

Housing Needs Survey Report May/June 2014

Yealand Redmayne Parish

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



Cumbria Rural Housing Trust

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Yealand Redmayne Parish

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

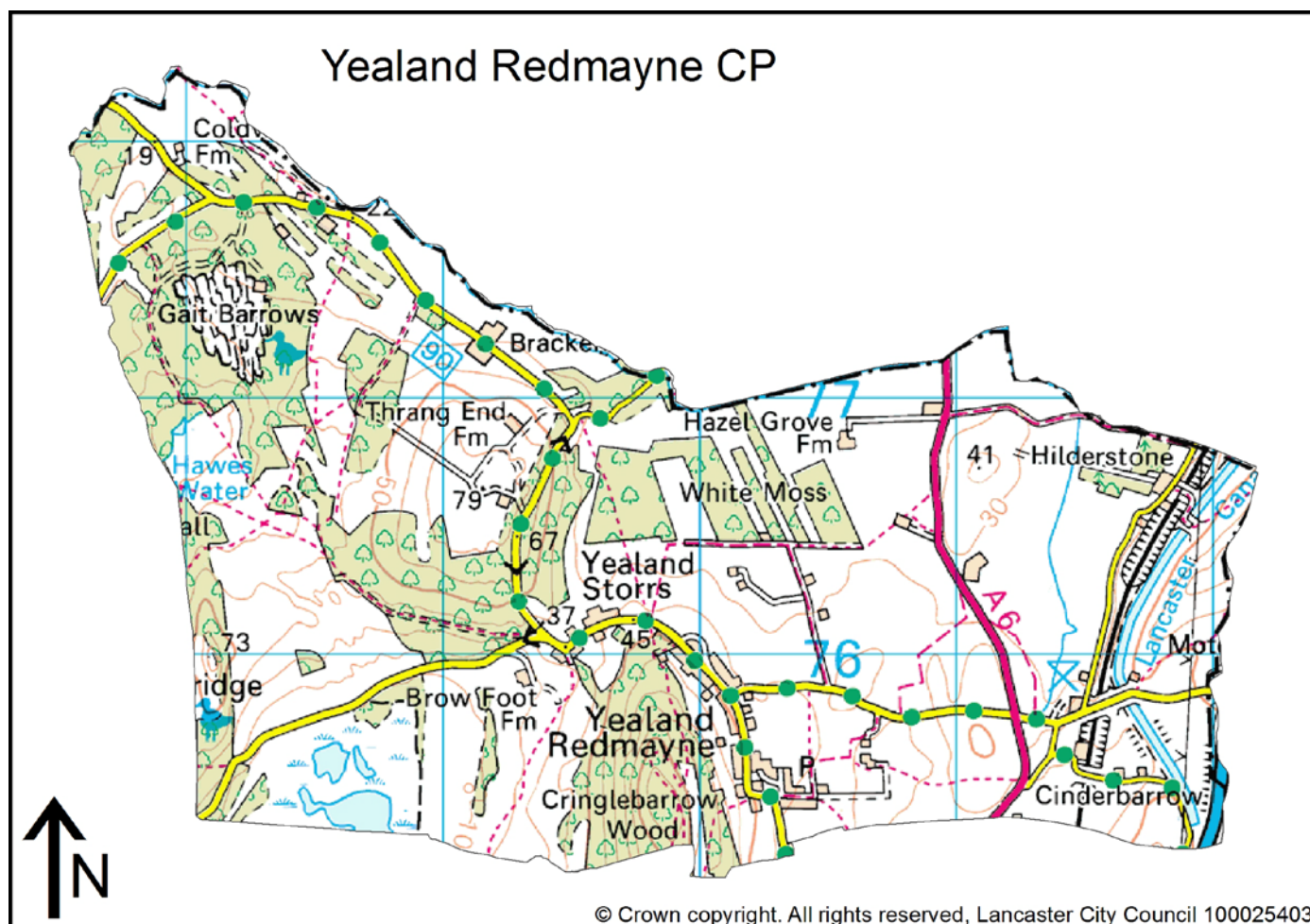
Arnside & Silverdale AONB

 AONB Boundary



Yealand Redmayne Parish

The parish of Yealand Redmayne, in Lancashire, includes the hamlet of Yealand Storrs, both of which fall within the Arnsdale and Silverdale Area of Outstanding Natural Beauty.



2011 census data states the parish contains 150 households, housing 325 residents, of these:

- Almost $\frac{1}{4}$ (24.6%) of the population are over 65.
- Properties are mainly semi-detached (41.1%), detached houses (40.5%), terraced houses (17.1%), flats; either purpose built or other (0.6%) and other dwellings (0.6%).
- 81.9% households are owner occupied, 10.1% are social rented, 6% are privately rented and 2% 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 |
|------------------|----------------------------|----------------|------------------|---------------|
| Yealand Redmayne | 16 th June 2014 | 153 | 50 | 32.68% |

Affordable housing requirements, tenure and dwelling type

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

Respondents in affordable housing need

- 6 respondents (12%) stated they or someone living in the household had a need to move in the next 5 years.
- 3 are in need of affordable housing.
- The need is for two 1/2 bedroom flats or houses and one 1/2 bedroom flat/bungalow for an older household.
- The tenure required is for rented properties (3).
- None of the respondents are registered with Ideal Choice homes/Council list or on a local private landlord list.

Respondents not in need

- 3 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 an equal mix of a bungalow, a house and a self build bungalow or house.
- 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, 62% would support the construction of new homes in the parish for local people, 36% would not and 2% did not respond.
- In the view of all respondents new homes are mainly required for young people, no further homes are needed and small families. (For full list see survey graph, housing required, part 1).

Other housing information

- 5 of the 6 respondents, stating they had a need to move felt there was a lack of suitable existing housing to meet their needs.
- There are some existing Council owned properties in the parish.
- Average property price in the parish over the last year is £341,375.
- 1 of the 6 respondents stating a need to move indicated an interest in self build as a housing option.

The return rate of 32.68% 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

6 respondents (12.00%) 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 Redmayne Parish are in need of affordable housing within the next 5 years.

Who is in need?

- Two of the respondents in need are adult children, who are living at home with their parents who wish to set up home for the first time.
- The other is for a 1/2 bedroom accommodation for over a 55 year old and family member.

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 Rent | 1/2 bedroom Bungalow/flat (over 55) Rent | Total |
|--|-----------------------------|--|----------|
| Now | | | |
| 12 months | | | |
| 3 years | | | |
| 5 years | 2 | 1 | 3 |
| Total | 2 | 1 | 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 | | | | | |
| Live with parents or relatives | | | | 2 | 2 |
| Lodging with another household | | | | | |
| Other | | | | | |
| Total | | | | 3 | 3 |

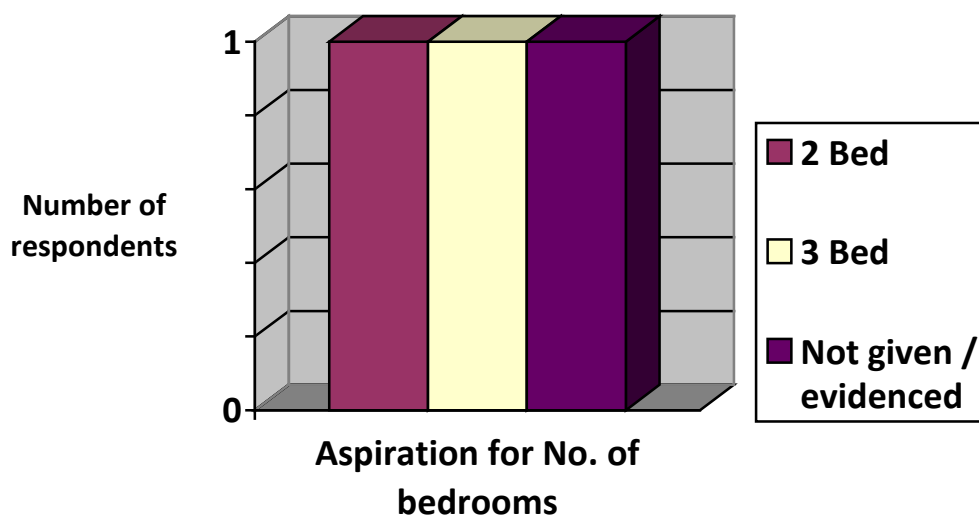
*Bedroom numbers have taken into consideration creating a mix of 1/2 and 3+ bed properties to satisfy future needs and be more sustainable, rather than numbers based on The Welfare Reform Act 2012.

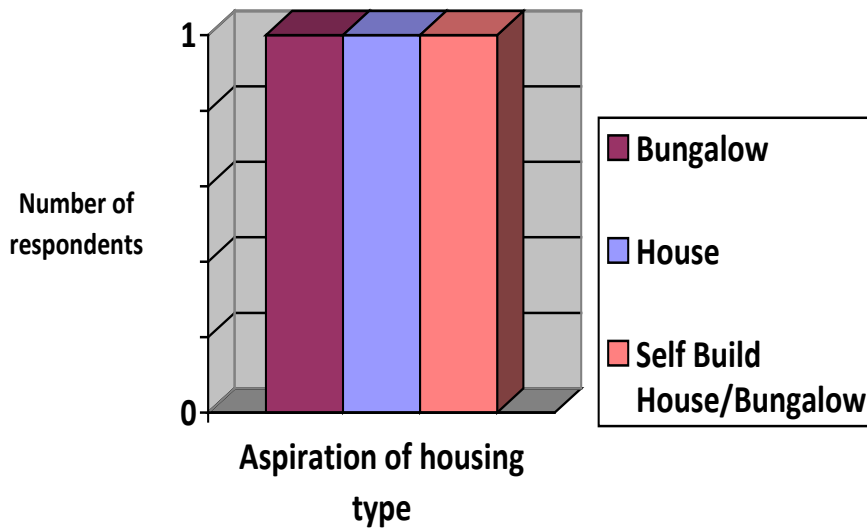
Householders deemed not to be in need of affordable housing in the parish

| Not in need of affordable housing in the parish | Number |
|---|----------|
| Unsuitably housed, could satisfy needs on open market | 2 |
| Insufficient evidence to determine a need | 1 |
| Total | 3 |

- 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 and 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.

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, with an equal mix of desired accommodation to be on one level including bungalows and flats, a house and one respondent stated an interest in 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.



