



Community First
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Housing Needs Study For Dinedor Parish.

July 2009

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Report approved by Dinedor Parish Council on the 8th July 2009

EXECUTIVE SUMMARY

Assessment of the Need for New Affordable Housing in Dinedor Parish

Introduction

On the 8th July 2009, the Dinedor Parish Council met to consider the outcome of the recent Housing Needs Survey that was conducted in May 2009 by Community First. It was noted that survey forms had been posted to all 118 addresses in the parish and by the closing date, 48 responses to Part A of the form had been received, there were 14 responses to Part B but no responses to Part C.

.Part A. This section of the Survey was designed for all householders to return, as the questions were focussed on the current housing situation in the Parish.

The analysis indicated an aging population, a settled community in terms of time spent living in the Parish, a majority of owner occupied family houses, and a lower than the County average number of Housing Association rented dwellings. Information on household members who have moved away in the last three years showed that the majority had moved for employment and college/university reasons.

Part A also requested views on the provision of additional affordable housing for local people, 56.3% of the respondents were in favour of affordable housing, 32.9% were against and 20.8% were unsure.

Part B. This section was designed to be completed by the householder or anyone in the household who felt they were likely to require affordable housing in Dinedor parish now or in the next five years. The 14 responses represented a 11.8% return on the survey forms issued.

The analysis showed that the majority of respondents were existing home owners who felt that they might need to move to more suitable accommodation in 5 or more year's time. Only 2 respondents showed a more immediate need to move due to their present housing circumstances.

Assessment of Housing Need

The Parish Council acknowledged that the survey showed that a need exists in the future for the provision of new housing for the following reasons:-

- the stated demand for such accommodation
- the housing and personal circumstances of the respondents to Part B of the Survey and the lack of suitably sized affordable homes in the parish.

The Parish Council noted however that the majority of respondents to Part B felt their housing need would not become apparent for upto 5 years and there was only 2 households currently registered on Home Point (the Herefordshire wide choice based lettings system) who lived in the parish. Accordingly it was accepted that the level of demand shown from the survey and the Home Point information would not justify the development of an affordable housing scheme at the present time.

Future Considerations

The Rural Housing Enabler reported that a programme of Housing Needs Surveys is underway across Herefordshire which should be complete by the end of 2009. The programme will identify if housing need exists in surrounding parishes, and whether such need justifies building an affordable housing scheme to meet the combined needs of those parishes including the demand from Dinedor parish. The Parish Council requested the Rural Housing Enabler to seek information on the surveys that will be undertaken and to report on the results as they become known.

Contacts

If you wish to discuss this matter please contact the Chairman of the Parish Council, or Keith Parry the Herefordshire Rural Housing Enabler on 07970 650866 or email:keithp@comfirst.org.uk. To receive a copy of the survey report, please contact Keith Parry.

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Housing Needs Study for Dinedor Parish

Introduction

In October 2008 the Dinedor Parish Council agreed with a proposal from Community First that a Housing Needs Survey should be undertaken within the area. The purpose being to assess if there was sufficient local housing need to justify the provision of new affordable dwellings, because of the perceived difficulties that local people were having in securing homes of their choice at costs they could afford.

In April 2009, notice of the Parish Council's decision was given in the Parish Magazine and in the week beginning the 27th April 2009, explanatory letters and survey forms were posted to all 118 addresses located in the Parish (as identified from Council Tax records) Householders were asked to make their return by the 31st May 2009. A copy of the letter and form can be found at the end of this report.

Method

All householders were asked to complete and return Part A of the survey form in a reply-paid envelope. Part A sought information on the current housing profile of the area, and also asked householders for their views on the need for new affordable housing in the area.

Householders were also asked to complete and return a Part B questionnaire, where they identified a current or future housing need for affordable housing in the parish for themselves, or family members or friends.

Part C of the form requested name and address details if the householder or a relative/friend/acquaintance wanted to be registered with Home Point Herefordshire.

Survey Response

By the deadline of the 31st May 2009, the following forms had been received:-
Part A – 48 completed forms (a response rate of 40.6% of the 118 addresses)
Part B – 14 completed forms (a response rate of 11.8% of the 118 addresses)
Part C – 0 completed forms

Analysis of the Part A Survey Returns

Age Profile

Age Bands	0-15	16 -24	25-44	45-59	60-69	70+	
2008 Housing Needs Survey Number	6	4	8	14	25	16	
% against total survey return of 73	8.2%	5.5%	11%	19.2%	34.2%	21.9%	
Age Bands	0-15	16-24	25-44	45-59	60-64	65-74	75+
2001 Census Number	46	25	66	68	19	33	28
% against total population 285	16%	9%	23.0%	24%	6.7%	11.5%	9.8%

Comment – In 2001 the National Census identified there were 285 residents in Dinedor Parish as set out in the table above.

