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Bakewell Housing Needs Survey Results July 2015

Introduction

In July 2015, the District Council carried out an online housing need survey in the Parish of Bakewell.

A postcard was posted to every household in the parish of Bakewell (1954 properties). The postcard asked residents in housing need to complete an online survey on the District Council's website or to contact the Rural Housing Enabler for help in completing the form. The survey was also promoted through a press release, social media and the distribution of posters and postcards around Bakewell, including postcards distributed through the local primary schools' book bags.

The completed forms were then analysed by the Rural Housing Enabler for Derbyshire Dales and combined with housing register information to form the basis of this report. 132 households are identified in housing need, with 119 households having a strong local connection.

Purpose of the survey

The survey was conducted in order to obtain clear evidence of the housing need in the Parish of Bakewell. The survey combined with housing register data provides clarity on the type and tenure of housing required to meet local need, and the extent to which this housing need might be met by current housing stock.

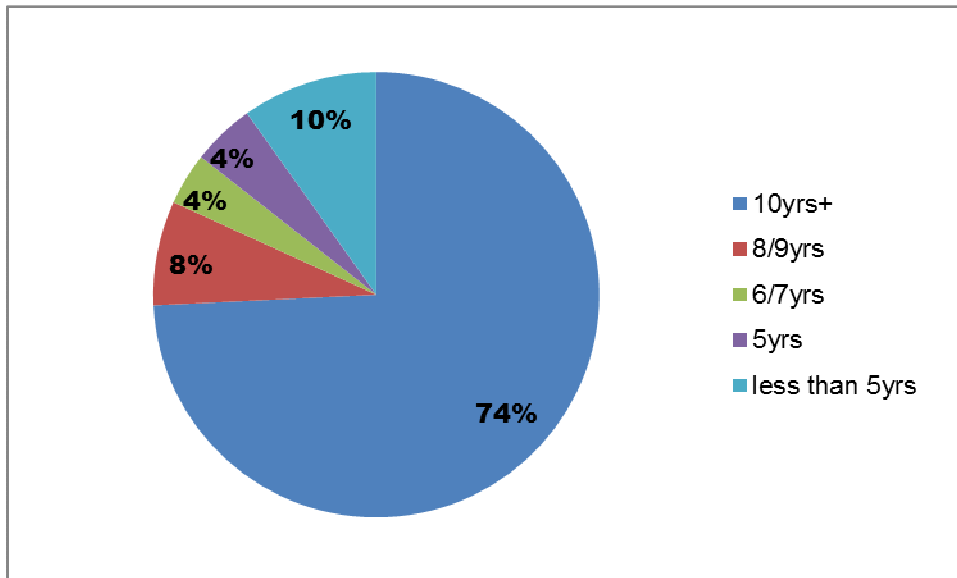
Length of local connection to Bakewell in years

Any new homes build in the Peak District National Park to meet local housing need have strict local connection criteria attached which limit the occupation of the homes to people with a 10 year local connection to the parish or adjoining parish. If a property remains empty, there is a cascade mechanism, which, begins after 3 months, with the reduction of the local connection to 5 years and an extension out to the next ring of adjoining parishes.

The chart shows the strong local connection of the households in housing need. Of the 132 households, 98 (74%) of the households have a local connection to the parish of 10 years or more, with 21 (16%) households having a local connection of between 5-9 years, and 13 (10%) households a connection of less than 5 years.

