

## Tideswell Parish Housing Needs Survey Results September 2011

### Introduction

In July 2011, the Rural Housing Enabler, with the support of Tideswell Parish Council, posted out Housing Need Surveys to every household in the Parish of Tideswell. The returned forms were then analysed by the Rural Housing Enabler for Derbyshire Dales and High Peak and form the basis of this report. Of the 891 forms posted out, 263 survey forms were returned, **a response rate of 30%**. Other sources of local housing information have also been used to supplement the survey findings.

### Purpose of the survey

The survey was conducted in order to obtain clear evidence of the affordable housing need in the Parish of Tideswell. The aim of the survey was to establish the type and tenure of housing required to meet local need, and the extent to which any housing need might be met by current housing stock.

The returned forms can be categorised as follows:

Category	No. of forms
In housing need and in favour of a scheme	45 (48 households in need)
Not in housing need and in favour of a scheme	190
Not in housing need and not in favour of a scheme	26
Don't know/voids	2
<b>Total number of forms returned</b>	<b>263</b>

89% of respondents are in favour of a small development of affordable homes for local people in the Parish.

### Planning Context – outline description

The Parish of Tideswell is in the Peak District National Park Authority (P.D.N.P.A.). Please note that the following is not a complete description of the planning policies that apply locally.

In the P.D.N.P.A., new housing may exceptionally be allowed, in or on the edge of a settlement, where there is a proven need. The homes built must be 'affordable by size and type to local people on low or moderate incomes and will remain so in perpetuity' (LH1 Local Plan, Adopted 2001). The Local Plan also defines who would qualify as having a local connection (LH2 Local Plan - **see Appendix A**).

### Local Connection

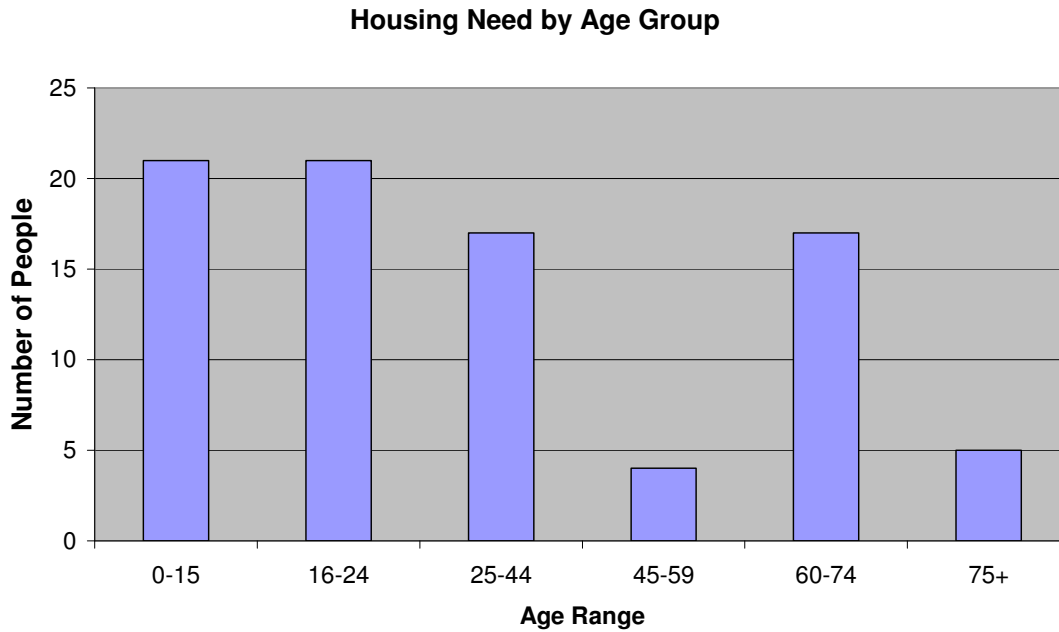
The local connection of those residents in housing need can be summarised as follows:

Category	%	Ave Duration (years)
Currently live in the town	100	27
Currently work in the town	31	-
Have relatives in the town	56	-

NB: The total percentage is greater than 100% in many of the tables and charts as some respondents fall into more than one category.

