

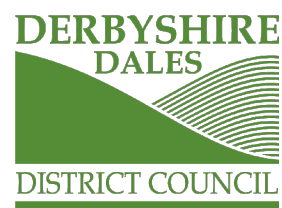
Housing Needs Survey Results for the Parishes of Parwich, Ballidon, Bradbourne, Eaton & Alsop and Newton Grange

Spring/Summer 2022



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Part 1: PURPOSE AND SCOPE OF THE SURVEY REPORT, KEY FINDINGS, RECOMMENDATIONS

1.1 Introduction

In Spring 2022, the District Council's Rural Housing Enabler completed an online housing need survey in the parishes of Parwich, Ballidon, Bradbourne, Eaton & Alsop and Newton Grange ('the survey area') with the support of the Parish Councils and local residents.

Postcards promoting the survey were hand-delivered by local residents to every household in the survey area. The postcard asked residents in housing need to complete an online survey on the Derbyshire Dales District Council's website or to contact the Rural Housing Enabler for help in completing the form. Posters were displayed in prominent locations within the survey area and the survey was also promoted by a press release, social media, and an advert in the Peak Advertiser.

The completed survey forms were then analysed by the Rural Housing Enabler. Information from the District Council's Home Options database (the housing register), along with further online detail on the housing market and housing affordability, were also analysed. Although the survey data are the prime information source informing this report, a combination of all 3 of these sources were used to arrive at the conclusions set out here.

1.2 Purpose of the survey

The survey and accompanying analysis were conducted in order to obtain clear evidence of the affordable housing need in the survey area.

3 core issues are addressed:

- a) Is the household inadequately housed?
- b) Can the household's requirements be met by renting or buying on the open market?
- c) Does the household fulfil the local connection requirements of the Peak District National Park Authority?

Only in cases where all these criteria are met is the household deemed to be in need of housing that can be met by a new housing development in the survey area.

The aim of the survey therefore is to establish the type and tenure of housing required to meet local need, and the extent to which any housing need might be met by existing housing stock. The result of this process informs any subsequent recommendation for new affordable housing.

The survey questions in full can be found in Appendix A

1.3 Summary of key findings

The detailed findings of the survey along with the analysis of the housing register data and affordability data are provided in section 2 of this report. The key findings are set out here:

Household range

- a) 32 households replied to the survey. Of these, 9 are in housing need and meet the local connection criteria for the Peak District National Park Authority (PDNPA)
- b) There are 8 households on the Derbyshire Dales District Council housing register who are in housing need and appear to meet the local connection criteria. 3 of these also completed the Housing Needs Survey (HNS)
- c) There are therefore 14 households identified as being in need who qualify for residence in the survey area.

Need categories, household profile and bedroom requirement.

- d) The main need category of these 14 households is the need to live independently – separately from family, friends, or ex-partner. Housing need also arises due to existing accommodation being unsuitable on the grounds of expense or size, or on health/medical grounds. Some households work in farming or agriculture more generally and need to move to be closer to their place of work (but see important note on page 9 and footnote 5). Many households need to move due to more than one of these grounds.
- e) 10 households are of working age, with the remaining 4 being 65 years or older. The largest single age range is 25-34 range comprising 5 households.
- f) Current need indicates that 8 one bed properties are needed, two bed properties and two 3 bed properties. However, given the predominant age range is 25-34 years and there is anecdotal evidence to indicate aspirations to raise a family in the area, provision of properties with a larger number of bedrooms is advisable

Tenure

- g) The predominant need is for housing available at affordable rent, with 10 of the 14 households expressing an interest in this tenure.
- h) However, the 4 remaining households had significant income and/or equity and expressed the desire to own their own property rather than renting. This could be through buying off the open market (although open market houses for sale are extremely rare) or by self-build/custom build¹. The PDNPA states that ‘this form [self-build/custom build] of housing may be permitted on exception sites provided there is a proven need for affordable housing and any proposed self-build/custom build units address that need’.

¹ PDNPA describes Self-build / Custom build, as typically involving individuals commissioning the construction of a new house from a builder, contractor, package company or physically building a house for themselves.

Affordability and supply of market housing for sale or rent.

