

CROWLE AND EALAND PARISH

HOUSING NEEDS SURVEY

AUGUST 2005



**RURAL HOUSING
ENABLER PROJECT**

NORTHERN LINCOLNSHIRE

**IN PARTNERSHIP WITH CROWLE RENAISSANCE TOWN
TEAM**

**Report prepared by David Broadmeadow, Rural Housing
Enabler, September 2005**

TABLE OF CONTENTS

	PAGE
Key findings.....	3
Introduction.....	4
Crowle and Ealand Parish.....	4
The Survey.....	6
Part 1 Information on existing households.....	6
Part 2 Information on households in housing need.....	9
Conclusions.....	12
Appendix 1 Respondents comments.....	14

KEY FINDINGS

- 30 respondents have expressed a housing need
- Single and two parent households predominate amongst those in housing need
- Crowle has a high level of owner-occupation which is reflected in the aspirations of those in housing need
- The current housing market in Crowle means that only a minority of those in housing need would be able to purchase outright at the lower end of the market. Shared ownership or shared equity homes would therefore be a viable alternative for those who cannot afford outright purchase, with a balance of housing for rent for those unable to afford any form of home ownership.
- 89% of respondents are in favour of an affordable housing development.

1. INTRODUCTION

- 1.01 Crowle Town Council, in partnership with the Northern Lincolnshire Rural Housing Enabler Project, previously undertook a housing needs survey in December 1999/January 2000. The survey produced a very meagre response rate of 4%, and no meaningful conclusions could be drawn from this.
- 1.02 Since that date, house prices have risen appreciably and this is particularly evident in the Isle of Axholme, wherein Crowle is located. Settlements such as Crowle have very good links to the M180/M18/M62 and M1 motorway systems, and as such, have become desirable residential locations for those working in the South and West Yorkshire conurbations. The development of Doncaster Robin Hood Airport at Finningley, which is located immediately adjacent to the south-western boundary of North Lincolnshire, is also impacting on the local housing market. The issue of the need for affordable housing in Crowle has thus risen on the local agenda.
- 1.03 The Crowle Renaissance Town Team therefore requested the Rural Housing Enabler for Northern Lincolnshire to carry out a further housing needs survey for Crowle and Ealand. The aim of the survey is therefore to help to determine the existing and future needs of the residents of the parish, particularly those on modest or low incomes. The survey reveals the numbers and types of housing that are required and also the views of the residents on such a development.

2. CROWLE AND EALAND PARISH

- 2.01 Crowle is located approximately 8 miles to the west of Scunthorpe (the main centre of population in North Lincolnshire) and 13 miles to the south-east of the port of Goole. The town is close to the M180 motorway, with its links to the M18, M62 and M1 motorway network. The town is also located on the Grimsby-Scunthorpe-Doncaster railway line, with its links to the main East Coast rail route.
- 2.02 The population of Crowle and Ealand at the 2001 census was 4090. 65.4% of the population was economically active, and of these:
- 38.49% were employed full-time
 - 13.83% were employed part-time
 - 3.45% were unemployed
- Of the economically inactive group (34.6%):
- 16.6% were retired
 - 3.07% were students
 - 5.26% were permanently sick or disabled
- 2.03 At the date of the 2001 census, there were 1706 households and the household tenure pattern was as follows:
- 32.8% owned their homes outright
 - 42.1% of homes were purchased with a mortgage
 - 0.2% of homes were shared ownership
 - 14.7% of homes were rented from the local authority
 - 4.3% of homes were rented from a housing association
 - 5.9% of homes were rented from a private landlord

- 2.04 In the current Local Plan (adopted May 2003), Crowle is deemed to be a **medium growth settlement**. Such settlements comprise the larger market towns and villages of North Lincolnshire that fulfil a service function and provide employment opportunities. They support a wide range of services and provide an important service role for surrounding villages. They are classed as such because of their ability to absorb some additional development without placing burdens on the existing infrastructure or without adversely affecting the environment.

