

BRAISHFIELD PARISH

HOUSING NEEDS SURVEY REPORT

MARCH 2008

COMMUNITY ACTION HAMPSHIRE

BRAISHFIELD PARISH

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EXECUTIVE SUMMARY: BRAISHFIELD HOUSING NEEDS SURVEY

Key Features and Main Outcomes

- **There is a limited number of smaller, cheaper homes either to buy or rent: there is a low turnover of open market and other stock partly due to their being a higher than average ageing population under-occupying larger houses**
- **House prices are high in relation to the incomes of those in need: the cheapest or entry-level house sold in the parish in 2007 was £178,000**
- **The survey has identified and recommended the need for a small housing scheme of 10 housing association homes for local people who need a home now or in the next few years with a range of property sizes but mostly 1 and 2 bed units**
- **The proposed scheme should be a mix of 5 rented (including 1 single level adapted units) and 5 shared ownership homes**
- **Respondents cited 30 family members having recently moved away from the parish because they could not find a suitable home**
- **Young adults wanting to set up an independent home from the family home form the single largest category of need but several other factors are identified in the report**
- **Three of those households in need is already on the Housing Register representing the backlog of unmet need**
- **The majority (74%) of those in need have a household income of less than £21,000 per year**
- **There is an overall preference for housing association accommodation through rent or shared ownership. Of those who would prefer to buy on the open market, most are unlikely to be able to afford a property in the area on the basis of financial information provided**
- **All the households in need have a strong local connection: 87% live in the parish and some also work in the parish. The rest have family in the parish and left to find an affordable home**
- **The majority, 74%, of all respondents would support the idea of building a small affordable housing scheme for local people in the parish**
- **The location and design of any proposal were seen as critical issues**
- **All households in the parish were surveyed to assess local housing need: a good response rate of 45% was achieved**

BRAISHFIELD PARISH

Housing Needs Survey

March 2008

SURVEY REPORT

SECTION ONE: BACKGROUND AND GENERAL INFORMATION

1. Introduction

1.1 In November 2007, TVBC commissioned the Rural Housing Enablers at Community Action Hampshire (CAH) to carry out a Housing Needs Survey to determine whether or not there is a need for affordable housing for local people in the parish.

1.2 The motivation and reason for the survey is best expressed perhaps by the following extract from a covering letter which was sent by a Parish Council along with the survey questionnaire:

Owing to the high cost of housing in this area, the Parish Council is considering whether there might be a need for additional affordable housing in the parish so that residents who cannot afford to buy or rent locally will not be forced to move away. Affordable housing is homes that can be rented or part bought (shared ownership) from a Housing Association. The reason for providing new affordable housing is to help local people of all ages who would like to contribute in the long term to maintaining the community spirit and village services that still exist.

1.3 The survey and this report has been conducted and produced by CAH without the Borough Council officers or Parish Council members having had sight of any data or had any input into the content of the report. Thus the report and the findings are an independent and impartial commentary based on the evidence collected.

1.4 The survey has been carried out at no financial cost to the Parish Council. The survey was funded by TVBC as part of its remit to explore the need for affordable housing across the Borough Council area. Other rural parish-based surveys are either taking place or planned.

1.5 This survey is the most comprehensive study of housing need undertaken in the parish. Whilst some households will already be on the Borough Council Housing Register, many may not be included on existing records of need. This survey also

raises awareness of housing issues facing local people and gave respondents space to express their views on local housing issues.

1.6 The findings in this report are based on the survey only. They should be read in conjunction with other Borough-wide housing needs surveys, the housing market assessment, affordable housing and planning policies (www.testvalley.gov.uk) to place the conclusions in a borough-wide, sub-regional and regional context.

1.7 For a wider overview of the national rural housing problem, reference should be made to the findings and recommendations of the Government's Affordable Rural Housing Commission Final Report, May 2006 (www.defra.gov.uk)

2. Survey Purpose and Methodology

2.1 The purpose of the survey was to acquire detailed information about the current housing situation and the numbers and types of households in housing need and to find out what kind of alternative housing they were seeking. Also, it gave people an opportunity to express their views on what was needed or not.

