



**Community First**  
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# **Housing Needs Study For Richards Castle Parish.**

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## **EXECUTIVE SUMMARY**

### **Assessment of the Need for New Affordable Housing in Richards Castle Parish**

#### **Introduction**

On the 13<sup>th</sup> January 2009 Richards Castle Parish Council met to consider the outcome of the Housing Needs Survey that was conducted in September 2008 by Community First. It was noted that survey forms had been posted to 127 addresses in the Parish and by the closing date, 53 responses to Part A of the form had been received, there were 10 responses to Part B and 1 response 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 reasons.

Part A also requested views on the provision of additional affordable housing for local people, 61.2% of the respondents were in favour of affordable housing, 20.4% were against and 18.4 % 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 Richards Castle now or in the next five years. The 10 responses represented a 7.8% 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 affordable 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 at least 5 years and that there was no one 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 Richards Castle. 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.

**Contact** If you wish to discuss this matter please contact the Chairman of Richards Castle 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

	<b>Page</b>
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
Return of Part C Survey Forms	10
Housing Need Survey – Household/Tenure/Property Type Details	11 to 12
Analysis of the Housing Needs Survey Results	12 to 13
Assessment of the need for New Affordable Housing in Richards Castle Parish	13 to 14
Appendix A - New Affordable Homes in Richards Castle Parish – eligibility criteria and definition	15

## **Housing Needs Study for Richards Castle Parish**

### **Introduction**

On the 13<sup>th</sup> May 2008 Richards Castle 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 August 2008, notice of the Parish Council's decision was given in the Parish Magazine and in the week beginning the 25<sup>th</sup> August 2008, explanatory letters and survey forms were posted to all 127 addresses located in the Parish (as identified from Council Tax records) Householders were asked to make their return by the 30<sup>th</sup> September 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 30<sup>th</sup> September 2008, the following forms had been received:-

Part A – 53 completed forms (a response rate of 41.7% of the 127 addressees)

Part B – 10 completed forms (a response rate of 7.8% of the 127 addressees)

Part C – 2 completed forms

## Analysis of the Part A Survey Returns

### Age Profile

Age Bands	0-15	16 -24	25-44	45-59	60-69	70+	
<b>2008 Housing Needs Survey Number</b>	9	7	13	14	22	17	
% against total survey return of 82	11%	9%	16%	17%	27%	20%	
Age Bands	0-15	16-24	25-44	45-59	60-64	65-74	75+
<b>2001 Census Number</b>	51	15	69	69	27	28	21
% against total population of 280	18%	5%	25%	25%	10%	10%	7%

**Comment** – In 2001 the National Census identified there were 280 residents in Richards Castle as set out in the table above.

The 2008 Housing Needs Survey does not cover the total population of Richards Castle, 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 Richards Castle Parish

50 responses were received.

Lived in Present Home	0- 4 yrs	5-9 yrs	10-19yrs	20+yrs
	8	7	17	18

**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
<b>2008 Survey</b>	<b>47</b>	<b>3</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>2001 Census</b>	<b>100</b>	<b>7</b>	<b>5</b>	<b>0</b>	<b>3</b>		<b>0</b>

**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 4 three bedroom houses. The Parish has a lower low level of Housing Association dwellings (3%) as compared to 15% for Herefordshire as a whole.

**Current Accommodation**

	House	Bungalow	Flat	Mobile home	Other
<b>2008 Survey</b>	<b>41</b>	<b>8</b>	<b>1</b>	<b>0</b>	<b>1</b>

	Detached	Semi detached/ terrace	Flats	Caravan or other mobile or temporary structure
<b>2001 Census - dwellings</b>	<b>77</b>	<b>43</b>	<b>0</b>	<b>0</b>

**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 64% of properties in the Parish were detached. The response to 'Other' was 'Commercial –a pub.'

