

# **HABROUGH PARISH**

## **HOUSING NEEDS SURVEY**



RURAL HOUSING  
ENABLER PROJECT

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NORTHERN LINCOLNSHIRE

**MARCH 2007**

**HABROUGH PARISH COUNCIL**  
In partnership with  
**THE NORTHERN LINCOLNSHIRE RURAL  
HOUSING ENABLER PROJECT AND NORTH  
EAST LINCOLNSHIRE COUNCIL**

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## KEY FINDINGS

- 43.3% of respondents to the survey are in favour of a small affordable housing scheme for local people, with 56.7% opposed to the same
- There is a very high level of owner-occupation in Habrough, but little in the way of homes for sale suitable for first-time buyers
- Habrough has a high proportion of older residents (aged 60+)
- To meet the identified need for affordable housing a scheme of 6 homes is suggested, with a mix of low-cost home ownership initiatives (Homebuy/Shared Ownership) and housing for rent, as follows:
  - 1 x 3 bedroom house (rent)
  - 2 x 2 bedroom bungalows (Homebuy)
  - 1 x 2 bedroom bungalow (rent)
  - 2 x 2 bedroom houses (rent)

# 1. INTRODUCTION

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.

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.

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 Habrough Parish Council, then invited the RHE to attend the parish council meeting of 12 February 2007. At that 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. HABROUGH

Habrough is located about 8 miles to the west of Grimsby and 3 miles to the west of Immingham.

At the date of the 2001 census the population of Habrough was 649.

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 Habrough.

Where homes are built on exception sites, these would normally be developed by a registered housing association who 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.

Habrough has a number of facilities including:

- a post office cum village stores
- pub
- church
- guest house and hotel
- village hall
- railway station
- mobile library service
- playing fields and children's play area

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.

A recent internet search of the property market in Habrough found properties for sale. These were as follows:

- 2 bedroom terraced house @ £139,950
- 3 bedroom semi-detached house @ £149,950

- new 4 bedroom detached houses at Habrough Fields, Immingham @ £172,500-£207,500
- 3 bedroom detached bungalow @ £320,000
- 3 bedroom detached bungalow @ £240,000
- 4 bedroom detached house @ £485,000

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 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 Habrough 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.

The housing stock of NELC was transferred to the Shoreline Housing Trust in March 2005. At the time of writing, Shoreline has a housing stock of 7 homes to rent in Habrough, comprising:

- 3 houses
- 4 bungalows

Within the housing stock, there has been one vacancy since January 2006. No homes have been sold under the Right to Buy since 1997.

On the Housing Waiting List administered by Shoreline there are a total of 856 applicants for the villages of NELC, including Habrough.

### 3. THE SURVEY

300 questionnaires were delivered to households in Habrough by Friday 2 March by volunteers from the parish council. The closing date for the return of questionnaires was 23 March. Residents had the option of returning their completed questionnaires either to the ballot box located at the post office/village stores or by the business reply service to HWRCC's head office in Howden.

94 forms were returned by the due date, giving a healthy response rate of 31.3%, which compares favourably with 7 recent surveys in North Lincolnshire which have averaged 22%.

## 4. ANALYSIS OF HABROUGH 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.

### 4.01 Part One: Information on existing households

#### 4.01.1 Age range of respondents\*

AGE	NUMBER	PERCENTAGE
0-15	20	10.3
16-24	4	2.0
25-44	41	21.0
45-59	38	19.5
60-74	69	35.4
75+	21	10.8
No reply	2	1.0
<b>TOTAL</b>	<b>195</b>	<b>100.0</b>

- this figure includes all members of the household  
Significantly, a high percentage of the sample survey (46.2%) are aged 60+.