The following charts and tables set out the key housing demand information from the survey for the 48 households identified in housing need.

### Housing Need by Age Group



This chart shows the age ranges of the people in housing need. The survey has identified that the predominant need is for people in the 16-24 age groups, 25-44 and 60-74 age groups, with children also forming part of the households in need.

### The household types are as follows:

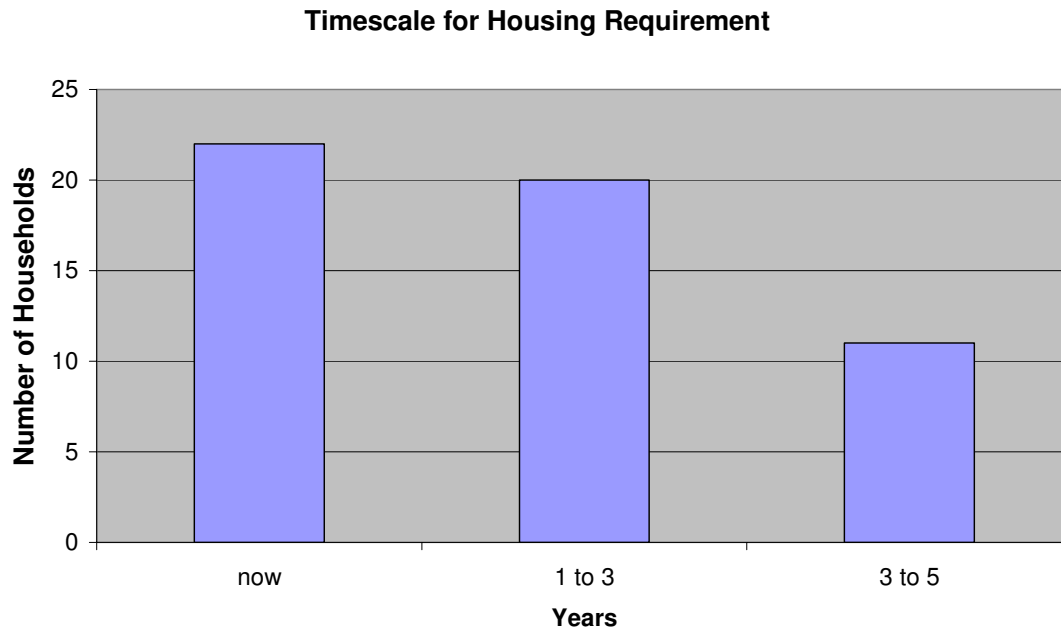
Household Types	No.
Single person (under 55)	13
Single person (over 55)	10
Couple (under 55)	3
Couple (over 55)	8
Family with 1 child	9
Family with 2 children	4
Family with 5 children	1
<b>Total</b>	<b>48</b>

71% of households in need are single people or couples and 29% are families with 1 or more children.

