

**ACTON TRUSSELL, BEDNALL & TEDDESLEY HAY  
PARISH COUNCIL**

**HOUSING NEEDS SURVEY REPORT**

**OCTOBER 2015**

**John Lancaster: Rural Housing Enabler**

## **ACTON TRUSSELL, BEDNALL & TEDDESLEY HAY PARISH COUNCIL**

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## **EXECUTIVE SUMMARY**

### **Key Features and Main Outcomes**

1. The parish has seen a marked change in its population profile since the 2001 Census with a higher than average ageing population ( a quarter are over 65 ) and a decline in the numbers of younger adults, the latter being the age-group most likely to be seeking affordable housing: people have left the parish in the past five years specifically because of a lack of affordable housing.
2. House prices are high in relation to the incomes of those in need: the cheapest or entry-level property sold in the parish this year was for £242,000: 73% of those households in need have a gross annual income of less than £21,000.
3. The survey has identified and recommended the need for 8 housing association homes for local people who need a home now or in the next few years, the need being for 2 and 3 bedroom units.
4. The proposal is for 4 rented and 4 shared-ownership homes.
5. Though it has grown in the past ten years, the private rented sector provides expensive and only limited opportunities for young people to remain in the parish.
6. Wanting to set up an independent first home was the main reason for needing separate accommodation.
7. The survey revealed an additional need from older owner occupiers wishing to downsize to smaller, single storey or adapted homes: 8 such completed the survey.
8. All of the households recommended as eligible for the proposal have a strong local connection, ie live in the parish or have close family in the parish.
9. A majority (51%) of respondents would support the idea of building a small affordable housing scheme for local people in the parish.
10. The location and design of any proposals were seen as critical issues.
11. All households in the parish were surveyed to assess local housing need and a very good response rate of 31% was achieved.

## **ACTON TRUSSELL, BEDNALL & TEDDESLEY HAY: SURVEY REPORT**

### **SECTION ONE: BACKGROUND AND GENERAL INFORMATION**

#### **Introduction**

1.1 Following a presentation to the Parish Council on 19<sup>th</sup> November 2014 by representatives of South Staffordshire Housing Association, part of the Housing Plus group, the Parish Council resolved to work with the housing association to determine whether or not there is a need for affordable housing for local people in the parish owing to the high cost of housing in the area. It was agreed to carry out a housing needs survey. This survey can also be seen as a further stage in information and evidence gathering towards delivering the Parish Plan, its Action Plan being designed to show 'the concerns that the parishioners identified': one such concern in the Community Section was 'possible need for affordable housing'.

1.2 Additional reasons for the survey are best expressed perhaps by the following extract from the covering letter which was sent with the survey questionnaire:

*Affordable housing as provided by a housing association is homes that can be rented or part-bought (shared-ownership). The reason for providing new affordable housing is to help local people of all ages who would like to remain living within the parish and to contribute in the long term to maintaining the community spirit and village services that still exist,*

1.3 The survey analysis and this report have been conducted and produced by John Lancaster: Rural Housing Enabler, a consultancy specialising in rural housing issues, without District Council officers, Housing Association officers or Parish Council members having had sight of any data or had any input into the content of the report. Thus the report and the findings are an independent and impartial commentary based on the evidence collected.

1.4 The survey has been carried out at no financial cost to the Parish Council. The survey was funded by the housing association as part of a remit to explore the need for affordable housing in certain parts of rural Staffordshire.

1.5 This survey is the most up-to-date comprehensive study of housing need undertaken in the parish. The findings of such surveys are generally deemed to be valid by planning authorities for three years, Whilst some households will already be on the Housing Register, many may not be included on existing records of need. The survey also raises awareness of housing issues facing local people and gave respondents space to express their views on local housing issues.

1.6 The findings in this report are based on the survey only although cross-reference has been made to data from the 2001 and 2011 Censuses and other sources where indicated. The report should be read also in conjunction with other district-wide surveys, including any current Strategic Housing Market Assessment and District Council affordable housing and planning policies ([www.sstaffs.gov.uk](http://www.sstaffs.gov.uk)) to place the conclusions in a district-wide context.

1.7 For a wider overview of the national rural housing problem, reference should be made to the findings and recommendations of the Government's Affordable Rural Housing Commission Final Report, May 2006 ([www.defra.gov.uk](http://www.defra.gov.uk)) and the Matthew Taylor Report ([www.clg.gov.uk](http://www.clg.gov.uk)).

## **2. Survey Purpose And Methodology**

2.1 The purpose of the survey was to acquire detailed information about the current housing situation and the numbers and types of households in housing need and to find out what kind of alternative housing they were seeking. Also, it gave people an opportunity to express their views on what was or was not needed.

2.2 Although based on a core questionnaire, the survey form (a copy of the questionnaire and covering letter are attached as Appendix 2 to this report) was agreed by the Parish Council in its final form before distribution. The survey form was divided into two parts: Part 1 collected general information about the respondent's household and Part 2 was for completion by those in housing need. Also the covering letter included an explanatory section on what is meant by affordable housing as it can be provided by housing associations.

2.3 An important element in the design of the form was to reveal what is called hidden or concealed households, people who cannot afford to be in the housing market and are living within another household.

2.4 The forms were posted to all households in the parish using address data from the Council Tax Register. They were returned in prepaid freepost envelopes to the housing association and forwarded unopened to John Lancaster: Rural Housing Enabler, a consultancy specialising in enabling affordable rural housing, for analysis. Households had three weeks to complete the survey following the distribution.

