

GREAT COATES PARISH

HOUSING NEEDS SURVEY



RURAL HOUSING
ENABLER PROJECT

NORTHERN LINCOLNSHIRE

JUNE 2007

**THE NORTHERN LINCOLNSHIRE RURAL
HOUSING ENABLER PROJECT IN
PARTNERSHIP WITH NORTH EAST
LINCOLNSHIRE COUNCIL AND GREAT COATES
PARISH COUNCIL**

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KEY FINDINGS

- 64.5% of respondents to the survey are in favour of a small development of affordable housing to meet local housing needs
- Great Coates has a high level of owner-occupation
- 6 households are in need of some form of affordable housing
- a development of 3 affordable homes would be appropriate for Great Coates, providing a mix of homes for rent and shared ownership

1. INTRODUCTION

- 1.01 North East Lincolnshire Council (NELC) has a Service Level Agreement with the Humber and Wolds Rural Community Council (HWRCC), wherein the Rural Housing Enabler for Northern Lincolnshire, employed by HWRCC, has been requested to undertake housing needs surveys in the rural parishes of NELC.
- 1.02 In 2006 both NELC and North Lincolnshire Council (NLC) agreed to formulate a Joint Housing Strategy, which would provide the template for future housing investment in the two local authority areas, both of which encompass larger urban centres with a rural hinterland.
- 1.03 As part of the Joint Housing Strategy, both Councils commissioned a firm of housing consultants, Outside, to produce a Housing Needs and Market Assessment Study, which would inform the development of the Joint Housing Strategy. This study provided details at ward level but not in respect of individual parishes in the rural parts of both local authority areas. The purpose of the housing needs surveys undertaken by the Rural Housing Enabler is therefore to provide:
- a more detailed picture of the housing needs of the individual parishes/villages of North East Lincolnshire, especially the need (if any) for the development of schemes of affordable housing (see below)
 - information to support planning policies which include an affordable housing requirement within the existing Local Plan or the forthcoming Local Development Framework (LDF).
- 1.04 On 28 November 2007 and 20 December 2007 the Housing Strategy Team of NELC wrote to the parish clerks and chairmen of the rural parishes concerning the above scenario. The Rural Housing Enabler subsequently contacted the parish clerks to confirm his wish to carry out housing needs surveys in partnership with the parish council.
- 1.05 The Parish Clerk, on behalf of the Great Coates Parish Council, then invited the RHE to attend the parish council meeting of 20 February 2007. At the meeting, the parish council agreed to proceed with a housing needs survey and also assist with the distribution of survey questionnaires to each household in the village.
- 1.06 The survey would therefore show the existing housing circumstances and housing needs of residents in the village, including those whose income prevents them from securing a home of their own in the village* or whose present accommodation is no longer suitable for their present requirements.
- House prices in Northern Lincolnshire have increased substantially in recent years, and this is particularly true in the rural parts where homes have become **unaffordable** to many on average or below average incomes. To compound the problem, homes for rent on the open market are also unaffordable to many people and some of the former council housing stock has been sold under the Right to Buy. Affordable housing therefore provides homes for rent or low-cost home-ownership initiatives which can assist those who are unable to compete in the local housing market for reasons of income or other circumstances.

2. GREAT COATES

2.01 Great Coates is immediately adjacent to Grimsby town and is located some 2 miles from the town centre. The village is well connected to the A180, and thence the motorway network of the M180/M18/M62, and the major industrial estates of the south bank of the Humber.

2.02 At the date of the 2001 census the population of Great Coates was 1111.

2.03 In the current Local Plan for North East Lincolnshire (adopted November 2003), Policy H5 states that small scale developments which provide low-cost affordable housing in rural areas for local people will be permitted provided that:

- the development is in or adjoining** a defined settlement
- the proposal is justified by a survey.....demonstrating that there is a local need for the scheme
- the development is of a scale and design which respects the character of the settlement and satisfies local development control requirements

** sites which adjoin the defined settlement boundary are known as **exception sites**, and can only be developed exclusively as affordable housing for local people if it can be demonstrated that suitable land for the proposed development does not exist within the defined settlement boundary.

