

SOUTH FERRIBY PARISH

HOUSING NEEDS SURVEY

MAY 2005



**RURAL HOUSING
ENABLER PROJECT**

NORTHERN LINCOLNSHIRE

IN PARTNERSHIP WITH SOUTH FERRIBY PARISH COUNCIL

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Key findings

- 13 respondents have expressed a housing need
- The largest number of respondents are single persons and couples
- Outright house purchase is not a viable option for those who have expressed a housing need
- The preferred tenure for the majority of those in housing need is housing for rent
- The most popular choice of accommodation is a 2 bedroom property
- 68.3% of all respondents are in favour of a housing association development

1. INTRODUCTION

- 1.01 South Ferriby Parish Council, in partnership with the Northern Lincolnshire Rural Housing Enabler Project, undertook a housing needs survey in late April and May 2005. This was as a result of the parish council requesting the Rural Housing Enabler to address the parish council meeting of 21 March 2005 on the issue of affordable housing in the rural communities of Northern Lincolnshire.
- 1.02 The aim of the survey is to help determine the existing and future housing needs of residents of the parish, particularly those on modest or low incomes. The survey reveals the number and type of housing that is required and also the views of residents on such a development.

2. SOUTH FERRIBY PARISH

- 2.01 South Ferriby is located at the end of the northern escarpment of the Lincolnshire Wolds, overlooking the Humber estuary. The village lies 4 miles west from the market town of Barton-upon-Humber, and is approximately 10 miles north east by road to Scunthorpe. The village is situated at the junction of the A1077 (Barton to Scunthorpe road) and the B1204 (South Ferriby to Brigg road). The current population as per the 2001 census is 660.
- 2.02 Within the North Lincolnshire Local Plan, South Ferriby is designated as a Minimum Growth Settlement and as such is not considered suitable for substantial development because of the strains which this would place on the local infrastructure. However, infill development is considered appropriate as is **the small-scale development of affordable housing either within or immediately adjacent to the development limits. The need for such development must be supported by evidence from a local housing needs survey.**
- 2.03 No land has been allocated for housing within the current Local Plan. There is, however, potential for in-fill development and windfall sites within the village envelope and for the development of exceptions sites (for affordable housing), providing the criteria detailed in para 2.02 above are met.
- 2.04 There is no designated conservation area within the village, although there are currently 5 listed buildings within the local plan. The eastern upper slopes of the village are designated as an area

of High Landscape Value, being part of the Northern escarpment of the Lincolnshire Wolds Area of Outstanding Natural Beauty. Within the village there are also areas of amenity importance and a site of importance for Nature Conservation.

- 2.05 South Ferriby is served by a number of local facilities, which include: a post office cum village shop, church, pub, village hall, playing fields, children's play area, garage, mobile library service, pre-school service provision and a primary school. This school has a current roll of 94 children and enjoys a good reputation, which results in it attracting pupils from outside the catchment area. A new school is currently under construction, and is scheduled for completion in early 2006.
- 2.06 The village is served by the Barton-Low Villages-Brigg bus route.
- 2.07 A recent search for properties for sale within the village found 6 properties, as follows:
- | | |
|----------------------|----------|
| 2 bed bungalow | £105,000 |
| 2 bed bungalow | £130,000 |
| 2 bed bungalow | £139,950 |
| 2 bed bungalow | £149,950 |
| 3 bed detached house | £249,950 |
| 5 bed detached house | £265,000 |
- 2.08 The average gross annual income for North Lincolnshire (2004 figures) is circa £23500 per annum (**say £17625 net**). Local mortgage lenders will lend on average 3.75 x gross income or 3.75 x income plus 1 x 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 £111,625. In both instances, it would be very difficult for first time buyers on average or below average incomes to be able to buy a property in South Ferriby. This is later borne out by the housing needs survey (see below).
- 2.09 North Lincolnshire Council has a total of 39 properties in the parish, comprising 14 x 1 bedroom bungalows, 14 x 2 bedroom bungalows, 10 x 3 bedroom houses and 1 x 4 bedroom house. From 2001 to the end of 2003, there were a total of 13 lettings within this housing stock, with 3 in 2003. 1 property was sold under the Right to Buy in this period.