2.5 The data processing was carried out by the consultancy.

2.6 As the questionnaires went to 100% of households, this is a total or census survey rather than a sample survey. This methodology is that recommended\* as being appropriate for rural areas in that from the usual local authority sample surveys, rural wards are grouped together and as such normally it is not possible to disaggregate information for individual villages or parishes. There is a presumption (*Source: A Guide to Housing Needs Assessment, IOH 1993*) that there will be a greater response from those in need using this methodology. The results are presented as found (no figures have been 'grossed up').

\*Assessing Housing Need in the South East – A Good Practice Guide (SEERA 2004)

2.7 It should be noted that a few respondents did not answer all the questions asked. Percentages quoted are based on responses received for that particular question.

2.8 It is possible, indeed likely, that a degree of housing need occurs within the households that did not respond to the questionnaire and therefore the need identified

in this report could be an under-representation of the real situation. The actual figures from the survey can be classed as demonstrable need.

2.9 Some information has also been cross-referenced to the Census, the HM Land Registry parish-based data from web-based sites and the Office of National Statistics.

2.10 It is hoped that this report is clear and readable. But some terms have differing definitions, not least '*What is affordable housing?*'

We have used

*Social rented, affordable rented and intermediate housing, provided to eligible households whose needs are not met by the market.*

*(National Planning Policy Framework, 2012, Annex 2: Glossary – for an extended definition consult p.50. Available at [www.clg.gov.uk](http://www.clg.gov.uk))*

The terms house and housing used in this report refers to all types of residential property including flats, bungalows, sheltered accommodation etc unless otherwise stated.

### **3. Response To Survey**

3.1 Of the questionnaires distributed to all 539 households in the parish, 167 were returned, a 31% response. The response rate is good for such a survey and is large enough to have good statistical validity.

Population figures from the 2011 Census show that 1248 people lived in the parish with an average household size of 2.39. The forms distributed equate to the Council Tax Register records for the number of households, validating this as a 100% survey. The 167 survey forms processed represent a survey population of 377 people giving an average household size of 2.25, validating this as a representative survey in its closeness to the Census average and taking into consideration the smaller average household size resulting from the increasingly ageing population.

3.2 The following sections of the report analyse the key features and present the key findings from the data analysis.



## **SECTION TWO: THE SURVEY FINDINGS**

### **4. Current Housing Situation – Key Features**

4.1 Part 1 of the questionnaire was completed by all households whether or not there was any housing need so as to build up a picture of the current housing situation.

#### **The Population**

4.2 The 167 households analysed from the survey contain a total population of 377 of which 11% are children aged less than 15, 6% are aged 16-24, 11% aged 25-44, 36% aged 45-65, with the remaining 36% over 65. Making a broad comparison with some national figures from the 2011 Census – 19% under 15, 12% aged 16-24, 27% aged 25-44, 25% aged 44-64 and 16% over 65 ([www.statistics.gov.uk](http://www.statistics.gov.uk)). The conclusion is that the parish has significantly more older people than the national average and less young adults, the group that may be looking for first independent housing.

The validity of the survey percentages is borne out by the 2011 Census figures which show 8% for 16-24, to 31% for those 45-64.

The key changes between the 2001 and 2011 Censuses are that the number of children 0-15 as a percentage of the parish population fell by 2%, fell by 2% for young adults 16-24 and by 1% for those aged 25-44 and fell by 4% for those aged 45-64. But the percentage of over 65's has risen by 9% from 15% to 24% of the overall population. It could be that the fall in the number of younger adults may be partly due to the lack of provision of affordable housing over the past ten years. In fact the number of dwellings in the parish has only increased by 38 in total. Even allowing for the skew in the survey response profile of those over 65 in comparison to the 2011 Census data, it would seem that the population balance of the parish may have changed significantly over the past ten years within a population total which has increased by only about 61.

The overall profile depicted for the parish is similar to that profiled for rural parishes in The State of the Countryside Report 2009 (Commission for Rural Communities), where the out-migration of younger people partly due to lack of affordable housing and unaffordability of market housing, and the in-migration of affluent families and retiring older people and an ageing resident population is apparent.

#### **The Housing Stock And Tenure**

4.3 Most of the housing stock of respondents is houses (84%) or bungalows (16%) together with 1 caravan or park home occupant replying.

Of this stock 88% is 3 or 4-bedroom or over accommodation (64% being 4-bed or over) with only 12% as 2-bedroom. There was only one 1-bedroom home respondent. With the demographic trend towards smaller households, the lack of 1 and 2 -bedroom units will make it difficult for younger people in particular, whether single, couples, small families as first-time buyers or those on lower incomes to enter the housing market either by affordability or lack of supply. Despite the number of larger houses, some are occupied by one or two people: these tend to be 'empty-nesters' – over 65's whose children have grown-up and left leaving under-occupying parents: with almost a quarter of the resident population now being over 65, this presents particular issues for the parish

4.4 A total 93% of respondents are owner-occupiers. A very high percentage of the overall total, 59%, is owned outright without a mortgage, typical of an older population, reinforcing the issues as highlighted above. But the housing association sector (1%) and the private rented sector (5%) from the survey probably presents limited opportunities for those on lower incomes unable to access the open market or to rent within the parish. Private sector rents are significantly higher than for housing association homes which remains at about the same level as a percentage of the total housing stock as in the 2001 Census while the proportion of stock let privately has increased significantly from 7% of all tenures in 2001 to 14% in 2011, there being 72 such properties. There are only 15 housing association properties.

