling.
- Land next to A6 with direct access to A6 not using existing lanes. Close to school.
- Affordable has to be truly affordable to the rural poor who are surviving on £250 per week or less. The nature of the village would be altered and there is a lack of facilities for a larger population. Lack of updated infrastructure and communications and very limited employment.
- Small village with narrow roads which won't stand more traffic.
- There are enough properties for the requirement of local people. Quite a few empty.
- The village is relatively unspoiled, its charm would disappear with the arrival of new builds.
- Ensure brown sites fully developed, especially centre of Lancaster should not just be for students.
- It is relatively easy to find somewhere to build houses whether in a good or stupid location, the far bigger problem as seen in many places is developing related infrastructure i.e. roads that are wide enough places to park sensible and safe access to facilities not creating new traffic jams building by-passes and bridges to avoid that growing feeling of over congested living everywhere. There is no need for making daily lives worse when building more houses, yes it may cost more, so don't build homes if you don't have enough money to do it properly. Thank you.

# 7. Housing Market

Sold house prices and open market prices are used as markers to assess those who can afford open market housings 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 Yealand Conyers Parish  Jun 2013 – Jun 2014  From Right Move									
Detac	ched	Semi- detached		Terra	aced Flat/Ma		isonette	Overall	
Av Price	Sales	Av Price	Sales	Av Price	Sales	Av Price	Sales	Av Price	Sales
£465,000	1		0	£245,000	1		0	£355,000	2

### Houses for sale

House prices from Rightmove.co.uk 1st July 2014	Property Type	Number of Bedrooms	Open Market Price
	Apartment	3	£ 299,950.00
Old Hall	Detached	5	£ 100,000.00
Yealand Road	Detached	4	£ 499,950.00
Yealand Road	Detached	3	£ 435,000.00
Silverdale Road	Detached	3	£ 425,000.00
Dykes Lane	Detached	4	£ 395,000.00
Yealand Road	Detached	4	£ 380,000.00
Yealand Road	Detached	2	£ 295,000.00

# **Private Rented Accommodation**

As at the 1<sup>st</sup> July 2014 there were no properties on the market to rent in Yealand Conyers 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 9 Second homes and 5 empty properties in Yealand Conyers parish.

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.

None 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 or local authorities) 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 or local authority. 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.idealchoicehomes.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:

idealchoicehomes@lancaster.gov.uk

# **Current Supply of Affordable Housing and Turnover**

There is no affordable housing in the parish.

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

None of the households indicating a need stated that they were on the Ideal Choice Homes /Council Register or Private landlord 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. <u>www.southlakeshousing.co.uk</u>

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, <a href="https://www.cumbriachoice.org.uk">www.cumbriachoice.org.uk</a> 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.

# **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)	Mortgage (x 3.5)
		Dual Income	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.









# YEALAND CONYERS PARISH HOUSING NEEDS SURVEY

**By Cumbria Rural Housing Trust** 

Commissioned by South Lakeland District Council and Lancaster City Council with support from Arnside & 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 Arnside 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

Yealand Convers Housing Needs Survey 43
Email: email@crint.org.uk Data Protection Registration Number Z810236X Charity No. 1064136 May/June 2014
Company No. 2920997



# Cumbria Rural Housing Trust

YEALAND CONYERS PARISH

Housing Needs Survey 2014

Alternative formats are available upon request.

Part 1: Every nousehold should complete this section										
1. Please fill in the number of people living in your home					-		4.	How long have you lived in the parish? years.		
Age	0-4	5-9	10- 14	15- 19	20- 24	25- 29	30- 39	_		
Male									In your view who requires homes in the arish? (tick as many as you want):	
Female										
Age	40-49	50-5	9 60-	69 70	-79	80-89	89+			
Male										
Female									Self/custom builders	า)
• Which	gle			Couple	<b>,</b>		hold?	 	No further homes are needed	
□ chil	nily - yo dren nily - ao dren	J		Family childre Other (	n	enage se expla	ain) 	ne □	Would you support the construction of ew homes in the parish for local people?  Yes	
☐ Ow ☐ Re	nt is the n home n home nt - Cou nt from	e no m e with u	ortgag mortga r Hous	ge age sing As					Potential sites Please list sites suitable for housing	
☐ Sha	ared ov	vnersh	ip with	Hous	ing As	ssociat	ion	1.		
	d accor			•	)			<u>2.</u> 3.		
	e with p			latives						
Oth	ner (ple	ase ex	(piain)					8.	Future housing need in this parish	
 • Is this	s home	?				•••••			Do you need to move to another home Yes Nothis parish now or in the next 5 yrs?	
	manen		ence			liday le		If \	YES please complete part 2 →	
3. List	the oc		tions	of vo		ond H		se	Does anyone living with you need a Yes No parate home in this parish now or in e next 5 yrs?	
and the		•		•					YES please complete part 2 →	
Оссира	tion			Distand	ce (on	e way)	<u> </u>	• ł	How many members of your family ave left this parish in the last 5 yrs?	
									Please give the reason for leaving.	
	-					-				

Does any of your household work from home?

