

HUMBERSTON PARISH

HOUSING NEEDS SURVEY



RURAL HOUSING
ENABLER PROJECT

NORTHERN LINCOLNSHIRE

JUNE 2008

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

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KEY FINDINGS

- * 76.7% of respondents to the survey are in favour of some form of affordable housing provision for local people
- * there is a very high level of owner-occupation in Humberston
- * 14 households have been identified in need of affordable housing, whether this be homes for rent or low-cost home ownership initiatives
- * the recommended mix of affordable housing for Humberston is a scheme of 14 homes, with 10 homes for rent and 4 for shared ownership, with the mix of house types as follows:
 - 7 x 2 bedroom bungalows
 - 3 x 2 bedroom houses
 - 3 x 3 bedroom houses
 - 1 x 3 bedroom bungalow

1. INTRODUCTION

- 1.01 North East Lincolnshire Council (NELC) had a Service Level Agreement with the Humber and Wolds Rural Community Council (HWRCC), wherein the Rural Housing Enabler for Northern Lincolnshire, employed by HWRCC, was 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 2006 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 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 On 6 March 2007 the Rural Housing Enabler (RHE) attended by invitation a meeting of Humberston Parish Council, to give a presentation on the issue of affordable housing and the purpose of housing needs surveys. Following this presentation, the Parish Council agreed to proceed with a housing needs survey in partnership with the RHE. Concerns were expressed as to the distribution arrangements for the survey and how these could be facilitated.
- 1.06 In December 2007, the parish clerk advised the RHE that the parish council wished to proceed with the production of a parish newsletter. The housing needs survey form could therefore be distributed with a forthcoming issue of the newsletter, which has a distribution target of 3000 households.
- 1.07 The survey would 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.

* current market rents in Grimsby and Cleethorpes range from £350 to £575 per calendar month.

2. HUMBERSTON

2.01 Humberston is located some 2.5 miles to the south east of the town centre of Grimsby. It lies on the A 1031 Grimsby to Mablethorpe road

2.02 At the date of the 2001 census the population of Humberston was 5375, with 2501 households.

2.03 Under the new Planning Policy Statement 3 (PPS) as issued by central government, from 1 April 2007 North East Lincolnshire Council now require a contribution towards affordable housing provision in planning applications for development sites of 15 units of accommodation or more. The affordable housing contribution will equate to 30% of the total number of dwellings to be constructed.

In addition to this policy exceptionally over and above the overall housing requirement, small scale provision of affordable housing in rural areas will be made where justified (say by a survey demonstrating local housing need) in accordance with the Saved Local Plan Policy H5 of the Council.

2. Humberston is well served by several facilities, including:

- a library
- places of worship
- sub-post office
- shops
- pharmacy
- GP surgery
- pub
- village hall
- recreation ground
- primary schools
- golf club
- superstore
- police station

2.05 Humberston is served by two bus operators on Mondays to Saturdays, and one operator on Sundays, with frequent services to Grimsby.

2.06 A recent internet and newspaper search of the property market in Humberston found 16 properties on the market, excluding the holiday homes on Humberston Fitties which are not designated for permanent residence. These properties are as follows:

* 3 bed semi-detached bungalow	@ £125000
* 3 bed terraced house (ex-LA)	@ £128950
* 3 bed semi-detached bungalow	@ £147500
* 3 bed semi-detached bungalow	@ £149950
* 3 bed detached bungalow	@ £155000
* 2 bed semi-detached bungalow	@ £157500
* 3 bed detached bungalow	@ £160000
* Detached bungalow	@ £179950
* 3 bed semi-detached house	@ £195000
* 3 bed detached bungalow	@ £199950
* ditto	@£249500
* 4 bed detached house	@£294995
* ditto	@£295000
* 5 bed detached house	@£339950
* 4 bed detached bungalow	@£425000
* 5 bed detached house	@£510000

The average sale price of these properties is £232078.