The 2009 Housing Needs Survey does not cover the total population of the Dinedor parish area, but the results give an indication that the number of younger children living in the area has reduced since 2001, that the 25-44 age range has reduced, and that there has been an increase in the 60+ range.

Living in the Dinedor Parish

48 responses were received , all of whom are living in the Dinedor parish area.

Lived in Present Home	0- 4 yrs	5-9 yrs	10-19yrs	20+yrs
	6	14	8	20

Comment – The length of time that householders live in their present home could indicate a number of factors such as:-

- contentment with the locality
- a sustainable location to live
- lack of 'turnover' in vacancies occurring
- an aging population
- unable to afford to move either within the parish or elsewhere

Housing Tenure –Your Current Home

	Home Owner	Private Renting	Housing Association Renting	Housing Association Shared Ownership	Lodging	With Parents/ Relatives	Tied	Other
2009 Survey	46	1	0	0	0	1	0	0
2001 Census	91	14	6	3	0	0	0	0

Comment – From the details provided from the 2009 Survey and the 2001 Census there is a predominance of owner occupation in the parish. There is no Housing Association rented or shared ownership properties in the parish.

Current Accommodation

	House	Bungalow	Flat	Mobile home	Other
2009 Survey	29	18	1	0	0

	Detached	Semi detached/ terrace	Flats	Caravan or other mobile or temporary structure
2001 Census - dwellings	100	15	3	0

Comment – The majority of the 2009 Survey respondents live in houses in the parish as opposed to bungalows and flats. The 2001 Census showed that 85% of properties in the parish were detached.

Bedrooms

2008 Survey	One Bedroom	Two Bedroom	Three Bedroom	Four Bedroom	Five Bedroom
	2	6	24	13	3

Comment – The 2009 Survey indicates a larger number of three and four bedroom properties across the parish.

Households Members who have moved away

Yes - 9 No - 39

Reasons for leaving

Lack of Affordable Housing	Public transport	Suitable Housing	Employment elsewhere	College/University	Other
2	0	0	3	3	1

Comment – Employment elsewhere and college/university accounted for the greatest number of reasons for leaving.

In favour of affordable housing

Yes – 27 No – 11 Unsure - 10

Comment – The Survey shows that 56.3% of the respondents who answered the question were in favour of affordable homes being provided for local people, 22.9% were against and 20.8% were unsure.

Future Housing Need within the next five years

Yes - 14 No - 34

Comment – Results are self explanatory.

Analysis of Part B Survey Forms

When will you need to change your accommodation?

Now	Within 12 months	1- 3 years	3- 5 years	5+Years
0	2	4	3	5

Comment – The Survey indicates the majority of respondents need to move within the next 5 years. 1 respondent did not indicate when they needed to move .

Why do you need to move?

Local affordable accom.	Independent accom.	Larger accom.	Smaller accom.	Poor State of Repair	Closer to Employment	Permanent accom.
4	3	2	2	0	0	0
Older person's accom.	Closer to Carer or Dependent	Specially adapted home	Family breakup	Closer to relatives who live in the Parish	Moved away and wish to return	Other
0	0	0	0	0	0	2

Comment - The Survey shows that the majority of reasons given to move are the requirements for local affordable accommodation and a need for independent accommodation. Respondents to the Survey could tick more than one reason.

Current Housing Status

Home owner	Private tenant	Housing Association tenant /shared owner	Tied tenant	Living with parents or other family member
10	0	0	0	4

Comment – The Survey indicates the majority of respondents are owners, private tenants , or living with parents or other family members.

Type of Housing required

Housing Association Rent	Housing Association Shared Ownership	Private Rented	Home Ownership
2	2	0	10

Comment – The Survey shows that the majority of respondents desire home ownership, either as a full owner or in a shared ownership form of tenure. Respondents could choose more than one type of tenure in their answers.

