Parish Housing Needs Survey Report

## **Parish of Langton Matravers**

## Purbeck

## Commissioned by Langton Matravers Parish Council

Report date December 2013

Chris McDermott Senior Housing Officer (Policy & Enabling)

Purbeck District Council, Westport House Worgret Rd, Wareham, Dorset BH20 4PP Tel. 01929 557386 Email: chrismcdermott@purbeck-dc.gov.uk

## Background to the survey

The Parish Council has commissioned a Housing Needs Survey to find out if a lack of affordable housing is a problem for some households in the parish.

The purpose of this survey is two fold. Firstly, to find out whether the general community supports the idea of more affordable housing for residents of the parish. Secondly, to find out exactly who, and how many people might need to return or be helped to stay in the community through access to affordable homes.

Surveys were sent out on 21 October and the return date was 11 November 2013. All households in the parish of Langton Matravers were sent survey questionnaires. The address list was compiled from the local land and property gazetteer.

Langton Matravers Parish Meeting has been pro-active in investigating what the need is for affordable housing in the parish.

## **Housing Needs Surveys**

#### Housing Enabler Parish Surveys - a Register of Interests

Parish Housing Needs Surveys are sent to all households in a parish and do not require a minimum response rate. Parish housing surveys are a 'register of interests', or list, of people meeting the District Councils criterion for housing need. The purpose is to give every household the opportunity to have their need assessed, and identify actual households in need in the locality, no matter how few. A secondary function of parish surveys is to give an indication of the level of community support for the provision of affordable homes to meet local need.

#### General functions of parish surveys:

1. Raise awareness of the local housing / income affordability gap.

2. Determine if there are many households whose housing needs are not being met.

3. Report on quantity of existing affordable housing in the community; the frequency of re-lets and whether re-lets are enough to meet the need of the community.

4. Consult on the best ways to meet outstanding local need - i.e. ensuring local lettings of existing social housing stock; converting buildings; providing new affordable homes.

5. Inviting landowners to consider making land available at low cost for the benefit of the community.

6. Give an impression of the general level of support for improving provision of affordable housing to meet local need.

7. Provide follow up information for the community about planning policies and affordable housing providers.

8. To encourage households in housing need to register on the Council's Housing register.

#### Who may be eligible for Affordable Housing?

Purbeck's Local Plan defines housing need as "the number of households who lack their own housing or who live in unsuitable housing and who cannot afford to meet their housing needs in the market" The measure of an affordable housing cost recommended in the Council's District Housing Survey is 25% of gross income.

## What is Affordable Housing

The current definition of affordable housing is contained in the National Planning Policy Framework is as follows:

**Affordable housing**: Social rented, affordable rented and intermediate housing, provided to eligible households whose needs are not met by the market. Eligibility is determined with regard to local incomes and local house prices. Affordable housing should include provisions to remain at an affordable price for future eligible households or for the subsidy to be recycled for alternative affordable housing provision.

Social rented housing is owned by local authorities and private registered providers (as defined in section 80 of the Housing and Regeneration Act 2008), for which guideline target rents are determined through the national rent regime. It may also be owned by other persons and provided under equivalent rental arrangements to the above, as agreed with the local authority or with the Homes and Communities Agency.

Affordable rented housing is let by local authorities or private registered providers of social housing to households who are eligible for social rented housing. Affordable Rent is subject to rent controls that require a rent of no more than 80% of the local market rent (including service charges, where applicable).

Intermediate housing is homes for sale and rent provided at a cost above social rent, but below market levels subject to the criteria in the Affordable Housing definition above. These can include shared equity (shared ownership and equity loans), other low cost homes for sale and intermediate rent, but not affordable rented housing. Homes that do not meet the above definition of affordable housing, such as "low cost market" housing, may not be considered as affordable housing for planning purposes.

