



Community First
Building better communities

Housing Needs Study For Much Marcle Parish.

June 2008

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Report issued to Parish Council on the 1st October 2008

EXECUTIVE SUMMARY

Assessment of the Need for New Affordable Housing in Much Marcle Parish

Introduction

On the 1st October 2008, the Much Marcle Parish Council met to consider the outcome of the recent Housing Needs Survey that was conducted in June 2008 by Community First. It was noted that survey forms had been posted to all 291 addresses in the parish and by the closing date, 119 responses to Part A of the form had been received, there were 27 responses to Part B and 7 responses to Part C. Part A requested information from all householders in order to gain a profile of the existing housing in the Parish, Part B sought information on current and future housing need, and Part C invited those in housing need to register with Home Point Herefordshire.

Assessment of Housing Need

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

- the stated demand for such accommodation
- the housing and financial circumstances of the respondents to Part B .
- the lack of affordable homes in the Parish, and tenure choice in the parish.
- the lack of vacancies occurring in the existing Housing Association stock .

Type of new affordable dwellings and mix of tenure required

The type of dwellings that would be required are 2 and 3 bedroom houses, and 1 and 2 bedroom flats and bungalows. The tenure mix and number of dwellings would be determined by a developing Housing Association working in partnership with the Parish Council and the Rural Housing Enabler.

The Next Steps

The Rural Housing Enabler and the Parish Council will seek to identify a suitable site that would meet the requirements to build an affordable housing scheme. They will walk around the parish with a planning officer from Herefordshire Council, to consider what options (if any) exist. Where a site, or more than one is suggested as being acceptable (and the landowner is willing to sell), the Rural Housing Enabler in association with the Parish Council will arrange for a public exhibition to be held in the village hall to seek the views of residents.

Practical Considerations

In accepting that an affordable housing scheme is required for the area, the Parish Council stated that they will only support a scheme that provides affordable homes for local people in perpetuity, and that it is a small scale development.

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.

Contents

	Page
Executive Summary	2
Introduction	4
Method	4
Survey Response	4
Analysis of Survey Returns Part A	5 to 7
Analysis of Survey Returns Part B	8 to 10
Home Point	11
Return of Part C Survey Forms	11
Housing Need Survey – Household/Tenure/Property Type Details	12 to 15
Analysis of the Housing Needs Survey Results	16
Assessment of the need for New Affordable Housing in Much Marcle Parish	17
Appendix A - New Affordable Homes in Much Marcle Parish – eligibility criteria and definition	18

Housing Needs Study for Much Marcle Parish

Introduction

In April 2008 Much Marcle 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 May 2008, notice of the Parish Council's decision was given in the Parish Magazine and in the week beginning the 26th May 2008, explanatory letters and survey forms were posted to all 291 addresses located in the Parish (as identified from Council Tax records) Householders were asked to make their return by the 30th June 2008. 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 for local people.

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 30th June 2008, the following forms had been received:-
Part A – 119 completed forms (a response rate of 40.8% of the 291 addressees)
Part B – 27 completed forms (a response rate of 9.2% of the 291 addressees)
Part C – 7 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	23	20	29	53	44	30	
% against total survey return of 199	12%	11%	14%	26%	22%	15%	
Age Bands	0-15	16-24	25-44	45-59	60-64	65-74	75+
2001 Census Number	122	36	145	176	47	70	49
% against total population of 645	19%	6%	22%	27%	7%	11%	8%

Comment – In 2001 the National Census identified there were 645 residents in Much Marcle as set out in the table above.

The 2008 Housing Needs Survey does not cover the total population of Much Marcle, 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 Much Marcle Parish

119 responses were received ---- 117 living in Much Marcle and 2 living elsewhere.

Lived in Present Home	0- 4 yrs	5-9 yrs	10-19yrs	20+yrs
	29	27	28	34

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
2008 Survey	87	15	11	0	0	1	2	1
2001 Census	174	32	39	n/a	n/a	n/a	n/a	n/a

Not available – n/a

Comment – From the details provided from the 2008 Survey and the 2001 Census there is a predominance of owner occupation in the Parish. The current Housing Association rented stock consists of 21 two and three bedroom houses and 16 one and two bedroom bungalows. The Parish has a lower low level of Housing Association dwellings (13 %) as compared to 15% for Herefordshire as a whole.