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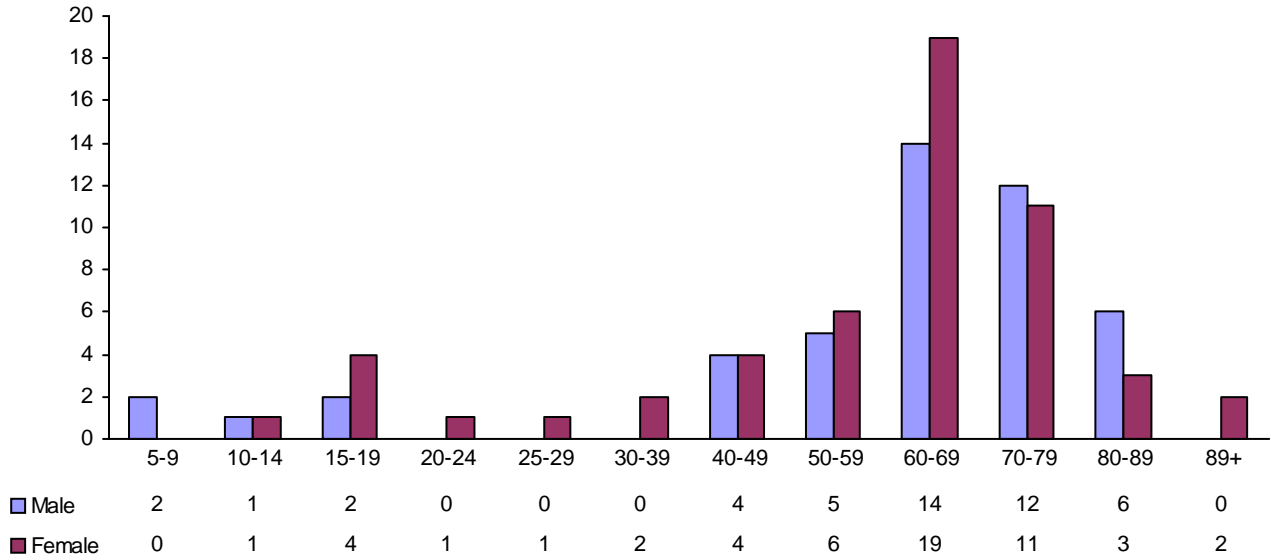
Responses to Part 1 (Questions 1 to 8) - completed by everyone

153 survey forms issued

50 survey forms returned

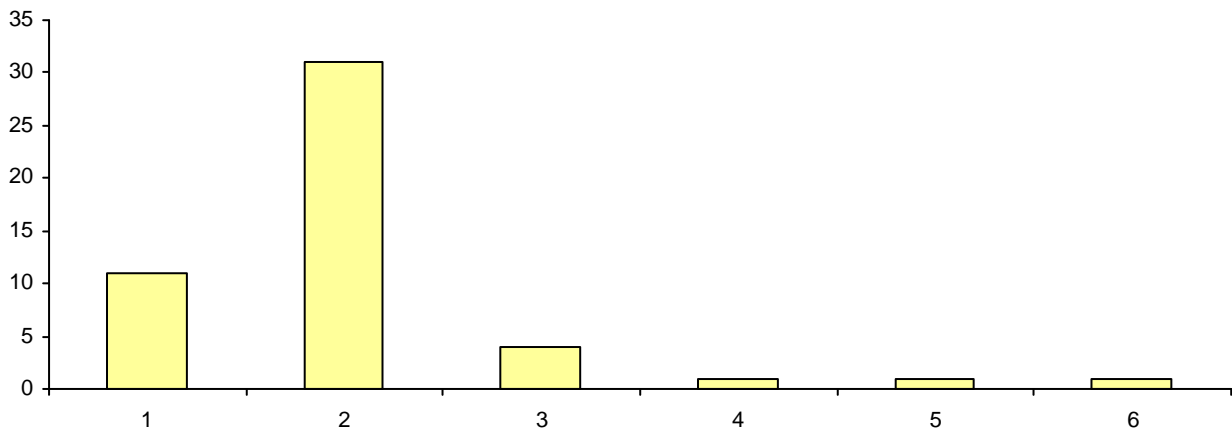
1. YOUR HOUSEHOLD

Number of people living in your home ...

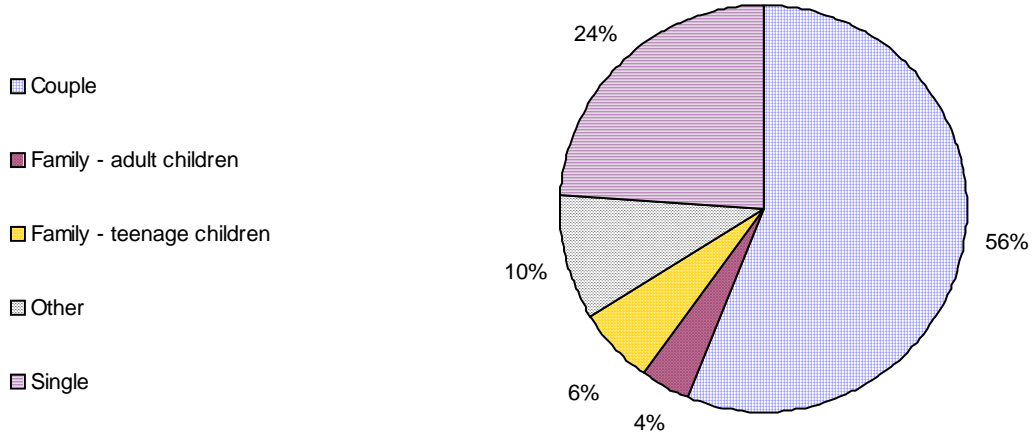


49 survey forms completed this question

Number of people living in your home ...



Describe your household ...





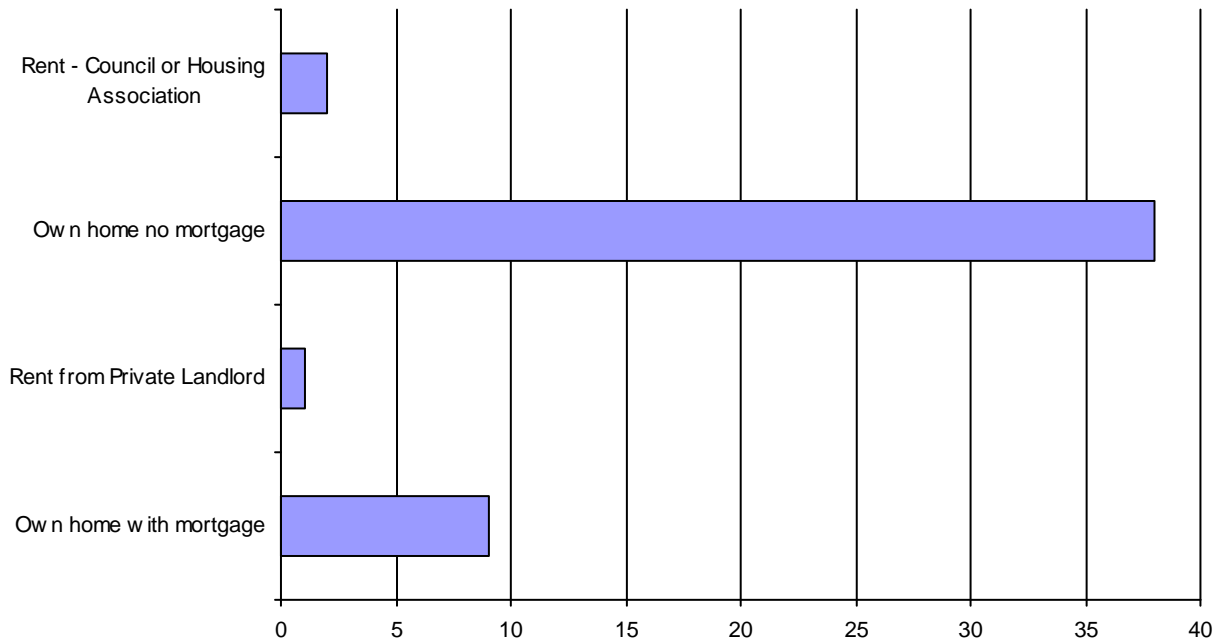
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Responses to Part 1 (Questions 1 to 8) - completed by everyone

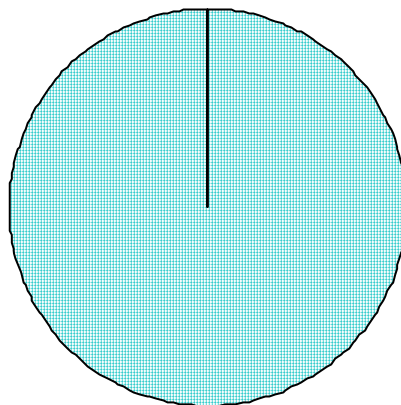
153 survey forms issued

50 survey forms returned

2. WHAT IS THE TENURE OF YOUR HOME?



Is this home ... ?



Permanent residence

50



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

153 survey forms issued

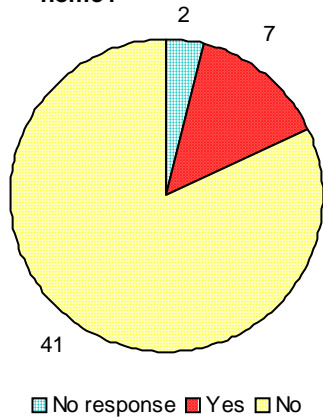
50 survey forms returned

3. YOUR HOUSEHOLD'S OCCUPATION

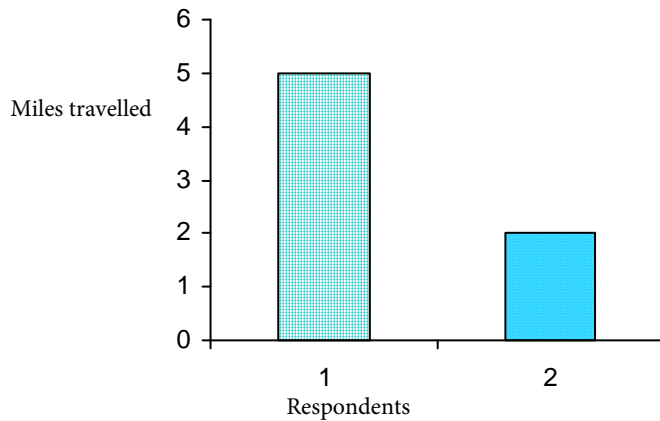
Occupations of your household ...

| | | | | | |
|---|--------------------|---|---------------------------|----|------------------|
| 2 | Artist | 1 | Bank Manager | 1 | Contract Manager |
| 1 | Design Engineer | 1 | Electrician | 1 | Engineer |
| 1 | Farmer | 1 | Headteacher | 1 | Housewife |
| 1 | IT Consultant | 1 | Land Agent | 1 | Manageress |
| 1 | MD | 1 | Music Therapist | 1 | Photographer |
| 1 | Project Manager | 1 | Receptionist | 61 | Retired |
| 1 | Sales Manager | 1 | School Nurse | 1 | Semi Retired |
| 1 | Shopworker | 1 | Tourism | 1 | Unemployed |
| 1 | Unemployed/illness | 1 | Witness Support Volunteer | | |

