

HEALING PARISH

HOUSING NEEDS SURVEY



**RURAL HOUSING
ENABLER PROJECT**

NORTHERN LINCOLNSHIRE

JUNE 2007

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

Report prepared by David Broadmeadow, Rural Housing
Enabler, Humber and Wolds Rural Community Council
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TABLE OF CONTENTS

	PAGE
Key findings.....	3
Introduction.....	4
Healing Village.....	5
The Survey.....	6
Part 1 Information on existing households.....	6
Part 2 Information on households in need of alternative Accommodation.....	10
Conclusions.....	13
Acknowledgements.....	14
Appendix 1 Respondents comments.....	15
Appendix 2 Sample of survey questionnaire.....	

KEY FINDINGS

- 68% of respondents to the survey are in favour of a small development of affordable housing to meet identified local housing needs
- Healing has a very high level of owner-occupation
- 8 households have been identified as being in need of affordable housing as they would be unable to purchase a property on the open market in Healing
- a development of 4 affordable homes is recommended for Healing, with a proposed mix of:
 - 3 x 2 bed houses (2 for rent; 1 for Homebuy)
 - 1 x 3 bed house for rent

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 (RHE) 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 large urban areas 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 a Joint Housing Strategy. This study provided detailed information 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 RHE 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 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 and 20 December 2006 the Housing Strategy team of NELC wrote to the parish clerks and chairmen of the rural parishes concerning the above scenario. The RHE subsequently contacted the parish clerks to confirm his willingness to carry out a housing needs survey in partnership with the parish council.
- 1.05 The Parish Clerk, on behalf of Healing Parish Council, then invited the RHE to attend the parish council meeting of 13 March 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 the residents of 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 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. HEALING

2.01 Healing is located some 3 miles west of the centre of Grimsby and 3 miles to the south-east of Immingham.

2.02 At the date of the 2001 census the population of Healing was 2601.

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 housing need
- * 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 can therefore be applied to Healing.

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.

2.04 Healing is well-served by a number of facilities including:

- * a mobile library service
- * grocer/general store
- * post office within another shop
- * GP's surgery
- * social club
- * places of worship
- * village hall
- * playing fields/tennis courts
- * children's play area
- * primary school
- * secondary school
- * pre-school service provision

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 to Doncaster to the south and north of England. The local Cleethorpes to Barton line also passes through the station.

In addition there are regular bus services on Mondays to Saturdays to Grimsby.

2.06 A recent internet search of the property market in Healing found 21 properties for sale. The selling prices of these ranged from £129950 to £405,000.

- 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 to earnings ratio 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 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 Healing is simply not an option for many people on average incomes, particularly first-time buyers with little or no equity. 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 as transferred to the Shoreline Housing Trust in March 2005. At the time of writing, Shoreline has a housing stock of 7 homes for rent in Healing, comprising:
- * 2 houses
 - * 3 bungalows

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

3. THE SURVEY

- 3.01 1100 questionnaires were delivered to households in Healing by 25 May via the parish newsletter. The closing date for the return of questionnaires was Friday 15 June. Residents had the option of returning their completed questionnaires via the business reply service to HWRCC's head office in Howden or to the home address of the parish clerk.
- 3.02 211 form were returned by the due date giving a response rate of 19.2%.

4. ANALYSIS OF HEALING 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 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	104	19.4
16-24	40	7.5
25-44	116	21.7
45-59	129	24.1
60-74	102	19.1
75+	39	7.3
No reply	5	0.9
TOTAL	535	100.0

- this figure includes all members of the household

4.01.2 Degree of occupancy

NO OF OCCUPANTS	NUMBER	PERCENTAGE
1	27	12.8
2	106	50.2
3	29	13.7
4	34	16.1
5	13	6.2
6+	2	1.0
TOTAL	211	100.0

The survey sample shows that 2 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	138	65.4
Bungalow	72	34.1
Flat	1	0.5
TOTAL	211	100.0

4.01.4 Size of Homes

NO OF BEDROOMS	HOUSEHOLDS	PERCENTAGE
1	1	0.5
2	27	12.8
3	105	49.8
4+	78	36.9
TOTAL	211	100.0

4.01.5 Number of persons per household per property

	NUMBER	PERCENTAGE
First household	530	99.1
Second household	5	0.9
TOTAL	535	100.0