#### 4.01.2 Degree of occupancy

NO OF OCCUPANTS	NUMBER	PERCENTAGE
1	21	22.3
2	50	53.2
3	12	12.8
4	6	6.4
5	3	3.2
No reply	2	2.1
<b>TOTAL</b>	<b>94</b>	<b>100.0</b>

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

HOUSETYPE	NUMBER	PERCENTAGE
House	54	57.4
Bungalow	38	40.4
No reply	2	2.2
<b>TOTAL</b>	<b>94</b>	<b>100.0</b>

#### 4.01.4 Size of Homes

NO OF BEDROOMS	HOUSEHOLDS	PERCENTAGE
1	0	0
2	14	14.9
3	60	63.8
4+	19	20.2
No reply	1	1.1
<b>TOTAL</b>	<b>94</b>	<b>100.0</b>

#### 4.01.5 Number of persons per household per property

	NUMBER	PERCENTAGE
First household	192	98.5
Second household	1	0.5
No reply	2	1.0
<b>TOTAL</b>	<b>195</b>	<b>100.0</b>

#### 4.01.6 Type of household per property

TYPE	NUMBER	PERCENTAGE
One person	18	19.1
Couple*	48	51.1
Two parent	20	21.2
Lone parent	1	1.1
Older person	4	4.3
Other	1	1.1
No reply	2	2.1
<b>TOTAL</b>	<b>94</b>	<b>100.0</b>

- includes some older persons

#### 4.01.7 Tenure

TENURE	NUMBER	PERCENTAGE
Owned outright	60	63.8
Owned with mortgage	27	28.7
Rented from private landlord	1	1.1
Tied to job	2	2.1
No reply	4	4.3
<b>TOTAL</b>	<b>94</b>	<b>100.0</b>

A very high percentage of the respondents (92.5%) own their own property, and of these another high proportion own their property outright. This is consistent with the high age profile of respondents to the survey (see para 4.01.1 above), as owner-occupiers of retirement age have usually paid off their mortgage.

#### 4.01.8 Length of residency in parish

YEARS	NUMBER
1-2	4
3-5	5
6-10	5
11-20	4
21-40	39
Over 40	13
No reply	24
<b>TOTAL</b>	<b>94</b>

Of those that answered this question, the survey sample shows an average length of residency of 26.25 years, which indicates that Habrough is a very stable community. This figure is considerably higher than in many other recent surveys, where the average is 16/17 years, and reflects the fact that the village has a high proportion of older people.

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

Yes 6  
No 82  
No reply 6  
**TOTAL 94**

#### 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 9  
No 78  
No reply 7  
**TOTAL 94**

#### 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 11  
No 76  
No reply 7  
**TOTAL 94**

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

Yes	6
No	79
No reply	9

**4.01.12 Views on small affordable housing development**

90 of the 94 respondents answered this question. Of these, 39 (43.3%) were in favour of some future affordable housing provision for local people and 51 (56.7%) 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	9
Outside the parish	3
<b>TOTAL</b>	<b>12</b>

**5.01.2 When do those requiring accommodation need to move?**

Within next 2 years	5
2-5 years	5
5+ years	1
<b>TOTAL</b>	<b>12</b>

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

Living/lodging with friends/relatives	2
Own property outright	5
Own property with mortgage	1
Renting from private landlord	3
Living in tied accommodation	1
<b>TOTAL</b>	<b>12</b>

**5.01.4 Housing need by tenure**

Purchase on open market	6
Renting from housing association	2
New Build Homebuy/Shared Ownership	4
<b>TOTAL</b>	<b>12</b>

#### 5.01.5 Type of accommodation required

House	5
Bungalow	4
Flat	1
Sheltered	1
No reply	1

#### 5.01.6 Size of accommodation required

1 bedroom	3
2 bedroom	7
3 bedroom	2
<b>TOTAL</b>	<b>12</b>

#### 5.01.7 Reasons for housing need

Need smaller accommodation	3
Need physically adapted accommodation	1
Need cheaper home	1
Need to be closer to employment	2
Need to set up independent home	2
Need secure accommodation	2
No reply	1
<b>TOTAL</b>	<b>12</b>