The current Local Plan proposes that 3 hectares of land are available in Crowle for the development of 90 new dwellings, up to 18 of which should be affordable housing.

- 2.05 Crowle has 25 listed buildings. Within the planning envelope there are two areas of amenity importance, located around St Oswald's Church and at the junction of High Street and Cross Street. A very large area abuts the south-east boundary of the planning envelope.

- 2.06 Crowle and Ealand are served by a number of facilities, which include: a library, general store, post office within another shop, GP's surgery, pubs, churches, community hall, playing fields/tennis courts, children's play area, primary school and garage.

In addition there is the valuable community asset of the Crowle Resource Centre which provides a one-stop shop for information on local services and the local link for North Lincolnshire Council. The Citizens' Advice Bureau offers consultations at the Centre, which also provides training for local people under the SRB and European Social Fund programmes. The Centre also partners with North Lindsey College in providing IT training.

The Centre is the meeting venue for the Renaissance Town Team (see para 1.03 above) and provides administrative support for these meetings.

- 2.07 Crowle is quite well served by public transport:
4 trains per day depart Crowle railway station for Doncaster, the journey taking under 30 minutes.

The North Lincolnshire Transport Partnership has developed the Isle Villager and Crowle Rail Link Bus Service (Service 70), which operates Mondays to Fridays and runs from Epworth-Belton-Crowle-Ealand-Crowle Station, allowing travel to Doncaster in the morning and middle of the day and from trains returning from Doncaster in the afternoon and early evening.

There is also a Sunday bus service from Scunthorpe to Crowle, and a local service on Mondays, Wednesdays and Fridays only from Crowle to Epworth (Isle Coaches).

- 2.08 A recent search for properties for sale within Crowle and Ealand found a total of 14 properties on the market, ranging from a one bedroom apartment to a 5 bedroom detached house. The five **lowest** sale prices were respectively £69950, £92000, £93950, £112500 and £125000 and the **average** price for all properties currently on the market was £198125.
- 2.09 The **average** gross annual income for North Lincolnshire (2004 figures) is circa £23500 pr annum (**say £17625 net**). Local mortgage lenders will advance on average 3.75 x gross income or 3.75 x gross income plus 1 x

gross income for a couple, where both are in employment. On this basis, the maximum mortgage which a single person on the North Lincolnshire average income could borrow would be £88125. Similarly, the maximum mortgage which a couple could obtain where both are earning the average would be £111625. It should be noted, however, that many people in North Lincolnshire earn **less** than the average.

- 2.10 North Lincolnshire Council has a total housing stock in Crowle of 204 homes, comprising:
 44 x 1 bedroom/bedsit flats
 95 x 2 bedroom homes
 65 x 3+ bedroom homes

In 2001, 2002 and 2003 there were a total of **9** lettings, and during 2003 alone there were **12** Right to Buy sales within this housing stock.

3. THE SURVEY

3.01 1770 questionnaires were delivered to households in Crowle and Ealand. (A copy of the questionnaire is attached to this report).

3.02 A total of 224 forms were returned, giving a response rate of 12.6%. This is disappointing when compared with the returns for recent surveys at South Ferriby and Scawby (respectively 30 and 34.6%), but is far better than the response at the time of the previous survey. Conclusions can therefore be drawn from the results.

4. ANALYSIS OF CROWLE AND EALAND SURVEY RESULTS

The questionnaire is divided into two parts. The first part deals with information on existing households: the second, information from those persons/households in housing need.

4.01 Part One: Information on existing households

4.01.1 Age range of respondents

AGE	NUMBER	PERCENTAGE
0-15	46	10.6
16-24	28	6.4
25-44	107	24.6
45-59	123	28.3
60-74	91	20.9
75+	40	9.2
TOTAL	435	100.0

83% of all those who were included in the responses to the questionnaire aged 25+. This is far higher than the 2001 census figure of 70.9%.