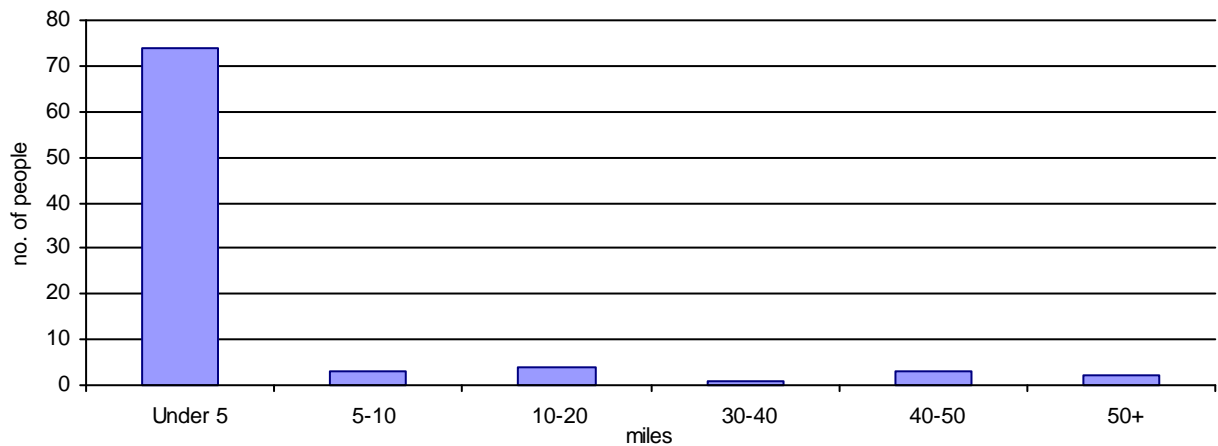
Does any of your household work from home?



No. of people working from home



Average miles travelled to work (distance one way)





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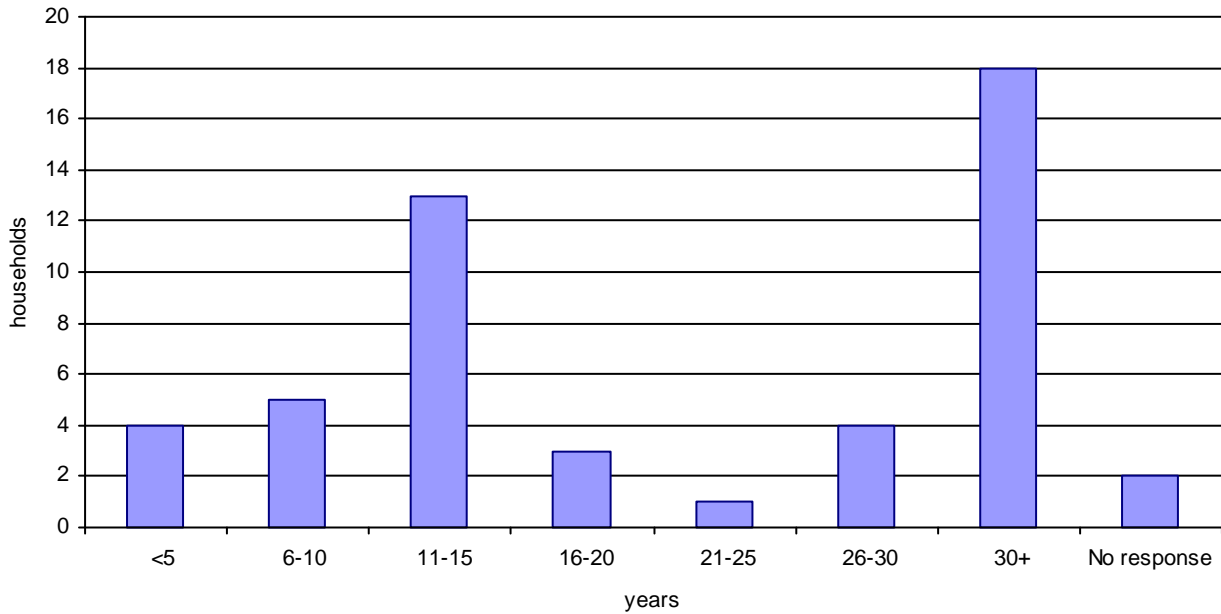
Responses to Part 1 (Questions 1 to 8) - completed by everyone

153 survey forms issued

50 survey forms returned

4. LENGTH OF RESIDENCE IN THIS PARISH?

How long have you lived in the parish?





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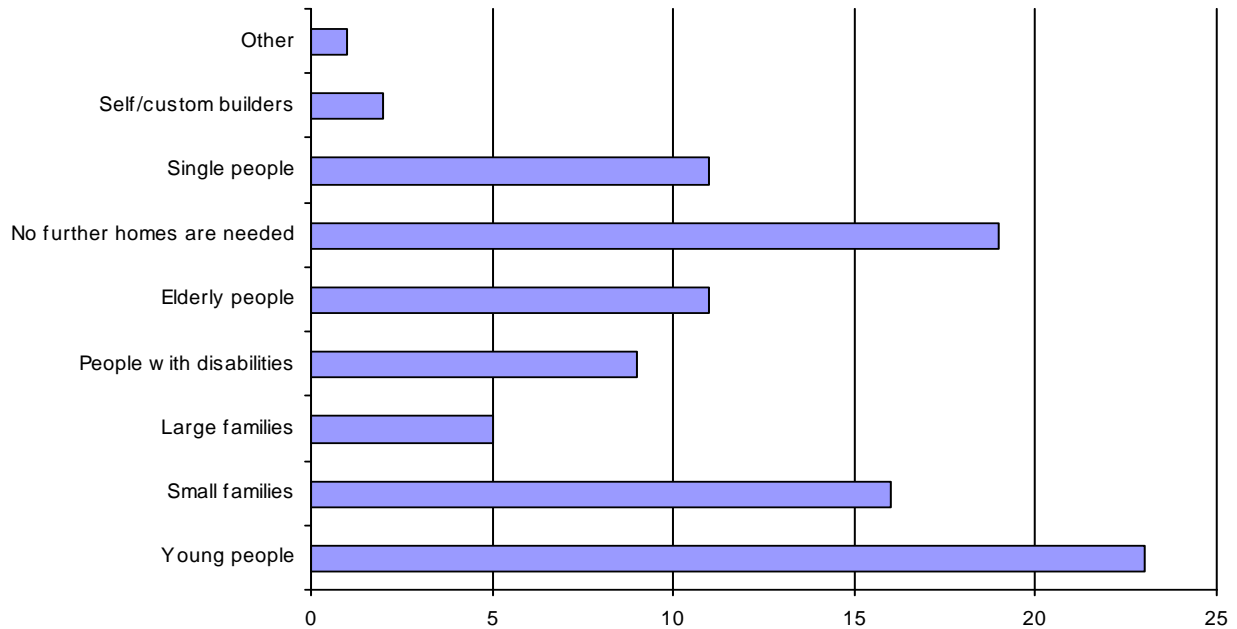
Responses to Part 1 (Questions 1 to 8) - completed by everyone

153 survey forms issued

50 survey forms returned

5. HOUSING REQUIRED

Who requires homes in the parish?



Other:

- 1 Sheltered Housing



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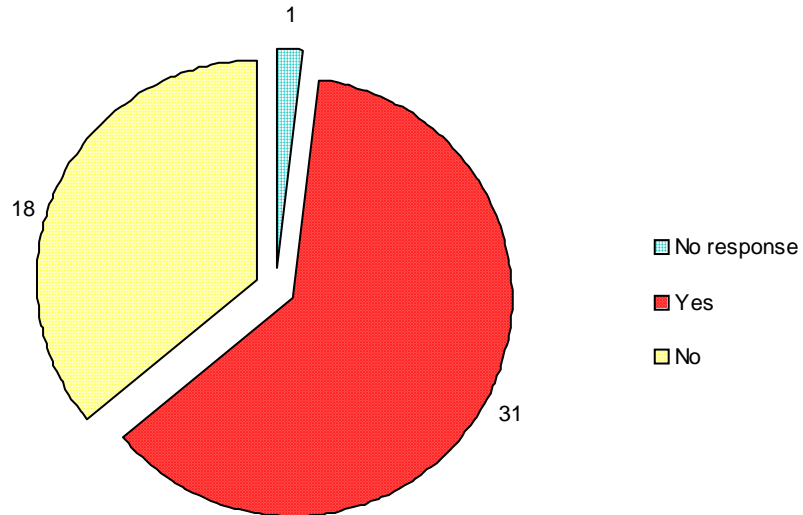
Responses to Part 1 (Questions 1 to 8) - completed by everyone

153 survey forms issued

50 survey forms returned

6. OBJECTIONS

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



If No, explain your concerns ...

- Access/condition of roads/speed limits
- Environment/Infrastructure Damage
- Lack of amenities
- Lack of infrastructure/AONB/Green belt
- Only affordable on Brownfield sites
- Open minded
- Small village/unique features spilit
- Wide variety now available

- But yes if concerns listened to
- Inadequate infrastructure
- Lack of infrastructure
- No more affordable homes in village
- Only support if on small scale
- Sewerage/narrow roads
- Usually sold on again for a large profit
- Would become second homes



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

153 survey forms issued

50 survey forms returned

7. POTENTIAL SITES

Sites suitable for housing ...

Number of
responses

5 Mill Lane rear of the Meadows
1 Opposite Yealand School

- 2 Infill sites between Yealand R/conyers
- 2 Redundant buildings
- 1 Check with Parish council
- 1 Extend towards Yealand Storrs
- 1 Brownfield sites
- 1 Demolished buildings site
- 1 Near the school
- 1 Roadside Fields

* Some responses have been grouped



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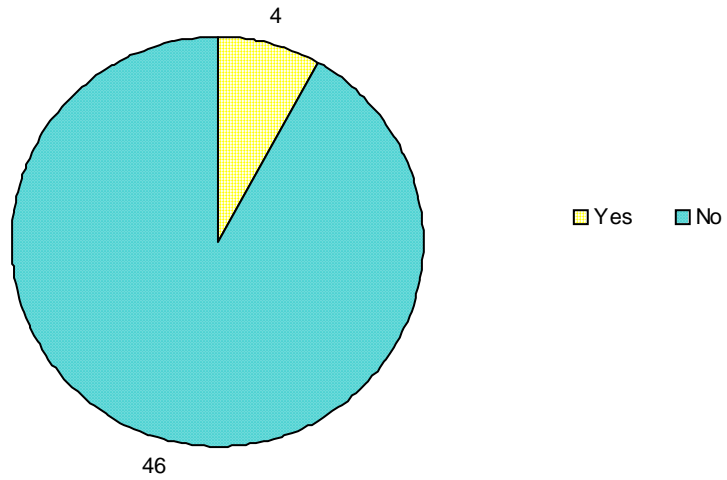
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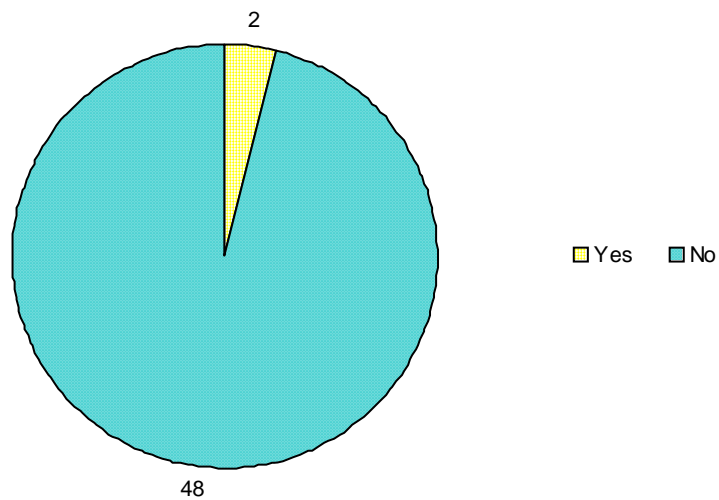
50 survey forms returned

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.