Current Accommodation

	House	Bungalow	Flat	Mobile home	Other
2008 Survey	96	16	1	0	5

	Detached	Semi detached/ terrace	Flats	Caravan or other mobile or temporary structure
2001 Census - dwellings	198	65	12	3

Comment – The majority of the 2008 Survey respondents live in houses in the Parish as opposed to bungalows and flats. The 2001 Census showed that 71 % of properties in the Parish were detached.

Bedrooms

2008 Survey	One Bedroom	Two Bedroom	Three Bedroom	Four Bedroom	Five Bedroom	Six Bedroom and more
	7	21	45	32	8	5

Comment – The 2008 Survey indicates a larger number of three and four bedroom properties across the parish.

Households Members who have moved away

Yes - 14 No - 96

Reasons for leaving

Lack of Affordable Housing	Public transport	Suitable Hsg	Employment elsewhere	College/University	Other
3	0	0	6	3	2

Comment – Employment elsewhere accounted for the greatest number of reasons for leaving.

In favour of affordable housing

Yes – 75 No – 15 Unsure - 27

Comment – The Survey shows that 64 % of the respondents who answered the question were in favour of additional affordable homes being provided for local people, 13 % were against and 23 % were unsure.

Future Housing Need within the next five years

Yes - 26 No - 92

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
4	4	8	3	8

Comment – The Survey indicates the majority of respondents need to move within the next 3 years.

Why do you need to move?

Local affordable acc	Independent accom.	Larger accom.	Smaller accom.	Poor State of Repair	Closer to Employment	Permanent accom.
11	2	2	3	0	0	1
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
1	0	1	1	2	0	3

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

Type of Housing required

Housing Association Rent	Housing Association Shared Ownership	Private Rented	Home Ownership
9	9	1	7

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 – 15 Yes - 3

Comment – The majority of responders 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 50K	50-55	55-60	60-65	65-70	70-75
2	0	0	3	1	1
75-80	80-85	85-90	90-95	95-100	100 plus
1	0	0	0	0	0

Comment – From the 8 responses to this Survey question it is apparent that no one will be in a position to seek full ownership in the Parish. They record their maximum mortgage potential in the categories lower than £75-80,000. 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 average Herefordshire price for open market sales for the 4th quarter 2007 was £190,000 (latest Government published figure).

Household Composition

Husband/ Wife/Children	Single Parent /Children	Couples	Older couples - 60 plus	Single	Older Single – 60 plus
3	2	6	5	10	1

Comment – 27 respondents to the Survey completed Part B stating they were in housing need. The household composition details shows 5 families with children, 11 couples (of whom 5 were older) and 11 single households (of whom 1 was older).

Lived in Much Marcle Parish 3 out of the past 5 years

Yes - 23
No - 4

Comment – 23 respondents to Part B of the Survey showed current or previous residence in Much Marcle, Of the 4 respondents who did not live in the area , 2 had family connections and 1 had lived previously in the area.

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

Yes – 0
No – 15

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
4	0	4	5	2	0

Comment – The survey shows that of the 27 respondents with a stated housing need, 15 provided information on their local involvement in the Parish as set out above. Respondents could answer more than one question.

Employment in the Parish

Permanent	Self employed	Full Time	Part Time
4	4	8	
4			4
8	4		

Comment – The Survey indicates that 8 respondents (including members of their household) to this question are in permanent or self employed full-time employment and 4 are in permanent part time employment.

Employers Noted

UBL Ledbury
 H Weston and Son
 E J Farms
 Local Education Authority
 Herefordshire Council

Home Point Information as at 14th August 2008

Home Point

Since 2002, Herefordshire has been running 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.

222 applicants on the housing register have given Much Marcle Parish as one of their areas of preference.

By Band

Gold Band 38 (Including 6 priority)
Silver Band 106
Bronze 78
Total 222

By Minimum Bedroom Need

1 Bed 105
2 Beds 71
3 plus Beds 46
Total 222

Applicants living in the Much Marcle Parish

There are 6 applicants from Much Marcle, 1 in Gold, 3 in silver, and 2 in bronze. Of these 3 have a minimum 1 bedroom need, 2 have a minimum 2 bedroom need, and 1 has a minimum 3 bedroom plus need.