**Bedrooms**

<b>2008 Survey</b>	<b>One Bedroom</b>	<b>Two Bedroom</b>	<b>Three Bedroom</b>	<b>Four Bedroom</b>	<b>Five Bedroom</b>	<b>Six Bedroom and more</b>
	<b>0</b>	<b>7</b>	<b>25</b>	<b>16</b>	<b>1</b>	<b>2</b>

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

**Households Members who have moved away**

**Yes - 7 No - 41**

**Reasons for leaving**

<b>Lack of Affordable Housing</b>	<b>Public transport</b>	<b>Suitable Hsg</b>	<b>Employment elsewhere</b>	<b>College/University</b>	<b>Other</b>
<b>0</b>	<b>0</b>	<b>0</b>	<b>4</b>	<b>1</b>	<b>2</b>

**Comment** – Employment elsewhere accounted for the greatest number of reasons for leaving. The responses to ‘Other’ were ‘Marriage’ and ‘Husband died’.

**In favour of affordable housing**

**Yes – 30 No – 10 Unsure - 9**

**Comment** – The Survey shows that 61.2% of the respondents who answered the question were in favour of additional affordable homes being provided for local people, 20.4% were against and 18.4% were unsure.

**Future Housing Need within the next five years**

**Yes - 10 No - 43**

**Comment** – Results are self explanatory.

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## 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	0	2	2	6

**Comment** – The Survey indicates the majority of respondents do not 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.
3	2	1	3	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
2	0	0	0	0	0	0

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

### Current Tenure

Home Owner	Private Tenant	Living with parents or other family member
8	1	1

**Comment** – The Survey shows that 8 of the 10 respondents are owner occupiers.

### Type of Housing required

Housing Association Rent	Housing Association Shared Ownership	Private Rented	Home Ownership
2	3	0	6

**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 – 10 Yes - 0

**Comment** – All 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	£50-55k	£55-60k	£60-65k	£65-70k	£70-75k
0	0	0	0	0	1
£75-80k	£80-85k	£85-90k	£90-95k	£95-100k	£100k plus
1	0	1	0	0	0

**Comment** – From the 3 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 2008 was £190,000 (latest Government published figure).

**Household Composition**

Couples with Children	Couples	Older couples - 60 plus	Single	Older Single – 60 plus
3	1	3	1	2

**Comment** – 10 respondents to the Survey completed Part B stating they were in housing need. The household composition details shows 3 families with children, 4 couples (of whom 3 were older) and 3 single households (of whom 2 were older).

**Lived in Richards Castle Parish 3 out of the past 5 years**

**Yes - 10**

**No - 0**

**Comment** – 10 respondents to Part B of the Survey showed current or previous residence in Richards Castle.

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

**Yes – 0**

**No – 1**

**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	0	2	0	2	1

**Comment** – The survey shows that of the 10 respondents with a stated housing need, 6 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
	1	1	
1		1	
	1		1

**Comment** – The Survey indicates that 2 respondents to this question are in permanent or self employed full-time employment and 1 is in self employed part time employment.

### Employers Noted

None noted.

### Return of Part C Survey Forms

Two 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	Current Tenure	When required	Type of property	Preferred Tenure
Couple with 1 child	Home owner	3 – 5 years	2 bed house	Housing Association Shared ownership

Applicants	Current Tenure	When required	Type of property	Preferred Tenure
Couple with 2 children	Home owner	5+ years	3 bed house	Home ownership

Richards Castle Parish Housing Needs Study September 2008

Applicants	Current Tenure	When required	Type of property	Preferred Tenure
Couple with 3 children	Home owner	5 + years	4 bed house	Home ownership

Applicants	Current Tenure	When required	Type of Property	Preferred Tenure
Couple	Private tenant	Within 12 months	2 bed flat	Housing Association Shared ownership

Applicants	Current Tenure	When required	Type of property	Preferred Tenure
Couple 60+	Home owner	5 + years	2 bed flat/bungalow	Housing Association Rent
Couple 60+	Home owner	5 + years	2 bed flat/bungalow	Housing Association Shared ownership
Couple 60+	Home owner	3 – 5 years	2 bed flat/bungalow	Home ownership