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. Current prices for entry-level properties for first-time buyers in the urban areas range from £32950(for a first-floor flat) to £100,000. It can be seen from para 2.06 above that house purchase in the more rural and desirable residential areas such as Humberston 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.

Although the property market is now levelling off, with evidence of falling prices, current lending restrictions being imposed by banks and building societies are making it difficult for first-time buyers to get on the housing ladder. In some instances deposits of up to 15% of the purchase price are being required by lending institutions.

2.08 The housing stock of NELC was transferred to the Shoreline Housing Trust in March 2005. At the time of writing, the housing stock in Humberston was as follows:

- 16 houses
- 11 bungalows
- 40 sheltered housing units
- 1 flat

3. THE SURVEY

- 3.01 3000 questionnaires were distributed to households and businesses in Humberston . The original closing date for the return of questionnaires was Friday 30 May 2008* (see below). Residents were requested to return their completed questionnaires via the business reply service to the Head Office of HWRCC in Howden or to the ballot boxes located at the post office in Fieldhouse Road, Humberston.
- 3.02 * The parish newsletter, with which the survey forms were to be distributed, was scheduled to be printed on 25 April. The RHE supplied the editor of the newsletter on 22 April a brief article to publicise the survey. All survey forms were delivered to the parish council chairman on 25 April in order that these could be inserted into the newsletter for distribution in early May.
- 3.03 However, due to unforeseen circumstances, printing of the parish newsletter was delayed until 22 May. It was therefore necessary to extend the deadline for the return of the survey questionnaires to 30 June 2008, and a note advising of this extended deadline was included in the newsletter.
- 3.04 208 sets of survey questionnaires were returned, giving a return rate of 6.9%, which was disappointing compared with recent surveys in the nearby parishes of Laceby (23%), Waltham (12.5%) and New Waltham (17.6%). 2 of the sets of survey forms returned were from persons whose home in Humberston was a second home, and these have been discounted from the analysis of the survey.

4. ANALYSIS OF HUMBERSTON 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	48	10.7
16-24	25	5.6
25-44	74	16.5
45-59	84	18.7
60-74	145	32.4
75+	69	15.4
No reply	3	0.7
TOTAL	448	100.0

- this figure includes all members of the household

4.01.2 Degree of occupancy

NO OF OCCUPANTS	NUMBER	PERCENTAGE
1	40	19.4
2	112	54.3
3	28	13.6
4	23	11.2
5	3	1.5
6	0	0.0
No reply	0	0.0
TOTAL	206	100.0

The survey sample shows that one and two person households form the predominant group, and this is consistent with the results from other surveys

4.01.3 Property Type

HOUSE TYPE	NUMBER	PERCENTAGE
House	68	33.0
Bungalow	132	64.0
Flat etc	2	1.0
Sheltered etc	2	1.0
Other	2	1.0
No reply	0	0.0
TOTAL	206	100.0

4.01.4 Size of Homes

NO OF BEDROOMS	HOUSEHOLDS	PERCENTAGE
1	9	9.0
2	50	24.3
3	121	58.7
4+	26	12.6
No reply	0	0.0
TOTAL	206	100.0

4.01.5 Number of persons per household per property

	NUMBER	PERCENTAGE
First household	448	100.0
Second household	0	0.0
No reply	0	0.0
TOTAL	448	100.0

4.01.6 Type of household per property

TYPE	NUMBER	PERCENTAGE
One person*	34	16.5
Couple*	96	46.6
Two parent	52	25.2
Lone parent	3	1.5
Older person	17	8.3
Other	4	1.9
No reply	0	0.0
TOTAL	206	100.0

- includes some older persons
- couples are the predominant group

4.01.7 Tenure

TENURE	NUMBER	PERCENTAGE
Owned outright	129	62.5
Owned with mortgage	64	31.1
Rented from housing association	8	3.9
Rented from private landlord	3	1.5
Shared ownership	1	0.5
Tied to job	0	0.0
No reply	0	0.5
TOTAL	206	100.0

A very high percentage of the respondents (93.6%) own their own property, and, of these, another high proportion own their property outright. These figures are similar to the results from the survey in the

nearby parish of Waltham, where 90.6% of respondents also owned their own home.