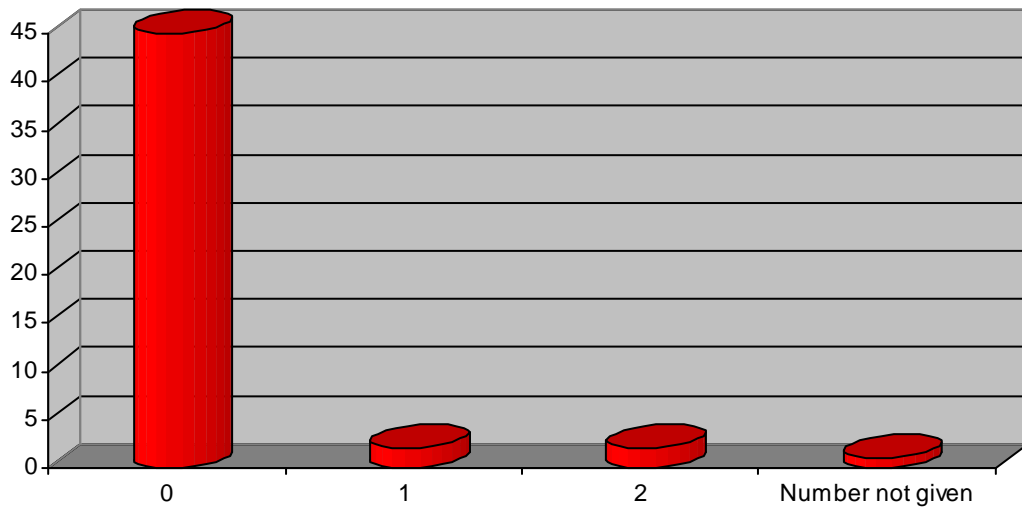
Yealand Redmayne 2014

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

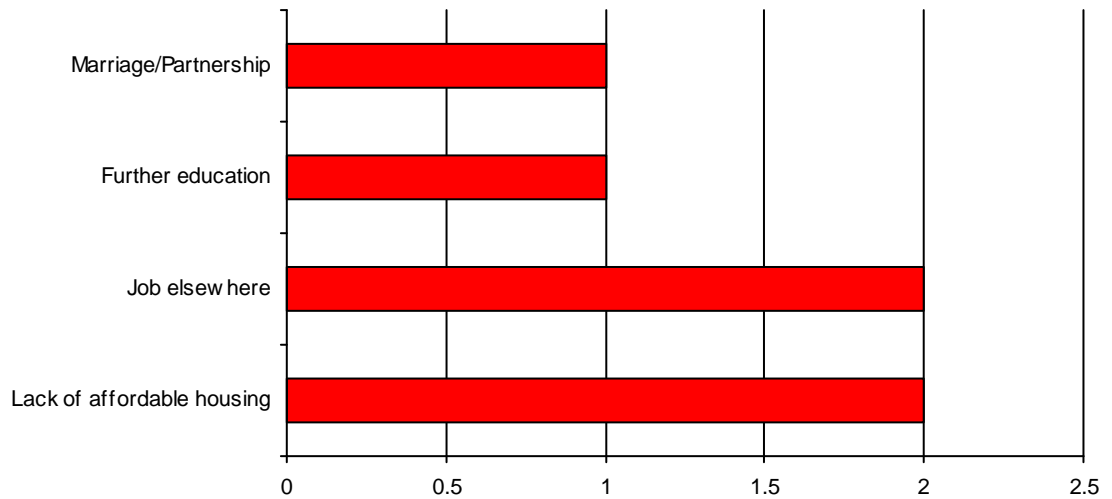
153 survey forms issued

50 survey forms returned

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



Reason for leaving ...





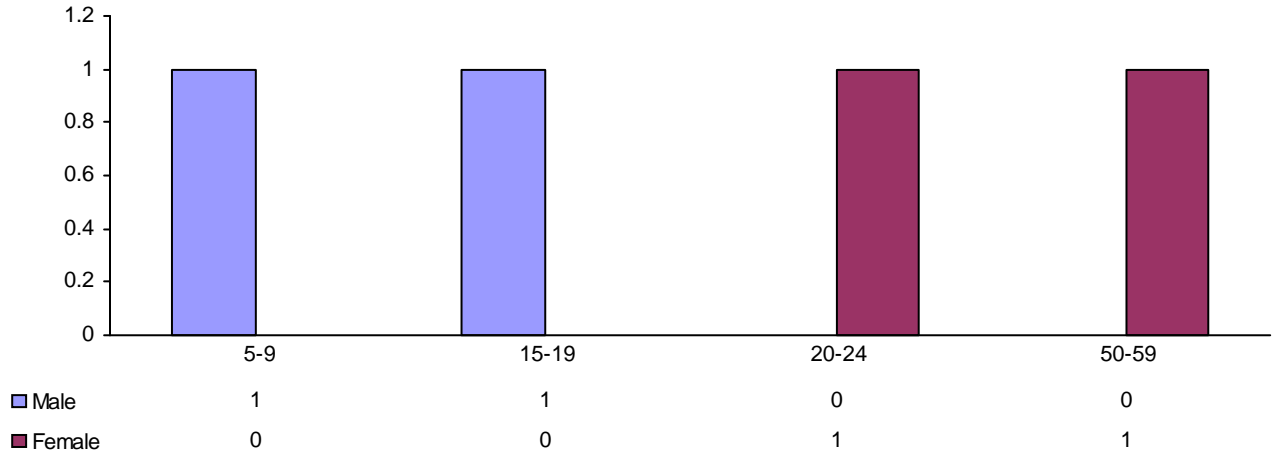
Yealand Redmayne 2014

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

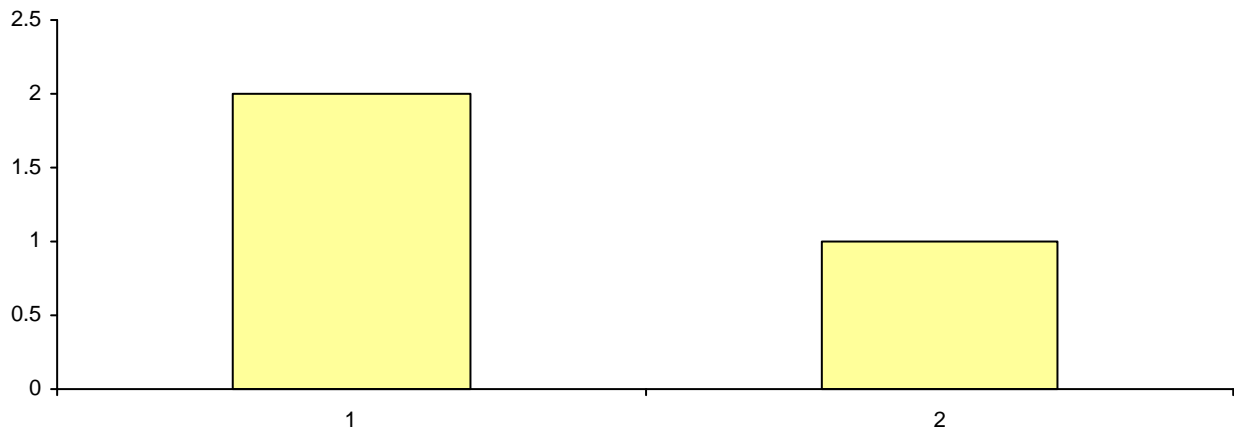
3 new/existing households in need

9. HOUSING NEED

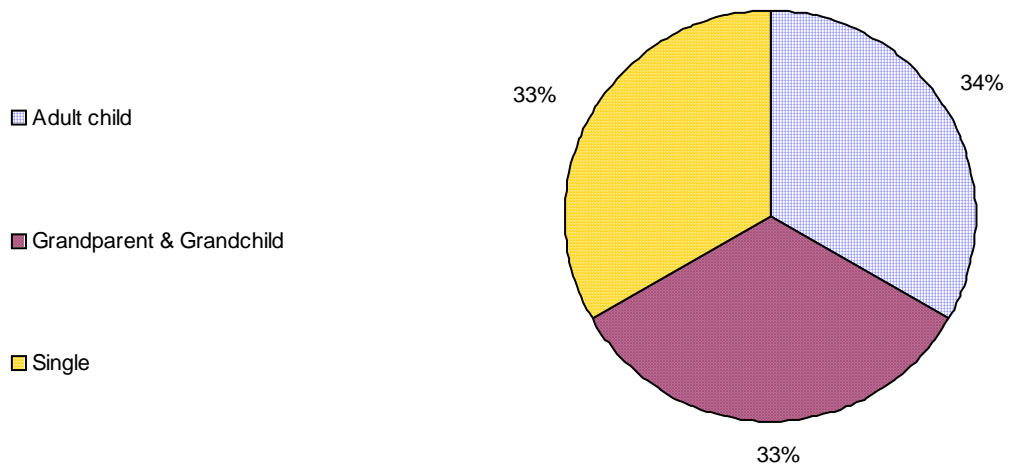
Details of household that needs to move ...



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



CRHT Assessment: Household type ...