**The employment status of households is as follows:**

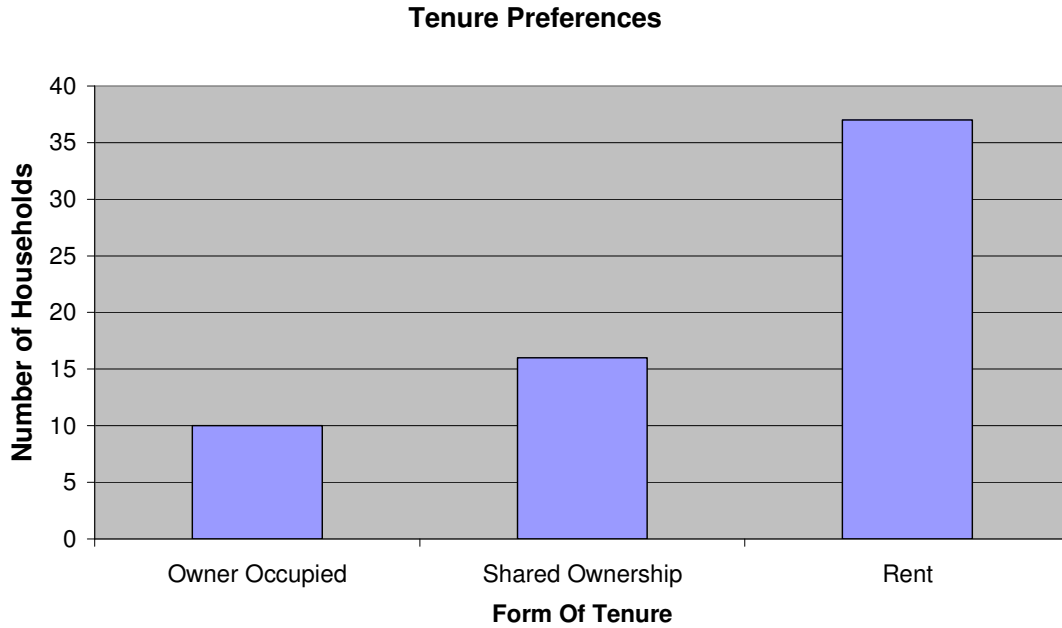
<b>Employment status</b>	<b>No.</b>
Working full-time	13
Working part-time	13
Retired	13
Job-seeker	2
Unable to work due to sickness or ill-health	1
Not provided	6
<b>Total</b>	<b>48</b>

The majority of the households are in employment or retired (81%), 2 are job-seekers, 1 person is unable to work to sickness or ill-health, and 6 households did not provide this information.

**Timescale for housing requirements**

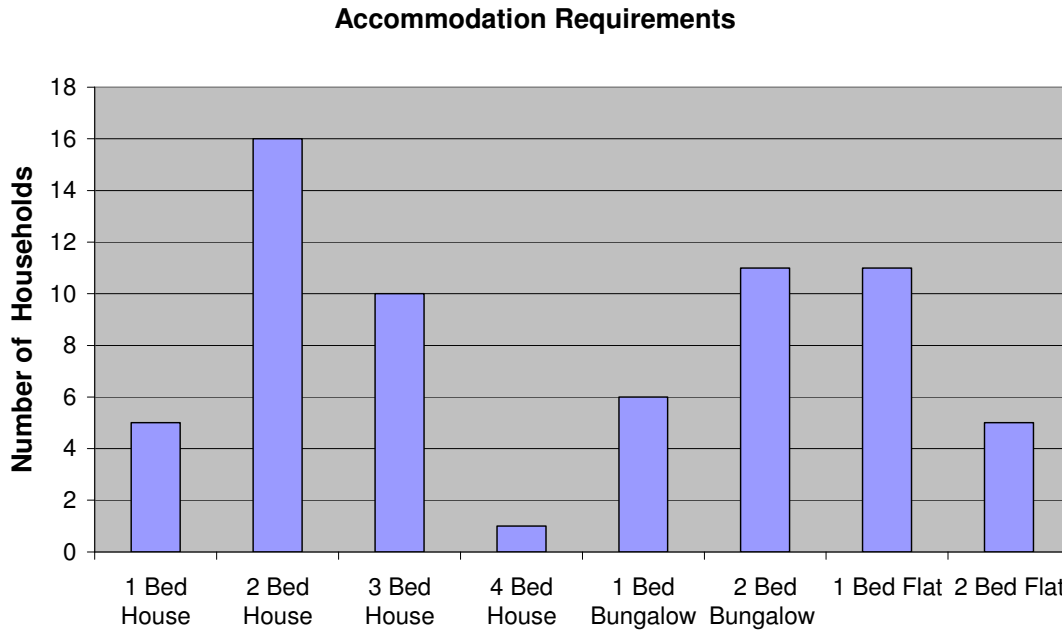
In response to the question “When is this housing going to be needed”, 46% of respondents stated “now”, 42% stated in “1 to 3 years” and 23% needed housing in “3 to 5 years time”.