2.2 Although based on a core questionnaire, the survey form (a copy is appended to the report) was agreed by TVBC in its final form before distribution. The survey form was divided into two parts: Part One collected general information about the respondent's household and Part Two for completion by those in housing need. Also the questionnaire included an explanatory section on what is meant by affordable housing as it can be provided by housing associations together with a case study of a previous beneficiary now living in a small rural exception site.

2.3 An important element in the design of the form was to reveal what is called hidden or concealed households, people who cannot afford to be in the housing market and are living within another household.

2.4 The forms were delivered by hand by mail to all households in the parish. They were returned in prepaid envelopes to CAH.

2.5 The data processing was carried out by CAH research assistants.

2.6 As the questionnaires went to 100% of households, this is a total or census survey rather than a sample survey. This methodology is that recommended* as being appropriate for rural areas in that from the usual borough-wide sample surveys, rural wards are grouped together and as such it is not possible to disaggregate information for individual villages or parishes. There is a presumption (*Source: A Guide to Housing Needs Assessment, IOH 1993*) that there will be a

greater response from those in need using this methodology. The results are presented as found (no figures have been 'grossed up').

*Assessing Housing Need in the South East – A Good Practice Guide (SEERA 2004)

2.7 It should be noted that a few respondents did not answer all the questions asked. Percentages quoted are based on responses received for that particular question.

2.8 It is possible, indeed likely, that a degree of housing need occurs within the households who did not respond to the questionnaires and therefore the need identified in this report could be an under-representation of the real situation. The actual figures from the survey can be classed as demonstrable need.

2.9 Some information has also been cross-referenced to the 2001 Census, the HM Land Registry parish-based data from web-based sites and the Office of National Statistics.

2.10 It is hoped that this report is clear and readable. But some terms have differing definitions, not least *What is affordable housing?*

We have used

Housing provided with subsidy so the asking price or rent can be substantially lower than prevailing local market prices or rents, ensuring it stays affordable for those who cannot afford market housing.

The terms house and housing used in this report refers to all types of residential property including flats, bungalows, sheltered accommodation etc unless otherwise stated.

3. Response to Survey

3.1 Of the 275 questionnaires distributed, 125 were processed, a 45% response. The response rate is a good for such a survey and is large enough to have good statistical validity. Further forms were returned after the cut- off date and could not be included in the analysis but those which demonstrated housing need have been retained so that should the parish decide to advance an affordable housing scheme in the future, such households could be contacted.

Population figures show that about 643 people live in the Parish. The 275 forms distributed equate to the Council Tax Register records for the number of households

validating this as a 100% survey. In addition, these figures give an average household size for the parish of 2.35 people. The 125 survey forms returned represent a survey population of 326 people giving an average household size of 2.60 people which equates well with the total parish average, again validating this as a representative survey. The 2001 Census showed an average household size of 2.47.

3.2 The following sections of the report analyse the key features and present the key findings from the data analysis. Appendix 1 is a copy of the survey form.

3.3 The survey was carried out in November and December 2007 for three weeks before the questionnaire return date.

SECTION TWO: THE SURVEY FINDINGS

4. Current Housing Situation – Key Features

4.1 Part 1 of the questionnaire was completed by all households whether or not there was any housing need so as to build up picture of the current housing situation in the parish.

The Population

4.2 The 125 households replying to the survey contain a total population of 326 of which 18% are children aged less than 15, only 10% are aged 16-24, 15% aged 25-44 and 39% aged 44-65 with the remaining 21% over 65. Making a broad comparison with some national figures – 20% under 15 and 18% over 65 for 2003 (source: Office of National Statistics www.statistics.gov.uk)*, the conclusion is that the parish has the same population profile as that for Hampshire and the UK.

And the overall profile bears out that depicted for rural villages in The State of the Countryside Report 2007 (Commission for Rural Communities), out-migration of younger people due to lack of affordable housing and unaffordability of market housing and in-migration of affluent families and an ageing resident population.