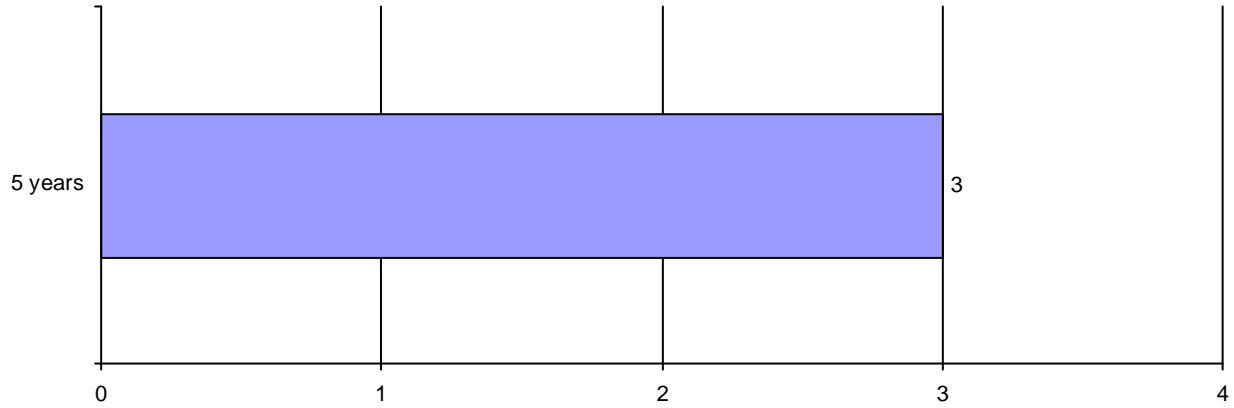


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Part 2a - Responses from those assessed to be in need of affordable housing

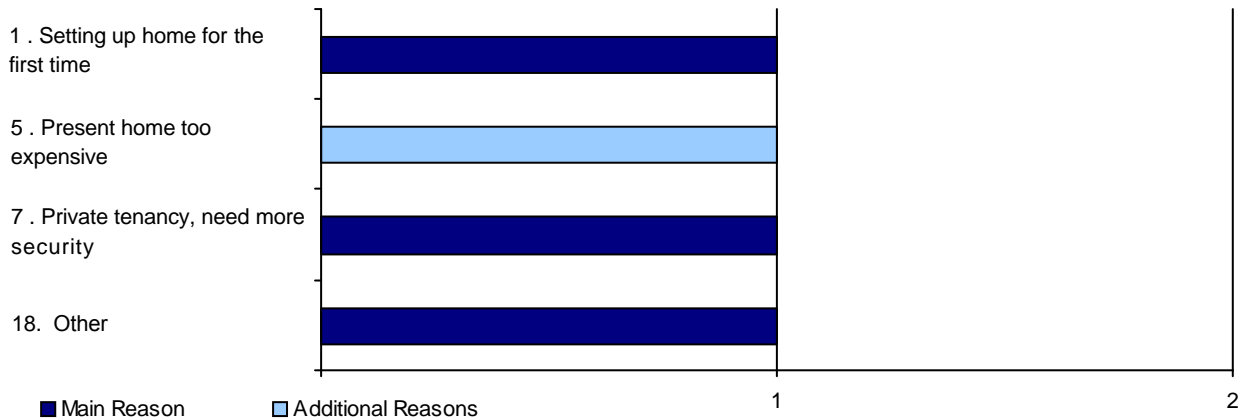
3 new/existing households in need

When are you in need of housing in this Parish?



10. REASONS FOR HOUSING NEED

Why do you need to move?



Other:

Cannot afford home if relative dies

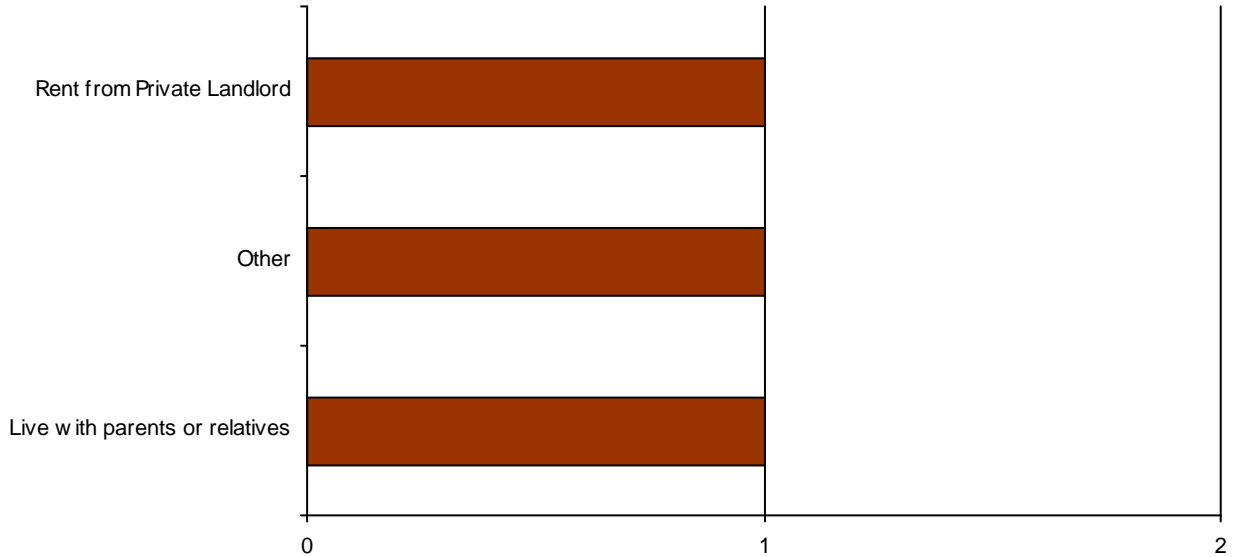


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Part 2a - Responses from those assessed to be in need of affordable housing

3 new/existing households in need

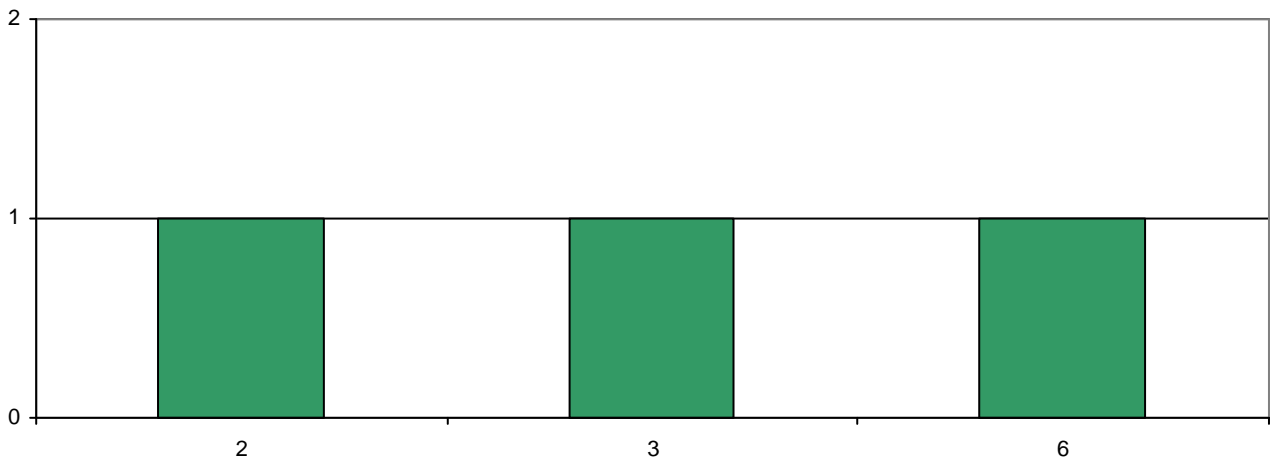
11. YOUR PRESENT HOUSING CIRCUMSTANCES



What kind of house do you live in?

- 1 Detached
- 1 Semi Detached
- 1 Flat

How many bedrooms does your home have?





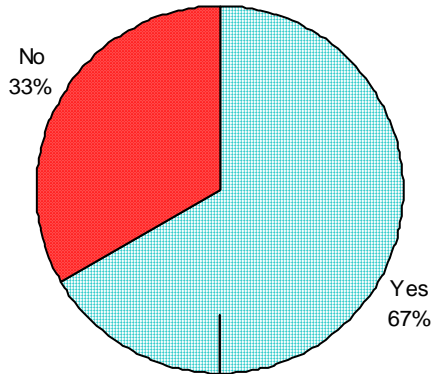
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Part 2a - Responses from those assessed to be in need of affordable housing

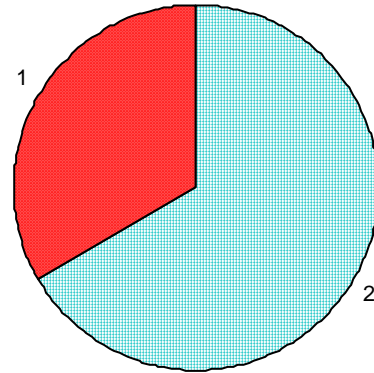
3 new/existing households in need

11. YOUR PRESENT HOUSING CIRCUMSTANCES (continued)

Do you have central heating?

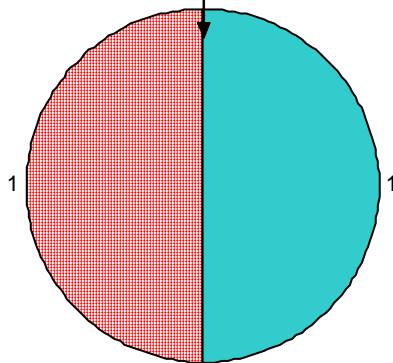


Do you have double glazing?



Yes No

If Yes, is it?

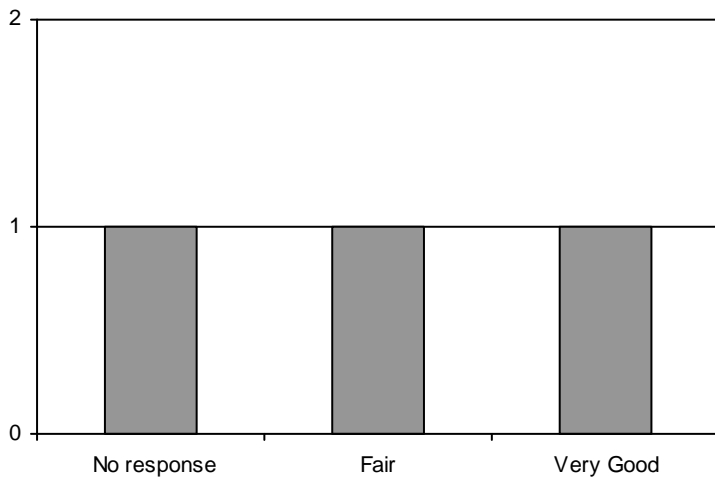


Electric Gas

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

Open Fire/electric Radiators

What condition is your home in?