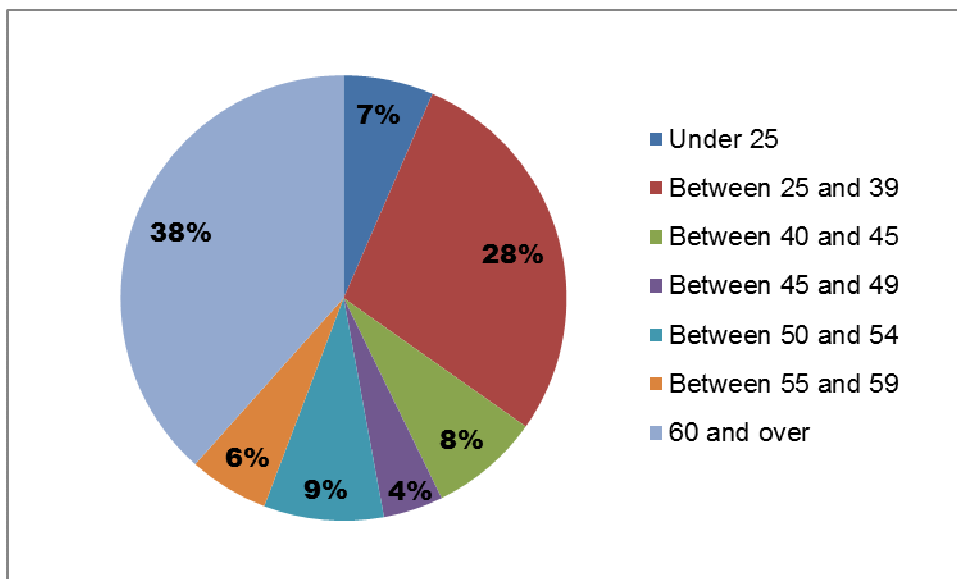
Taking into account that this survey has a life of about 5 years and the length of time it takes to develop local needs housing in our rural towns and villages, it is reasonable to count the households with a local connection of 5 years and

6/7 years (particularly as they only total 11 households), as well as those with an 8/9 year connection. The 13 households with a local connection of less than 5 years will not be counted in the final housing need figure, so there are 119 households in housing need with a strong local connection (132 households minus 13=119). The needs of those with a lesser local connection may be met by older affordable housing in the town with a lower local connection threshold.