Applicants	Current Tenure	When required	Type of property	Preferred Tenure
Single person	Living with parents or family	1 – 3 years	1 bed flat	Home ownership

Applicants	Current Tenure	When required	Type of Property	Preferred Tenure
Single person 60 +	Home owner	5 + years	1 bed flat/bungalow	Home ownership
Single person 60 +	Home owner	5 + years	1 bed flat/bungalow	Home ownership

Applicants – when properties required	
Now	0
Within 12 months	1
1-3 years	1
3-5 Years	2
5+ years	6
<b>Total</b>	<b>10</b>

<b>Properties</b>	<b>Housing Association Rent</b>	<b>Housing Association Shared Ownership</b>	<b>Home Ownership</b>	<b>Total</b>
1 bed flats	0	0	1	1
1 bed flats/bungalows	0	0	2	2
2 bed flats	0	1	0	1
2 bed flat/bungalow	1	1	1	3
2 bed house	0	1	0	1
3 bed house	0	0	1	1
4 bed house	0	0	1	1
<b>Totals</b>	<b>1</b>	<b>3</b>	<b>6</b>	<b>10</b>

**Comment** - The survey identified 10 respondents with a form of housing need.

It will be noted from the table above that the majority of properties required are flats and bungalows. This reflects the number of single person households and couples who responded to the survey.

### **Analysis of the Housing Needs Survey Results**

During the month of September 2008, Housing Needs Survey forms were posted to all 127 addresses in the Richards Castle Parish.

By the closing date of the 30th September 2008, 53 responses to Part A of the survey form had been received, 10 responses to Part B and 1 response 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 53 responses represent a 41.7% 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, 61.2% of the respondents were in favour of affordable housing, 20.4% were against and 18.4 % 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 Richards Castle now or in the next five years. The 10 responses represent a 7.8% return on the survey forms issued.

The analysis of the Part B results indicates the majority of respondents need to move in over 5 years time, and they require local affordable housing, with the main tenure preferences being shared ownership and full ownership. In examining the assessed maximum mortgage, only 3 respondents could afford up-to £80,000. Only 1 respondent was seeking Housing Association rented accommodation.

10 respondents gave details of their household makeup showing 3 families with children, 4 couples and 3 single households.

All respondents had lived in Richards Castle during three out of the past five years.

3 respondents and their household members were employed either full or part time in the area, of whom 2 were self employed.

### **Summary of Housing Need Results.**

The 10 respondents to Part B who satisfied the local connection criteria stated that they were either in current housing need or anticipated that a future need would arise over the next five or more years. Their households ranged in age and number from single people to older couples to families. From the details supplied, the respondents preferred housing tenure and property types can be quantified as follows:-

1 Housing Association rented home

3 Housing Association shared ownership homes.

6 Home Ownership homes.

The property types are 1 and 2 bedroom flats and bungalows, and 2, 3 and 4 bedroom houses.

## **Assessment of the Need for New Affordable Housing In Richards Castle Parish**

### **Assessment of Housing Need**

The results from the Housing Needs Survey undertaken in September 2008 and the analysis shows that a need exists for the provision of new affordable housing in Richards Castle 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 affordable dwellings would be required:-

1 x 2 bedroom rented flat/bungalow

1 x 2 bedroom shared ownership flat/bungalow

1 x 2 bedroom shared ownership flat

1 x 2 bedroom shared ownership house

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

2 x 1 bedroom flat/bungalow

1 x 1 bedroom flat

1 x 2 bed flat/bungalow

1 x 3 bedroom house

1 x 4 bedroom house

**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 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 Richards Castle 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 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 a number of parishes including the demand from Richards Castle.

**Rural Housing Enabler Recommendations as at the 13<sup>th</sup> January 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 Richards Castle Parish - Eligibility and Definition**

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