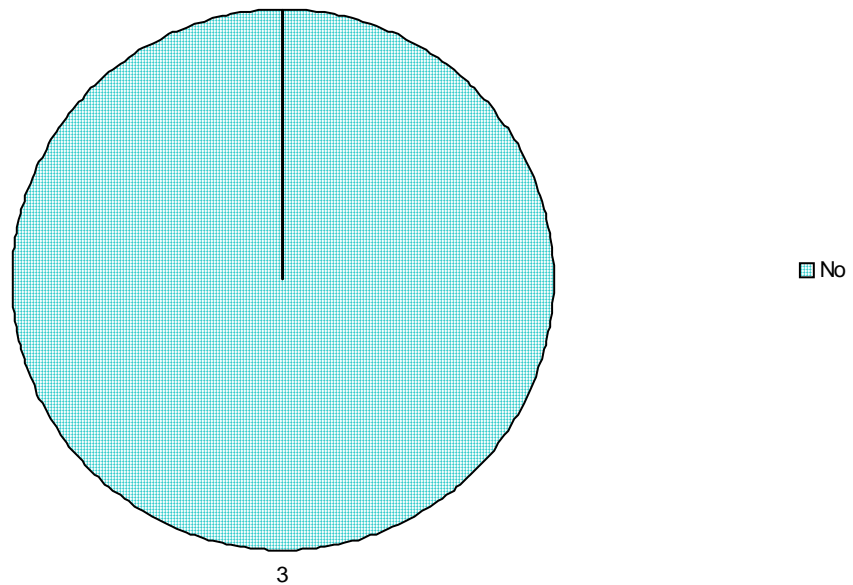
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Part 2a - Responses from those assessed to be in need of affordable housing

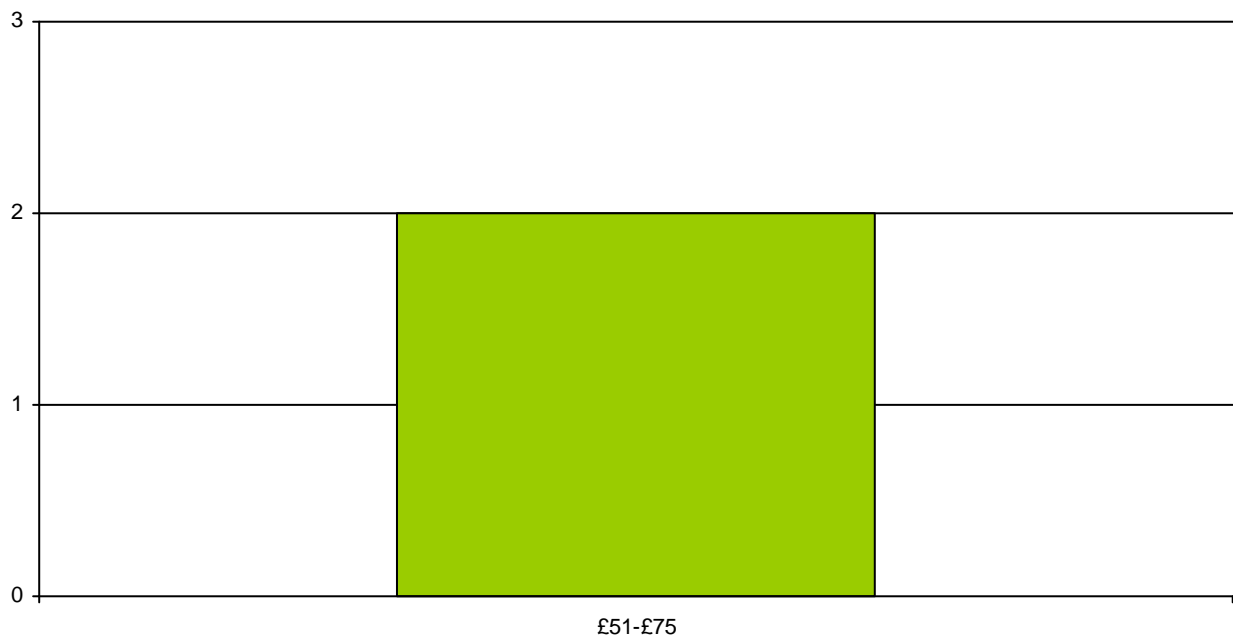
3 new/existing households in need

12. RENTING

Do you receive Housing Benefit?



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





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

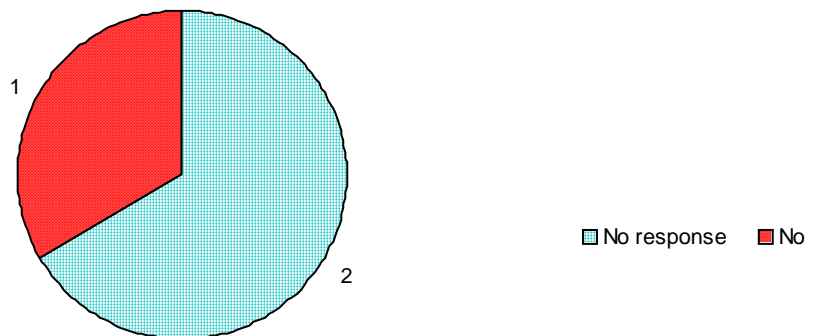
3 new/existing households in need

13. HOME OWNERS

How much do you think your property is worth?

No Information submitted

Do you have a mortgage on your current home?





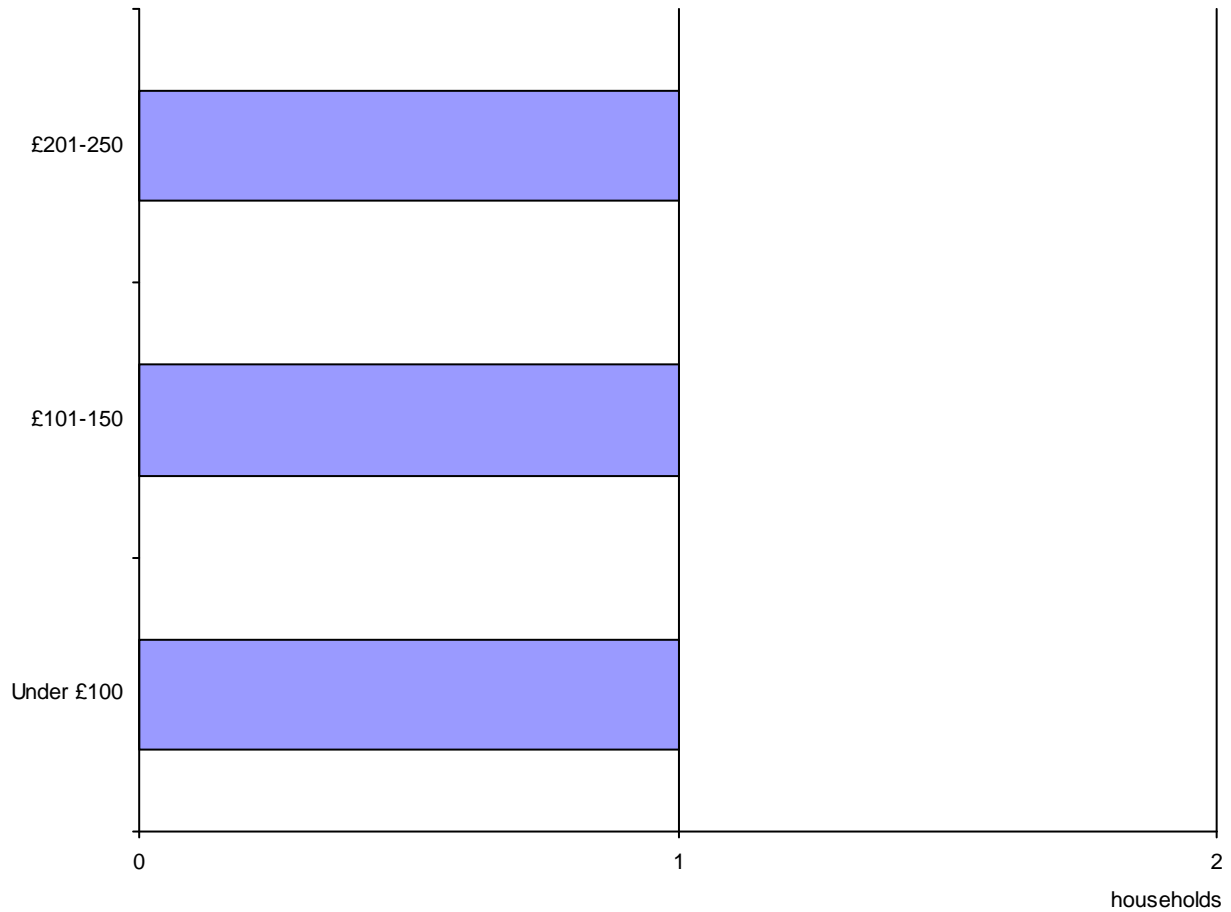
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Part 2a - Responses from those assessed to be in need of affordable housing

3 new/existing households in need

14. INCOME

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





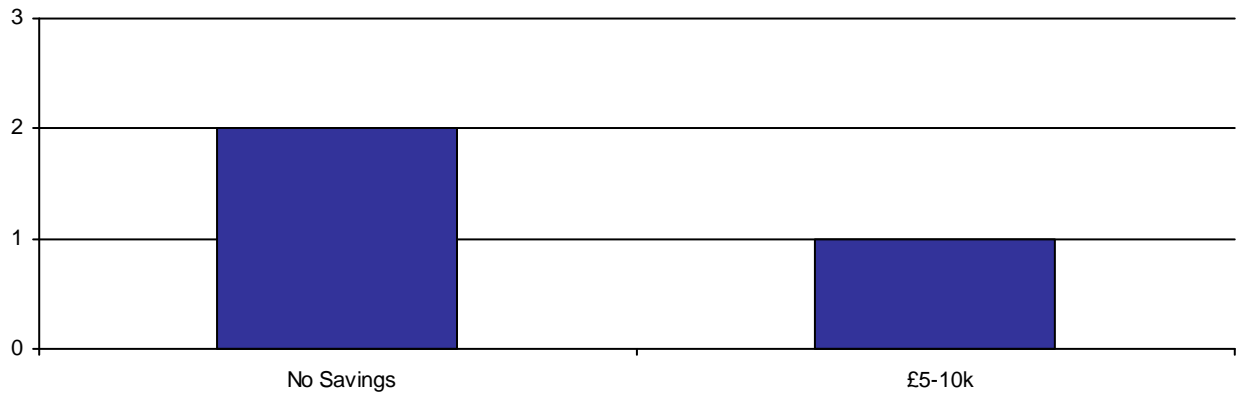
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Part 2a - Responses from those assessed to be in need of affordable housing