3. THE SURVEY

- 3.01 300 questionnaires were delivered to every household by members of South Ferriby Parish Council in mid April. (A copy of the questionnaire is attached to this report). Residents were requested to return their questionnaires by 6 May. These were then collected via a ballot box located in the village post office. Alternatively, they could be posted direct to the Rural Housing Enabler.
- 3.02 A total of 90 forms were returned, giving a healthy response rate of 30%.

4. ANALYSIS OF SOUTH FERRIBY SURVEY RESULTS

The questionnaire is divided into 2 parts. The first part seeks 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	15	8.3
16-24	10	5.5
25-44	41	22.7
45-59	48	26.5
60-74	47	26.0
75+	20	11.0
Total	181	100.0

The majority of those responding to the survey are over the age of 25.

4.01.2 Degree of Occupancy

OCCUPANTS	HOUSEHOLDS	PERCENTAGE
1	16	17.8
2	44	48.9
3	19	21.1
4	9	10.0
5	2	2.2
6	0	0.0
Total	90	100.0

The table indicates that 2 person households are the most common in South Ferriby.

4.01.3 Property Type

HOUSETYPE	NUMBER	PERCENTAGE
House	59	65.6
Bungalow	31	34.4
Flat	0	0.0
Total	90	100.0

The highest number of respondents live in a house.

4.01.4 Size of Homes

BEDROOMS	HOUSEHOLDS	PERCENTAGE
1	12	13.3
2	35	38.9
3	35	38.9
4	8	8.9
Total	90	100.0

Two and three bedroom homes are the most common (77.8%).

4.01.5 Tenure

TENURE	NUMBER	PERCENTAGE
Owned outright	40	44.9
Owned with mortgage	28	31.5
Shared ownership*	1	1.1
Rented from LA	15	16.9
Rented from HA**	1	1.1
Rented from private landlord	4	4.5
Total	89	100.0

- i.e. part rent/part purchase
- ** housing association

The majority of respondents own their own home (76.4%).

4.01.6 Length of residency

YEARS	NUMBER	PERCENTAGE
0-1	4	7.1
2-5	15	26.8
6-10	6	10.7
11-15	5	8.9
16-20	5	8.9
21-30	8	14.3
31-40	4	7.2
41-50	2	3.6
50+	7	12.5
Total	56	100.00

Not all of those who returned the questionnaire answered this question. Over a third of those who responded had moved into community during the last 5 years. The average length of residency is 19 years, which indicates that South Ferriby is a stable community.

4.01.7 Reasons for moving away

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

RESPONSE	NUMBER	PERCENTAGE
Yes	8	9.4
No	77	90.6
Total	85	100.0

4.01.8 View on future housing association development

A total of 82 responded to this question. Of these 56 (68.3%) were in favour of a housing association development and 26 (31.7%) are against. Individual comments are detailed in Appendix 1.

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

5.02.1 When is housing needed.

WITHIN 2 YEARS	2-5 YEARS	5+ YEARS
6	3	4

It should be noted that the development period for affordable housing schemes can often be up to 5 years, owing to the need to obtain grant funding and the vagaries of the planning process. 9 persons/households would therefore require housing within this timescale.

5.02.2 Housing need by tenure

PURCHASE ON OPEN MARKET	RENTING FROM LA OR HA	RENTING FROM PRIVATE LANDLORD	SHARED OWNERSHIP
2	8	2	1

The most popular preferred option is to secure a rented home from the local authority or a housing association. This is not surprising in view of the income levels of respondents (see para 5.02.7 below) and the fact that no property currently on the market in South Ferriby is under £105,000.

5.02.3 Reasons for housing need

REASON	NUMBER	PERCENTAGE
Need larger accommodation	4	28.6
Need smaller accommodation-present home is difficult to manage	1	7.1
Need physically adapted accommodation	3	21.5
Need cheaper home	1	7.1
Need to be close to employment	0	0.0
Need to be closer to carer or dependent-to give or receive support	1	7.1
Need secure accommodation	0	0.0
Need to change tenure	0	0.0
Need to set up independent accommodation	3	21.5
Other	1	7.1
Total	14	100.0

5.02.4 Age range of those in housing need

AGE	NUMBER	PERCENTAGE
0-15	8	28.6
16-24	6	21.4
25-44	5	17.9
45-59	2	7.1
60-74	4	14.3
75+	3	10.7
Total	28	100.0

Some 68% of those in housing need are under 44 years of age. A smaller proportion (25%) are aged over 60.