How Many?

Yes

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	What kind of house do you live in (flat, semi-			
Age <sub>0-4</sub> <sub>5-9</sub> 10- 15- 20- 25- 30-	detached, terraced etc)			
Male	<ul> <li>How many bedrooms does your home have?</li> <li>Do you have central heating?</li> <li>No</li> <li>Yes, gas</li> </ul>			
Age 40-49 50-59 60-69 70-79 80-89 89+	☐ Yes, oil ☐ Yes, electric			
Male	☐ Yes, solid fuel			
Female	If no, how is your home heated?			
<ul> <li>When are you in need of housing in this Parish?</li> <li>Now</li> <li>Within 12 months</li> <li>Within 3 years</li> <li>Within 5 years</li> </ul>	<ul><li>Do you have double glazing?</li><li>☐ Yes</li><li>☐ No</li></ul>			
10. Reasons for housing need	<ul><li>What condition is your home in?</li></ul>			
<ul> <li>Why do you need to move? (tick all that apply)</li> </ul>	<ul><li>□ Very good</li><li>□ Good</li><li>□ Fair</li><li>□ Very bad</li></ul>			
1 Setting up home for the first time     3 Course portion up home together.	·			
<ul><li>2 Couple setting up home together</li><li>3 Present home too small</li></ul>	If "bad" or "very bad", please explain why     (in pald damp droughty etc)			
☐ 4 Present home too large	(ie. cold, damp, draughty etc)			
<ul><li>5 Present home too expensive</li></ul>				
☐ 6 Private tenancy ending shortly	The answers in the next section help us assess			
7 Private tenancy, need more security	how much you can afford to pay for new housing.			
8 In tied housing, need more security	Any information given in this section Q12 – Q16			
9 Family breakup	will be kept strictly confidential.			
10 Cannot manage stairs				
☐ 11 Present home in poor condition	12. Renting			
12 Renting, but would like to buy	<ul><li>Do you receive housing benefit?</li></ul>			
<ul><li>13 Moved away and wish to return</li><li>14 Disabled, need specially adapted home</li></ul>				
<ul><li>14 Disabled, need specially adapted nome</li><li>15 To give/receive family support</li></ul>	☐ Yes ☐ No			
☐ 16 To be closer to employment	<ul> <li>If you rent your home how much do you pay each week?</li> </ul>			
☐ 17 Homeless	WGGN:			
☐ 18 Other (please explain)	<ul> <li>□ Less than £50</li> <li>□ £51 - £75</li> <li>□ £76 - £100</li> <li>□ More than £100</li> </ul>			
Which is the grain agency for any order of	If more than £100 how much do you pay? £			
<ul> <li>Which is the main reason for moving?</li> <li>Write number</li> </ul>	If more than £100 now much do you pay? £			
vviite italiiboi	42 Heme eumana			
11. What are your present housing	13. Home owners			
circumstances?	How much do you think your property is worth?      The second secon			
☐ Own home with no mortgage	☐ Less than £75,000 ☐ £75,000-£100,000 ☐ £100,000-£125,000 ☐ £125,000-£150,000			
☐ Own home with mortgage	□ £150,000-£175,000 □ £175,000-£200,000			
☐ Rent from Private Landlord	☐ £200,000-£250,000 ☐ £250,000-£300,000			
☐ Rent from Council or Housing Association	☐ £300,000-£350,00 ☐ £350,000-£400,000 ☐ £400,000-£450,000 ☐ Over £450,000			
☐ Shared ownership with Housing Association				
☐ Tied accommodation – to job	<ul><li>Do you have a mortgage on your current home?</li></ul>			
Live with parents or relatives	☐ Yes ☐ No			
<b>=</b> 1 1 1 20 20 1 1 1 1 1 1				

45

• How much do you owe? £.....