The Housing Stock and Tenure

4.3 Some 98% of the housing stock is houses (77%) or bungalows (21%) of which 84% is 3 or 4 bedroom accommodation. With the demographic trend towards smaller households, this lack of 1 and 2 bed units will make it difficult for younger people in particular, whether single, couples, small families as first-time buyers or

being on lower incomes to enter the housing market either by affordability or lack of supply: only 3 homes in the survey are 1 bed units. Despite the number of larger houses, a significant number are occupied by one or two people: these tend to be 'empty-nesters' – people whose children have grown-up and left leaving under-occupying parents. Several of these filled in the form as being in housing need: they may be on the housing register for special or health needs or wish to downsize locally to a more manageable property. These homeowners may not be in need by a local authority definition but there is clearly a demand for such housing locally. The fact that there are proportionately less smaller units in the area merely exacerbates this problem.

* UK average for 2003. Hampshire is similar to the UK average as a whole showing the same proportion of 0-15 yr olds and 65+ yr olds

4.4 86% of property is owner-occupied, with a significant percentage (53% of the total) owned outright without a mortgage, typical of an older population, reinforcing the issues as highlighted above. Housing association accommodation (6%) and the private rented sector (6%) reflect limited opportunities for those on lower incomes unable to access the open market to rent within the parish.

Property Turnover

4.5 The question on length of residency shows that 60% of respondents have lived in the parish for over 10 years with a further 8% of households being resident for 5-10 years. This represents a stable community, a low level of development and a low turnover of property. If to this low availability is added the poor potential supply of smaller units as indicated above, the possibilities for local people on lower incomes who wish to remain in the parish, or indeed those who may wish to return, appear very limited. The analysis of local affordability in a following section will amplify this problem.

Housing Need and Out-Migration

4.6 The survey data shows that there are 22 respondents with someone needing separate accommodation with 9 respondents needing this to be met in the next two years. Some 7 of these did not complete Part 2 of the form, possibly (from comments made on the forms) because they were only interested in open market housing, did not wish to meet this need within the parish in the next three years, were not interested in housing association accommodation, felt uncertain about future circumstances or chose not to provide additional information.

4.7 Directly connected to the above, respondent households report 30 family members having had to move from the parish due to difficulties in finding a suitable home locally, 10 in the last two years and 20 in the last two to five years. This

represents out- migration and is indicative of a lack of affordable housing to rent buy. Given the very low percentage of the survey population aged 16-24, only 10%, and this being the age group most likely to be looking for their first and affordable home, there is an indication here that this is a trend which the Parish Council may wish to address: the housing needs analysis in detail below will further justify this.

5. Level of Support for a Small Development of Affordable Housing

5.1 One of the purposes of the report was to establish the level of local support for a possible new scheme. Question 6 on the questionnaire asked: *Would you support a small development of affordable housing in Braishfield if there was a proven need from households in Braishfield or with a genuine local connection?*

A total of 125 respondents answered the question.

74% said 'Yes': 26% said 'No'

5.2 Numerically, this represents a clear majority who would support the Parish Council if a small development were needed. But many respondents backed up their decision by adding comments and I have included these as verbatim transcripts in Appendix II.

I have made no judgement nor attempted to attach any weight to these findings either way, preferring to leave such local opinion to be considered by the Parish Council.

6. Housing Need

6.1 Section 1 asked households if they or anyone living within the household needed separate accommodation now or in the next five years. Some 22 respondents completed the question with 15 respondents completing part 2 as needing a new home in the next three years and wishing to live in the parish. What follows analyses the needs and situations of those households.

Local Connection

6.2 Of those respondents completing Part 2, 10 were completed by themselves as being in need and 5 were completed on behalf of family members needing separate accommodation.

Of these respondents, 87% live in the parish. Of the remaining, 1 previously lived in the parish and 1 has close relatives in the village.

It is worth emphasising here that strong local connection criteria would be rigidly enforced should a scheme be proposed and advanced.

6.3 In addition, as indicated in 4.7 above, survey responses identified 30 people that have moved away in the past five years because of difficulties finding a suitable home. It is not known whether these people are still in housing need or they may have settled into alternative accommodation elsewhere. But the number of households on the Housing Register preferring the parish and with a local connection to the parish, 25 households, would indicate that some of them might still be in housing need.