### **Property Turnover**

4.5 The question on length of residency shows that 71% of respondents have lived in the parish for over 10 years with a further 13% of households being resident for 5-10 years. This represents a stable community, a low level of development and a low turnover of property – the latter again reinforcing the evidence of there being an increasingly ageing population. If this low availability of property is added to the poor potential supply of smaller units as indicated above, the possibilities for local people on lower incomes who wish to remain in the parish, or indeed those who may wish to return, appear very limited. The analysis of local affordability in a following section will amplify this problem.

### **Family Members Leaving The Parish Due To Lack Of Affordable Housing**

4.6 Directly connected to the above, the survey data shows that 7 respondents cite a total of 13 family members as having left the parish in the last five years specifically due to difficulties in finding a suitable affordable home locally. This out-migration due to a lack of affordable housing is prevalent in rural parishes.

## **Current Scale Of Housing Need**

4.7 In addition to the above out-migration, 16 households have someone living in their home needing a separate home now or in the near future. Of these, 9 households require a separate home now or in the next one to two years. Those requiring a separate home in three to five years (7 households ) should be seen as an emerging need.

4.8 Also, there were 30 responses to the question on certain particular housing requirements ie specific housing need: 17 need to downsize to a smaller property, 3 require sheltered housing, 4 require residential care/ extra care housing and 6 require ground-floor accommodation. But of those respondents to this question, only 8 completed part 2 of the questionnaire.

It is clear from the responses to this question that there are a significant number of older parishioners, in all probability owner occupiers, whose homes do not meet their requirements.

4.9 From those respondents included in the data referred to in 4.7 and 4.8 above, there were 16 households that completed Part 2 of the questionnaire as being in housing need and wanting to remain living in the parish. Section 6 analyses the housing needs of these households.

## **5 .Level Of Support For Affordable Housing And Comments Of Residents**

5.1 One of the purposes of the report was to establish the level of local support for a possible new scheme. Question 1 on the questionnaire asked: *"Would you support a small development of affordable housing in the Parish if there was a proven need from households in the Parish or with a genuine local connection?"*

There were 167 responses to the question.

85 ( 51% ) said 'Yes': 79 ( 47% ) said 'No'. There were 3 ( 2% ) respondents who said 'Don't Know'.

5.2 Many respondents also backed up their decision by adding comments and Appendix 1 presents the spectrum of those opinions.

## **6. Housing Need**

6.1 Sixteen households completed Part 2 of the questionnaire as being in housing need and wanting to remain in the parish: the following sections analyse the needs and situations of those households.

### **Local Connection**

6.2 Of those respondents completing Part 2, 12 (75%) currently live in the parish and all for between 5 and 45 years.

It is worth emphasising here that strong local connection criteria would be rigidly enforced should a scheme be proposed and advanced. Of the other 4 households, all are identified as having close family living in the parish for over ten years and wishing to return and who also previously lived in the parish .

6.3 In addition to the above families indicating a wish to return, as indicated in 4.6 above, survey responses identified 13 people that have moved away because of difficulties finding a suitable home.

### **Current Tenure**

6.4 In terms of the current tenure of those households in need, 27% are living within a home owned by their parents, so-called concealed households – living within another household but wishing to set up a separate household. There are 27% renting in the private sector. The other households are owner occupiers or relatives of owner occupiers, with or without a mortgage, some wishing to downsize to a smaller property for various reasons, are in need of sheltered or extra care accommodation though they may not qualify as being in housing need by the local authority definition of such: further sections will address this issue. One household in need is within a family trust owned property.

### **Preferred Tenure**

6.5 Of preferred tenure of first choice of the 14 respondents to the question, 29% (4 households) wish to rent from a housing association and 36% (5 households) would prefer shared ownership (part-buy/ part-rent from a housing association). Two respondents wished to rent on the open market. There were 3 households specifying 'other', implying buying on the open market or 'starter homes': the issues around this will be discussed in a later section.

## **Households And The Housing Register**

6.6 Only 1 of the Part 2 respondents is already on the Housing Register. Should any household wish to qualify for any possible future scheme, they would need to go on the Housing Register. The Housing Register process in the District currently does not identify need by local connection to a limited extent. Close examination of that data may reveal other households who may qualify.

## **Household Composition**

6.7 The following shows the spectrum of household size and composition with need:

- 2 (14%) Single persons under 60
- 4 (28%) Single persons over 60
- 2 (14%) Couples under 60
- 5 (37%) Couples over 60
- 1 (7%) Couple/ family with children

## **Reasons Accommodation Needed**

6.8 Respondents identified four key reasons for needing a new home. Wanting to start a first home (22%) shows the issues for younger people concerning the lack of affordable housing in the parish. Needing a smaller home (17%) reflects the concerns of the more elderly wishing to downsize or seek a more appropriate property. Wanting to be near family (17%) was primarily for caring purposes. Those 11% who stated that they were unable to afford their rent reflect the high costs and insecurity for some of the private rented sector. Other reasons given were divided equally between the need for ground floor accommodation, the need for sheltered or extra care housing, overcrowding, house needing major repair, family breakdown and being unable to get or afford a mortgage. That life is hard for some can be seen within the above reasons. And these responses demonstrate a clear division between the needs of the young and the elderly in the parish.

## **Size Of Accommodation, Care And Support, Adaptation Requirements**

6.9 Two-bedroom accommodation is required by 79% of households and 7% need one-bedroom homes. Only 14% require three-bedroom homes. This need contrasts sharply with the existing profile of housing stock in the parish where 88% of the survey stock is three or four-bedroom homes ( see paragraph 4.3 above).

6.10 There is 1 household that requires special care and support in the form of sheltered or extra care housing, 3 because of mental health, learning disability or other health problems and 1 requires ground floor/ specially adapted accommodation.