- i) There are 2 main barriers for would-be house purchasers or renters in the area. The first is acute lack of supply. At July 2022 there was only one property for sale of any description and zero properties for rent². There have been just 2 private sales in the last 12 months.
- j) The second is price: the 2 sold properties (both 4 bed) had an average price of £712,000.
- k) When properties are available, data from PrimeLocation, Rightmove, Zoopla and Hometrack³ demonstrate that they are typically priced way above of what those in housing need could afford. The rents charged in private rented properties are considerably in excess of housing benefit / local housing allowance rates.

1.4 Conclusion

- l) The detailed analysis of the survey findings and Home Options data carried out in section 2 - summarised above - illustrate quite clearly the profile of households in need of suitable accommodation.
- m) The analysis also demonstrates that turnover rates in existing affordable housing stock (see p.11, 2.4) are insufficient to meet that need in full, nor can the private market provide suitable accommodation due to supply and price constraints. The case for providing additional affordable housing is therefore very strong.

1.5 Making new properties available – recommendation

- n) Of the 14 households identified as being in housing need, some may be able to meet their need from turnover of existing affordable housing stock or privately owned or rented property. (Although that can be very difficult in Peak District parishes). Others may find suitable accommodation outside of the survey area. It is usual therefore to assume that a proportion of those in need will satisfy their housing requirement over time. We should also avoid the risk of over-supply.
- o) Consequently, the precedent is that roughly a third of the overall need figure is taken as a guideline to the additional affordable housing that should be built. Taking into account the need for affordable rented and custom/self-build dwellings, the extra provision recommended is therefore as follows:

Recommended new housing provision:

- 1 x 1 bed bungalow at an affordable rent
- 2 x 2 bed dwellings at affordable rents
- 2 x 2 bed roomed custom build / self-build dwellings

² According to an online search at PrimeLocation, Rightmove and Zoopla in July 2022

³ Hometrack is a leading provider of housing market intelligence and valuation services in the UK. It works with 85% of the top mortgage lenders and provides housing market data and analytics for public and private developers, local authorities, institutional investors, large landlords and agents.

- p) This recommendation is weighted to slightly increase bedroom provision for reasons outlined in f) above. It should be noted though that single people under the Home-Options Policy would only be eligible for a 1 bedroomed property.

1.6 Acknowledgments, feedback and contact information

This survey has been undertaken with the support of the survey area Parish Councils and local residents. These conclusions are based on information provided by residents of the survey area as part of an online survey and other available data. The views of the Parish Council and the community on the outcomes of this report are very much welcomed.

If you have any comments or queries please contact:

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Part 2: SUPPORTING INFORMATION AND THE EVIDENCE BASE

2.1 The survey questionnaire

The survey questions in full can be found in Appendix A. They cover a wide range of areas including the respondents' current housing situation, why it is unsuitable, their income/savings and medical condition/health, their connection to the survey area, and the size and type of property they need to move to.

These questions are asked in order to assess their housing need position and whether they meet the local connection criteria of the Peak District National Park Authority (PDNPA). In order to be eligible they need to be in housing need and have been resident in the parish for the last 10 years or 10 of the last 20 years⁴. For the PDNPA to give planning consent to build more houses, it must be satisfied there is a community need. More detail on the planning context can be found in Appendix B.

A total of 32 households responded to the survey, of which 9 were found to be in housing need and meet the local connection criteria.

2.2 Home Options data – the housing register

'Home Options' (www.home-options.org) is the housing register database for Derbyshire Dales District Council and other authorities in Derbyshire. Home-seekers in Derbyshire Dales need to be registered with Home Options to have access to the affordable homes in the District. All affordable homes for rent are advertised on the website.

If a home-seeker is interested in a property, they 'bid' (i.e. express an interest) in a property in order to be considered for that home. Home Options is therefore a further indicator of need, and many households that did not respond to the survey are registered on it.

3 households who responded to the survey are also registered with Home Options. A further 5 households are on the register who did not reply to the survey. The total number of households in housing need meeting PDNPA criteria is therefore 14.

2.3 Analysis of the survey results and the home options data

The key findings from the combined analysis of the survey results and home options data are as follows:

Qualifying Criteria

There are a total of 14 households identified as being in need who meet the local connection criteria for residence in the survey area. These comprise 9 of the survey respondents and a further 5 from Home Options.

⁴ Moving to the parish to give support to an infirm person already resident is also a qualifying reason.