• How long does it have to run? May/June 2014. yrs

Lodging with another household

Other (predseeyexplaining Needs Survey

14. Income														
• What is the gross (before tax) combined weekly income for those people who <b>need to move</b> . Income includes wages, pensions & Tax Credits. Do not include Housing Benefit, Child Benefit, Job Seekers Allowance or Council Tax Benefit. (tick one only)					<ul> <li>How long have they worked in each place?</li> <li>Less 1 yr 1-3 yrs 3-5 yrs 5+ yrs</li> </ul>									
					1. 2. 3.		, .							
<ul> <li>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.</li> </ul>						4.								
Under £7  £201-£29  £351-£40  £501-£59  £651-£70  £800-£89	50	101-£150 251-£300 401-£450 551-£600 701-£750 851-£900		£151-£200 £301-£350 £451-£500 £601-£650 £750-£800 £900+	Ho Bur Fla	what suse ngalow t ner (pleas	1 bed	2 bed	3		eed? 4 bed	5 +		
15. Do you used to bu	-	_	at c	ould be							Yes			
□ No savin	£5k - £10k	<ul> <li>Are you registered with Choice</li> </ul>							No □					
□ £10k - £2	_	:0k - £30k □		Over £30k		Based Lettings/Council register?  • Are you registered on any local						_		
If over £30k,	please state	e amount: £			Priv	vate Lan	dlord wa	aiting lis	t?					
Please do not include any equity from your home. This is covered in Q 13.					<ul> <li>Does anyone needing to move require:</li> <li>Access for Accommodation on one level</li> </ul>									
16. How ma						Shelter	ed hous				vith perso	onal		
Workin Workin Unemp		seeking work				Please te blems.	ll us mo	re abou	t any	health	or mob	ility		
Unemp Retired		not seeking v	work											
In full time further/higher education Other (please explain)					Which would best suit your housing need?									
Outer	picase expi	allij				Renting	1			marke	g on ope et	en		
• List the occupations of <b>those needing to move</b> and the average miles travelled to work.											red ownership -build/custom			
Occupation	1			(one way)			ed hous	•		build				
1.						Extra C		sing			(please	explain)		
<ul><li>3.</li><li>4.</li><li>Do any of t</li></ul>	hose need	ing to move	e woi	·k from		o you fe using to r						g		
home?	low Many?		lo			in a pos afford?	ition to	buy you	r ow	n home	e, what o	could		
• In which villages/towns do they work?						Under £	•			-	00-£100, 000-£150			
2.						£150,00		•		-	000-£130 000-£200	•		
3.						£200,00	00-£250	,000		£300,0	000+			

4.

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

18. Where would you like to live?	• what is the furthest away would you be prepared to move?								
<u>1.</u> <u>2.</u>		5-10 miles		10-20 miles		20-30 miles			
3.		30-40 miles		40-50 miles		50+ miles			
Please give the reasons for your first choice.	<ul> <li>Are you a former resident of this Parish who needs to return?</li> </ul>								
☐ I was born/grew up in this Parish		Yes		No					
☐ I live in this Parish now	<b>▲</b> If	ves how lon	a did	you live in th	a nai	rish? vrs			
I am currently employed in this Parish and I have been employed here for years	<ul><li>If yes, how long did you live in the parish?yrs</li><li>If yes, how long ago did you leave? yrs</li></ul>								
If employed in parish only, where do you live now?	• If	yes, reason	for lea	aving					
☐ I have close family ties in this Parish									
I need to move to take up employment in this	☐ Lack of employment opportunities								
Parish  Other (please explain)		-	-	public transp		ystem			
Other (please explain)	To take up further/higher education								
		Other (pleas	se ex	plain)					
Contact details - optional									
We may need to contact you for more information about confidential by Cumbria Rural Housing Trust under the be passed on to any other party.									
Name:	Address:								
	Danta								
	Postco								
Tel:	Email								
Comments/further info:									
Thank you									
Thank you on behalf of Cumbria Rural Housing Trust for take enclosed stamped addressed envelope.	ing the ti	me to complete	e the s	survey. Please	retur	n in the			
CLOSING DATE: Monday 16th June 2014									
If you have any questions about the survey contact: Cumbria Rural Housing Trust, Redhills Business Park,	Penrith,	, Cumbria. C <i>l</i>	\11 0	DT. Tel: (	) 176	8 210264			
Email: email@crht.org.uk Data Protection Registration Number	er Z810236.	X Cha	arity No	o. 1064136 Comp	pany N	lo. 2920997			