4.01.6 Type of household per property

TYPE	NUMBER	PERCENTAGE
One person*	25	11.8
Couple*	96	45.6
Two parent	70	33.2
Lone parent	6	2.8
Older person	11	5.2
Other	3	1.4
TOTAL	211	100.0

- includes some older persons

4.01.7 Tenure

TENURE	NUMBER	PERCENTAGE
Owned outright	95	45.0
Owned with a mortgage	106	50.3
Rented from housing association	2	0.9
Rented from private landlord	6	2.8
Tied to job	1	0.5
Other	1	0.5
TOTAL	211	100.0

A very high proportion of respondents (95.3%) are home-owners, and of these another high proportion own their property outright.

4.01.8 Length of residency in parish

YEARS	NUMBER
1-2	17
3-5	25
6-10	43
11-20	13
21-40	51
Over 40	20
No reply	42
TOTAL	211

Of those that answered this question, the survey sample shows an average length of residency of 17.5 years which is consistent with the results from the majority of other housing needs surveys carried out by the RHE throughout Northern Lincolnshire.

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	201
No reply	4
TOTAL	211

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	13
No	195
No reply	3
TOTAL	211

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	189
No reply	11
TOTAL	211

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

Yes	28*
No	175
No reply	8
TOTAL	211

* included in this figure were some children of teenage years, whose parents (the respondents to the survey) considered that they would need some accommodation of their own within the above timetable.

4.01.13 Views on small affordable housing development

200 of the 211 respondents answered this question. Of these, 136 (68%) were in favour of some future affordable housing provision for local people and 64 (32%) 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 parish	12
Within another household within parish	3
Outside parish	2
TOTAL	17

5.01.2 When do those requiring accommodation need to move?

Within next 2 years	9
2-5 years	6
5+ years	2
TOTAL	17

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

Living/lodging with relatives	4
Own property outright	4
Own property with mortgage	4
Renting from private landlord	5
TOTAL	17

5.01.4 Housing need by tenure

Purchase on open market	12
Renting from a housing association	2
New Build Homebuy/Shared Ownership	3
TOTAL	17

5.01.5 Type of accommodation required

House	13
Bungalow	1
Flat	1
Sheltered	2
TOTAL	17

5.01.6 Size of accommodation required

One bedroom	1
Two bedroom	9
Three bedroom	5
4+ bedroom	2
TOTAL	17

5.01.7 Reasons for housing need

Need larger accommodation	4
Need smaller accommodation	3
Need cheaper home	2
Need to set up independent home	4
Need to be closer to relative to provide care/ receive support	1
Need to change tenure	1
Other*	2
TOTAL	17

* reasons given were:
wish to move to better area
wish to get on property ladder

5.01.8 Registered on housing waiting list?

Yes	3
No	13
No reply	1
TOTAL	17

5.01.9 Ethnic group of household members in need of alternative accommodation

White British	36
White and Black Caribbean	1
White and Asian	2
TOTAL	39

5.01.10 Ages of members of household in housing need

0-15	9
16-24	10
25-44	10
45-59	6
60-74	3
75+	1
TOTAL	39

5.01.11 Type of household in housing need

Single person	3
Couple	4
2 parent family	4
Lone parent family	2
Other*	4
TOTAL	17

- includes 2 sibling households and a couple with sibling

5.01.12 Maximum house price which could be afforded

£50-£69999	2
£70-£99999	6
£100-£149999	4
£150-£199999	1
£200-£250000	2
£250000+	2
TOTAL	17

5.01.13 Maximum affordable outgoing in rent

£50-£99.99 per week	1
£100-£149.99 per week	2
£150-£199.99 per week	1
TOTAL	4

5.01.14 Net income

£95-£192.99 per week/£420-£834.99 per month	2
£193-£288.99 per week/£835-£1249.99 per month	3
£289-£384.99 per week/£1250-£1665.99 per month	3
£385-£576.99 per week/£1666-£2499.99 per month	4
£577-£769.99 per week/£2500-£3299.99 per month	1
£770+ per week/£3300+ per month	1
No reply	3
TOTAL	17

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

None	3
Less than £1000	1
£1000-£2000	2
£2001-£10000	2
£10001-£15000	2
£15001-£20000	2
£20000+	3
No reply	2
TOTAL	17