Shared ownership is managed by South West Homes who can be contacted at:

South West Homes Hatfield House Hatfield Road Torquay TQ1 3HF Tel: 0300 100 0021 Website: www.southwesthomes.org.uk

## Langton Matravers Housing Information

According to the Dorset Data Book 2011 Population of Langton Matravers Total dwellings Langton Matravers		(2010 estimate) (2011)
Second homes in Langton Matravers (as per information from Council Tax)	79	(16.5%)

Some residents list their properties, as Holiday Lets so pay business rates and not council tax so are not identified in the figure above. The discount for second homes is only 10% and not all households claim the discount so they would not show in the above figure either.

Social sector homes in Langton Matravers **41** (8.6%) (including Nine Barrow View, Steppes)

## **Survey Result**

Please note that applicants that completed a survey and have been allocated a property at Nine Barrow View have had their information removed from the following section

#### Households returning forms

**24** households meet the District Councils criterion for affordable housing (5.2% of occupied households).

#### The need comprises:

Need to move into own accommodation x 8 Need to have secure tenancy x 4 Need cheaper accommodation x 5 Need to avoid harassment x 1 Need larger accommodation x 1

Need to be closer to a carer or dependant, to give or receive support x 1 Need smaller accommodation – present home is difficult to manage x 1Other x 3

#### Number of forms returned: 176 of 518 households sent a survey (34%)

Of the households responding 145 of the 176 (82%) are in favour of increasing the provision of local affordable housing. 19 (11%) are not in favour and 12 (7%) did not state if they were in favour or not.

#### Tenures / accommodation indicated by information provided.

The property sizes indicated are the minimum needed to meet current need.

Households have been split with households earning below £26,000 listed under rented and earning over £26,000 listed under possible shared ownership this is because it is felt that £26,000 is the minimum earnings to be eligible to buy a shared ownership/shared equity property.

#### Affordable rented accommodation

Households earning under £26,000 or requesting rented accommodation

- 1 person 1 bedroom x 9
- 2 person 1 bedroom x 2
- 2 person 2 bedroom x 5
- 3 person 2 bedroom x 2
- 4 person 2 bedroom x 1
- 3 person 3 bedroom x 1
- 5 person 3 bedroom x 1

#### Possible shared ownership homes

Households usually earning over  $\pounds 26,000$  pa, or with sufficient combination of earnings plus savings or equity and showing an interest in shared ownership – depending on the cost of the shared ownership offered.

3 person 2 bedroom	x <b>2</b>
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4 person 2 bedroom x 1

#### **Discounted Sales**

Discounted sales is a low cost home ownership product where a new build property is purchased at a discounted price. The discount will vary on the property and sale price. This is possible because when developments are negotiated with the Council, a discount is stipulated to try to help low and middle income earners get onto the property ladder. The purchaser buys the percentage of the property available after the discount and when he/she sells the property, it has to be sold at this same percentage of the property value which must be agreed by the Council. Applicants will need a mortgage and/or savings to cover the discounted price of the property.

Of the 24 households, 12 showed an interest in discounted sales but only 3 of those households have an income of over £26,000.

### Self Build

Self build rural exception sites can be single plots or in a group. Anyone wishing to undertake a self build project will have to secure a site and funding. The Council can provide advice about banks that may be willing to provide mortgages for self build projects.

A bank's agreement to lend for self build projects depends on the terms of the Section 106 agreement and its future resale clauses. Potential applicants of planning permission are advised to discuss terms of future resale with their bank prior to engaging in pre- application discussions with the Council.

Self build affordable housing must remain in perpetuity via a Section 106 legal agreement between leaseholder and the Council. The agreement will likely ensure that the property cannot change ownership without written consent of the Council. The Council will only grant consent for resale if it is satisfied that the new purchaser is paying the prevailing 'affordable' price and meets the terms of the Section 106 legal agreement.

Inheritance of the property by family members is permitted in the first instance, provided that they meet the local needs criteria. The resale value calculation used by the Council and further information on self build properties can be found in Purbeck District Council's Affordable Housing Supplementary Planning Document 2012 – 2027.

Of the 24 households, 6 showed an interest in self build but only 3 of those households have an income of over £26,000.

#### Local amenities

The survey asked if you need to be housed in this parish will you have adequate access to amenities such as transport, school, shopping etc.