#### 5.01.8 Registered on housing waiting list?

Yes	2
No	8

#### 5.01.9 Ages of members of household in housing need

0-15	2
16-24	2
25-44	7
45-59	2
60-74	6
75+	1
<b>TOTAL</b>	<b>20</b>

#### 5.01.10 Type of household in housing need

1 person	6
Couple	5
2 parent family	1
<b>TOTAL</b>	<b>12</b>

#### **5.01.11 Maximum house price which could be afforded**

£50-£69999	2
£70-£99999	4
£100-£149999	3
£150-£199999	1

#### **5.01.12 Maximum affordable outgoing in rent**

Less than £50 per week	1
£50-£99.99 per week	3
£100-£149.99 per week	1

#### **5.01.13 Net income**

Less than £95 per week/£420 per month	1
£95-£192.99 per week/£420-£834.99 per month	2
£193-£288.99 per week/£835-£1249.99 per month	4
£289-£384.99 per week/£1250-£1665.99 per month	1
£385-£576.99 per week/£1666-£2499.99 per month	1
No reply	3

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

None	4
£1000-£2000	2
£10001-£15000	3
No reply	3

#### **5.01.15 Resident in Habrough?**

Yes	9
No	3

#### **5.01.16 If you do not live in Habrough now have you lived in Habrough in the last 20 years?**

Yes	2
No	1

#### **5.01.17 Do you live in any of the adjoining parishes of Immingham/ Brocklesby/Ulceby/South Killingholme?**

Yes	1
No	2

#### 5.01.18 Do you work in Habrough or any of the adjoining parishes?

Habrough	1
Adjoining parish	2
Neither	6

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

Used to live in the parish	2
Parent or child lives in the parish	4
Work in parish	1
Voluntary work in parish	3

#### 5.01.20 Ethnic group of those requiring alternative accommodation

Of those specifying a need for alternative accommodation, 20 persons identified themselves as White British.

## 6. CONCLUSIONS

- 6.01 43.3% of respondents to the survey are in favour of a small development of affordable housing to meet identified local housing needs. 56.7% of respondents were not in favour.
- 6.02 The survey identified 12 households who had expressed a need for alternative accommodation. Of these, 6 had expressed an interest in buying a property on the open market, and another 4 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. The remaining two respondents expressed a preference for renting a home from a housing association.\*
- **NB renting a home from the local authority is now no longer an option, as the local authority housing stock was transferred in 2005 to the newly formed Shoreline Housing Trust.**
- 6.03 The predominant need is for smaller accommodation as the majority of those who required alternative accommodation were 1 or 2 person households.
- 6.04 Of the 12 households, 6 are existing owner-occupiers, 5 of whom own their property outright.
- 6.05 Of the 4 respondents who had expressed an interest in Homebuy, only 2 of these had an income profile or equity which would enable them to participate in this home ownership initiative. Homes for rent would therefore be a more viable option for the remaining two respondents, along with those who had expressed a preference for rent on income grounds.

6.06 The demand for houses and bungalows is 50:50.

6.07 A scheme of 6 affordable homes for Habrough would be appropriate, with 2 of these for Homebuy and the remaining 4 for rent, with a mix as follows:

- 1 x 3 bed house rent
- 2 x 2 bed bungalows Homebuy
- 1 x 2 bed bungalow rent
- 2 x 2 bed houses rent

## **ACKNOWLEDGEMENTS**

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“Outside” Research and Development: Housing Needs and Market Assessment 2006

## **APPENDIX 1**

### **Suggestions where a small affordable housing scheme could be built**

1. Rear gardens of properties on Station Road
2. Corner of Chapel Road/Chapel Lane
3. Station Road near old Chapel Hotel
4. Station Road near garage
5. Old Station Yard
6. We are strongly opposed to any housing development in this village. We moved here to be in a quiet location with green space around us....
7. Considering the affordable housing going on a mile up the road in Immingham, this seems more than adequate
8. Open fields behind Kesteven Court (*3 suggestions of this location*)
9. On some of the farmland on Station Road to connect both parts of the village as Habrough, in my opinion, has always been cut in two
10. No more development in Habrough...if people need cheap houses they should live in Immingham or Grimsby
11. Near village hall and railway side of main road
12. Due to the large numbers of elderly people in the village (*shown by the survey*), property will become available without extra housing
13. Land near the old chapel