## **7. Affordability**

7.1 The reason for collecting financial information in the survey is to cross-reference a household's preferred tenure against their potential ability to afford that tenure. For example, if a household requires rented housing association accommodation, information is needed on whether or not they can afford the rent. Similarly, someone specifying shared ownership would need a gross annual household income of about £28,000 (£2,300 per month) to afford the associated mortgage and rental costs. Where a survey looks at open market housing as an option, research on the local housing market is required to assess whether incomes are sufficient or whether another form of tenure might be a more appropriate option.

### **Renting And Shared Ownership From A Housing Association**

7.2 For the 4 households that would prefer to rent from a housing association, the spectrum of rents for a 1-bed to a 3-bed unit would lie between £50 - £150 per week: from the financial information provided, all the households wanting this form of tenure could afford it.

There are 5 households requiring shared ownership as a preference. However, it is possible that set against their incomes, this form of tenure may be beyond the financial capacity of some of these households. But based on the financial information provided, 4 of these households may have the income and deposit required. The financial threshold for this form of tenure would, as stated above, require an annual gross household income of about £28,000 (£538 per week): of those households supplying information on their annual income, 1 earns less than the threshold income.

By specifying 'other' as a preferred form of tenure, 3 households probably implied a preference for open market purchase. For the interest of the Parish Council, the following brief summary of the open market in the parish is evidence of the reality for those respondents.

### **Buying On the Open Market In The Parish**

7.3 For households on lower incomes thinking of accessing the open market in the parish, the issues are as follows.

Using HM Land Registry data on parish house sales ([nethousprices.com](http://nethousprices.com)) for completed sales for 2015, in Acton Trussell, the cheapest houses sold – in effect an entry level price for a first-time buyer – was £242,00. There were 4 completed sales over this period with an average price of £293,000. What does this mean for someone living

locally on a low income wanting to access this market for the first time, a so-called entry-level client?

Taking the cheapest property sold this year, the house for £242,000, the following model illustrates the issues. Assuming a 95% mortgage at 3.5 joint income (although it is recognised that in the current mortgage lending climate such a deal may not be available with higher deposits being required), for first-time buyers such as might be the respondents to Part 2 of the survey, a household would need a gross income of over £65,000 and a deposit of £12,000 to be able to buy such a property.

From the survey information, to repeat, 73% of respondents declaring a need have incomes of less than £21,000. And such smaller, relatively cheap property is in short supply in the parish. But clearly most of the households in need in the survey could not realistically consider the open market in the parish. The reality is that for those aspiring to buy on the open market, renting or shared ownership from a housing association is the only realistic option – or moving to an area where house prices are lower.

Local house prices and the supply of houses on the open market clearly present a gap between aspiration and attainment for those potential first-time buyers who might wish to buy on the open market.

### **The Cost Of Renting**

7.4 It is worth making a comparison between what households renting in the private sector in the parish pay compared to what they would pay as housing association tenants.

Research shows that recent lets for private sector, agency managed properties for rent have been at rents of £575 per calendar month for a two-bed property and a current asking rent of £700 for a three-bed property. The rent for a two-bedroom housing association property would be about £308 per month ie 53% of the average private sector rent: a three-bedroom housing association rent would be £336 per month ie 48% of the average private sector rent. Therefore it would be no surprise that those renting privately and wanting greater security of tenure also want to lower their cost of accommodation as a proportion of their low incomes.

## **SECTION 3: THE WAY FORWARD**

### **8. Conclusions**

8.1 Most households in the parish are satisfied with their housing situation but there is a demonstrable unmet housing need from local people.

Sixteen households completed Part 2 of the questionnaire but from a detailed analysis of their individual situations, based on preferred tenure, financial affordability and when the accommodation is needed the following conclusions are made.

**A. An additional 8 units of affordable housing association homes should be provided,**

to comprise **4 rented and 4 shared ownership** tenures based on requirements and information provided on affordability. The reason for this recommendation is that following detailed scrutiny of the respondents it is concluded that:

- a. All of the households need housing now or in the next two years.
- b. Most of the households are living with their parents and need separate accommodation or are in insecure and expensive private rented accommodation.
- c. All the households live and wish to remain living in the parish or qualify by an otherwise strong local connection.
- d. All the households have expressed a preference for housing association accommodation.
- e. The recommended 4 rented units are based on the households requesting this tenure and who could afford it.
- f. The recommended 4 shared ownership units are based on the households that requested this form of tenure and who could afford it.

**B.** Part 1 of the survey revealed 30 responses requiring to downsize, needing sheltered or residential care/ extra care housing or specific ground floor accommodation. Some of those respondents completed Part 2 as being in housing need and wishing to remain living in the parish: all are older owner occupiers. There is a real dilemma here: as owner occupiers and because of the equity that they have in their property they would not qualify by the local authority definition as being in housing need so they have not been included in the proposal below. Yet they have a particular need. It could be that the housing association may wish to explore the possibility of an additional scheme of small single-storey specially adapted downsizer units, possibly for outright sale, possibly to cross-subsidise the above recommended scheme.



8.2 The unmet need is a product of a low turnover of relatively large expensive open market housing in the parish which excludes those local people on lower incomes, say, less than £21,000, such as 73% of the households in need in this survey, from gaining access to this market should they wish to stay in the parish. The number of family members having had to leave the parish because of a lack of affordable housing endorses this conclusion. The only other choice in the parish is relatively expensive private renting which has increased since the 2001 Census.

8.3 There is majority support ( 51% of respondents ) for a small scheme from the local community to satisfy this need for affordable housing for local people in the parish.