Yes	x <b>20</b>
No	x <b>3</b>
Not stated	x 1

#### Local people having to move away

**14** households reported that family members have moved away in the past five years because of difficulties in finding an affordable home.

#### Transport

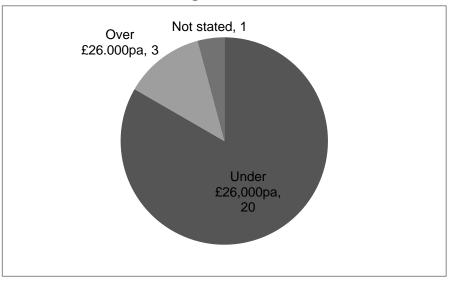
The survey asked what effect would it have on the number of vehicle journeys made in and out of the parish if you were offered an affordable home in the parish:-

No change in journeys made x **17** Fewer journeys made x **6** Not stated x **1** 

#### Income

Affordable housing should be available to households who are in unsuitable accommodation and who are not able to meet their own housing needs through buying or renting on the open market as a result of the local relationship between income and market price.

# Gross household incomes of households requiring affordable housing in Langton Matravers



#### **Employment of respondent households**

Security Officer, Engineer, Receptionist, Dental Practice Manager, Publican, Plumber and various other occupations.

#### Current accommodation (from information provided)

Living with parents or family	x <b>8</b>
Renting from a private landlord	x <b>11</b>
Renting from a housing association	x <b>2</b>
Own home with a mortgage	x <b>2</b>
Own home without a mortgage	x <b>1</b>

#### Years resident in the parish

1-2 years	x <b>1</b>
More than 2 years	x <b>2</b>
More than 5 years	x <b>3</b>
More than 10 years	x <b>14</b>
Not stated	x <b>4</b>

#### Local connection

Households may have more than one connection

Grew up in the parish	x <b>13</b>
Currently living in the parish	x 14
Currently employed in the parish	x <b>8</b>
Have close family in the parish	x <b>12</b>
Members of the household attend school or local	x 5
club e.g. scouts or guides	

#### Young people in full time education

A young person would normally be expected to complete their course and show that they are permanently resident in the parish before being eligible for an offer of independent affordable housing. Allowance might be made for young people on local apprenticeship type courses, or in other circumstances where it is shown they will remain local.

#### The Council Housing Register

Number of households identified from the Housing Needs Survey that meet the District Councils criterion for affordable housing that are on the register now is **11**.

In addition to the **24** household that have been identified by the survey as needing accommodation and have provided their information there are an additional **16** households on the housing register who have a local connection to the parish of Langton Matravers and their housing need is as follows:

#### 13 x 1 bedroom

**2** x 3 bedroom **1** x 4 bedroom

To be eligible to bid on any available housing association owned housing respondents must ensure they register on the Council's Housing Register. This applies to possible shared ownership, shared equity and rented alike.

Housing need identified in a parish and delivered on a planning 'exception site' allows local need to take priority over District need.

#### **Comments from those in favour**

"There are too many empty "second homes" in Langton Matravers. This is unfair to those of us who have local ties and lived in these areas all our lives but find it impossible to afford our own housing. I don't want a mansion – just something I can call my own home in my local area."

"I have lived in the village for 21 years, I was born and schooled within the parish. I am currently also employed in the village. I would like to remain within my local parish once I decide to leave the family home, affordable housing would make all the difference."

"I am a strong believer that much more affordable housing should be made available for both rent and buy in this area. There must be plenty of land available in such a rural area as Purbeck."

#### Comments from the people not in favour

"I think to build housing for people when there is no work in the area is wrong. You are condemning them to a life on benefits with nothing to do."

## Langton Matravers general context

#### What kind of development? How much and how local?

National Planning Guidance recognises the greater affordability gap affecting rural communities and allows strictly controlled provision of affordable housing to meet proven local need via Rural Exception Sites Policy. Such sites are limited to provide only for households within the parish or with a local family or employment connection.

The size of development should not exceed the proven local need.

Exception site policy has tightened considerably in recent years requiring that schemes be bound by a Section 106 Agreement to prioritise local need in perpetuity, and avoiding loss through the Right to Buy or Acquire. Residents of neighbouring parishes may be offered housing where a household from the parish is not available to occupy a vacant home.