5.02.5 Type of household in housing need

HOUSEHOLD TYPE	NUMBERS
1 Person	6
Couple	3
2 parent family	2
Lone parent family	1
Older person	1

5.02.6 Size of accommodation required

ONE BEDROOM	TWO BEDROOM	THREE BEDROOM	FOUR BEDROOM
4	7	3	0

5.02.7 Type of accommodation required

HOUSE	BUNGALOW	FLAT	SHELTERED/RETIREMENT
8	5	0	1

From the above, the most popular form of housing required would be 2 bedroom bungalows and houses, with a smaller number of 3 bedroom houses to meet the needs of those who require larger accommodation (see para 5.02.3 above).

5.02.8 Net income of those in housing need

WEEKLY NET INCOME (£)	ANNUAL NET INCOME (£)	NUMBER OF RESPONDENTS
Less than £95	Less than £4940	5
£95-£192.99	£4940-£10035	4
£193-£288.99	£10036-£15027	3
£289-£384.99	£15028-£20019	1
£385-£576.99	£20020-£30003	0
£577-£769.99	£30004-£40039	0
£770+	£40040+	0

The household income of all of the respondents (bar one) is less than the average net income for North Lincolnshire (see para 2.8 above). The average net income, including those respondents in receipt of a pension, is £8444 per annum.

5.02.9 Affordability of property to buy

PRICE	NUMBER OF RESPONDENTS
Less than £50000	1
£50000-£69999	0
£70000-£99999	4
£100000-£149999	0
£149999-£199999	0

None of the respondents would be able to afford to purchase any properties currently on the market in South Ferriby. The only properties within their preferred price range are to be found in the larger urban centre of Scunthorpe and this would necessitate their having to move away from their village.

5.02.10 Affordability of property to rent

PRICE AFFORD (WEEKLY RENT)	NUMBER OF RESPONDENTS
Less than £50 pw	3
£50.00-£99.99 pw	6
£100.00.-£149.99 pw	1
£150.00-£199.99 pw	0

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

1 bed£43.62
 2 bed.....£55.04
 3 bed.....£62.17

The majority of respondents would therefore be able to afford a home for rent and, where appropriate, housing benefit could be available to assist with rental costs.

5.02.11 Respondents registered on housing waiting lists

Yes-3
No-12

Very few have bothered to register on the housing waiting list. This often occurs in rural communities, where the turnover of social housing is low, with few vacancies occurring. Those in housing need therefore have low expectations of ever being able to obtain an affordable rented home of their own.

5.02.12 Residence of households in housing need

Together as household in South F	With another household in South F	Outside South Ferriby
10	2	2

6. Conclusions

- 6.01 There are 13 households in housing need: nine of these require accommodation within 5 years and another four within 5+ years.
- 6.02 The largest number of respondents are single persons and couples.
- 6.03 The most popular house types required are 2 bedroom bungalows/ houses with a smaller requirement for 3 bedroom houses.
- 6.04 Outright house purchase in South Ferriby is not a viable option (on income grounds) for those who are in housing need. However, shared ownership (where purchasers buy a % stake in the property and pay a rent on the remainder of the unsold equity) may be possible for those respondents whose net income approaches the average for North Lincolnshire.
- 6.05 The preferred tenure for 77% of respondents is housing for rent, to be provided by a housing association or the local authority.
- 6.06 68.3% of respondents are in favour of a housing association development, and this figure includes those in the village who currently satisfactorily housed, as well as those who have expressed a housing need.

6.07 The current practice in housing needs surveys when estimating the new homes require is to aim for 50% of the identified need. A scheme of 6 new homes would therefore be appropriate for South Ferriby, with a mix of 4 x 2 bedroom bungalows and 2 x 3 bedroom houses.

Appendix 1

Comments	Number of respondents
Would support provision of affordable housing, providing suitable site could be found	3
Concerns that there are no suitable sites for development of affordable housing	2
Fully in support of provision of affordable housing as previously forced out of own parish through lack of same. Concerned, however, that affordable homes could in future become too expensive as has happened in Norfolk. Want daughter to be able to stay in village if she chooses	1
Would support provision, providing design is sympathetic to village skyline, age and character	1
Opposed to development of affordable housing on grounds that this would lead to increase in public disorder and crime, as allegedly experienced on the housing association development in Bonby.	2