8.4 Of those households in need completing the questions on employment, all travel to work in their own transport, only one car-sharing. They mostly work nearby in Stafford, Cannock or Lichfield. They are mostly professionals in teaching, education, management, paramedics, engineers or running their own businesses but there are also cleaners, shopworkers, carers and administrators. Some are retired.

8.5 The size and type of the proposed affordable housing scheme is given below but some further explanation is needed in that where a household may initially seem to require one-bedroom accommodation, a housing association may be reluctant to develop such units because providing two- bedroom units allows for more flexibility. For example, a young couple in a one- bedroom unit may subsequently have a family thus requiring a two-bedroom home; hence the preference for developing two- bedroom homes removes the need for subsequent transfers due to overcrowding.

## **The Proposed Affordable Housing Scheme**

8.6 Given all the factors in this report, proposed affordable housing for local people as detailed below would be appropriate, subject to planning and funding implications:

**Proposal: 8 affordable homes for local people**

**Size:**

**4 x 2-bed rented**

**3 x 2-bed shared ownership**

**1 x 3-bed shared ownership**

8.7 Being well-sited and well-designed were seen as critical factors by those respondents supporting any possible proposal. These criteria would need to be met so as not to have a harmful effect on the rural character of the parish.

8.8 It should also be remembered that a housing needs survey is only a snapshot of the given need at any one time and while the scale of need is not likely to change, by the time any possible future scheme might be achieved, the mix and size of units would need to be cross-referenced with the Housing Register to show emerging need with a local connection at that time.

## **9. Recommendations**

9.1 It is recommended that the Parish Council consider advancing the process to achieve an additional small scheme or schemes of affordable housing as proposed above by:

1. Accepting the findings of this report
2. Engaging with the Council and South Staffordshire Housing Association to explore the potential for programming such a scheme and funding by the Homes and Communities Agency.
3. With South Staffordshire Housing Association, exploring potential locations and availability of any sites which the Parish Council may think appropriate.

**John Lancaster: Rural Housing Enabler**

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### **Appendix 1 - Written Responses To Question 1:**

'Would you support a small development of affordable housing in the Parish if there was a proven need from households in the Parish or with a genuine local connection?'

Responses in support – verbatim comments from the 51% of respondents who said 'Yes' to the above question.

- Affordable housing should be a priority – everywhere.
- I agree provided a more detailed description of the term 'genuine local connection' is forthcoming in the event of the development going ahead.
- Our son was born in Acton Trussell but could not afford a home in the village.
- What a brilliant suggestion. Although we are relatively new to the village (4 years) there was never a chance my son could buy here. He has recently purchased a property in Stafford but I am sure he would have welcomed the opportunity to purchase in the village.
- Yes but dependent on location.
- Site for housing would need to be acceptable to residents.
- Only on brownfield land.
- Yes I would support young families that need housing in the country and it would help the local school and nursery.
- Yes, lack of low cost housing.
- Yes, but services in Acton Trussell are not good. Poor bus service. No shop. Any development should be considered in the wider context of available services.
- Would save having to move away from friends.
- The village needs a mixed population of young and old to sustain the school, church and community. With current house prices it favours the elderly/ retired. Also need housing for local employees.
- Particularly for older people who need to downsize. We also need younger people to be able to afford to live here.
- Yes, if the affordable housing met the needs of those wishing to live in a rural village ie to have a garden big enough to have a small vegetable patch – desirable by a large percentage of young people who enjoy rural life.
- The nation needs many more affordable houses. I am open to people from other localities moving into our village.
- Yes, subject to planning and location with particular reference to vehicle access/ egress and parking facilities.
- I am concerned that there is little or no opportunity for people in the parish to be able to access affordable properties.
- Only as long as the local connection is adhered to.

- Yes, but it would depend on - demonstration of need; demonstration of sustainability; demonstration of improvement in supporting infrastructure particularly sidewalks, streetlights and shopping, post office facilities especially if directed at older residents; improvement of safety of roads surrounding village – widening etc.
- Yes, as an ageing couple, eventually just one of us would have difficulty in maintaining the present property in the village and would struggle financially.
- Any development should be in keeping with the village environment and style and quantity.
- If it is a small development and sited in a suitable place.
- Young people should be able to stay in area they were born close to family.
- I think that we need a younger generation to be able to stay and live in the village that they have lived in all their life to feel part of a community and be close to their extended family.

Responses not in support – verbatim comments from the 47% of respondents who said 'No' to the above question.

- Very exclusive area to live and don't want any more affordable housing. We already have some which is not a problem but don't want to use open fields for building.
- Already enough housing. To build more houses would spoil the local environment and character and such a proposal will be used to justify built development generally.
- Services within village can't accommodate size of village as it stands – lack of infrastructure and services ( poor public transport, no shops, no doctor, roads unsafe for pedestrians and cyclists, parking at school times) The people that need this type of accommodation would be stranded. *Note – there were 10 responses on these issues.*
- Need to keep the village upmarket.
- We aspired and paid a lot of money to move to Acton Trussell and we believe that more houses will lower the price of property in this area.
- No-one can make promises that affordable housing would give priority to local people.
- The village does not need expanding. Housing association/ affordable housing schemes would change the face/ feel of Acton Trussell. Most people purchase properties here to get away from the typical housing estate culture.
- There is adequate affordable housing in nearby Penkridge. We are a very small village and we should retain our character. Villages the size of Wombourne or Brewood are able to absorb changes more readily than us. We should not be compared with them.
- We recently paid a premium to re-locate to a village, where likeminded people tend to live ie people/ families who maintain and take care of their property. People in rented accommodation tend not to take care of their homes as much because they don't own it.