**Tenure preferences**



Respondents stated that their tenure preference was predominantly rented (77%), with a lesser requirement for shared ownership (33%) and owner occupation (21%).

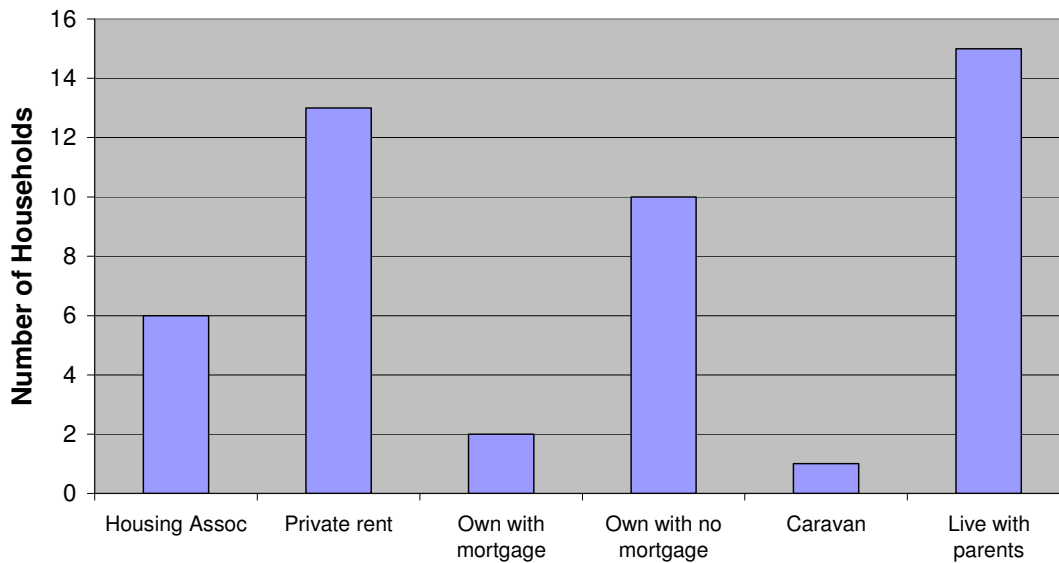
**Accommodation requirements**



Respondents indicated a predominant requirement for 2 bed homes – mainly houses but also 1/2 bed bungalows and 1/2 bed flats. There is a lesser need for 3 bed houses and one household requires a 4 bed property.

## Current Accommodation

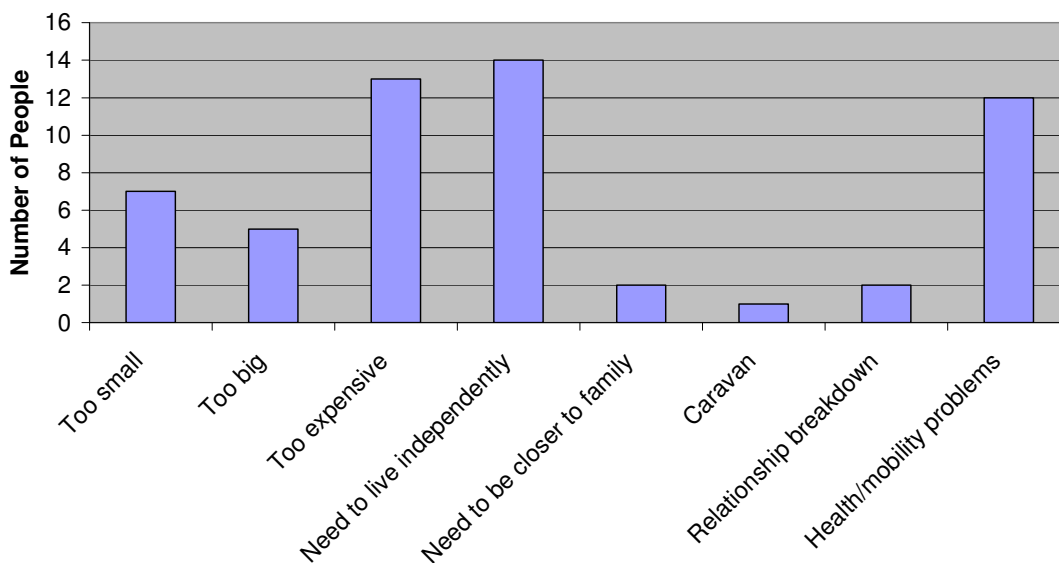
Where do you currently live?