3 new/existing households in need

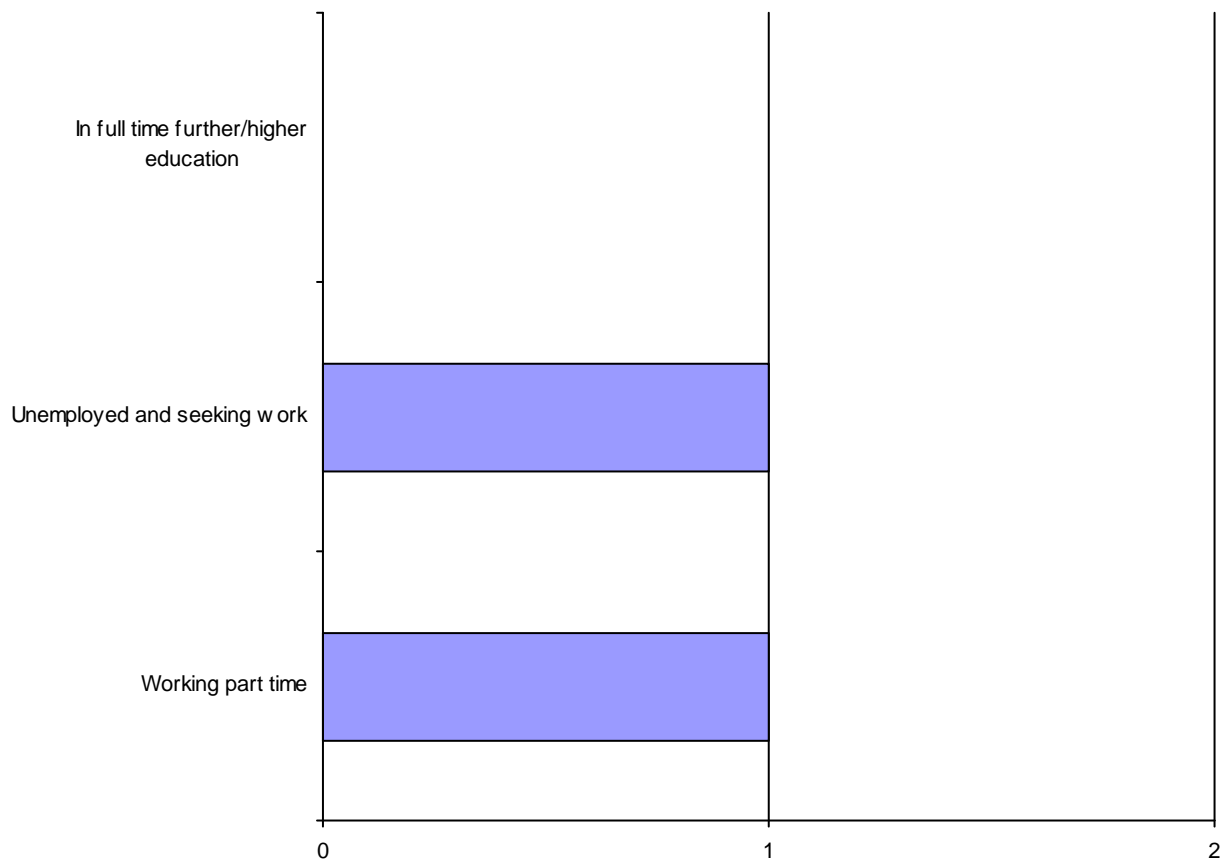
15. YOUR SAVINGS

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?





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

3 new/existing households in need

16. YOUR OCCUPATION (Continued)

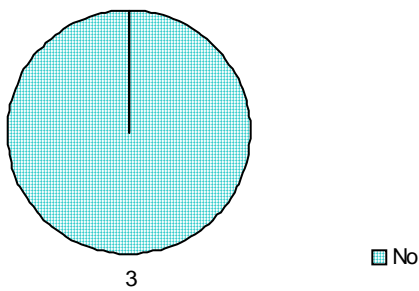
Jobs ...

1 Administrative & secretarial

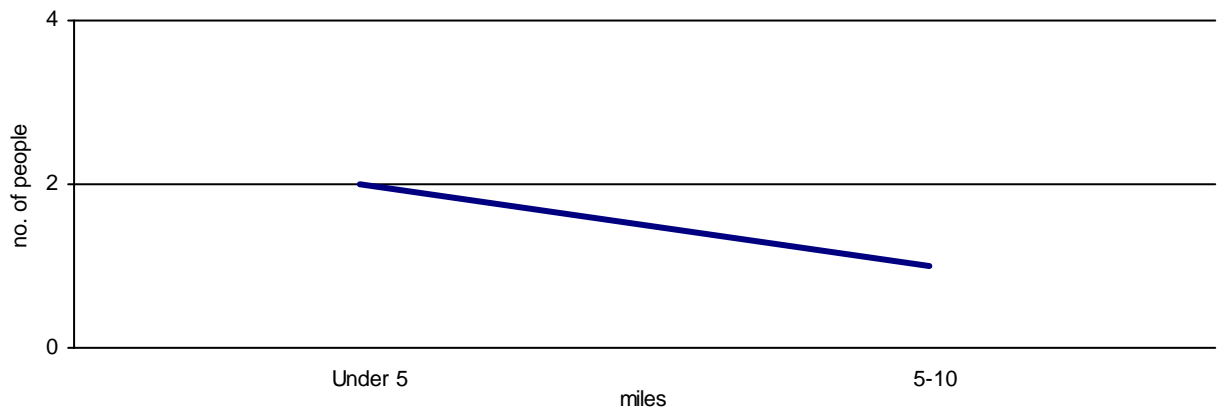
1 Student

1 Unemployed

Do any of those needing to move work from home?



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



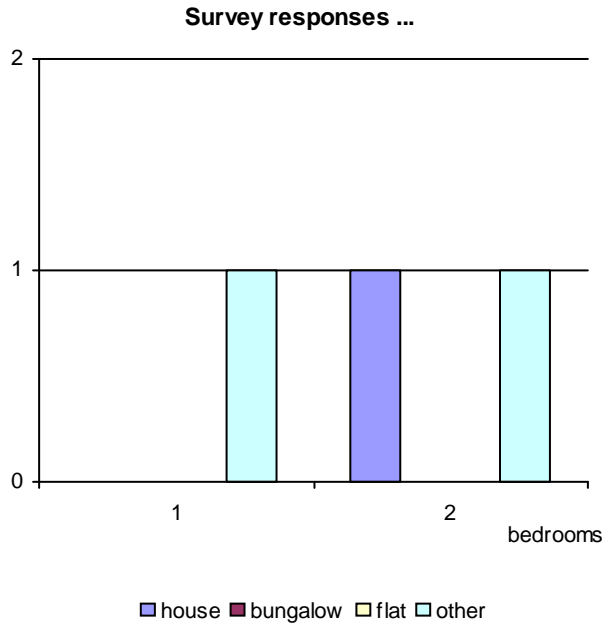


Yealand Redmayne 2014

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

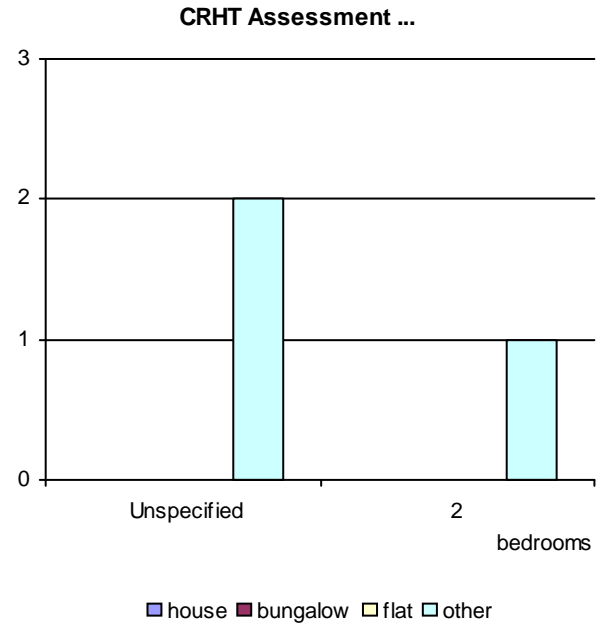
3 new/existing households in need

17. TYPE OF HOME NEEDED



Other:

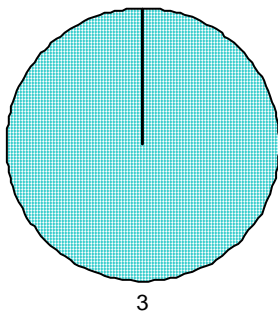
House/bungalow/Flat
House/Flat



Other:

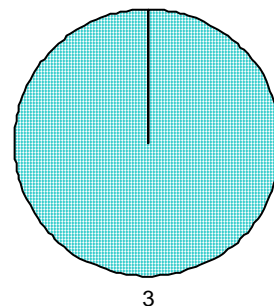
Bungalow/Flat
1 or 2 Bed house/flat
1 or 2 Bed house/flat

Are you registered with Choice Based Lettings/Council register?



■ No

Are you registered on any local Private Landlord waiting list?



■ No



Yealand Redmayne 2014

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

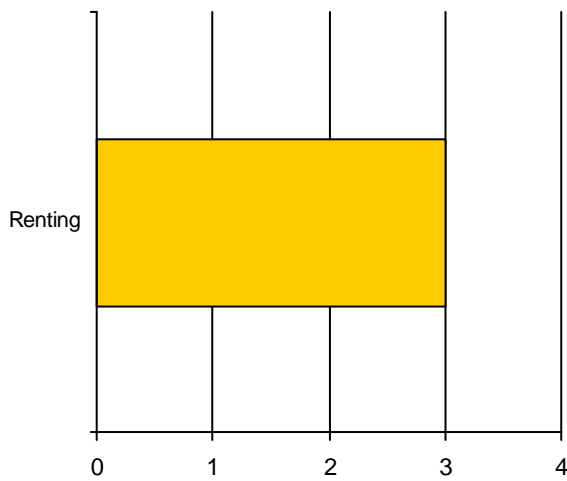
3 new/existing households in need

17. TYPE OF HOME NEEDED (continued)

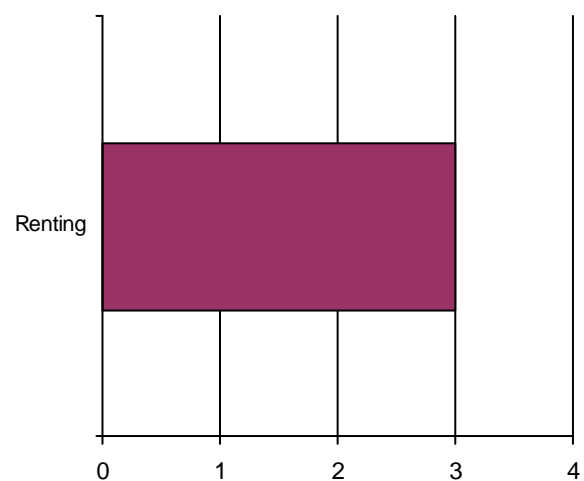
Does anyone needing to move require wheelchair access, sheltered housing, personal care or extra care housing?

No requirement stated by respondents.

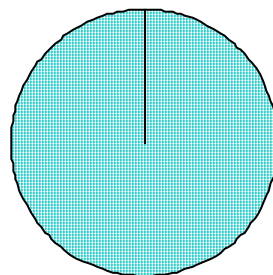
Which would best suit your housing need?