- Will put the price of housing down in the village. Not the right area for affordable housing, not near shops etc., need a car. Put on an estate like Wildwood, not Acton Trussell. We pay a lot for our house and work hard so should they.
- No because we think it would be at the back of our garden.
- Our village is all large detached houses and affordable housing would lower house values and make selling more difficult if close to affordable housing.
- I don't feel there would be sufficient numbers of people within the existing community who would need the affordable housing.
- Social housing development would devalue existing properties and potentially have a significant financial impact on existing homeowners.
- We do not agree with any extension to our village. It is a beautiful affluent village and I believe that undesirable foreign persons will ruin our village and the image. We have no infrastructure for any more development. Please leave our village alone. No housing association in our village thank you.
- Acton Trussell retains its exclusivity because the properties are generally expensive. Having invested in ours ( as with many others ) and seen it grow in value, we have no desire to see it devalued by cheaper properties. All our children have moved away with their employment needs. We are sure that is now a common event, cheap houses will not bring them back.
- Why should people who need affordable housing enjoy what we have saved and worked hard to achieve?
- We don't believe there is a need – this parish is very central and at very close proximity to major towns ( Cannock, Stafford and to some degree Penkridge) where there is plenty of affordable housing both for rent and purchase.
- School in Bednall already full over capacity. Parking already a problem – at school times it is dangerous for both residents and children. No space for extra facilities needed, doctor's, village hall etc. in Bednall. No public transport at all through Bednall.
- I do not believe that the affordable housing could be restricted to households in the parish or those with a genuine local connection. Little or no advantage to the parish. I would strongly oppose any such development in Bednall.
- We moved to Bednall Head because of its rural farmland location. We cannot possibly support any development without knowing where and to what extent.
- What constitutes a 'small' development. Scale is how developers make money, their business is not a charity!
- No. We would definitely not support a development by the housing association. Really do not think that there would be a proven need from households in the parish, therefore houses would be given to people outside the parish.
- There are already sufficient affordable houses in the parish. Those already in Barn End lane are an eyesore with unkempt gardens etc. There are several cottages and bungalows in Miss Pickerings Fields without more housing being built in the village. Improve existing affordable houses before building additional ones in my view makes more sense.

- As someone who suffers a disability, I understand problems people may face. However, in order for me to live in this village I have to work every hour god sends to afford my home.
- The suggestion of providing so-call affordable housing seems to favour geographically convenient homes for people who have family in the parish or other connections. Our view is that people have to make choices, like we did... choices based on what we valued and what we could afford, not what was convenient. So-called affordable housing removes the level playing field... and if introduced into our village, we will be amongst the first to find somewhere else to live, in a locality with little or no prospect of such housing in our lifetime. Living in one of the most highly desirable locations in the county is not a right, or even a privilege, it's a reflection of making choices.

## **Appendix 2: Survey Covering Letter And Questionnaire**



**ACTON TRUSSELL, BEDNALL & TEDDESLEY HAY PARISH COUNCIL**

The Garth,  
2 Broc Hill Way  
Milford  
STAFFORD  
ST17 0UB  
01785 661182  
[actontrussell.clerk@yahoo.co.uk](mailto:actontrussell.clerk@yahoo.co.uk)

*September 2015*

Dear Parish Residents,

Owing to the high cost of housing in the parish, the Parish Council has discussed the possible need for additional affordable housing for residents within the parish. The Parish Council has resolved to work with South Staffordshire Housing Association to ascertain if there is an identified need within the parish. Affordable housing as provided by a housing association is homes that can be rented or part bought (shared ownership). The reason for providing new affordable housing is to help local people of all ages who would like to remain living within the parish and to contribute in the long term to maintaining the community spirit and village services that still exist. There is more information about affordable housing on the back of this letter together with a short description of a small scheme recently completed in a South Staffordshire village.

The Housing Needs Survey questionnaire attached has been produced by South Staffordshire Housing Association and agreed by the Parish Council to assess the demand and gauge the level of support a small scheme might have in our community. John Lancaster, a consultant Rural Housing Enabler will be assisting us in analysing the survey responses and all information given will be kept confidential. He will then give a summary report of the findings to the Parish Council.

This is a very important issue that rural communities have to face, so please take time to fill in this survey, even if you or any family members do not have a housing need. We want to know the views of as many parish residents as possible so that the Parish Council can make well-informed decisions.

Please return the completed survey questionnaire, using the FREEPOST envelope provided (no stamp required), within three weeks of receiving this letter and the questionnaire.

If any further information or additional survey questionnaires are required please contact the Parish Clerk.

Thank you.

Yours sincerely

PC Chair

P.T.O

# AFFORDABLE HOUSING

## What is it? Who is it for?

Affordable Housing as described here means housing which is either rented or purchased through shared ownership, and is provided for people who cannot afford to rent or buy on the open market. This affordable housing is managed by Housing Associations also referred to as Registered Providers.

Employers can find it difficult to recruit and retain staff in rural areas when housing is very expensive. People in low paid jobs or even on average incomes, are likely to move from the parish to areas where housing is less expensive. In some cases, the shortage of affordable housing has contributed to parishes losing their local school, shop or pub. Affordable homes can play a key role in supporting these vital village services and helping to maintain thriving communities.