4.01.2 Degree of occupancy

OCCUPANTS	HOUSEHOLDS	PERCENTAGE
1	40	18.9
2	103	48.6
3	32	15.1
4	31	14.6
5	4	1.8
6	1	0.5
7	1	0.5
TOTAL	212	100.0

Not all respondents answered this question, but the survey shows that 2 person households predominate in Crowle (cf 50.9% in Scawby and 48.9% South Ferriby).

4.01.3 Property Type

HOUSETYPE	NUMBER	PERCENTAGE
House	136	60.7
Bungalow	77	34.4
Flat/Maisonnette/Bedsit	10	4.5
Sheltered/Retirement	1	0.4
Housing		
Other	0	0.0
TOTAL	224	100.0

The vast majority of respondents live in a house or bungalow (95.1%) and and this is in excess of the 2001 census figure of 90.2% (cf Scawby 96.5% and South Ferriby 90.5%).

4.01.4 Size of Homes

BEDROOMS	HOUSEHOLD	PERCENTAGE
1	14	6.3
2	47	21.0
3	115	51.3
4+	48	21.4
TOTAL	224	100.00

Three and four bedroom homes are the most common.

4.01.5 Number of persons per household in property

	NUMBER	PERCENTAGE
First household	336	96.6
Second household	12	3.4
TOTAL	348	100.0

4.01.6 Type of household in property

TYPE	NUMBER	PERCENTAGE
One person household	36	16.5
Couple*	99	45.4
Two parent household	64	29.4
Lone parent household	3	1.4
Older person household	15	6.9
Other	1	0.4
TOTAL	218	100.0

- includes older person households
 - ** not all respondents answered this question
- Couples predominate (cf 44.5% in Scawby survey)

4.01.7 Tenure

TENURE	NUMBER	PERCENTAGE
Owned outright	101	45.1
Owned with mortgage	95	42.4
Shared ownership*	0	0.0
Rented from local authority	21	9.4
Rented from housing association	1	0.5
Rented from private landlord	5	2.1
Tied to job	1	0.5
Other	0	0.0
TOTAL	224	100.0

- i.e. part rent/part purchase
- The vast majority of respondents (87.5%) own their own home (cf South Ferriby 76.4% and Scawby 92.6%). The proportion of home owners has increased markedly since the 2001 census, when a total of 74.9% of the population of Crowle were classed as home owners.

4.01.8 Length of residency in parish

YEARS	NUMBER	PERCENTAGE
1-2	26	15.2
3-5	19	11.2
6-10	15	8.8
11-20	38	22.4
21-40	38	22.4
Over 40	34	20.0
TOTAL	170	100.0

Not all of the respondents answered this question. The average length of residency is 18.5 years, which compares with 19.7 for Scawby and 19 for South Ferriby. These figures show an interesting consistency and demonstrate that Crowle and Ealand are stable communities.

4.01.9 Has your home been adapted for disability?

ADAPTED?	NUMBER	PERCENTAGE
Yes	20	9.3
No	196	90.7
TOTAL	216	100.0

Not all respondents answered this question.

4.01.10 Reasons for moving away

The survey asked if anyone in the household had moved away from the parish in the last 5 years, because of the difficulties of finding a home locally. Not all the respondents answered this question.

RESPONSE	NUMBER	PERCENTAGE
Yes	21	9.8
No	193	90.2
TOTAL	214	100.0

4.01.11 Does the household need to move together from this home now or in the next 5 years?

RESPONSE	NUMBER	PERCENTAGE
Yes	16	8.5
No	172	91.5
TOTAL	188	100.0

Not all respondents answered this question.

4.01.12 Is there anyone living in the household who needs to move to alternative accommodation now or in the next 5 years?

RESPONSE	NUMBER	PERCENTAGE
Yes	24	12.8
No	164	87.2
TOTAL	188	100.0

4.01.13 Views on future affordable housing development

A total of 209 responded to this question. Of these, 186 (89%) are in favour of such a development, and 23 (11%) are against. Individual comments are detailed in Appendix 1.