This policy is therefore applicable to Great Coates.

Where homes are built on exception sites, these would normally be developed by a registered housing association which would retain the freehold interest of the homes (whether these be for rent or some form of low-cost home ownership). In this way the homes provided remain in perpetuity as a long-term housing asset for the community.

2.04 Great Coates has a few facilities which include:

- church
- railway station
- social club
- primary school (on adjoining Willows Estate)

2.05 The village is well served by regular rail services as the station is located on the South Transpennine route from Cleethorpes to Manchester Airport, with connections at Doncaster to the south and north of England. The local Cleethorpes to Barton line also passes through the station.

In addition, there is a frequent bus service to and from Grimsby on Mondays to Saturdays.

2.06 A recent internet search of the property market in Great Coates found 17 properties for sale. These were as follows:

- 2 bed house @ £139950
- 3 bed semi-detached bungalow @ £157500
- 3 bed bungalow @ £162000
- 3 bed semi-detached house @ £169500
- 3 bed house @ £185000

- 4 bed detached house @ £169950
- 3 bed detached bungalow @ £205000
- 4 bed detached house @ £214950
- 3 bed bungalow @ £239950
- 3 bed detached bungalow @ £239950
- 4 bed detached bungalow @ £255000
- 3 bed bungalow (barn conversion) @ £269950
- 4 bed detached house @ £269950
- ditto @ £299995
- ditto @ £239000
- ditto @ £255000
- ditto @ £405000

2.07 In the Joint Housing Needs and Market Assessment Study (see para 1.03 above) the average cost of an **entry-level** property in North East Lincolnshire was found to be **£73516**. Assuming an average lending ratio to earnings of 3.5:1, a single income household in North East Lincolnshire would require an income of £21005 per annum to purchase such an entry-level property. Similarly, a dual income household would require 2.9 x an income of £25350 to secure the same property.

However, it should be noted that many people in NELC earn less than the above quoted incomes: the Study found that over 84.7% of single income households had an income **below £21005**, and that 60.4% of dual income households had an income **below £25350**. Over 70 % of all households therefore earn less than the required amount to enable them to purchase an entry-level property, the vast majority of which can only be found in the larger urban areas of Grimsby and Cleethorpes. It can be seen from para 2.06 above that house purchase in rural areas such as Great Coates is simply not an option for many people on average incomes. House prices in the rural areas are on average higher than those in the urban area because of the migration from the towns to the countryside of the more affluent members of the population.

2.08 The housing stock of NELC was transferred to the Shoreline Housing Trust in March 2005. At the time of writing, Shoreline has no housing stock in Great Coates and there is therefore very little in the way of homes for rent for those who are unable to enter the house-purchase market.

3. THE SURVEY

3.01 600 questionnaires were delivered to households in Great Coates by volunteers from the parish council. The closing date for the return of questionnaires was Friday 22 June 2007. Residents were requested to return their completed questionnaires via the business reply service to the Head Office of HWRCC in Howden.

3.02 84 forms were returned by the due date, giving a modest response rate of 14%, which was appreciably lower than the return for a recent survey in another North East Lincolnshire parish, Habrough, at 31.0%.

4. ANALYSIS OF GREAT COATES HOUSING NEEDS SURVEY RESULTS

The questionnaire is divided into two parts. The first deals with information on existing households; the second, information relating to those persons/ households who have expressed a housing need.

It should be noted that one of the 84 respondents indicated that the home was a second home. For the purposes of the survey, second -home owners are not required to complete the questionnaire. The needs analysis is therefore based on 83 responses to the survey.