### Who is it for?

Essentially, all people who have a local connection to this parish and wish to live here, but cannot currently afford to buy or rent on the open market, including;

People living with parents needing independence

Single people unable to afford to buy a house in the parish

Tenants of housing association property needing a smaller or larger home

Households with tied or rented tenancies, which may be expensive or insecure

Relatives wanting to be closer to family currently living in the parish, perhaps to receive or provide care

Households who have already moved away for cheaper accommodation

People who work in the parish and would like to be part of the community

If a need is identified in a Housing Needs Survey, affordable housing may be built on a Rural Exception Site – a site where only people with a local connection would be eligible to apply for a property.

## THE SWINDON EXPERIENCE

In 2007, a housing needs survey was carried out in Swindon, South Staffordshire. The survey identified a need for 14 new homes for local people who otherwise could not afford to live in the village in which they and their families have lived for years. These homes have helped the next generation with a place to live instead of being forced to move away from village life but also the older generations who need alternative accommodation and therefore made available further family accommodation in the village.

Stacey and her partner, Lee were allocated a shared ownership home in Swindon. Stacey has lived in the area all of her life but was priced out of the market.

**"There are few affordable homes in the village and we eagerly took advantage of the shared ownership scheme, enabling us to part-buy a home without leaving our local community."**

A small development of affordable houses on a Rural Exception site was being considered on the edge of the village and was felt by Stacey and Lee to be the only opportunity they would have to be able to stay in their village. When the houses were actually built, many more people came forward who were even more financially in need, but with a lesser local connection.

Stacey and Lee were, however, offered a house, as the local connection was the over-riding factor and they were able to secure a mortgage for a 40% share in a 2 bedroom house.

Mr & Mrs Chilton have always lived in Swindon but were struggling to cope with their 3 bedroom home. They both have health and mobility problems so were unable to manage stairs in the larger home. They moved into a specially adapted bungalow, which met their needs and also, therefore, made available a 3 bed home in the village for another family.

The Parish Chair, Roger Lees explained that **"the homes ensured a bright future for not only the individuals who live in the new houses but also for the community as a whole. Residents young and old now have the opportunity to stay in Swindon and continue to contribute to village life."**

# ACTON TRUSSELL, BEDNALL & TEDDESLEY HAY HOUSING NEEDS SURVEY PART 1

Please complete Part 1 on behalf of your household (even if you don't need affordable housing). It is important to get the views on possible affordable housing development from the whole community and to collect information on the existing housing situation in the parish.

A household is a family, a single person, a couple, a single parent family of whatever age in or needing separate accommodation.

PLEASE MARK BOXES WITH AN 'X'

**Q1** *Would you support a small development of affordable housing in the Parish if there was a proven need from households in the Parish or with a genuine local connection?*

☐ Yes ☐ No

Please use this space if you wish to explain your answer to Question 1.

**Q2** *How many people of each age live in your home?  
(Please write the number in the box)*

Male	<input type="checkbox"/> 0-15	<input type="checkbox"/> 16-24	<input type="checkbox"/> 25-44	<input type="checkbox"/> 45-64	<input type="checkbox"/> 65+
Female	<input type="checkbox"/> 0-15	<input type="checkbox"/> 16-24	<input type="checkbox"/> 25-44	<input type="checkbox"/> 45-64	<input type="checkbox"/> 65+

**Q3** *What type of home do you live in?*

☐ House ☐ Bungalow ☐ Flat/bed-sit ☐ Caravan/Park home  
☐ Sheltered/retirement  
☐ Other (please specify) \_\_\_\_\_

**Q4** *How many bedrooms does your home have?*

☐ one ☐ two ☐ three ☐ four or more

**Q5** *Who owns the home you live in now?*

<input type="checkbox"/> Self (with mortgage)	<input type="checkbox"/> Self (without mortgage)	<input type="checkbox"/> Tied to job
<input type="checkbox"/> Housing Association	<input type="checkbox"/> Private Landlord	
<input type="checkbox"/> Other (please specify) _____		

**Q6** *How long have you lived at your present address?*

- ☐ Less than 2yrs      ☐ Between 2-5yrs      ☐ Between 5-10yrs      ☐ Over 10 yrs

**Q7** *Has anyone from your family ( children, parents, brothers, sisters) moved away from the parish in the last 5 years due to difficulties in finding a suitable home locally?*

- ☐ No    ☐ Yes: if so, how many people? \_\_\_\_\_

**Q8** *Does anyone in your household require any of the following? ( mark as many as required)*

- ☐ Need to downsize to smaller property  
☐ Sheltered housing  
☐ Residential care/ extra care housing  
☐ Ground floor accommodation

**Q9** *Does anyone living in your home need a separate home now or in the near future?  
(Please note: the survey cannot take into account the future housing need of students in full-time education where it would be difficult to determine if they would return to/ remain in the locality )*

- ☐ No      ☐ Yes 1 person      ☐ Yes 2 people      ☐ Yes, everyone

**If yes, when do they need it?**

- ☐ Now      ☐ 1-2 years      ☐ 3-5 years

**IF YOU OR ANY PERSONS WITH A LOCAL CONNECTION TO THE PARISH  
NEED AN AFFORDABLE HOME AND WANT TO REMAIN LIVING HERE OR  
MOVE BACK, PLEASE COMPLETE PART 2**

**Thank you for taking the time to complete Part 1 of this questionnaire. The findings from this survey will be available in the coming months and will help the Parish Council to decide on its future plans.**

**Unless you supply your name and address towards the end of Part 2 so that the Housing Association can follow up with you about your housing need, please be assured that this questionnaire is completely confidential and anonymous.**

**Please use the pre-paid envelope to return this questionnaire within the next three weeks.**



## PART 2

Please only fill in this part if you need a new home in the next three years and want to live in the parish.