Properties Advertised in Much Marcle and Number of Applicants Housed.

Home Point have advertised and housed applicants in 5 properties since operating, with an average of 14 bids of interest registered for each property.

Total Number on Housing Register

Gold 1079 (Including 182 priority)
Silver 2369
Bronze 1816
Total 5264

On average last year Home Point advertised 15 properties per week.

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.

Return of Part C Survey Forms

Seven forms were completed and returned. These provided name and address details so that Home Point application forms could be sent to the individuals in order that they could seek registration with Home Point Herefordshire.

The respondents are aware from the advice given in the Part C that their details will be retained, in order that contact could be made if a new affordable housing scheme was built in the area.

Housing Need Survey – Household/Tenure/Property Type Details

Summary tables of applicants and their assessed housing accommodation requirements

Applicants Couples + 1	When required	2 bed house
sp s12	now	har
Total 1 household Key :- sp=single parent s=son har = Housing Association rent	Now x 1,	HA rent x 1.

Applicants Couples + 2/3	When required	2 bed flat/bungalow	3 bed house
hw s6 d8	1+		har
hw s3 d1	1+		har
hw s69 dinl53	5+	ho	
Total 3 households Key :- hw=husband/wife s=son d=daughter dinl=daughter in law har = Housing Association rent ho = Home Ownership	1 x 3 years x 2, 5+ years x 1	Home ownership x 1	HA rent x 2

Applicants Couples + 3	When required	4 bed house
sp s14 s10 s4	now	ho
Total 1 household Key :- Sp=single parent s=son d=daughter ho = Home Ownership	Now x 1,	Home ownership x 1

Applicants Couples	When required	1 bed Flat	2 bed flat
hw	12	ho	
hw	1+	haso	
hw	3+	har	
hw	3+	har	
hw	3+	har	
hw	5+		haso
hw	5+	ho	

Total 7 households Key :- hw=husband/wife har = Housing Association rent haso =Housing Association shared ownership ho = Home Ownership	Within 12 months x 1, 1-3 years x 1, 3-5 years x 3, 5+ years x 2	Housing Association x 3, Shared ownership x 1, Home ownership x 2	Shared ownership x 1
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Applicants Couples 60+	When required	1 bed flat /bungalow
hw	3+	har
hw	5+	ho
hw	5+	har
hw	5+	ho
Total 4 households Key :- hw=husband/wife har = Housing Association rent ho = Home Ownership	3-5 years x 1, 5+ years x 3	HA rent x 2, Home ownership x 2

Applicants Single Persons	When required	1 bed Flat
sp	now	har
sp	now	har
sp	12	haso
sp	12	haso
sp	12	haso
sp	12	haso
sp	1+	pr
sp	1+	haso
sp	1+	ho
sp	5+	haso
Total 10 households Key :- sp=single person har = Housing Association rent haso =Housing Association shared ownership pr=Private Rent ho = Home Ownership	Now x 2, within 12 months x 4 , 1-3 years x 3, 5+ years x 1	HA rent x 2. HA Shared ownership x 6, Home ownership x 1, Private rent x 1

Much Marcle Parish Housing Needs Study June 2008

Applicants Single 60+	When required	1 bed flat /bungalow
sp	5+	ho
Total 1 household Key :- sp=single person ho = Home Ownership	5+ years x 1	Home ownership x 1.

Applicants	
Now	4
Within 12	5
1-3 years	6
3-5 Years	4
5+ years	8
Total	27

Properties	HA	HASO	HO	PR	Total
1 bed flats	5	7	3	1	16
1 bed flats/bungalows	2	0	3	0	5
2 bed flats	0	1	0	0	1
2 bed flat/bungalow	0	0	1	0	1
2 bed house	1	0	0	0	1
3 bed house	2	0	0	0	2
4 bed house	0	0	1	0	1
Totals	10	8	8	1	27

