

Holwell Housing Need Survey November 2004

The Community Development Agency for Hertfordshire (CDA) is a registered charity that aims to encourage local communities to identify their needs and assists them to meet those needs. It is host to the Countryside Agency Rural Housing Enabler Service. This survey has been undertaken at the request of the North Hertfordshire District Council and the Holwell Parish Council. Raw data analysis and ward profiles and house price data has been produced by the 'Northern Consortium', a not for profit organisation the membership of which includes a number of local authorities.

1. Introduction

The purpose of local housing need surveys is to identify those housing needs that cannot be met within the settlement being surveyed. (Those who prefer to look for housing outside the settlement are not considered for the purposes of this survey to have a need within the settlement). A national programme of local housing need surveys is being undertaken by the Countryside Agency Rural Housing Enabler Service in co-operation with local stakeholders. The statistical results from these surveys are provided to the Housing Corporation and may be provided on request to Regional Government Offices.

This survey attempts to examine housing need in the parish of Holwell within the Cadwell ward of North Hertfordshire.

The 2001 Census gives a population of 392 living within 159 households. The Council tax register gives the total stock at 165, of which none were second homes. A third of homes were in the A and B council tax bands – the highest percentage encountered in a Hertfordshire parish survey.

It is estimated that at the time of the survey there were few empty homes, probably fewer than 6.

There are 53 housing association homes in the parish (32.12% of the housing stock) – all transferred from the District Council.

2. The Survey Process

The survey was carried out by post during November 2004. Questionnaires were sent to all residential addresses in the parish. Those living away from the parish but with close connections to it could also request a questionnaire. Reply paid envelopes were supplied for replies. The anonymity of respondents is assured as only statistical information is used in the report. The questionnaire in use has been produced jointly by the Housing Corporation and the Countryside Agency for use nationally in rural settlements and it follows ODPM guidelines.

In order to be as inclusive as possible, late replies received before the analysis was run were included. Replies received after the computer analysis had taken

place were only included manually for the purpose of ascertaining the level of local support for an affordable housing scheme and also where the respondent was in housing need that could not be met on the open market and wished to remain in the parish.

3. The Survey Results (percentages given are of those responding to the particular question)

65 forms were returned - a response rate of 41% of all households. The response rate was about average for Hertfordshire where response rates are typically between 40 and 50%.

80 percent lived in a house and 16.9% in a bungalow. No one said that they lived in a flat or maisonette, 1.5% lived in retirement housing and 1.5% in 'other' housing.

32.8% owned their home outright and 31.3% of homes were owned by a household member with a mortgage, 31.2% were rented from a housing association or the local authority (10.9% said they rented from the local authority).

3.1% said that they rented from a private landlord but none lived in homes that were tied to their employment.

Only 4.7% of homes had one bedroom, 20.3% had two bedrooms, 53.1% had three and 21.9% had four or more.

57.7% of households were one or two person households, 33.9% were three or four person households and 8.5% had five or more members.

33.9% of households had all members retired, 27.4% had dependent children and 38.7% were all adult households with one or more member in work or seeking work.

17.2% of households had a member with a disability that affected their housing requirements – a relatively high figure. 9.8% had a home already adapted to their needs. 9.7% (6 households) needed an adaptation in their home now in order to meet their needs. Of these, four rented from a housing association or the Council, one from a private landlord and one lived in a home owned by a family member.

37.6% of households had lived in the parish for ten years or less. 40.6% for between 10 and 40 years and 21.9% for over forty years. This represents a relatively stable population in Hertfordshire terms.

95.2% of respondents described their ethnicity as 'White', 3.2% as mixed and 1.6% as Asian/Asian British.

Support for an affordable housing development.

43.8% would support such a development and 29.7% said that maybe they would. 26.6% would not support such a development.

A number of possible locations were suggested for an affordable housing scheme and these are listed in appendix one.
Some of the locations listed may be different descriptions of the same location.

Reason for needing to move.

Of those needing to move: 9.1% needed larger accommodation; 9.1% needed a smaller home; 9.1% found their home too expensive and 18.2% needed to be closer to employment.

Tenure required by those who needed to move.

16 households needed to move including 4 emerging households currently living with another household in the parish. No questionnaires were completed by households wishing to return to the parish. Only two of the 16 households were on the local authority housing register. None of the emerging households were on the local housing register.

Of the 16 households, 6 wished to buy outside and two wished to rent from a housing association outside the parish. A number of these households were elderly and cited the need to be near better transport or nearer to relatives for support as their reason for wishing to leave the parish – one required sheltered housing.