5.01.16 Resident in Healing village?

Yes	15
No	2
TOTAL	17

5.01.17 If you do not live in Healing now have you lived in Healing in last 20 years?

Yes	1
No	1

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

Healing	1
Adjoining parish	7
Neither	9
TOTAL	17

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

Used to live in the parish	4
Parent or child lives in parish	6
TOTAL	10

6. CONCLUSIONS

- 6.01 68% of respondents to the survey are in favour of a small development of affordable housing to meet identified local housing needs. 32% of respondents were not in favour.
- 6.02 The survey sample shows that Healing has a high level of owner-occupation at 95.3% of households.
- 6.03 The survey sample identified 17 households who had expressed a need for alternative accommodation. Of these 12 had expressed a preference for purchasing on the open market, 2 for renting from a housing association and another 3 in shared ownership/Homebuy. In the latter case, purchasers are able to acquire an initial stake in the equity of the property (say 25% of 50%) and pay a rent on the remainder of the unsold equity to a housing association, who would retain the freehold interest.
It should be noted that Beal Homes are currently building for the ACIS Housing Group (a registered housing association), 3 homes for rent as there is a shortage of good affordable rented accommodation in Healing.
- 6.04 Of the 17 households, 8 are owner-occupiers, of which 4 own their homes outright. Of the remaining households, 4 were living with relatives and 5 were renting their home from a private landlord.
- 6.05 The predominant need is for 2 and 3 bedroom houses in a respective ratio of 2:1.

6.06 Of the 3 respondents who had expressed an interest in Homebuy, all had an income profile for which this form of tenure would be affordable. For 5 of the respondents, their income profile indicated that a home for rent would be the affordable option. 6 of the respondents had income profiles which would enable them to purchase on the open market, particularly as they appeared to have equity in excess of £10k.

The overall identified need for affordable housing is therefore 8 homes.

6.07 The current practice in rural housing needs surveys when estimating the number of affordable homes required is to aim for 50% of the identified need. A scheme of 4 homes would therefore be appropriate for Healing, with a suggested mix as follows:

- * 3 x 2 bed houses (2 for rent and 1 for Homebuy)
- * 1 x 3 bed house for rent

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APPENDIX 1

Suggestions where small affordable housing scheme could be built

1. In fields between Lindsey Drive and Nicholson Road.
2. No more development is needed in the village. There has been too much already.
3. Marsh Lane: close to railway and shops.
4. Land at back of new surgery on new estate.
5. On the other side of the railway line.
6. Old garage and paddock-Stallingborough Road.
7. At back of bungalows on Fords Avenue (3 suggestions)
8. Development now taking place off the Stallingborough Road, at the back of the existing houses, is more than likely for ¾ properties. Could the next piece of land in this area be sold for the development of smaller accommodation?
9. Land between Poplar Road, access from Hawthorn Close. Residents anxious to dispose of large gardens.
10. Land opposite Wisteria Drive on main road.
11. The village has been ruined enough!
12. Town Council (?) car park.
13. Farmer's field at bottom of Clematis Avenue.
14. On the approach to Healing for Great Coates village, there are areas of scrubland on the side of the road in front of the fields where the horses are-land here is wide enough for smaller starter homes.
15. On land at the corner of Wells road and Stallingborough Road (3 suggestions).
16. Alongside cycle path on road out of Healing by school playing fields.
17. A large number of houses on Wisteria Drive have been bought as buy-to-let properties!

18. Between existing housing/British Legion playing fields and the railway lines (3 suggestions).
19. Water board land.
20. Land at back of Stallingborough Road, next to new development of Beal Homes.
21. Gt Coates Road, at edge of school playing fields (2 suggestions).
22. Down Carr Lane, at back of Webster Mews.
23. Because of the substantial development of Healing in recent years, I feel very careful consideration should be given to enlarging it further...can amenities (eg schools) cope with the increase in population?
24. The average wage in the area is still not high enough for shared ownership.
25. There are many areas in Grimsby that require this development...why not build housing there first?
26. To have housing appearing out of nowhere (such as Wisteria Drive) that does not fit into the village visually and to live in a cul-de-sac and suddenly have houses built on the end of it is diabolical....
27. All estates should include affordable homes. Our very large estate originally provided no low-cost homes or bungalows.
28. Rear of "garage/pine furniture" land on Stallingborough Road.