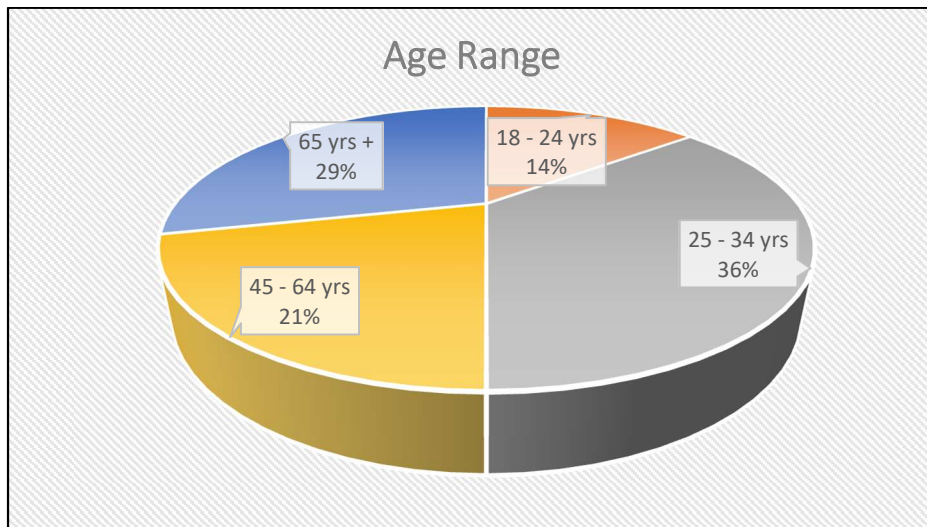
Of the respondents that are not included in this figure of 14, they either do not demonstrably meet the local connection criteria of 10 years residence (or 10 years in the last 20 years) or are not in housing need. That is, they should be able to access alternative housing such as market housing, or would be eligible to access affordable housing elsewhere within the District but not in the survey area.

Categories of Need

The main need category of these 14 households is the need to live independently – separately from family, friends, or ex-partner. Housing need also arises due to existing accommodation being unsuitable on the grounds of expense or size, or on health/medical grounds. Some households work in farming or agriculture more generally and need to move to be closer to their place of work⁵. Many households need to move due to more than one of these grounds

Age Range

The chart below illustrates the comparative need by age band:



10 households are of working age, with the remaining 4 being 65 years or older. The largest single age range is 25-34 range comprising 5 households. Combining the two lowest age groupings, i.e. the 18-34 range, represents those households most likely to grow in size. This is 50% of all households in need.

⁵ PDNPA policy will only allow additional housing provision for this reason in strictly defined circumstances. New dwellings for agricultural or forestry workers, or those employed in other rural enterprises that are operationally dependent on the land, can only be permitted provided there is a proven business need that cannot be met by housing in a nearby settlement, or by use of housing already on the site. A prerequisite for planning permission for a worker dwelling is that the house is tied to the business by a legal agreement.

Household profile and bedroom need

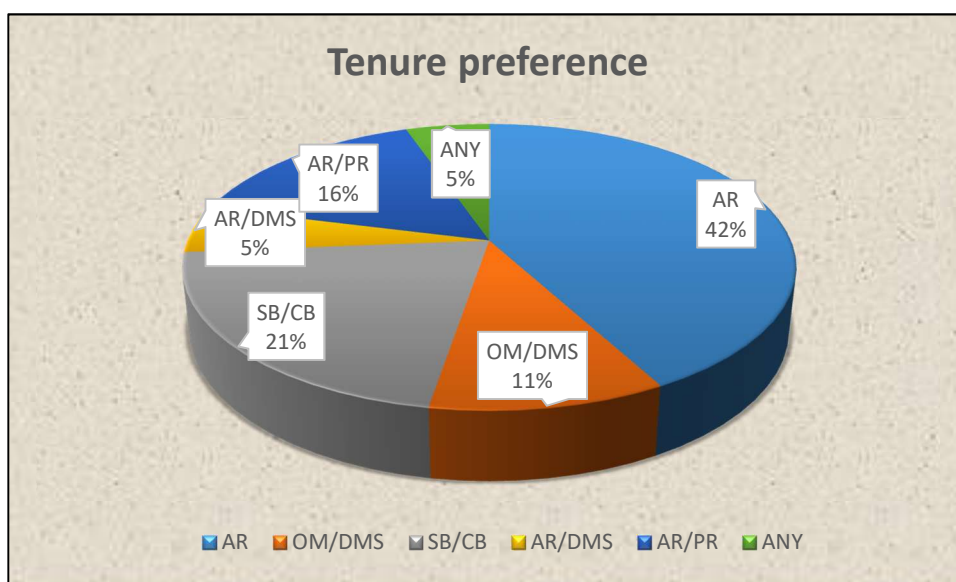
The breakdown in terms of household profile and number of bedrooms needed is as follows:

Household Type	Bedroom Need				Total
	1	2	3	4+	
Single Person	4	0	0	0	4
Couple	4	0	0	0	4
Family, 1 child	0	2	0	0	2
Family with 2 children who should share	0	1	0	0	0
Family with 2 children who should not share	0	0	2	0	3
Family with 3 children	0	0	1	0	1
Total	8	3	3	0	14

Current need indicates that 8 one bed properties are needed, two bed properties and two 3 bed properties. However, given half of households are aged 18-34 and there is anecdotal evidence to indicate aspirations to raise a family in the area, provision of properties with a larger number of bedrooms is advisable.

Tenure Preference

The survey in full can be found in Appendix A and invites respondents to select from a range of different tenure options including affordable rent, market housing, private renting, and self-build etc. Respondents may select more than one option. The results are illustrated below:



**Key: AR Affordable Rent; OM/DMS Open market/discounted market sale
SB/CB: Self-Build/Custom Build; PR Private Rent**

The predominant need is for housing available at affordable rent, with 10 of the 14 households expressing an interest in this tenure. (Some households were only interested in affordable rent, others, affordable rent or also alternatives such as discounted market sale).

However, the 4 remaining households had significant income and/or equity and expressed the desire to own their own property rather than renting. This could be through buying off the open market (although open market houses for sale are extremely rare) or by self-build/custom build. The PDNPA states that ‘this form of housing [self-build/custom build] may be permitted on exception sites provided there is a proven need for affordable housing and any proposed self-build/custom build units address that need’.

The proposal for new housing arising from this survey is therefore for a combination of affordable rented dwellings and custom build / self-build dwellings.

2.4 Affordable housing stock and turnover in the survey area

In considering the housing need information it is also important to consider the level of existing affordable housing provision and turnover within that stock.

There are currently 26 affordable homes in the survey area, owned by Platform Housing, which incorporates former Waterloo and Dales Housing properties. The full breakdown of stock and the average waiting times prior to each let, for the last 4 years, is as follows:

Property Type (volume)	Waiting times in days by property type				4-yr average
	2018/19	2019/20	2020/21	2021/22	
1 Bedroom Bungalow (1)	81	0	0	0	81
1 Bedroom Flat (16)	120	0	92	0	113
2 Bedroom House (2)	0	141	0	264	203
3 Bedroom House (8)	0	0	0	542	542
Average waiting time	110	141	92	403	185

Stock turnover is extremely slow with just 8 lettings in the last 5 years (part of the small number of lettings will be due to covid). Waiting times vary depending upon the type of property, but the wait for 2 bed houses is over 6 months (203 days). The waiting time for 3 bed houses is over 17 months. The low turnover rates relative to the unmet need reinforces the need for the provision of additional affordable housing.