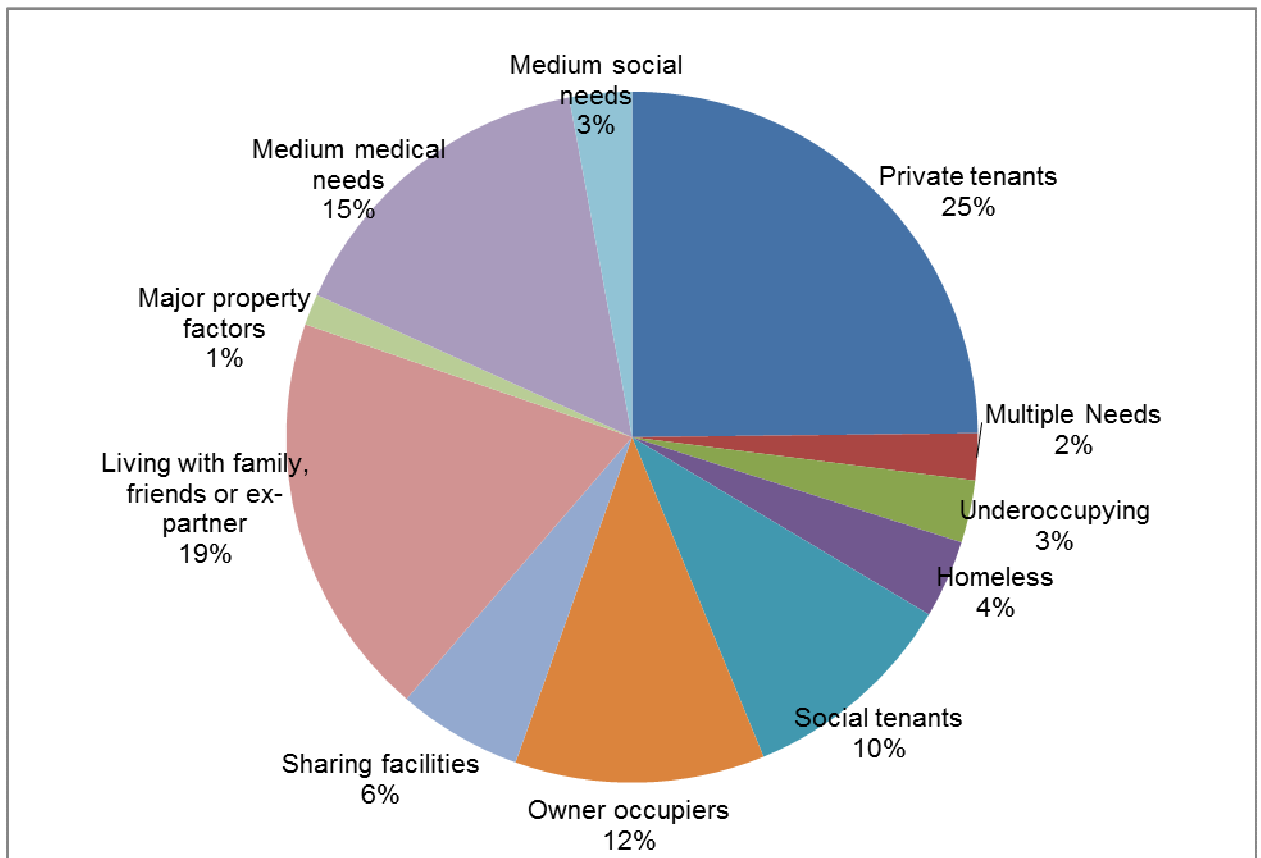
Housing Need by Age Group

The chart shows the age ranges of the households in housing need (using the age of the main applicant). There is need across the age groups, with 53 households (38%) in the 60yrs+ age group.



Current accommodation and why is it unsuitable?

The chart below shows key information on a household's current housing situation and why it is unsuitable. The predominant need is from people living in private rented accommodation (34 households or 25%), living with family, friends or ex-partner (26 households or 19%) and households with medium medical needs (21 households or 15%).



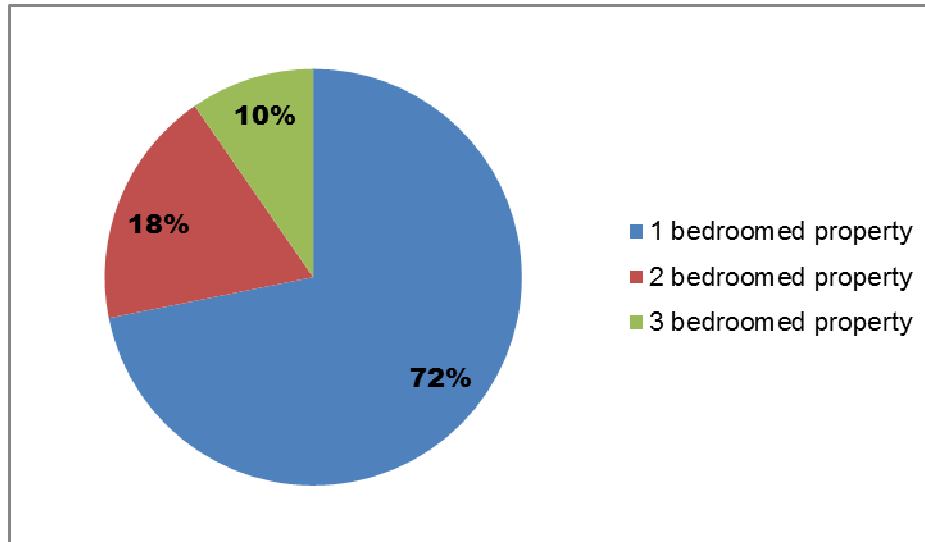
Accommodation requirements

The chart below shows the minimum number of bedrooms that respondents need based on the District Council's Housing Allocation Policy. Its purpose is to give an indication of the minimum need at the current time, but should be treated with caution in determining a scheme mix as it does not allow a household to grow and is based on the children's current ages (younger children are expected to share a bedroom under the Allocation Policy).