4.01 Part One: Information on existing households

4.01.1 Age range of respondents*

AGE	NUMBER	PERCENTAGE
0-15	24	12.8
16-24	17	9.1
25-44	31	16.6
45-59	59	31.6
60-74	44	23.5
75+	11	5.9
No reply	1	0.5.
TOTAL	187	100.0

- this figure includes all members of the household

4.01.2 Degree of occupancy

NO OF OCCUPANTS	NUMBER	PERCENTAGE
1	12	14.5
2	49	59.0
3	13	15.7
4	6	7.2
5	3	3.6
TOTAL	83	100.0

The survey sample shows that two person households are by far the predominant group and this is consistent with the results from other surveys

4.01.3 Property Type

HOUSE TYPE	NUMBER	PERCENTAGE
House	62	74.7
Bungalow	21	25.3
TOTAL	83	100.0

4.01.4 Size of Homes

NO OF BEDROOMS	HOUSEHOLDS	PERCENTAGE
1	1	1.2
2	15	18.0
3	31	37.4
4+	36	43.4
TOTAL	83	100.0

The survey sample shows a high proportion of 4+ bedroom properties.

4.01.5 Number of persons per household per property

	NUMBER	PERCENTAGE
First household	182	97.4
Second household	4	2.1
No reply	1	0.5
TOTAL	187	100.0

4.01.6 Type of household per property

TYPE	NUMBER	PERCENTAGE
One person*	12	14.5
Couple*	45	54.2
Two parent	18	21.7
Lone parent	6	7.2
Older person	1	1.2
Other	1	1.2
TOTAL	83	100.0

- includes some older persons
- couples are the predominant group

4.01.7 Tenure

TENURE	NUMBER	PERCENTAGE
Owned outright	39	47.0
Owned with mortgage	41	49.4
Rented from private landlord	3	3.6
TOTAL	83	100.0

A very high percentage of the respondents (96.4%) own their own property, and of these another high proportion own their property outright.

4.01.8 Length of residency in parish

YEARS	NUMBER
0-1	3
1-2	8
3-5	12
6-10	8
11-20	22
21-40	12
Over 40	1
No reply	17
TOTAL	83

Of those that answered this question, the survey sample shows an average length of residency of 13.2 years. This figure is lower than that in many other recent surveys throughout Northern Lincolnshire, where the average is 16/17 years.

4.01.9 Does the current home need to be adapted for increased accessibility because of the disability of a household member?

Yes 5
No 72
No reply 6
TOTAL 83

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 in finding a home.

Yes 4
No 79
TOTAL 83

4.01.11 Does everyone who lives in this house need to move together from this home now or in the next 5 years?

Yes 13
No 65
No reply 5
TOTAL 83

4.01.12 Is there anyone living with you that needs to move to alternative accommodation now or in the next 5 years

Yes 5
No 78
TOTAL 83

4.01.12 Views on small affordable housing development

76 of the 83 respondents answered this question. Of these, 49 (64.5%) were in favour of some future affordable housing provision for local people and 27 (35.5%) were against.

5.01 Part 2 Information on households in housing need

5.01.1 Where do those requiring accommodation live?

Together as a household within the parish	7
Outside the parish	2
TOTAL	9

5.01.2 When do those requiring accommodation need to move?

Within next 2 years	5
2-5 years	3
5+ years	1
TOTAL	9

5.01.3 Current housing circumstances of those requiring a move to alternative accommodation

Living/lodging with friends/relatives	1
Own property outright	1
Own property with mortgage	5
Renting from private landlord	2
TOTAL	9

5.01.4 Housing need by tenure

Purchase on open market	6
Renting from housing association	2
New Build Homebuy/Shared Ownership	1
TOTAL	9

5.01.5 Type of accommodation required

House	6
Bungalow	2
Sheltered	1
TOTAL	9

5.01.6 Size of accommodation required

2 bedroom	4
3 bedroom	4
4+ bedroom	1
TOTAL	9

5.01.7 Reasons for housing need

Need smaller accommodation	2
Need larger accommodation	3
Need physically adapted accommodation	1
Need to be closer to carer relative to receive/ give support	1
Need to set up independent home	1
Wish to return to Gt Coates to be near family and friends	1
TOTAL	9

5.01.8 Registered on housing waiting list?

Yes	1
No	8
TOTAL	9

5.01.9 Ages of members of household in housing need

0-15	4
16-24	5
25-44	5
60-74	6
TOTAL	20

5.01.10 Type of household in housing need

1 person	2
Couple	1
2 parent family	3
Older person	3
TOTAL	9

5.01.11 Maximum house price which could be afforded

£70-£99999	3
£150-£199999	1
£200-£250000	2
£250000+	1
No reply	2

5.01.12 Maximum affordable outgoing in rent

£50-99.99 per week	2
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5.01.13 Net income