Registered with Home Point
No – 14 Yes - 0

Comment – All respondents to this question answered that they were not registered with Home Point. This may indicate:-

- lack of knowledge about Home Point
- lack of registration because of lack of apparent housing opportunities in the village
- lack of housing need.
- a preference for private renting or home ownership

Shared Ownership Preference – Assessed Maximum Mortgage

Below £50,000	£50,000- £55,000	£55,000- £60,000	£60,000- £65,000	£65,000- £70,000	£70,000- £75,000
1	0	0	0	0	0
£75,000- £80,000	£80,000- £85,000	£85,000- £90,000	£90,000- £95,000	£95,000- £100,000	£100,000 plus
0	0	0	0	1	0

Comment – From the x responses to this Survey question it is apparent that no one will be in a position to seek full ownership in the Parish. 1 respondent records their maximum mortgage potential in the category lower than £50,000, and 1 in the category £95,000 -£100,000 In terms of their preference for shared ownership the following information is relevant:-

- A recent rural Housing Association Shared Ownership scheme in a comparable area, showed that three bedroom properties with an assessed open market value of £220,000 were being sold at a 35% stake of £77,000, and two bedroom properties at £178,500 with a 45% share being £80,325. Rent charges for the remaining shares ranged from £224 per month to £351 per month. It should be noted that shared ownership schemes may also offer first shares of 25%
- The Herefordshire median price for open market sales for the 3rd quarter 2008 was £197,050 (latest Government published figure).

Household Composition

Family with Children	Couples	Older couples – 60 plus	Single	Older Single – 60 plus
4	3	5	1	1

Comment – 14 respondents to the Survey completed Part B stating they were in housing need. The household composition details shows 4 families with children, 8 couples (of whom 5 are older) and 2 single households (of whom 1 is older).

Lived in the Dinedor parish area 3 out of the past 5 years

Yes - 13

No - 1

Comment – 11 respondents to Part B of the survey showed current or previous residence in the Dinedor parish area. The 1 respondent who did not live in the area were an elderly couple needing to live in the parish need their children in order to receive care.

Offer of Employment but unable to take up the offer because of the lack of affordable housing.

Yes – 1

No – 6

Comment – The Survey indicates that the lack of affordable housing in the area was not a reason for not taking up employment.

Local Involvement in Parish

School	Child in local organisation	Sports Club	Church	Social club/group	Voluntary helper
2	1	3	2	2	3

Comment – The survey shows that of the 14 respondents with a stated housing need, 5 provided information on their local involvement in the parish as set out above. Respondents could answer more than one question.

Employment in the Parish

Comment – The Survey indicates that 2 respondents (including members of their household) to this question are in full time permanent employment, 5 are in full time self employed employment , and 1 is in part time self employment.

Return of Part C Survey Forms

No forms were completed and returned.

Home Point Information as at July 2009

Home Point

Since 2002, Herefordshire has been operating a 'Choice Based Lettings' system whereby people who are seeking affordable housing, register with an agency called Home Point. This is a partnership between Herefordshire Council and the largest housing associations in Herefordshire. Properties are advertised weekly and applicants can submit 'bids of interest' for homes where they would like to live.

Total Number on Housing Register

Priority 170

Gold 770

Silver 2133

Bronze 1790

Total 4863

On average last year Home Point advertised 17 properties per week

Number of applicants giving Dinedor Parish as an area of preference to live.

273 applicants on the housing register have given Dinedor Parish as one of their areas of preference.

By Band

Priority 6

Gold Band 41

Silver Band 124

Bronze 102

Total 273

By Minimum Bedroom Need

1 Bed 149

2 Beds 78

3 plus Beds 46

Total 273

Applicants living in Dinedor Parish

There are 2 applicants from Dinedor Parish . 0 in Priority, 1 in Gold, 1 in silver, and 0 in bronze and both have a minimum 1 bedroom need.

Properties Advertised in Dinedor Parish and Number of Applicants Housed.

Home Point have advertised and housed applicants in 0 properties since operating, with an average of 0 bids of interest registered for each property.

Homepoint use a 'banding system' where there are four main bands (levels) of housing need; *priority*, *gold*, *silver* and *bronze*. Gold band applicants are considered to have a high level of housing need, but in emergency cases a priority status is issued to help with finding a home more quickly.