The greatest need for affordable housing is from people currently living with their parents (31%) and in private rented accommodation (27%). 21% of respondents own a home with no mortgage and 4% own a home with a mortgage. 13% of households in need are renting from a housing association and one household lives in a caravan.

## Why is your current accommodation unsuitable?

Why is your current accommodation unsuitable?



The survey identified a number of key reasons why respondents' current housing is unsuitable: the "need to live independently" (29% of households), "too expensive" (27%) and "health/mobility problems" (25%). This links to the above chart which shows that the predominant need is from people living with their parents, renting privately or owner occupiers with no mortgage. Respondents also stated that their current accommodation is unsuitable because it is "too small" (15%), too big (10%), "need to be closer to family" (4% or 2 households), "relationship breakdown" (4% or 2 households) and one household is currently living in a caravan.

### Home-Options information on need

A further indicator of need is people registered on Home-Options, the District Council's Choice-Based Lettings System. Home-seekers in Derbyshire Dales need to be registered with Home-Options ([www.home-options.org](http://www.home-options.org)) to have access to the affordable homes in the District. All affordable homes are advertised on the site and on free property sheets. If a home-seeker is interested in a property, they 'bid' (i.e. express an interest) in a property in order to be considered for that home.

In addition to the households identified in the survey, and ensuring that there is no double counting, there are a further 51 Tideswell households registered on Home-Options who are in housing need. This figure does not include people with a strong local connection that have left the Parish and may wish to return. The household sizes and the age ranges of the main applicant are set out in the table below (please note the numbers refer to number of households).

### Tideswell Housing Need breakdown by age and size (Home-Options data Sept 2011)

The Home-Options data shows that most of the need is from single people and couples (41 out of 51 households) who, under the Home-Options allocations policy, would normally only be offered 1 bed accommodation. 10 of the 51 households are families with 1 or more children. The Home-Options data closely mirrors the survey results.

Household Type	Under 25	25-39	40-45	45-49	50-54	55-59	60+	Total
Single People	5	8	1	2	1	1	9	27
Couples	1	5	0	0	0	0	8	14
Family - 1 child	0	0	0	3	0	0	1	4
Family - 2 children	0	1	0	3	1	0	0	5
Family - 3 children	0	0	0	0	0	0	0	0
6-7 people or 4 children	0	0	1	0	0	0	0	1
<b>Total</b>	<b>6</b>	<b>14</b>	<b>2</b>	<b>8</b>	<b>2</b>	<b>1</b>	<b>18</b>	<b>51</b>

### Existing affordable housing stock and turnover

In considering the housing need information it is also important to consider the level of existing provision and turnover within that stock.

At the time of the 2001 Census, there were 782 dwellings with residents in the Parish of Tideswell. The tenure of these properties was 595 owner occupied, 110 owned by

Dales Housing Limited or a Housing Association/Registered Social Landlord and 77 owned by the private rented sector. There are currently 37 holiday lets, 13 long-term empties and 61 second homes in Tideswell (from Council Tax data August 2011). Long-term empty properties have been empty in excess of 6 months and are not exempt from Council Tax for other reasons.