5. Part 2 Information on persons/households in housing needed

WITHIN 2 YEARS	2-5 YEARS	5+ YEARS
9	21	7

It should be noted that the development period for affordable housing can often be up to 5 years, owing to the need to obtain grant funding and vagaries of the planning process. 30 persons/households would therefore require housing within this timescale.

5.02.2 Housing need by tenure

PURCHASE ON THE OPEN MARKET	RENTING FROM LA OR HA	RENTING FROM PRIVATE LANDLORD	SHARED OWNERSHIP
28	7	2	2

Over 70% of respondents have indicated a preference for outright house purchase, a reflection of the high levels of home ownership in Crowle.

5.02.3 Reasons for housing need

REASON	NUMBER	PERCENTAGE
Need larger accommodation	6	15.4
Need smaller accommodation	6	15.4
Need physically adapted accommodation	0	0.0
Need cheaper home	1	2.6
To be close to employment	2	5.1
To be close to carer/dependent to give/receive support	1	2.6
To avoid harassment	0	0.0
Need secure accommodation	0	0.0
Need to change tenure	2	5.1
Need to set up independent accommodation	17	43.5
Other	4	10.3
TOTAL	39	100.0

5.02.4 Type of household in housing need

HOUSEHOLD TYPE	NUMBERS
1 Person	14
Couple*	7
2 Parent Household	11
Lone Parent Household	1
Older Person	2
Other	2
TOTAL	37

- includes older people

5.02.5 Size of accommodation required

ONE BED	TWO BED	THREE BED	FOUR BED
6	21	10	2

5.02.6 Type of accommodation required

HOUSE	BUNGALOW	FLAT	SHELTERED/RETIREMENT
24	8	7	1

5.02.7 Net income of those in housing need

WEEKLY NET INCOME	ANNUAL NET INCOME	NUMBER
Less than £95	£4940	1
£95-£192	£4940-£9984	13
£193-£288	£10036-£14976	6
£289-£384	£15028-£19968	3
£385-£577	£20020-£30004	4
£578-£770	£30056-£40040	0
£770+	£40040+	3
TOTAL		30

The **average** net income, including those respondents in receipt of a pension, is £14988 per annum, which equates to a gross income of circa £19984 per annum and is therefore below the North Lincolnshire average of £23500 per annum. For half of the respondents, outright house purchase, even at the bottom end of current Crowle market, is beyond their reach.

5.02.8 Maximum price of property which could be afforded to buy

PRICE	NUMBER OF RESPONDENTS
Less than £50000	5
£50000-£69999	4
£70000-£99999	8
£100000-£149999	3
£150000-£199999	3
TOTAL	23

The number of respondents is less than those who previously expressed a preference for outright purchase, perhaps because aspirations as to what they can actually afford are more realistic. The above table confirms that the majority of respondents could only afford to buy at the limited bottom end of the market, and that shared ownership may be a more viable option.

5.02.9 Renting a property-maximum price to be afforded

RENT LEVEL	NUMBER OF RESPONDENTS
Less than £50 pw	5
£50-£99.99 pw	7
£100-£149.99 pw	1
£150-£199.99 pw	0
TOTAL	13

It should be noted that in 2003 the average rents for housing association properties in North Lincolnshire were as follows:

1 bed.....£43.62 pw

2 bed.....£55.04 pw

3 bed.....£62.17 pw

All the respondents would therefore be able to afford a home to rent and, where appropriate, housing benefit could be available to assist with rental costs.

5.02.10 Respondents registered on housing waiting lists

Yes-5

No-35*

Very few have bothered to register on a housing waiting list. This often occurs in rural communities, where the turnover of social housing is low, with few vacancies occurring, and local authority housing stock is diminishing under the Right to Buy (see para 2.10 above). Those in housing need therefore have low expectations of ever being able to obtain an affordable rented home of their own.