Housing Need Survey – Household/Tenure/Property Type Details

Summary tables of applicants and their assessed housing accommodation requirements

Survey number	Applicants for three bed houses	Local connection	Current tenure	When required	Preferred tenure
5	Couple and 2 young children – ages not specified .	Residency	Home owner	3 - 5 years	Home ownership
8	Couple and 2 teenage children –ages not specified	Residency	Home owner	3 – 5 years	Home ownership
11	Couple with daughter aged 14 and son aged 11	Residency	Home owner	1 – 3 years	Home ownership
Total 3 households					

Survey Number	Applicants aged 60+ for 2 bed flats or bungalows	Local connection	Current tenure	When required	Preferred tenure
1	Older lone parent and son aged 45 and daughter in law aged 40	Residency	Home owner	Within 12 months	Housing Association rent
4	Couple	Parents who need the care of children living in the parish	Home owner	Within 12 months	Home ownership
6	Couple	Residency	Home owner	3 – 5 years	Home ownership
7	Couple	Residency	Home owner	5+ years	Home ownership
10	Couple	Residency	Home owner	5+ years	Home ownership
14	Couple	Residency	Home owner	5 + years	Housing association shared ownership
Total 6 households					

Survey number	Applicant aged 60+ for 1 bed flats or bungalows	Local connection	Current tenure	When required	Preferred tenure
9	Single person	Residency	Home owner	5 + years	Home ownership

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Total 1 household					

Survey number	Applicants for 1 bed flats	Local connection	Current tenure	When required	Preferred tenure
12	Single person	Residency	Living with parents or other family member	1 – 3 years	Home ownership
Total 1 household					

Survey number	Applicants for 2 bed flats	Local connection	Current tenure	When required	Preferred tenure
2	Couple	Residency	Living with parents or other family member	5+ years	Home ownership
3	Two sisters	Residency	Living with parents or other family member	1 - 3 years	Housing Association shared ownership
13	Couple	Residency	Living with parents or other family member	1 – 3 years	Housing Association rent
Total 3 households					

Applicants	
Now	0
Within 12 months	2
1 - 3 years	4
3 - 5 years	3
5+ years	5
Total	14

Properties	Housing Association Rent	Housing Association Shared Ownership	Home Ownership	Total
1 bed flats			1	1
1 bed flats/bungalows			1	1
2 bed flats	1	1	1	3
2 bed flat/bungalow	1	1	4	6
3 bed house			3	3
Totals				14

When Properties Required	1 bed flats	1 bed flats/bungalows	2 bed flats	2 bed flat/bungalows	3 bed houses	Totals
Housing Association rent						
Now						
Within 12 months				1		1
1-3 Years			1			1
3-5 years						
5+years						
Total						
Housing Association shared ownership						
Now						
Within 12 months						
1-3 Years			1			1
3-5 years						
5+years				1		1
Total						
Home ownership						
Now						
Within 12 months						
1-3 Years	1				1	2
3-5 years				1	2	3
5+years		1	1	3		5
Total						
Total						14

Summary of Preferred Tenure, Number, and Size of Dwellings

Tenure	Type	Size				Totals
		One bedroom	Two bedroom	Three bedroom	Four bedroom	
Housing Association Rent	Flat		1			1
	Flat/Bungalow		1			1
	House					
Housing Association Shared Ownership	Flat		1			1
	Flat/Bungalow		1			1
	House					
Home Ownership	Flat	1	1			2
	Flat/Bungalow	1	4			5
	House			3		3
Overall Total		2	9	3		14

Comment - The survey identified 14 respondents with a form of housing need.

It will be noted from the table above that the properties required are one and two bedroom flats and bungalows and three bedroom family houses. This reflects the make-up of households who responded to the survey.

Analysis of the Housing Needs Survey Results

In the last week of April 2009 Housing Needs Survey forms were posted to all 118 addresses in Dinedor Parish. By the closing date of the 31st May 2009, 48 responses to Part A of the survey form had been received, 14 responses to Part B but no responses to Part C.

Part A . This section of the Survey was designed for all householders to return, as the questions were focussed on the current housing situation in the Parish. The 48 responses represent a 40.6% return on the survey forms issued.

The analysis of the Part A results indicates an aging population, a settled community in terms of time spent living in the Parish, a majority of owner occupied family houses, and a lower than the County average number of Housing Association rented dwellings.

Part A seeks information on household members who have moved away in the last three years. This shows that the majority have moved elsewhere for employment and college/university reasons.

Part A also requested views on the provision of additional affordable housing for local people, 56.3% of the respondents were in favour of affordable housing, 32.9% were against and 20.8% were unsure.

Part B. This section of the Survey was designed to be completed by the householder or anyone in the household who felt they were likely to require affordable housing in Dinedor Parish now or in the next five years. The 14 responses represent a 11.8% return on the survey forms issued.