(Of the three households who required sheltered or retirement housing all three said that support by alarm system to a call centre would best suit their needs.)

Of the eight remaining households that wished to remain in the parish, we consider 2 would be able to purchase the size of home that they needed on the open market locally.

The remaining 6 households are considered as having a housing need for affordable accommodation.

Of these 6 households: three wished to rent from a housing association; three wished to buy but could not afford to do so; four were interested in shared ownership.

All the six households considered that they needed to move within two years, i.e. had an immediate need.

Two of these households were in occupations considered essential to support the rural economy/society. (Respondents were not asked where they were employed in these occupations.)

Size of accommodation needed

2 x one bedroom rented (including one bungalow)
4 x 2 bedroom : of which 2 x rented, 2 x shared ownership

By tenure:

Rented: 2 x 1 bed (including one bungalow)
 2 x 2 bed
Shared ownership: 2x 2 bed

Relationship between incomes and local house prices (income includes benefits and joint incomes where appropriate)

During the 12 months to the end of 2003 the Land Registry records no sales of residential property in the parish below £250,000. Of the 4 homes sold during this period, all cost £250,000 or more. In the three years to December 2003, 14 properties were sold.

Of the 5 households that wished to buy, 3 said they could afford a home in the £70,000 to £99,999 range, one in the £100,000 to £149,999 range, and one in the £250,000+ range.

However, in many cases the income/deposit information lead to a lower calculation of the likely price that could be afforded, (based on a mortgage of 3.5 x income, plus deposit available).*

We estimate that only one or two households could afford to buy the type and size of home that they required. However, 3 further households would be able to afford shared ownership.

We conclude that 4 households would need to rent and three further households could afford shared ownership (including one who could possibly buy on the open market).

Of those households needing to rent, one could afford between £50 and £99.99 per week, while the remainder could afford a rent of less than £50 a week.

The income profile for the ward (2003) shows 19% of households with an annual income of less than £10,000; and 26% less than £20,000. (20% of households had an income of more than £40,000.)

*National Housing Federation guidelines are that to be affordable housing costs should not be more than **25%** of **disposable** income. It is likely therefore that those indicating an ability to make a higher monthly payment would find these levels unrealistic or unsustainable even in the short term, particularly if interest rates rise as such rises would be reflected in increases in monthly outgoings on equity shared schemes.

Present tenure of those considered in housing need

1 Council or housing association homes
4 live with relatives
1 other

Households that have moved away

A total of 4 households in the parish reported that 7 people had moved away within the past 5 years because of difficulties in finding a suitable home.

Availability of Council/Housing association stock

RSL stock:

Total	53
1bed/bedsit	2
2 bed	22
3 bed or larger	29

In the 12 months to end of 2003 2 homes have been let.

Both were 2 bedroom houses/bungalows.

No three bedroom homes were let.

In the three years to the end of 2003 9 homes were relet, an average of three a year.

No new homes have been built during the past 5 years.

Council Housing Register

The housing register at October 2004 shows only one applicant with a local connection (adjoining village). One existing resident seeking rehousing into a smaller council home has indicated they are on the housing register. No Holwell emerging households are on the register.

4. Conclusions

The survey identified a small number of households (6) whose needs could not be met on the open market.

Of these, one lived in housing association stock and wanted a transfer.

There is therefore limited scope for transfer within the stock, or release of social housing stock if the household were to be housed in new more suitable accommodation.

There are few (1) with a local connection on the housing register.

Average turnover in housing association stock is 2-3 a year.

There are a number (6) households that require adaptations to their home due to disability. Of these 4 are in housing association accommodation.

Only one of those identified as in need by this survey are on the Councils housing register (transfer list?).

Four households expressed an interest in and could afford shared ownership (including one household that we believe could purchase on the open market and one that wished to rent).

Home owners who wanted retirement housing thought that an alarm linked to a call centre would meet their needs better than support through live in staff or home visits.

Appendix One

Suggested locations for affordable housing

Between recreation ground and rear of Rands Cottages
Derelict allotments next to recreation ground (2)
Rear of Council Garages in Rands Meadow (3)
East of Rands Meadow to south of recreation ground (2)
Behind St Peters Green (former allotments) (2)
Behind Rands Close in Gurney Lane
To west of recreation ground
East side of cricket pitch towards main road
Field opposite recreation ground on Holwell Rd.
Holwell Rd, north side opposite existing houses (5)
Pirton Rd – infills and backfills
Behind Bungalows at Ramerick???