4.01.8 Length of residency in parish

YEARS	NUMBER
0-1	5
1-2	16
3-5	16
6-10	17
11-20	22
21-40	34
Over 40	41
No reply	55
TOTAL	206

Of those that answered this question, the survey sample shows an average length of residency of 20.8 years. This figure is higher than 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	14
No	187
No reply	5
TOTAL	206

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	5
No	196
No reply	5
TOTAL	206

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	17
No	180
No reply	9
TOTAL	206

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

Yes	14
No	184
No reply	8
TOTAL	206

4.01.13 Views on small affordable housing development

189 of the 206 respondents answered this question. Of these, 145 (76.7%) were in favour of some future affordable housing provision for local people and 44 (23.3%) 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	15
Within another household in the parish	1
TOTAL	16

5.01.2 When do those requiring accommodation need to move?

Within next 2 years	10
2-5 years	4
5+ years	2
TOTAL	16

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

Living/lodging with friends/relatives	1
Own property outright	7
Own property with mortgage	2
Renting from housing association	3
Renting from private landlord	3
TOTAL	16

5.01.4 Housing need by tenure

Purchase on open market	6
Renting from housing association	7
New Build Homebuy/Shared Ownership	2
Rent from private landlord	1
TOTAL	16

5.01.5 Type of accommodation required

House	7
Bungalow	5
Flat	0
Sheltered	4
Other	0
TOTAL	16

5.01.6 Size of accommodation required

1 bedroom	1
2 bedroom	9
3 bedroom	5
4+ bedroom	1
TOTAL	16

5.01.7 Reasons for housing need

Need larger accommodation	1
Need smaller accommodation	5
Need cheaper home	3
Need physically adapted accommodation	2
Need to set up independent home	1
Need secure accommodation	1
Need to change tenure	2
Other	1
TOTAL	16

5.01.8 Registered on housing waiting list?

Yes	3
No	12
No reply	1
TOTAL	16

5.01.9 Ages of members of household in housing need

0-15	5
16-24	5
25-44	5
45-59	9
60-74	11
75+	2
TOTAL	37

5.01.10 Type of household in housing need

1 person	3
Couple	3
2 parent family	4
Lone parent family	4
Older person	1
Other	1
TOTAL	16

5.01.11 Maximum house price which could be afforded

£50-£69999	2
£70-£99999	3
£100-£149999	2
£150-£199999	2
£200-£250000	0
£250000+	2
TOTAL	11

5.01.12 Maximum affordable outgoing in rent

£50-£99.99 per week	2
£100-£149.99 per week	1
£200-£249.99 per week	1
No reply	2
TOTAL	6

5.01.13 Net income

Less than £95 per week/£420 per month	2
£95-£192.99 per week/£420-£834.99 per month	3
£193-£288.99 per week/£835-£1249.99 per month	2
£289-£384.99 per month	4
£385-£576.99 per week/£1666-£2499.99 per month	2
£770+ per week	1
No reply	2
TOTAL	16

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

None	7
£1000-£2000	1
£2001-£10000	3
£15001-£20000	0
£20000+	1
No reply	4
TOTAL	16

5.01.15 Resident in Humberston

Yes 16

5.01.16 Do you work in Humberston or any of the adjoining parishes?

Neither	12
No reply	4
TOTAL	1

5.01.19 Has any adult member of the household been offered a job in Humberston but has unable to take up the offer because of the lack of affordable housing?

Yes	1
No	13
No reply	2
TOTAL	16

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

Parent or child lives in the parish 3

5.01.20 Ethnic group of those requiring alternative accommodation

Of those household members identified in need of alternative housing, 36 classed themselves as White British and 1 as any other White.