The analysis of the Part B results indicates the majority of respondents need to move in the next five years, and they require local affordable housing, with the main tenure preferences being shared ownership and full ownership. In examining the assessed maximum mortgage, 1 respondent could afford up-to £50,000 and 1 respondent could afford upto £100,000. 2 respondents were seeking Housing Association rented properties.

14 respondents gave details of their household makeup showing 4 families with children, 8 couples and 2 single households.

13 respondents had lived in Dinedor Parish during three out of the past five years. The 1 remaining respondents reported a local connection with the parish

2 respondents and their household members were in full time employment in the parish and 6 were self employed.

Assessment of the Need for New Affordable Housing In Dinedor Parish

Assessment of Housing Need

The results from the Housing Needs Survey undertaken in May 2009 and the analysis shows that a need exists for the provision of new housing in Dinedor parish for the following reasons: _

- the stated demand for such accommodation
- the housing and financial circumstances of the respondents to Part B of the Survey
- the lack of affordable homes in the parish, and
- the lack of tenure choice and different dwelling types in the area

Type of new affordable dwellings required

From the household details submitted, the following type of new affordable (rent and shared ownership)dwellings would be required:-

2 bedroom rented and shared ownership flat/bungalows

The survey also identified a stated need for a small number of open market dwellings to meet the needs of local people:-

1 and 2 bedroom flat/bungalows

3 bedroom houses

Practicality of Developing a new Affordable Housing Scheme in the Parish – Rural Housing Enabler Assessment

In delivering a new affordable housing scheme, a number of factors are relevant :-

- **Is there sufficient local demand to justify significant investment for a new affordable housing scheme?** On the basis of the Housing Needs Survey results the demand shown would not justify a scheme.
- **Is there sufficient local demand in Dinedor and surrounding parishes to justify building a new affordable housing scheme in the area?** A programme of Housing Needs Surveys across Herefordshire is underway which should be complete by the end of 2010. The programme will identify if housing need exists in surrounding parishes, and whether such need justifies building an affordable housing scheme to meet the combined needs of a number of parishes including the demand from Dinedor.

Rural Housing Enabler Recommendations as at the 8th July 2009

- (1) That the Parish Council notes the Housing Needs Report.
- (2) The Parish Council requests the Rural Housing Enabler to seek information on the housing needs surveys that are being undertaken in surrounding parishes and to report to a future meeting of the Parish Council, before any decisions are taken in regard to the provision of new affordable dwellings in the parish.

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Appendix A

New Affordable Homes in Dinedor Parish- Eligibility and Definition

Any new Housing Association affordable homes to be provided for rent or shared ownership in Dinedor parish are intended to enable people in housing need to remain in the parish, or to return to the area, provided that they have an association relating to current or past residence, family connections, or employment.

Who qualifies for the New Affordable Homes?

The allocation of any new homes that may be built will be carried out in accordance with a planning obligation, sometimes called a section 106 agreement, which requires that priority be given to those applicants who have a connection with the parish according to the following criteria :-

- has been normally resident in the parish for six out of the last 12 months, or lived in the parish for three of the last five years; or
- are employed in the parish (employed means anyone working more than 16 hours per week in the parish but excluding casual work) ; or
- has close family members living in the parish, who have lived in there for a period of at least 12 months; or
- needs to live in the Parish in order to care for or receive care to enable a person or a family member to live independently in the community; or
- there are “special circumstances” which would not normally apply, but amount to circumstances which in the view of Herefordshire Council might give rise to a local connection

Note If there are no applicants with a local connection to the parish, the homes shall be allocated to persons with a local connection to bordering parishes of Dinedor parish. In the event that there are no applicants with a local connection to the bordering parishes, the homes can be allocated to applicants normally resident in Herefordshire.

Allocations for the Housing Association homes in the parish will be made only to applicants registered with Home Point Herefordshire.

Definition of Affordable Housing

Affordable housing is defined in the Herefordshire Unitary Development Plan as :-

- Subsidised housing provided by an organisation, such as a registered social landlord (also known as Housing Associations) or local authority allocating on the basis of need. While such dwellings will normally be made available for rent, they may also include subsidised home ownership, such as shared ownership, where a registered social landlord or local authority retains a continuing interest.
- Low-cost market housing, helping to meet the needs of first time buyers, single people, older people, or other low income households, who cannot afford to rent or buy houses generally available on the open market.

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