Tenures can include social rented housing, affordable rented, shared equity or shared ownership homes offering a financial stake in the home for households on intermediate incomes.

Housing Associations specialise in developing and managing affordable housing schemes and may obtain grant from the government to do this. Scheme design standards are very high and communities are consulted during the process of working up a planning application.

Exception sites must form a natural extension to the existing built settlement with good access and comply with other Planning Policies. They are also dependent on landowners' acceptance of reduced land values to produce affordability.

Housing need may be registered by contacting the Housing Enabler or the Housing Needs Team at any point, including after a survey has taken place. Ultimately affordable homes can only be offered to households who are registered on the Council's Housing Register.

Local people may have to solve their housing problems by accepting offers of housing elsewhere during the time a local scheme may be worked up. In these circumstances, it is possible for a family to be considered for a new affordable home in the parish by registering on the Council's Housing Register.

## **Existing social housing**

#### **Parish of Langton Matravers**

# Properties owned by Raglan Housing (including Nine Barrow View)

- 4 x 2 bedroom flats for rent.
- 6 x 2 bedroom houses for rent.
- 5 x 3 bedroom houses for rent
- 1 x 4 bedroom house for rent

There were 11 vacancies in the last 5 years (including Nine Barrow View).

#### **Properties owned by Synergy Housing**

2 x 1 bedroom bungalows for rent
7 x 2 bedroom bungalows for rent
12 x 3 bedroom houses for rent
1 x 3 bedroom house for shared ownership

There were 2 vacancies in the last 5 years.

#### **Properties owned by Sovereign Housing**

1 x 3 bedroom house for rent.

1 x 3 bedroom house for shared ownership.

There were no vacancies in the last 5 years.

#### **Properties owned by Spectrum Housing**

1 x 3 bedroom house for rent.

There were no vacancies in the last 5 years

#### **Right to buy sales**

There were 8 sales through the Right to Buy in the last 20 years.

#### Transfers within existing stock

There is no scope for gaining social rented homes through transfers. Of those households living in the parish who say they need alternative accommodation, 1 is currently living in a socially rented home in the parish of Langton Matravers.

## The local affordability gap

This affects the ability of local people to access the market

David Couttie Associates (DCA) who specialise in housing market research define rental affordability as being approximately 25% of gross income.

#### Typical cost of local rural housing to buy

The typical cost of an average terraced house listed in the Dorset Data Book for July - September 2010 in Purbeck is £221,611.

The last house that sold in Langton Matravers listed on zoopla.co.uk is a semi detached three bedroom house that sold for £347,500 in 2013.

To purchase the property in Langton Matravers would have required an income of £98,458.00 based on a safe multiple of 3 x gross annual household income and a 15% deposit.

#### Typical costs of rural housing to rent

At the time of writing this survey, there was a two-bedroom semi detached property for rent in Langton Matravers for £800 per month listed on www.rightmove.co.uk.

## Factors influencing how many new homes may be provided

- The potential for existing affordable housing stock to meet local need i.e. frequency of re-lets.
- Investigating scope for re-use of existing buildings.
- The number of respondent households that become registered and verified in need by the Council's Housing Register.
- Expected provision through planned new development sites? The Strategic Housing Land Availability Assessment offers an opportunity for parishes and landowners to suggest sites for affordable or open market housing.
- The most likely means of delivering local need is to identify 'rural exception sites' closely related to the existing settlement, where landowners are willing to accept the low land values to ensure the affordability of schemes.
- The availability of government housing grant to enable housing associations to provide affordable schemes.

## **Actions Already Taken Place**

- 1. Engagement and involvement of Langton Matravers Parish Council.
- 2. Completion of Housing Needs Survey.

## **Suggested Actions**

#### **Parish Meeting**

- 1. Adopt the Housing Needs Survey and make available to the community.
- 2. Enter into further consultation if felt it is needed with the community to air the issues revealed in the report and build support.
- 3. Inform the community that households in need can register at any point with the District Council and that it is essential to register to be eligible for offers of affordable housing.