Since the Census, Dales Housing has developed a scheme of 22 affordable homes in Tideswell, making the total number of affordable homes 132. Tideswell's affordable homes are owned and managed by three providers: Dales Housing, Housing 21 and Guinness Northern Counties. Of the 132 homes, 55 (or 42%) are sheltered or very sheltered accommodation for older people with support/care needs. Since March 2007 14 of the sheltered units have become available, but only 9 of the family homes and 4 of the 1 bed flats (on average 6 per year, 3 of which are sheltered). **Although Tideswell has 132 affordable homes, there are only 10 x 2 bed houses for rent, 3 bungalows and 9 general needs 1 bed flats.**

The very limited turnover in the current affordable housing makes it unlikely that current stock can meet the need identified in this survey.

The dwelling types and turnover rates of this affordable housing stock are summarised in the table below. The tenure of the stock is rented and shared ownership.

**Table showing the affordable housing stock in Tideswell by dwelling type, turnover rates and Registered Provider (Housing Association)**

Housing Provider	Dwelling Type (for rent unless otherwise stated)	Further information	Number	Turnover since March 2007
<b>Dales Housing</b>	sheltered bedsit		1	0
	1 bed sheltered flat		23	10
	2 bed sheltered flat		4	0
	1 bed sheltered bungalow		1	1
	2 bed bungalow		2	0
	2 bed house		10	2
	3 bed house		31	5
	2 bed house (shared ownership)		4	0
	3 bed house (shared ownership)	Valued in 2011 at £175,000*	4	2 (both recent sales)
<b>Sub-total</b>			<b>80</b>	<b>20</b>
Guinness Northern Counties	1 bed flats		9	4 (3 of the 4 restricted to single people)
	2 bed houses		2	0
	3 bed houses		5	0
	10 houses shared ownership**		10	-
Housing 21	1 bed very sheltered flats, 3 bed very sheltered flats and studio		26	3 (all 1 bed very sheltered)
<b>Total</b>			<b>132</b>	<b>27 (average 6 a year)</b>

\*With shared ownership, if a 50% share was purchased, the owner would also pay rent on the remaining 50% equity which is currently £159.28 pcm (including £2.54 buildings insurance and £0.38 management charge pw). If the owner bought the maximum 80% share then no rent would be payable on the remaining 20% equity which the housing association retains.

\*\* Further information on GNC's shared ownership properties, including turnover rates, not available at the time of writing this report.



## Tideswell's Housing Market and affordability

The table below lists all the properties available in Tideswell on one particular day -the 12 September 2011. These house prices are beyond the means of local people unless they have substantial equity or savings.

Note in the table below, that there is only one 2 bed house for sale, and only one bungalow. The remaining properties for sale are 3 and 4 bed houses.

### All properties available for sale in Tideswell on rightmove.co.uk on one particular day – 12 Sept 2011

<i>Property type</i>	<i>Price (£)</i>
3 bed terrace house	£159,950
2 bed end terrace	£160,000
3 bed semi	£197,000
4 bed cottage	£210,000
3 bed semi	£219,000
3 bed end terrace	£239,950
3 bed end terrace	£249,950
3 bed end terrace	£249,950
3 bed terrace	£260,000
4 bed terrace	£268,000
3 bed cottage	£269,950
3 bed <b>bungalow</b>	£275,000
4 bed house	£280,000
4 bed cottage	£315,000
4 bed terrace	£325,000
4 bed house	£369,950
3 bed detached	£375,000
4 bed terrace	£400,000 (grade 2 listed)
4 bed house	£425,000
4 bed detached	£450,000
3 bed house	£475,000
4 bed house	£485,000
4 bed detached	£525,000
3 bed detached	£540,000
4 bed house	£650,000
7 bed detached	£750,000 (grade 2 listed)

The survey asked respondents for financial information, including the level of mortgage and rent that they could afford.

- When respondents' mortgage borrowing ability and savings are compared to local house prices, it is evident that none of the respondents (of those that are not owner occupiers) would be able to afford to meet their housing need by purchasing on the open market (the lowest priced house being £159,950).
- 7 of the respondents are home owners who own their home outright, whose current home is unsuitable due to mobility/health problems. Although 2 of these 7 indicated a tenure preference for owner occupation only, all 7 are likely to struggle to meet their need due to the shortage of general needs level access accommodation in the Parish (only one bungalow is for sale in Tideswell and this

costs £115,050 more than the cheapest house). None of the respondents indicated a need for sheltered or specialist accommodation.