The chart reflects the predominant need identified in this survey for smaller homes. Consideration needs to be given to the mix of homes required to meet any identified need as single people would not be eligible for a 2 or 3 bed house under the District Council's Home-Options Allocation Policy, and when properties are advertised on Home-Options, people only see the homes they are eligible for. A local lettings policy would enable couples to bid on 2 bed

houses. A scheme mix which includes flats would also help to meet the need from single people.

Minimum number of bedrooms required



Existing Affordable Housing and turnover

In considering the housing need information it is also important to consider the level of existing affordable housing provision in Bakewell and turnover within that stock. Dales Housing, Nottingham Community Housing Association and Peak District Rural Housing Association have affordable homes in Bakewell.

At the time of the 2011 Census, Bakewell had 1771 households in the Parish, and their tenure is set out in the table below.

Current council tax data indicates that Bakewell has 49 holiday lets, 68 second homes and 45 long term empty properties (empty for more than 6 months).

Tenure Census 2011		Bakewell	Derbyshire Dales	East Midlands	England
		Parish	District	Region	Country
All Households	Count	1771	30744	1895604	22063368
Owned; Owned Outright	Count	828	13513	621224	6745584
Owned; Owned Outright	%	~	44	32.8	30.6
Owned; Owned with a Mortgage	Count	378	8756	653441	7229440
Owned; Owned with a Mortgage	%	~	28.5	34.5	32.8
Shared Ownership	Count	16	229	12744	173760
Shared Ownership	%	~	0.7	0.7	0.8
Social Rented; Rented from Council	Count	122	1330	192049	2079778
Social Rented; Rented from Council	%	~	4.3	10.1	9.4
Social Rented; Other	Count	189	2406	108374	1823772
Social Rented; Other	%	~	7.8	5.7	8.3
Private Rented; Private Landlord	Count	181	3423	257017	3401675
Private Rented; Private Landlord	%	~	11.1	13.6	15.4
Private Rented; Other	Count	22	437	25426	314249
Private Rented; Other	%	~	1.4	1.3	1.4
Living Rent Free	Count	35	650	25329	295110
Living Rent Free	%	~	2.1	1.3	1.3

Source: Office for National Statistics Census Data 2011

Please note individuals responding to the Census will report their understanding of their landlord and this may not reflect the actual management arrangements in all cases, so for example, although the District Council has transferred its housing stock to Dales Housing, many tenants have still referred to their landlord as being the Council.

When Derbyshire Dales District Council transferred its housing stock to Dales Housing in 2002, in terms of the family accommodation, there were 90 x 3 bed houses and 31 x 2 bed houses in Bakewell. This has reduced to 64 x 3 bed houses and 23 x 2 bed houses due to the Right to Buy legislation.

Dales Housing is the largest affordable housing provider with 242 affordable homes in Bakewell, of which 92 are for older people, and 150 are general needs. 24 properties have turned over on average each year, with 15 of these in the general needs stock and 9 in the older person's stock. On average 5/6 of Dales' family houses have become available annually over the past 5 years. This increases to 7 on average annually when you include the turnover of the family homes owned/managed by Nottingham Community Housing Association (both the rented and shared ownership). Although the rate of turnover is still low, this figure seems high when compared to the last survey when only 4 houses became available in 2007 and 2008. Welfare Reform is likely to have influenced the turnover of the family homes, particularly the 3 bedrooled properties, as it included a reduction in housing benefit for extra

bedrooms. The turnover rate of the family houses is likely to slow down again, as people who can no longer afford the homes give up their tenancies and affordability checks are undertaken for new tenants.

Since the 2009 Housing Need Survey, the affordable housing stock in Bakewell has decreased from 329 to 296, a loss of 33 affordable homes. This is due to Dales Housing's affordable housing stock in Bakewell reducing from 275 in 2009 to 242 now, including the loss of 3 family houses through the Right to Buy legislation. The number of homes owned by the other housing associations remains unchanged, with Peak District Rural Housing Association (PDRHA) owning and managing 18 homes (17 flats and 1 bungalow) and Nottingham Community Housing Association (NCHA) 36 x 2 and 3 bed houses, which are a mix of rent and shared ownership.