#### **District Council, Registered Providers**

1. Keep in regular contact with the Parish Council to discuss the way forward and any imminent planning applications for an exception site.

- 2. Identify potential exception sites and initiate dialogue with landowners and planners to assess viability i.e. willingness to sell / planning policy context.
- 3. Hold a community drop in consultation once a site has been identified to gain the community views on layout and design prior to a planning application.

## Appendix

#### What is a Rural Exception Site?

Small sites used for affordable housing in perpetuity where sites would not normally be used for housing. Rural exception sites seek to address the needs of the local community by accommodating households who are either current residents or have an existing family or employment connection. The affordable housing provided on rural exception sites should only be used to meet a clearly identified local need for accommodation and will therefore be subject to strict local occupancy clauses (see an example below).

#### Example of a Local Occupancy Clause:

The following persons are eligible to occupy a vacant dwelling within the Development, in the following order of priority:

1. Persons who:

(a) Throughout the period of at least three years immediately prior to the dwelling becoming vacant; or

(b) For at least three years during the period of five years immediately prior to the dwelling becoming vacant,

have had their principle place of residence within the Parish.

2. Persons who throughout the period of at least three years immediately prior to the dwelling becoming vacant have been employed in permanent full-time work in the said Parish.

3.Persons who have close family member (e.g. parent, child, brother or sister) who has had their principal place of residence in the Parish for a period of at least five years prior to the dwelling becoming vacant.

If the vacancy cannot be filled in accordance with the above then the same criteria will be applied to the adjacent Parishes.

If the vacancy still can not be filled, it will then be offered to residents of Purbeck.

#### **Rural Exception Site Policy**

Purbeck District Council's policy RES on rural exception sites is contained in the Purbeck Local Plan Part 1 adopted November 2012

#### **Policy RES**

In order to meet local needs in rural areas, excluding the settlements of Swanage, Wareham and Upton, affordable housing will be allowed in the open countryside in and around settlements where residential development is not normally permitted, provided that:

• The Council is satisfied that the proposal is capable of meeting an identified, current, local need within the parish, or immediately adjoining rural Parishes, which cannot otherwise be met;

• Ideally, the site is not remote from existing buildings and does not comprise scattered, intrusive and isolated development and is within close proximity to, or is served by, sustainable transport providing access to local employment opportunities, shops, services and community facilities. However if evidence can be submitted to demonstrate the site is the only realistic option in the parish, the Council will give consideration to supporting the proposal;

• The number of dwellings should be commensurate with the settlement hierarchy set out in Policy LD: Location of Development, of character appropriate to the location and of high quality design; and

• There are secure arrangements to ensure that the benefits of affordable housing will be enjoyed by subsequent as well as initial occupiers. Affordable housing will be allowed adjacent to existing settlements within the South East Dorset Green Belt where it meets an identified local housing need and does not harm the function or integrity of the Green Belt.

On rural exception sites, a small amount of market housing may be permitted provided it enables the provision of significant additional affordable housing to meet local needs. Further detail will be set out in the Council's Affordable Housing SPD.

#### **Dorset HomeChoice Scheme**

Dorset HomeChoice is the way of letting the housing association properties, which become available to let in Purbeck. It requires households to "bid" for properties advertised – this does NOT involve paying money; it is another way of saying "express an interest".

Each Wednesday by 4 pm, Purbeck District Council updates the properties advertised. Properties will be advertised on the internet at www.dorsethomechoice.org and at Purbeck District Council offices. For a full list of places where you can see a copy of the advert, please contact Purbeck

District Council, Westport House, Worgret Road, Wareham, Dorset, BH20 4PP. Telephone: 01929 557370.

This is the only way Housing Register applicants will be considered for rented properties owned by Housing Associations.

## The Council Housing Register

The Housing Register is a list of people who want to rent Housing Association owned property in the District.

This survey is intended to assist people who need to be housed in this parish. However, whether your household requires affordable housing in this parish or elsewhere you must also register on the Council's Housing Register, Purbeck District Council, Westport House, Wareham, Dorset, BH20 4PP Telephone: 01929 557370.