Current Tenure

6.4 In terms of the current tenure of those households in need, 27% are living within homes owned or rented by their parents. A further 27% are owner occupiers or living with owner occupiers. There are 5 households (33%) renting from a private landlord and 2 (13%) in tied accommodation. Some of the households which owner occupy may not qualify by need for the type of provision likely to be proposed: but some maybe older people living in larger houses wishing to downsize but wishing to remain in the parish. It is well worth pointing out this issue as it is one frequently encountered in rural areas and is a type of need that is not being met in the rural housing market, a point already raised in 4.3 above.

Preferred Tenure

6.5 Of preferred tenure of first choice, 3 (20%) would prefer to rent from a housing association, 7 (47%) of households wanted open market purchase and 5 (33%) require shared ownership. Private rented accommodation is not a first choice for any household.

It would seem that an overall preference for housing association homes reflects an air of reality in terms of financial capacity. The following section on affordability will echo this and also demonstrate that most who aspire to open market purchase can at best only afford shared ownership.

Households on the Housing Register

6.6 Only 3 of the 15 Part 2 respondents in need are already on the Housing Register representing a backlog of need. Should the other households wish to

qualify for any possible future scheme, they would need to go on the Housing Register.

The current TVBC Register shows households requesting the parish and with a local connection to the parish standing at 25 (8 requiring a 1-bed house, bungalow or flat; 10 a 2-bed house; 6 a 3-bed house; 1 a 4-bed house).

Household Composition

6.7 In terms of household composition, there are 8(53%) single persons under 60 ; 1(7%) couple under 60 and 6 (40%) families with children. There are no single parent families.

Reasons Accommodation Needed

6.8 The main reasons for needing to move fall into several categories. The main reasons, most likely to be from young single people or couples is the need to start a first home or not being able to afford a mortgage (60%). Those saying that they need to be near family (13%) represent the needs of carers or those who have moved away from the parish and wish to return. Health and special needs and those with insecure tenure, in tied accommodation, (13%) comprised the other reasons.

Size of Accommodation Required

6.9 In terms of the size of accommodation required, 54% of households require 1 bed (27%) or 2 bed (27%) homes. Seven 3 bed homes are required. This need for smaller units reflects the household composition pattern in 6.7 above and connects with the reasons for moving in 6.8. It contrasts sharply with the existing size of housing stock in the village where 3 and 4 bed homes predominate.

6.10 Three household would require special care or support because of health problems.

There were 3 households requiring specialist housing requirements identified, for example, single level accommodation with a range of low level kitchens, handrails, shower units, downstairs toilets

Urgency

6.11 There is a degree of urgency to meet the need: 10 households are requiring a separate home now or within 1-2 years.

7. Affordability

7.1 It is best perhaps to approach this issue by revisiting the preferred tenure of those in need and comparing this to financial information provided.

Rent

7.2 3 households would prefer to rent from a housing association: the spectrum of rents for a 1-bed to a 3-bed units would lie between £70 to £110 per week. One household could struggle to afford this from the information provided. There were 6 (43%) households able to pay £50-100 per week.

Shared Ownership

7.3 4 households indicated their capacity to pay up to £150 per week and it maybe that these households plus those able to pay even more could be eligible for shared ownership housing: 2 households may have a sufficient deposit. Most households in need (74%) have a gross income of less than £1733 per month (£21,000 per year). This figure is the generally accepted threshold above which a household might be considered to be financially eligible for a shared ownership property, usually taking out a mortgage on 40% of the equity as an entry level and paying rent on the balance. This should be affordable for 4 of the 5 households requesting this tenure as a preferred first option: all have incomes up to £2600 per month and sufficient savings as deposits.

Open Market

7.4 For those households wanting to buy on the open market as a preferred first option, the issues in Braishfield are as follows.

Using HM Land Registry data on house sales in the parish (websites: www.mouseprice.com and www.ourproperty.co.uk), for that part of the parish with postcode SO51 0Q, for 2006-7 the average house price has been £615,000 based on 8 sales. The entry level (ie cheapest) house was £350k.

Over the past two years, based on 13 sales, the average house price in the parish was £485k for postcode area SO51 0P. The entry level (cheapest) house here was £178k for a terraced house.