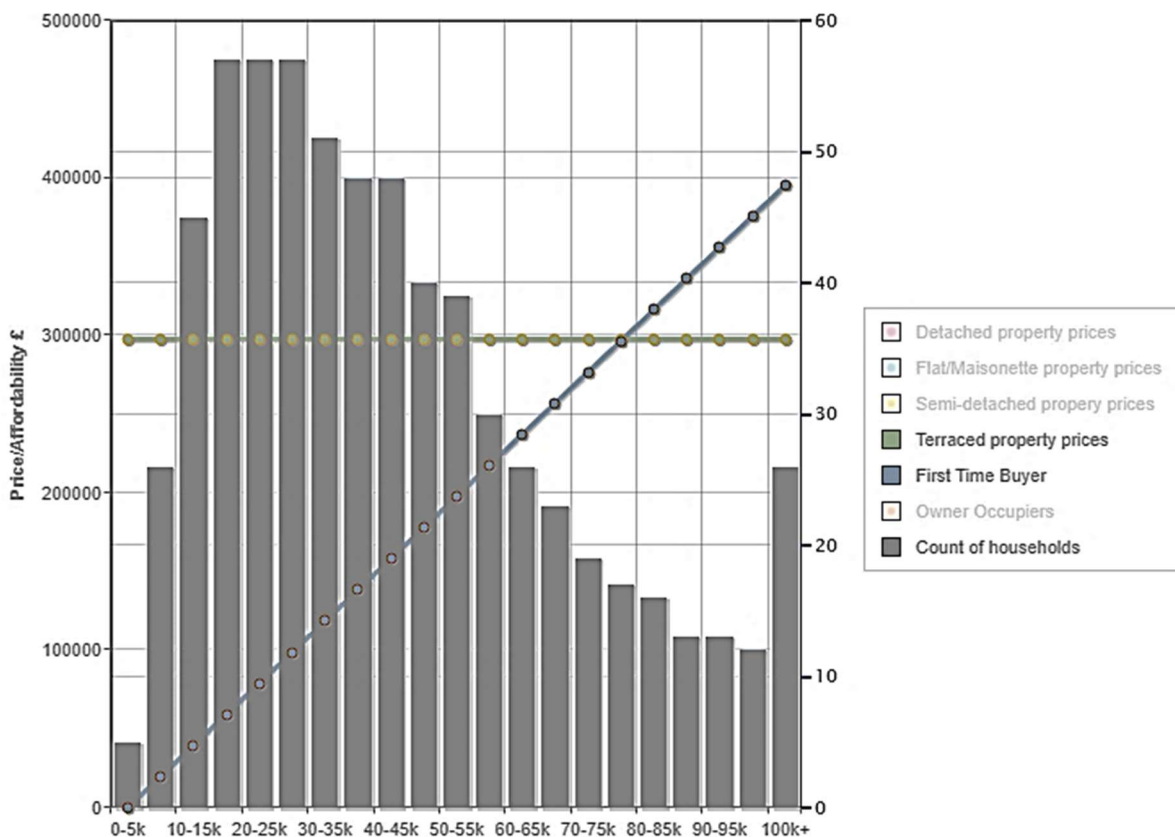
2.5 Housing Market and Affordability

Affordability in the Dovedale and Parwich ward, where over 76% of residential dwellings within the survey area are found, is 12:1⁶. This is based on median household disposable incomes and compares to an East Midlands regional ratio of 6.4:1. The lower quartile⁷ house price to income ratio in this Ward is 15:1. This means that the cost of a home to a lower income local household would be roughly 15 times its annual disposable income. With Banks and Building Societies typically unwilling to lend more than 3 or 4 times income, these households are effectively 'priced out' of the housing market.

Just over 23% of dwellings, mainly in Ballidon and Bradbourne, are in Carsington Water ward. Here the lower quartile house price to income ratio is better at 11:1 but still leaves market housing unaffordable for most low income groups.

The chart below illustrates affordability for 1st time buyers. (Existing owners may have equity in their properties which would improve affordability).

Housing Affordability for first time buyers in Dovedale and Parwich Ward



The chart shows that:

⁶ Source: The house price data is based on data from the Hometrack Automated Valuation Model and the incomes data is supplied by CACI data services: <https://www.hometrack.com/uk> <https://www.caci.co.uk/>

⁷ That is, the median of the lowest 50% of incomes and house prices.

- a) A first time buyer household would need to be earning about £78,000 to be able to afford a terraced property in this ward. (The intersection point between the blue and green lines).
- b) The majority of first time buyer households in the survey area Ward are earning considerably less than £78,000. (The size of the bars to the left of the £78,000 point greatly exceed the bars to the right of it)

In short, house prices relative to incomes for first time buyers mean the vast majority of market properties are unaffordable to low income groups.

Properties Currently for Sale and House Price Inflation

At July 2022 there was only one property for sale of any description⁸. There have been just 2 private sales in the last 12 months; both 4 bed properties with an average price of £712,000.

Given the very small number of properties recently sold and currently for sale it is difficult to talk meaningfully about house price inflation in the survey area. But in common with most of the Peak District, house prices have been unaffordable to most low income groups for most of this century. Recent rises will make this unaffordability even more pronounced.

The data from Hometrack⁹, Rightmove PrimeLocation and Zoopla paint a simple picture: prices are unaffordable for the majority of households in the survey area looking to get 'on the property ladder' for the first time. And the gap between what these households can afford and sales' prices is widening.