- The financial information provided by respondents in the survey also indicates that a further 5 households may be able to afford shared ownership based on a 50% share of a property valued at £175,000 (although only 2 have indicated significant savings for the larger deposits required by lenders - 20% for first-time buyers).

### Private rented properties in Tideswell

The table below lists all the properties available in Tideswell on rightmove.co.uk for private rent on one particular day. 19 out of 21 respondents state that they could afford a rent of £500 or less per calendar month (pcm), 2 respondents indicated that they could afford £550 and £600 pcm. Only one property (a 2 bed flat) is available to rent at £375pcm, the others range from £575-£750 which is well above the levels that most respondents could afford.

#### All private rented properties in Tideswell advertised on rightmove.co.uk on 12 September 2011 (4 in total)

<i>To rent</i>	Cost - per calendar month
2 bed flat	£375pcm
3 bed cottage	£575pcm
4 bed cottage	£730
2 bed flat (part of a converted chapel)	£750

### Conclusion

The survey identified 48 households in need of affordable housing in Tideswell. Combining the survey results and Home-Options data, and ensuring there is no double counting, in total there are 99 households in need of affordable housing in Tideswell. It is normally assumed that a proportion of this need will satisfy its housing requirement over time and some will move away from the area. Therefore, if a third of this figure is taken as a guideline of actual need, then 33 households are in need of affordable housing.

There is very limited opportunity for local people to meet their housing need in Tideswell by buying or renting a home on the open market, or through some form of shared equity such as shared ownership. The turnover of current affordable housing in Tideswell is unlikely to meet the identified need for affordable housing.

The survey has identified a need for 2 bed houses, 1/2 bed flats and 1/2 bed bungalows, and a lesser need for 3 bed houses and possibly a 1 x 4 bed house. Of the 132 affordable homes in Tideswell, over 40% are sheltered/very sheltered homes and there are only 10 x 2 bed houses, 3 bungalows and 9 x 1 bed flats (general needs) for rent. The provision of bungalows within a scheme may also help to release some of the 2 and 3 bed rented accommodation in Tideswell.

In terms of tenure, the main requirement is for affordable rented accommodation provided by a Housing Association. The financial information provided suggests that shared ownership may not be a viable option, except perhaps bungalows for older people with equity (Tideswell has 18 shared ownership 2 and 3 bed houses but no shared ownership bungalows).

Even though house prices have shown a recent decrease, there is still a large gap between incomes and house prices, which will continue to have a significant impact on affordability. The current credit crunch is also making it more difficult for people to get on to the housing ladder, with fewer mortgages available, larger deposits and a good credit rating being required, and a movement away from 100% mortgages and lending above 3 to 3.5 times a household's gross annual income.

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

### **Contact information**

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## **Appendix A**

### **Affordable Housing for Local People in the Peak Park – WHO IS LOCAL?**

Exceptionally, planning permission is given for new homes for local people where there is a proven need. The Peak District National Park Authority defines people with a local qualification as:

1. A person (and his or her dependants) who have a minimum period of 10 years' permanent residence in the parish or an adjoining parish and is currently living in accommodation which is overcrowded or otherwise unsuitable

or

2. A person (and his or her dependants) who have a minimum period of 10 years permanent residence in the parish or an adjoining parish and is forming a household for the first time

or

3. A person not now resident in the parish but with a proven need and a strong local connection with the parish, including a period of residence of 10 years or more within the last 20 years.

or

4. A person who has an essential need to live close to another person who has a minimum of 10 years' residence in the parish, the essential need arising from age or infirmity.

or

5. A person who has an essential functional need to live close to his or her work in the parish, or an adjoining parish within the National Park

**Source:**

**Policy LH2 Definition of people with a local qualification, page 62, Peak District National Park Authority 'Local Plan' Adopted March 2001**