So taking the cheapest house sold, ie what would be the open market entry level price, the lowest for 2007 was £178k. Assuming a 95% mortgage at 3.5 joint income, a household would need a gross income of about £48,000 and a deposit of £9,000 to afford the latter property. Whilst it is likely that 6 households

may have the savings or equity for a deposit, none may have the required income. So for 7 of the households preferring to buy on the open market, the prospect is that they will be unable to do so and the options are that they will need to consider moving to a cheaper area, staying in their existing home or investigating a different tenure such as renting or shared ownership. Local house prices and the supply of houses on the open market clearly presents a gap between aspiration and attainment for those in need who wish to buy on the open market.

Economic Status and Travel

7.5 Of those households in need, all provided information as being in full-time employment: 50% of these are employed locally (in the parish or in the Romsey area) with the rest travelling elsewhere in Test Valley or to Southampton, 95% travelling to work by car and 60% of households have two cars.

SECTION THREE: THE WAY FORWARD

8. Conclusions

8.1 Though most households are satisfied with their housing situation, there is a demonstrable unmet housing need from local people for 10 units of affordable housing as quantified below.

8.2 The unmet need is a product of a low turnover of relatively large expensive open market housing in the parish which excludes those local people on lower incomes from gaining access to this market should they wish to stay in the parish. Some 74% of households in need have average incomes of less than £21k which represents a problem in an area of high property values. In addition there is a low turnover and inadequate supply of affordable social rented housing and for shared ownership to meet the need.

8.3 There is a good overall majority (74%) level of support for a small scheme from the local community to satisfy this need for affordable housing for local people in the parish.

8.4 The responses have shown that housing for local people is a significant issue in the parish. 22 respondents have expressed a need for new or alternative accommodation with 15 giving information about their need for housing in the parish. The report numbers those respondents, 1, on the Housing Register and gives the current register figure of 25: it is therefore likely that there will be households on the Register who did not complete the survey together with those that have left the parish because of a lack of affordable housing.

8.5 Incomes for most households in need wanting to buy outright are nowhere near sufficient to buy on the open market and for those, shared ownership may be the only solution to stay living in the parish. Based on the information provided, 5 shared ownership homes are recommended and such provision would provide the opportunity for these households to get on the housing ladder. There is no households which are existing housing association tenants.

8.6 There are several reasons for needing accommodation with wanting to set-up an independent first home by young people being the most dominant. But equal regard should be given to the other reasons as detailed in paragraph 6.8 above.

8.7 The size of any future affordable housing scheme may be assessed against the following factors:

(a) it is unlikely that some of those owner occupiers who filled in Section 2 would qualify by need criteria for housing association accommodation ie they have considerable equity in their property from which they hope to downsize and have no health or mobility requirements. I have examined the submissions of these respondents in further detail and have concluded that 5 households should be excluded from further consideration.

(b) of this revised figure of 10, I have concluded that 5 should be for rent based on the financial information provided.

(c) based on the financial information provided and preferred tenure, a tenure mix in the order of 5 units for rent and 5 for some form of shared ownership may be appropriate.

(d) based on the information provided, for health reasons, it may be appropriate that 1 of the rented units be single storey.

8.8 Given all the factors in this report, an affordable housing scheme for local people as detailed below would be appropriate for families with children, couples and single people, subject to planning and funding implications.

Proposal: 10 affordable homes for local people

Sizes: 1 x 2-bed single storey house to rent

2 x 1-bed flats or maisonettes, 1 rent and 1 shared ownership

5 x 2-bed houses, 2 rent and 3 shared ownership

2 x 3-bed house, 1 rent and 1 shared ownership

8.9 It could be considered that a scheme of the above size would not have too significant an impact on the parish were it well-sited and well-designed.

8.10 It should also be remembered that a housing needs survey is only a snapshot of need at any one time and while the scale of need is not likely to change, by the time any possible future scheme is likely to be achieved, the mix and size of units would need to be cross-referenced with the Borough Council Housing Register to show emerging need with a local connection at that time.

9. Recommendations

9.1 It is recommended that the Parish Council consider advancing the process to achieve an additional small scheme of affordable housing as proposed above by:

1. Accepting the findings of this report
2. Engaging with the Borough Council and Hyde Housing Association, to explore the potential for programming such a scheme and its funding by the Housing Corporation.
3. Exploring potential locations and availability of any sites which the Parish Council may think appropriate.

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