When Properties Required	1 bed flats	1 bed flats/bung- alows	2 bed flats	2 bed flat/bung- alows	2 bed houses	3 bed houses	4 bed houses	Totals
HA	0	0	0	0	1	0	0	1
Now	2	0	0	0	0	0	0	2
Within 12 months	0	0	0	0	0	0	0	0
1-3 Years	0	0	0	0	0	2	0	2
3-5 years	3	1	0	0	0	0	0	4
5+years	0	1	0	0	0	0	0	1
	5	2	0	0	1	2	0	10
HASO								
Now	0	0	0	0	0	0	0	0
Within 12 months	4	0	0	0	0	0	0	4
1-3 Years	2	0	0	0	0	0	0	2
3-5 years	0	0	0	0	0	0	0	0
5+years	1	0	1	0	0	0	0	2
	7	0	1	0	0	0	0	8
HO								
Now	0	0	0	0	0	0	0	0
Within 12 months	1	0	0	0	0	0	0	1
1-3 Years	1	0	0	0	0	0	0	1
3-5 years	0	0	0	0	0	0	0	0
5+years	1	3	0	1	0	0	1	6

Much Marcle Parish Housing Needs Study June 2008

	3	3	0	1	0	0	1	8
PR								
Now	0	0	0	0	0	0	0	0
Within 12 months	0	0	0	0	0	0	0	0
1-3 Years	1	0	0	0	0	0	0	1
3-5 years	0	0	0	0	0	0	0	0
5+years	0	0	0	0	0	0	0	0
	1	0	0	0	0	0	0	1
							Total	27

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	5				10
	Flat/Bungalow	2				
	House		1	2		
Housing Association Shared Ownership	Flat	7				8
	Flat/Bungalow		1			
	House					
Home Ownership	Flat	3	1			8
	Flat/Bungalow	3				
	House				1	
Private Rent	Flat	1				1
	House					
Overall Total		21	3	2	1	27

Comment - The survey identified 27 respondents with a form of housing need.

It will be noted from the table above that the majority of properties required are one bedroom flats and bungalows. This reflects the large number of single person households and couples who responded to the survey. However, it must be recognised that for many couples there is often a greater desire for two bedroom accommodation.

Analysis of the Housing Needs Survey Results

During the month of June 2008, Housing Needs Survey forms were posted to all 291 addresses in the Much Marcle Parish.

By the closing date of the 30th June 2008, 119 responses to Part A of the survey form had been received, 27 responses to Part B and 7 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 119 responses represent a 40.8% 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 reasons.

Part A also requested views on the provision of additional affordable housing for local people, 64 % of the respondents were in favour of affordable housing, 13% were against and 23 % 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 Much Marcle now or in the next five years. The 27 responses represent a 9.2% return on the survey forms issued.

The analysis of the Part B results indicates the majority of respondents need to move in the next three years, and they require local affordable housing, with the main tenure preferences being shared ownership and full ownership. In examining the assessed maximum mortgage, only 8 respondents could afford up-to £80,000. 9 respondents are seeking Housing Association rented properties.

27 respondents gave details of their household makeup showing 5 families with children, 11 couples and 11 single households.

23 respondents had lived in Much Marcle during three out of the past five years. Of the 4 remaining respondents, 3 reported a local connection with the Parish

12 respondents and their household members were employed either full or part time in the area, of whom 4 were self employed.

Assessment of the Need for New Affordable Housing In Much Marcle Parish

Assessment of Housing Need

The results from the Housing Needs Survey undertaken in June 2008 and the analysis shows that a need exists for the provision of new affordable housing in Much Marcle 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 vacancies occurring in the existing Housing Association stock .

Type of new affordable dwellings required

From the household details submitted, the following type of new dwellings would be required:-

- 2, and 3 bedroom family houses
- 2 bedroom bungalows/flats for older couples
- 1 bedroom flats for single young people
- 1 bedroom bungalows/flats for older single people

Mix of tenure required (rent and shared ownership) and number of dwellings required

The final tenure mix and number of dwellings would be determined to reflect the housing needs by the developing RSL working in partnership with the Parish Council and the Rural Housing Enabler, after assessing the number of applicants meeting the local connection criteria, their financial means to meet rent and mortgage costs, and site and planning considerations. The survey also identified a stated need for open market dwellings to meet the needs of local people.

When new affordable dwellings are required

The analysis shows that 16 respondents state that they require alternative accommodation within three years, 3 within 3 to 5 years, and 8 after 5 years

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Appendix A

New Affordable Homes in Much Marcle Parish - Eligibility and Definition

Any new Housing Association affordable homes to be provided for rent or shared ownership in Much Marcle 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 Much Marcle. 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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