£95-£192.99 per week/£420-£834.99 per month	2
£193-£288.99 per week/£835-£1249.99 per month	3
£385-£576.99 per week/£1666-£2499.99 per month	2
£577-£769.99 per week/£2500-£3299.99 pr month	1
No reply	1
TOTAL	9

5.01.14 Any savings or other equity which could be used to contribute towards a mortgage for house purchase?

None	2
£1000-£2000	1
£2001-£10000	2
£15001-£20000	1
£20000+	2
No reply	1
TOTAL	9

5.01.15 Resident in Great Coates

Yes	7
No	2
TOTAL	9

5.01.16 If you do not live in Great Coates now have you lived in Great Coates in the last 20 years?

Yes	2
No	1

5.01.17 Do you live in any of the adjoining parishes of Healing or Stallingborough?

Yes	2
No	1

5.01.18 Do you work in Great Coates or any of the adjoining parishes?

Great Coates	0
Adjoining parish	2
Neither	7

5.01.19 Do you have any other strong local connections with the parish?

Used to live in the parish	1
Parent or child lives in the parish	3
Voluntary work in parish	1

5.01.20 Ethnic group of those requiring alternative accommodation

Of those specifying a need for alternative accommodation, all persons identified themselves as White British.

6. CONCLUSIONS

- 6.01 64.5% of respondents to the survey are in favour of a small development of affordable housing.
- 6.02 The survey sample shows a very high level of owner-occupation in Great Coates.
- 6.03 The survey identified 9 households who had expressed a need for alternative accommodation. Of these, 6 had expressed an interest in buying a property on the open market, 2 in renting a home from a housing association* and another 1 in shared ownership/Homebuy, whereby purchasers are able to acquire an initial stake in the equity of the property (say 25% or 50%) and pay a rent on the remainder of the unsold equity to a housing association who would retain the freehold interest.
- 6.04 3 of the households are existing owner-occupiers who have indicated that they are able to purchase an alternative home on the open market up to or over £250000 in value. These households are therefore not in need of an affordable home (see para 1.06 above).
- 6.05 This leaves 6 households in need of some form of alternative affordable housing, thus:
- 3 older couples in need of smaller 2 bedroom accommodation to meet their current physical circumstances
 - 2 single persons, one of whom could afford a shared ownership property through income and equity holding; for the other a home for rent would be more viable option.
 - a family in need of larger accommodation for whom a home for rent would be a more viable option rather than shared ownership.
- 6.06 The current practice in housing needs surveys when evaluating the number of affordable homes require is to aim for 50% of the identified need.
A scheme of 3 homes would therefore be appropriate, comprising:
- 1 x 2 bed house for shared ownership/Homebuy
 - 1 x 3 or 4 bedroom house for rent
 - 1 x 2 bedroom bungalow for rent

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APPENDIX 1

RESPONDENTS COMMENTS

1. End of Station Road, next to railway line and station, before Pine Close.
2. The field containing the proposed football stadium! (5 suggestions of this)
3. At the rear of Woad Lane
4. Old Coates Road, between St Nicholas Church and Wybers Wood development.
5. Alongside A1136 (from A 180 turn off into Grimsby/Gt. Coates).
6. The (proposed) football stadium is already a negative factor in house prices in Great Coates..we do not need other negative influences.
7. Affordable housing is needed for young people, but in Great Coates more housing has been built and some of this is affordable for young people, but there needs to be a community building in the village such as a public house, shop and open space or park area to bring people together! Apart from a small nursery school there is nothing!
8. Small area before Cook's Lane.
9. I am concerned that many of our villages are in danger of being over-developed. More use needs to be made of brownfield sites such as down by the dock area. Great Coates in particular has seen two very large housing developments in recent years and I really don't think it can sustain any more without losing its village feel.
10. For a sheltered development for the over 60's we suggest a small development at the end of Cook's Lane.