Private rented market

The local private rent market is extremely small. In terms of potential new lets, it is currently non-existent with zero properties being available in an on line search in July 2022. The search included PrimeLocation, Rightmove and Zoopla websites.

Although there is little current data available, private rents in the survey area are likely to be similar to those in much of the Peak District national park in being relatively high and considerably in excess of housing benefit / local housing allowance rates.

The table below shows the Local Housing Allowance (LHA) rates for the survey area. The LHA rate is the maximum level of housing benefit that can be claimed and is based on the number of bedrooms your household needs¹⁰. They are therefore a useful indicator of an affordable rent.

⁸ According to an online search at PrimeLocation, Rightmove and Zoopla

⁹ Hometrack is the leading provider of housing market intelligence and valuation services in the UK. It works with 85% of the top mortgage lenders and provides housing market data and analytics for public and private developers, local authorities, institutional investors, large landlords and property agents

¹⁰ If you are single and under the age of 35, with some exceptions housing benefit is limited to enough to pay for a room in a shared house or flat.

Local Housing Allowance Rates for the survey area

LHA 2022-2023 for Peaks and Dales Broad Rental Market Area (BRMA) ¹¹				
Shared Accommodation	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
£70.24pw	£97.77pw	£120.92pw	£143.96pw	£172.74pw
£304.99	£424.51	£524.99	£625.02	£749.99

The Rightmove and Hometrack data for other areas of the Peak District show that outside of the towns, private rental properties are in very short supply. Those that are available command rents that are typically way in excess of LHA rates and those affordable to lower income households.

2.6 Conclusion

The detailed analysis of the survey findings and Home Options data illustrates quite clearly the number and profile of households in need of suitable accommodation.

The analysis also demonstrates that turnover rates in existing affordable housing stock are insufficient to meet that need in full, nor can the private market provide suitable accommodation due to price and supply constraints. The case for providing additional affordable housing is therefore very strong.

The recommended volume and mix of new dwellings that arises from these conclusions are set out on page 6.

¹¹ Source: <https://www.gov.uk/government/publications/universal-credit-local-housing-allowance-rates-2021-to-2022>

APPENDIX A – SURVEY QUESTIONS IN FULL



Survey
Questionnaire.pdf

APPENDIX B – PLANNING CONTEXT

Please note that the following is not a complete description of the planning policies that apply locally.

In the Peak District National Park, affordable housing will be permitted in or on the edge of Core Strategy policy DS1 settlements, either by new build or conversion... where there is a proven need for the dwelling (s) and any new build housing is within certain size thresholds set out in the policy.

The relevant policies for affordable housing are now DMH1: New affordable housing; and DMH2: First occupation of new affordable housing; both of which are in the *Development Management Policies Part 2 of the Local Plan for the Peak District National Park*, which was adopted in May 2019. The Local Development Framework Core Strategy adopted in October 2011 remains as Part 1 of the Local Plan for the Peak District National Park.

Policy DMH2 sets out the First occupation requirements of new affordable homes (in *Part 2 of the Local Plan for the PDNPA*, pg.88). These are described in Appendix A of this report.

The occupancy cascade (policy DMH3) can be viewed on the PDNPA website, also in *Part 2 of the Local Plan for the PDNPA*, pg.89.

First occupation requirements of new affordable homes

Exceptionally, planning permission is given for new homes for local people where there is a proven need.

Policy DMH2 sets out the First occupation requirements of new affordable homes.

In all cases, new affordable housing must be first occupied by persons satisfying at least one of the following criteria:

- (i) a person (and his or her dependants) who has a minimum period of 10 years permanent residence in the Parish or an adjoining Parish inside the National Park and is currently living in accommodation which is overcrowded or otherwise unsatisfactory; or

- (ii) a person (and his or her dependants) not now resident in the Parish but having lived for at least 10 years out of the last 20 years in the Parish or an adjoining Parish inside the National Park, and is currently living in accommodation which is overcrowded or otherwise unsatisfactory; or
- (iii) a person who has an essential need to live close to another person who has a minimum of 10 years residence in a Parish inside the National Park, the essential need arising from infirmity.

Source: *Development Management Policies in Part 2 of the Local Plan for the PDNPA*, adopted May 2019, pg.88, which can be accessed on the link below:

<https://www.peakdistrict.gov.uk/planning/policies-and-guides/development-management-policies>