6. Conclusions

6.01 Smaller households predominate in Crowle, despite the fact that 3 and 4 homes are the most common.

6.02 There is a high level of owner-occupation in Crowle, with 87.5% of respondents being home owners.

6.03 21 households have moved away in the last 5 years because of the difficulties of finding accommodation.

6.04 24 persons have been identified as being in need of **alternative** accommodation now or in the next 5 years, and this figure will include those who are currently satisfactorily housed but need fresh accommodation more suited to their current needs.

30 persons have been identified as being in housing need within the next 5 years, and of these 17 wish to set up their own independent home.

6.05 One person and two parent households predominate amongst those in housing need which indicates that any future affordable housing development should focus on the preferred size of accommodation of two bedroom homes, with a smaller proportion of three bedroom properties. There is, however, a marked preference for houses as opposed to bungalows.

6.06 The majority of respondents have indicated a preference for home

ownership, although only a third of these could afford outright home ownership at the lower end of the current market in Crowle.

6.07 89% of respondents are in favour of an affordable housing development.

6.08 The current practice in housing needs surveys when estimating the number of new homes required is to aim for 50% of the identified need. A scheme of a maximum of 15 homes would therefore be appropriate for Crowle, with a suggested mix as follows:

10 x 2 bedroom homes

5 x 3 bedroom homes

Of these, 12 should be houses and the remainder bungalows.

With regard to tenure, 5 could be for shared ownership and the remainder for rent.

Appendix 1

Comments

1. We feel that recent developments have destroyed the “village” atmosphere of Crowle and the housing has been out of character. We also deplore some of the building outside the traditional limits of housing.
2. We applied for a transfer on 24.04.03 to a 2 bedroom bungalow. Still waiting.
3. Just thinking of my son because I don't want him homeless when I'm not with him anymore.
4. Before any future planning is contemplated, I do suggest that you get your priorities right!
 - (a) Ensure that the present drainage system is radically updated! Since my arrival in the village of Ealand, I have seen the numerical size of housing more than double what they were in 1976, the year I chose to settle in the village. Now, when we have heavy rainfall, it is commonplace to see manhole lids being lifted by water pressure and to see effluent floating from the open lids.
 - (b) As health is rightfully considered to be of paramount importance, no future building should even be planned until this matter is given the necessary priority it merits.
5. Affordable housing should be able to be bought or rented by young people on low incomes.

Prices over £80000 would be hard for young people to fund. As for shared ownership, all this does is inflates the price and people end up in a poverty trap.
6. We are not in favour of a housing association due to the type of people it attracts.

We would welcome cheaper houses for young people/single families to purchase.
7. Development of affordable housing perhaps should have been considered before recent new developments.
8. What Crowle needs is starter homes for the younger generation e.g 2 bedroom town houses with garages* and small two bedroom bungalows (semis) for the older generation, who are finding their property too large for them, but who still want to own their own home.

There are far too many 5-6 bedroom en-suite houses being built. We must look towards the future generation.

(* NB it is not normally possible to build homes with garages in affordable housing schemes, as the cost would be prohibitive and therefore counter-productive to the scheme).
9. I just wanted to state a need for much more rented property in and around Crowle (respondent feels insecure in present home rented from private landlord).

10. It take time for people on low incomes to arrange a mortgage. By this time, a proportion of cheaper homes are sold to people who can access the funds more quickly and then rent them, keeping house prices high. "Affordable" housing is flooded with people who are unbearable to live with as neighbours...
11. We require a building plot close to the centre of Crowle to build a retirement bungalow.
12. We have not experienced a problem but know of families who experience difficulty in finding rented accommodation at a suitable price and would welcome development of affordable housing.
13. We would love to see more affordable homes for everyone, but not housing associations as we have experienced a development of this kind in an area where we lived. The development attracted people who had no respect for their environment or people living around them, and eventually turned into a no go area for respectable people. There are already a lot of council properties in Crowle which are disgustingly unkept and don't do the village justice. Perhaps work on what is already here would be favourable.