The very limited turnover in the current affordable housing makes it unlikely that current stock can meet the need identified in this survey. The Dales Housing stock will have a lesser local connection requirement than the newer NCHA and PDRHA stock, and will be meeting housing need from Bakewell and the wider surrounding area.

Bakewell's Affordable Housing Stock and turnover

Dwelling Type	Current Affordable Housing Stock	Turnover in the past 5 years	Average turnover per year	Housing Association
2 bed house	23	9	0.8	Dales Housing
3 bed house	64	19	3.8	Dales Housing
4 bed house	1	0	0	Dales Housing
1 bed flat	25	14	2.8	Dales Housing
2 bed flat	28	19	3.8	Dales Housing
1 bed bedsit	9	13	2.6	Dales Housing
1 bed bungalow	22	11	2.2	Dales Housing
1 bed Designated Older Persons Bungalow	14	10	2	Dales Housing
1 bed Designated Older Persons Flat	28	5	1	Dales Housing
1 bed Designated Supported Flat	4	2	0.4	Dales Housing
Independent Living Bedsit	18	15	3	Dales Housing
1 bed Independent Living Flat	6	2	0.4	Dales Housing
Total	242			
2 bed flats (Miracle Court) Older People	6	1	0.2	PDRHA*
2 bed flats (New St) Wheelchair users	2	1	0.2	PDRHA
1 bed flats (New St)	9	6	1.2	PDRHA
1 bed bungalow (New St)	1	0	0	PDRHA
2 bed houses rent	19	4	0.8	NCHA**
2 bed houses shared ownership	4	2	0.4	NCHA
3 bed houses rent	9	3	0.6	NCHA
3 bed houses shared ownership	4	0	0	NCHA
Grand total	296			

* PDRHA Peak District Rural Housing Association

** NCHA Nottingham Community Housing Association

Shared ownership

NCHA has 8 shared ownership properties at Highfield drive, 4 x 2 bed houses and 4 x 3 bed houses. There have only been two re-sales since their first occupation in 2006 so turnover is low. The 2 bed properties were formally valued at £185,000 (100%) in March 2015.

A 2 bed sold in July 2015 at £90,000 for 50% to a couple and a 2 bed sold in August 2015 at £94,000 for 50% to a single buyer. Both buyers met the local connection criteria to Bakewell.

Both properties were on the market for more than a year. The demand will be tempered by the local connection criteria and the staircasing restriction (the buyer can buy up to 80% of the home, with 20% remaining with the housing association to ensure that the homes remain for local people). There are difficulties finding mortgage lenders who will lend on properties with these restrictions. At the time of writing, market knowledge indicates that Nationwide is the only mortgage lender in the market lending on these properties and they require at least a 10% deposit.

Affordability

The information provided by respondents, particularly their financial information, has been used to assess whether a person has a housing need which they would struggle to meet in the local housing market, and whether affordable rent or shared ownership is required. To ensure confidentiality, respondents' financial information is not set out in this report and their personal circumstances are indicated in a generalised form. However, all the information provided has been carefully analysed and the outcomes are summarised in this report.

Private Ownership

Bakewell's house prices on the Right Move website (rightmove.co.uk) highlight the unaffordability of houses for local people in housing need when house prices are compared to respondents' income, savings and equity.

Property available for sale up to £350,000 in Bakewell on 22/09/15 on right move

Property Type	Bedrooms	List Price (£)	Comments
Flat	1	£120,000	
Flat	1	£159,950	
House terraced	2	£165,000	
Flat	1	£175,000	
Flat	2	£185,000	
Flat	1	£195,000	
House terraced	2	£199,950	
Flat	2	£200,000	
Flat	1	£205,000	
Flat	2	£209,950	Newly refurbished/conversion
House end of terrace	2	£215,000	
Flat	2	£224,950	2 available -refurbished/conversion
House – mid terrace	2	£225,000	
Flat	3	£225,000	
House – semi	3	£239,950	
Flat	2	£245,000	
House - semi	4	£269,950	
House - detached	3	£300,000	
Cottage	2	£319,950	
Flat	2	£325,000	
Flat	2	£335,000	
House	3	£349,950	
<u>Bungalow</u>	4	£350,000	

Source:www.rightmove.co.uk

Private Rent

Only 10 privately owned rental properties were available on the Right Move website in Bakewell on one particular day, 22 September 2015 (see table below).