6. CONCLUSIONS

6.01 76.7% of respondents to the question concerning support or otherwise for some future affordable housing provision were in favour of such provision.

6.02 The survey sample shows a very high level of owner-occupation, with some 93.6% of respondents either owning their home outright or purchasing their home with a mortgage.

6.03 The survey sample identified 16 households who had expressed a need for some form of alternative accommodation within the next 5 years of more. Of these:

- 6 wished to buy a property on the open market

- 7 wished to rent a home from a housing association
- 2 households expressed an interest in Homebuy/shared ownership
- 1 household preferred to secure privately rented accommodation

6.04 All 16 respondents live in Humberston.

6.05 All properties currently on the market in Humberston have a selling price of £125,000 plus. Assuming an average lending rate in relation to income of 3.5:1, only those 2 respondents who have given their income as an average of £33000 per annum would be able to buy a property on the open market in Humberston, and some of these will have the additional resource of equity from their existing property.

This therefore leaves a residual housing need of 14 respondents for affordable housing. Of these 4 have sufficient income or equity to participate in shared ownership/Homebuy..

Of the remaining 10, these have an income profile for whom a home for rent would be the best and most viable option and this figure tallies with the number of those who have expressed a preference for this form of tenure.

6.06 The recommended tenure mix is therefore 10 homes for rent and 4 for shared ownership, as follows:

2 x 2 bed bungalows (SO)	
2 x 2 bed houses (SO)	
5 x 2 bed bungalows (rent)	
3 x 3 bed houses (rent)	
1 x 3 bed bungalow (rent)	
1 x 2 bed house (rent)	
TOTAL	14 properties

ACKNOWLEDGEMENTS

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

APPENDIX 1

RESPONDENTS COMMENTS INCLUDING SUGGESTIONS FOR LOCATION FOR AFFORDABLE HOUSING

1. Humberston Avenue, opposite Humberston School, and South Sea Lane (5 suggestions for this location.)
2. The village is overcrowded enough. No more development is needed with Cleethorpes being so close.
3. Everywhere seems to be covered. No spare land, unless fields were used, and I'm sure there would be objections!
4. There is an acute shortage of flats-this would be my choice, if available.
5. There is enough housing within the area. We have enough housing estates and we are too close to Grimsby/Cleethorpes to have too much effect on our children moving out of the area.
6. Land in rear of Wilton Road, Humberston.
7. Land adjacent to Chartdale (Stamford Homes) sites near Humberston C of E school.
Rear of bungalows, Sinderson Road, used as horse field.
8. The waste ground area at the back of shops in Fieldhouse Road. There is a public footpath adjacent to this area and is used by schoolchildren, dog walkers and children playing. At the moment it is being used as a dumping area.
9. Behind Coach House pub/restaurant.
10. I said yes to question 12, with reservations. People do need somewhere to live. Affordable houses are a must for some of the young people starting out in life. But with the heavy rainfalls which are becoming common, the drainage system of the village does not seem adequate to take the existing houses. I live in Lidgard Road and the road outside my house floods at least 3 or 4 times a year. Last year The bungalows opposite me had to sandbag their doors to holdback the water.
11. Between the Swales Road development and South Sea Lane, possibly?
12. The area at the bottom of Sheraton Drive towards North Sea Lane.
13. Field in Humberston Avenue opposite the comprehensive school, adjoining the footpath to the housing estate off Tetney Road.
14. Preferably on a brownfield site.
15. Churchyard (by removal of redundant gravestones).
16. Unfortunately too much building at Humberston has spoilt the village beyond recognition. Only a little bit of countryside left and that's mainly agricultural.

17. Nearly all spare land is now built on with very large houses.
18. Stop people buying up affordable new property and then renting them.
19. End of Brooklyn Drive.
20. Along Tetney Road, off St. Christopher's Road on the green.
21. On the Tetney Road, just past the garage and filling station. There is already quite a lot of community housing in this area which fits in well and gives the village a good mix of housing.