CRHT Assessed "Housing Need"



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



3

Yes



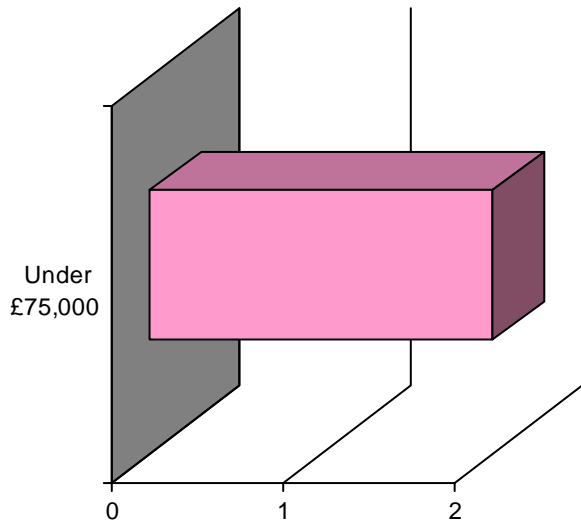
Yealand Redmayne 2014

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

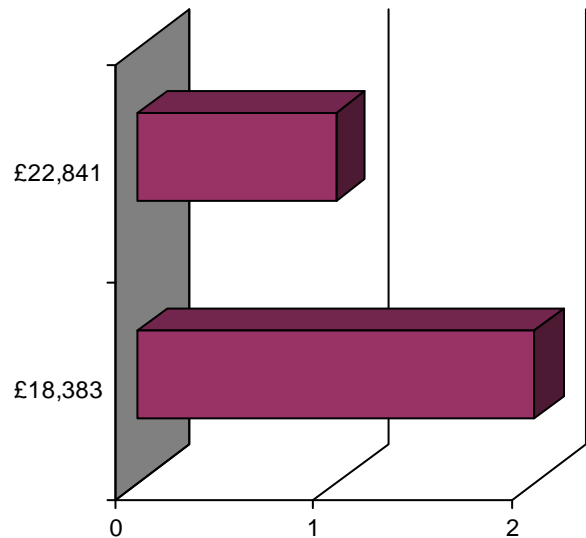
3 new/existing households in need

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).





Yealand Redmayne 2014

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

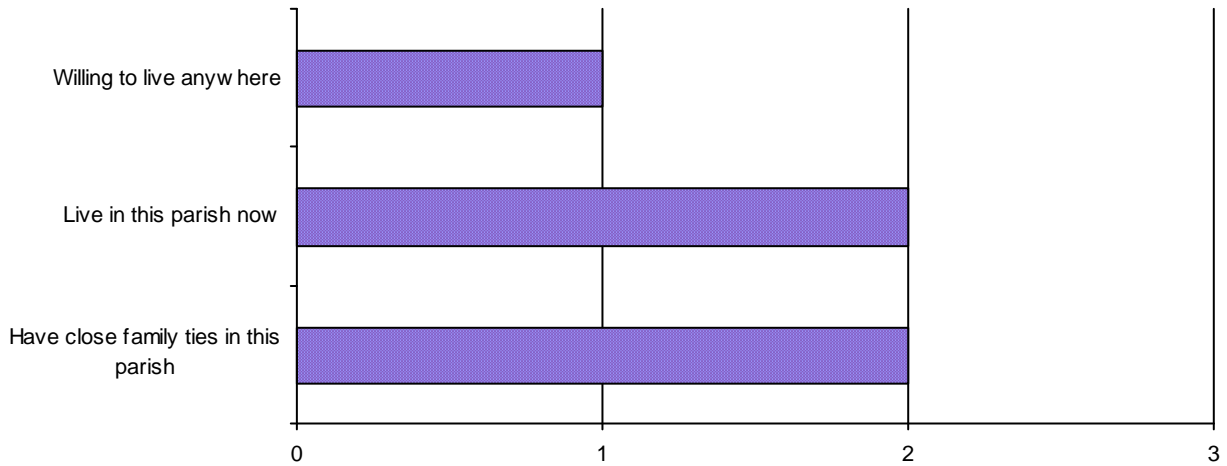
3 new/existing households in need

18. WHERE WOULD YOU LIKE TO LIVE?

Numer of responses

| | | |
|-----------------------|-----------------|-----------|
| 1st Preference | 1 Lancs/Cumbria | 2 Yealand |
| 2nd Preference | 1 Warton | |
| 3rd Preference | 1 Burton/Holme | |

Reason for your first choice



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



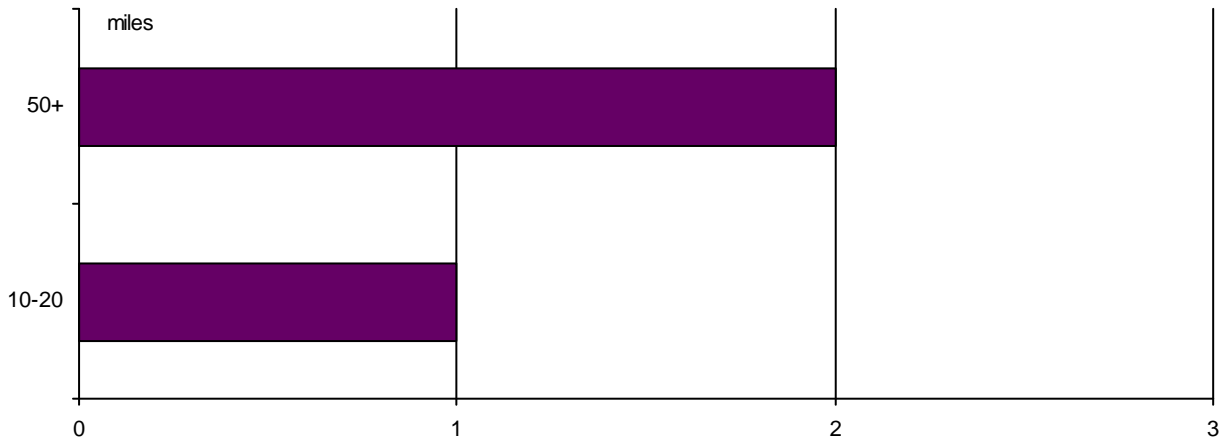
Yealand Redmayne 2014

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)

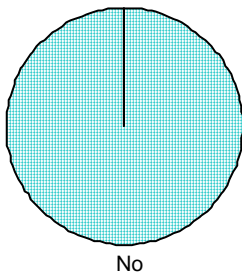
What is the furthest away you would be prepared to move?



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.

- The County needs them and not just for local people. If your intent is to restrict building to be for local people only then my answer is NO. I don't accept that a housing plan should be prepared purely to reflect the needs of local people. The plan should also reflect the wider regional and national need for more housing. I suggest that Planners should be proactive in identifying suitable sites, even if local interests e.g. ANOB Partnership are not sympathetic. There is a wider need to be met.
- A wide variety of homes is available already. Latest planning permission for small (affordable) homes resulted in holiday lets only. More rental housing would be useful as long as there is a good bus service to go with it. Any housing in ownership may start small and affordable but grows over time and becomes unaffordable. We have many examples of these as well as "affordable" holiday lets.
- Recent new builds and replacements, Conversions and Refurbishments have improved the village. More would be welcome, if done to a good standard!
- There are very few services, shops etc. This is an AONB and any small developments would need to be of high quality/low key/high price to maintain the character of the area.
- I strongly object to any new housing development in the Redmayne (and Silverdale) area as we do not have the means to support more people: in terms of roads that are suitable for heavier use, a school that could cope with more children due to its size. Drainage and waste disposal. The Areas natural beauty would also be vastly diminished together with loss of wildlife.
- Very important for the schools future to have young families able to afford to live in the village.
- Check possible sites with the Parish Council.
- If one/two bedroom bungalows were built for the elderly then it would leave three bedroom houses for young families I am supportive of affordable housing on brownfield sites but not interfering with the AONB.
- The whole of the Yealands are a desirable location for retired people. When properties come on the market they are filled by people approaching retirement. Please don't spoil this community by trying to introduce change!
- It would be good to have young people to grow into families to replenish the villages, but there is very little infrastructure, no shop, poor transport and getting worse, and most importantly for young people and all residents, very poor download speeds for access to IT to carry out many basic functions that we now take for granted that we do online.

- But would say yes if the planning department would listen to the concerns of the residents in the village. Our adult child will need an affordable home when they return.
- We need sufficient homes to run rural businesses as no homes affordable for workers.

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 Redmayne Parish Jun 2013 – Jun 2014 From Right Move | | | | | | | | | |
|--|-------|----------------|-------|----------|-------|-----------------|-------|----------|-------|
| Detached | | Semi- detached | | Terraced | | Flat/Maisonette | | Overall | |
| Av Price | Sales | Av Price | Sales | Av Price | Sales | Av Price | Sales | Av Price | Sales |
| £690,000 | 1 | £225,166 | 3 | | 0 | | 0 | £341,375 | 4 |

Houses for sale

| House prices from Rightmove.co.uk 1 st July 2014 | Property Type | Number of Bedrooms | Open Market Price |
|--|---------------|--------------------|-------------------|
| Silverdale Road | Detached | 5 | POA |
| | Detached | 5 | POA |
| Yealand Storrs | Terrace | 4 | £450,000.00 |
| | Detached | 3 | £369,000.00 |
| Well Lane | Semi detached | 3 | £350,000.00 |
| Silverdale Road | Semi detached | 4 | £315,000.00 |
| | Detached | 4 | £295,000.00 |
| Silverdale Road | attached | 3 | £260,000.00 |
| The Meadows | Terrace | 3 | £174,950.00 |
| The Meadows | Terrace | 3 | £170,000.00 |

Private Rented Accommodation

As at the 1st July 2014 there were no properties on the market to rent in Yealand Redmayne 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 3 Second homes and 4 empty properties in Yealand Redmayne 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

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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.idealchoicetomes.co.uk or www.lancaster.gov.uk/idealchoicetome.

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:

idealchoicetomes@lancaster.gov.uk.

Current Supply of Affordable Housing and Turnover

There is some Council owned stock 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.

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 it if 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.



Cumbria Rural Housing Trust



YEALAND REDMAYNE 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



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 rows.

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, How Many?, 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, Small families, Large families, Single people, People with disabilities, Elderly people, Self/custom builders, 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, Job elsewhere, Lack of public transport, Further education, Marriage/Partnership, 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 12 months
 Within 3 years 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 £51 - £75
 £76 - £100 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 £75,000-£100,000
 £100,000-£125,000 £125,000-£150,000
 £150,000-£175,000 £175,000-£200,000
 £200,000-£250,000 £250,000-£300,000
 £300,000-£350,000 £350,000-£400,000
 £400,000-£450,000 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? yrs

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