Local Housing Allowance (LHA) rates are a useful indicator of affordability (see table below). The rental costs of properties are significantly above the current Local Housing Allowance rates (maximum amount of housing benefit which would be paid) of £90.21pw for a 1 bed property and £110.72pw for a 2 bed property. The maximum a single person under the age of 35 years, without dependent children, can claim on a tenancy signed after 1 April 2016 is £67.93 (the Shared Accommodation Rate).

It is also important to recognise that in addition to the issues of affordability and availability, traditionally private rented accommodation provides short-term lets to assist a mobile workforce rather than a long-term solution to a community's housing shortages.

All property available to rent in Bakewell on 22/09/15 on right move

Property Type	Bedrooms	Rent PCM (£)	Comments
Flat	1	£550	
Flat	2	£595	
Flat	2	£650	
Flat	1	£695	New development
Flat	2	£695	New development
Flat	2	£700	
House - terrace	2	£700	
Flat	2	£725	New development
House - semi	3	£750	
House	3	£925	Fully furnished

Source:www.rightmove.co.uk

Local Housing Allowance Rates for Bakewell

Shared room rate	£67.93pw
1 bed property	£90.21pw
2 bed property	£110.72pw
3 bed property	£128.19pw

Shared ownership versus affordable rent

The survey indicates that the predominant tenure need is for affordable rented accommodation, with a lesser need for shared ownership.

Shared ownership allows people to buy up to 80% of their home in rural areas, enabling access to the housing ladder to households who would otherwise have to rent. Providing shared ownership is a higher risk as mortgage lenders require a minimum deposit of 10% which is particularly difficult for first time buyers. Furthermore, there are currently a very small number of lenders who wish to lend on shared ownership properties where the property can only be bought out to 80% and strict local occupancy conditions apply. However, two shared ownership properties have recently sold in Bakewell to local people despite these difficulties.

I would recommend that any scheme resulting from this survey, focuses predominantly on affordable rent through a housing association and limits its provision of shared ownership to a maximum of 6-8 properties.

Conclusion and recommendations

The survey has identified 132 households in need of affordable housing in Bakewell, with 119 households having a strong local connection.

The predominant need identified in this survey is for smaller house types and for affordable rented accommodation.

The current affordable housing stock in Bakewell which ranges from bedsits (27) to 1 and 2 bed flats, 2 and 3 bed roomed houses, 1 x 4 bed house and 1

bed bungalows has low turnover and is not meeting local demand. There are no 2 bed affordable bungalows in Bakewell and 38% of the total affordable housing stock is designated older person's accommodation.

In summary:

- 119 households have a strong local connection and are in need of affordable housing in Bakewell
- The predominant need is for affordable rent provided by a housing association
- I would recommend that the provision of shared ownership on any new affordable housing development in Bakewell is limited to a maximum of 6-8 properties (due to affordability issues including the minimum 10% deposit required and the lending market on shared ownership properties in the Peak Park)
- The survey has identified a predominant need from single people, couples and smaller households
- Provision should focus on smaller house types to meet the identified need, predominantly 2 bed 4 person houses for affordable rent
- A Local Lettings Policy would ensure that couples would be eligible for the 2 bed houses
- 2 bed roomed bungalows are required to meet the need for accessible dwellings
- There is also an identified need for 3 bed houses and some flats for younger single people.

These conclusions are based on information provided by residents of the Parish of Bakewell as part of an online survey and Home-Options data (the District Council's Housing Register). The views of Bakewell Town Council and the community on the outcomes of this report are very much welcomed.

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