Please mark boxes with an X

***Please complete a separate form for each household in need of housing. For example, for a whole family needing to move together complete one form, or if mature children need independent accommodation, complete a separate form for each person. Extra forms will be available from the Parish Clerk.***

**Q10 Does the household needing to move currently live in the parish?**

- ☐ Yes      ***If Yes, for how many years?*** \_\_\_\_\_  
☐ No      ***If no, and they wish to return, where do they live?*** \_\_\_\_\_

**Q11 If the household does not live in the parish now, what is their connection to it?**

*(For each answer, please indicate for how many years)*

- ☐ Previously lived there for \_\_\_\_\_ years  
☐ Parent/ child / Other close relative has lived there for \_\_\_\_\_ years  
☐ Member of household work there (full-time, part time, voluntary) for \_\_\_\_\_ years

**Q12 Who is looking for/likely to need accommodation in the next three years?**

- |                             |                          |                      |                          |
|-----------------------------|--------------------------|----------------------|--------------------------|
| Single person under 60      | <input type="checkbox"/> | Couple under 60      | <input type="checkbox"/> |
| Single person over 60       | <input type="checkbox"/> | Couple over 60       | <input type="checkbox"/> |
| Couple/family with children | <input type="checkbox"/> | Single Parent Family | <input type="checkbox"/> |

**Q13 What is the minimum number of bedrooms each household needs?** \_\_\_\_\_

***And what are the gender and ages of any children?***

Number of boys \_\_\_\_\_ Their age(s) \_\_\_\_\_  
 Number of girls \_\_\_\_\_ Their age(s) \_\_\_\_\_

**Q14 Who owns or rents the home the household currently lives in?**

- |   |  |                                  |
|---|--|----------------------------------|
| <input type="checkbox"/> Self (with mortgage)         | <input type="checkbox"/> Self (without mortgage)                               | <input type="checkbox"/> Parents |
| <input type="checkbox"/> Self (renting privately)     | <input type="checkbox"/> Self (Rent/Shared Ownership from Housing Association) |                                  |
| <input type="checkbox"/> Tied to job                  | <input type="checkbox"/> Self (Renting from the council)                       |                                  |
| <input type="checkbox"/> Other (please specify) _____ |  |                                  |

**Q15 What is the most important reason for you needing a new home: choose one from the options below:**

- |   |  |
|---|--|
| <input type="checkbox"/> Want to start first/independent home                   | <input type="checkbox"/> Current Tenure insecure         |
| <input type="checkbox"/> Family breakdown                                       | <input type="checkbox"/> Need smaller home               |
| <input type="checkbox"/> To be near work  | <input type="checkbox"/> Overcrowding                    |
| <input type="checkbox"/> Loss of housing through retirement                     | <input type="checkbox"/> Current home affecting health   |
| <input type="checkbox"/> Can't get a mortgage                                   | <input type="checkbox"/> Need ground floor accommodation |
| <input type="checkbox"/> Current home in need of major repair                   |  |
| <input type="checkbox"/> Need sheltered or extra care housing                   |  |
| <input type="checkbox"/> To be nearer family to provide/receive care or support |  |
| <input type="checkbox"/> Can't afford to pay mortgage/rent unaffordable         |  |

The following questions requesting financial information will be used to gauge affordability of required accommodation and for no other purposes.

**Q16 What is the household's gross weekly or monthly income (i.e before deductions?)**

- ☐ Under £100 per week (<£433 per month) ☐ £101-£200 per week (£434-£867 per month)  
☐ £201-£300 per week (£868-£1,300 per month) ☐ £301-£400 per week (£1301-£1,733 per month)  
☐ £401-£500 per week (£1,734-£2,167 per month) ☐ £501-£600 per week (£2,168-£2,600 per month)  
☐ £601-£700 per week (£2,601-£3,033 per month) ☐ £701+ per week (£3,034 per month)

Does this include Housing Benefit and other benefits? ☐ Yes ☐ No

**Q17 Which of the following tenures would be your preferred and most affordable option?**

- ☐ Renting (Housing Association) ☐ Renting (Private)  
☐ Shared Ownership ( part buy – part rent, Housing Association)  
(the part buy element of shared ownership would require a mortgage for which a deposit would be required. Roughly how much deposit could you raise? £ \_\_\_\_\_)  
☐ Other

**Q18 Does anyone in your household require specialist care or support?**

- ☐ No  
☐ Yes, an older person who needs Sheltered or Extra Care Housing  
☐ Yes, a mental health, learning disability or other health problem

**Q19 Does anyone in the household have a specialist housing requirement for any of the following?**

- ☐ Wheelchair access  
☐ Ground floor accommodation with special adaptations

**Q20 Is the household registered on the Council or a Housing Association waiting list or Housing Register?**

- ☐ Yes If Yes, what is your reference number?(if known) \_\_\_\_\_ or address \_\_\_\_\_  
☐ No If No, please provide contact details below so that the Housing Association can follow up your request should homes be planned

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Tel: \_\_\_\_\_ Email \_\_\_\_\_

(THIS INFORMATION WILL BE KEPT CONFIDENTIAL)

**Q21 Do you have any particular or specialised housing requirements through belonging to a particular ethnic or faith group (please specify need and ethnicity or faith group)**

**Q22 Please give the occupations and locations of employment of working household members below (e.g. teacher in Stafford)**

**Q23 Which method of transport is usually used to travel to place of work? (Tick all that apply)**

- ☐ Own Car ☐ Car Share ☐ Train ☐ Bus ☐ Bike ☐ Walk

Thank you for completing this questionnaire.  
The Parish Council appreciates your help.