

Ribble Valley Borough Council

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BOLTON BY BOWLAND, GISBURN FOREST AND SAWLEY

HOUSING NEEDS SURVEY

Report prepared by John Barber Housing Officer September 2014

BOLTON BY BOWLAND, GISBURN FOREST AND SAWLEY HOUSING NEEDS SURVEY

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Appendix 3 – Breakdown of Housing Need

BOLTON BY BOWLAND, GISBURN FOREST AND SAWLEY HOUSING NEEDS SURVEY REPORT June 2014

SUMMARY AND KEY FINDINGS

AIM

To investigate the local affordable housing need for the parishes of Bolton by Bowland, Gisburn Forest and Sawley in Ribble Valley.

SURVEY DISTRIBUTION AND RESPONSE

In agreement with Bolton by Bowland, Gisburn Forest and Sawley Parish Council and Ribble Valley Borough Council prepared Survey for distribution (see Appendix 1). The questionnaire was based on the Department of Environment Food and Rural Affairs' (DEFRA) revised Housing Needs Survey Form, dated November 2005, and produced in partnership with the Housing Corporation and the National Network of Rural Housing Enablers.

The survey forms were posted during week commencing 4th August 2014 to 427 households within the Parish of Bolton by Bowland, Gisburn Forest and Sawley (see Figure 1), in accordance with Ribble Valley's Council Tax records. Householders were allowed three weeks for completion of the survey forms, to be returned by prepaid post to the Ribble Valley Borough Council 29th August 2014. Additional survey forms were made available for anyone likely to have a local affordable housing need in the next five years. An online response facility was available.

Out of the total 427 survey forms issued a total of 175 replies were received. A response rate of 41% was achieved, this better than average response rate in comparison to other local Housing Needs Surveys undertaken by Ribble Valley.

It is important to note that all data is analysed including incomplete forms and duplicate answers where only one response is requested. This can lead to some disparity in response numbers.

SUMMARY AND KEY FINDINGS

The key points regarding the housing market and its context in Bolton by Bowland, Gisburn Forest and Sawley parish are as follows: -

- Council Tax records reveal that Bolton by Bowland, Gisburn Forest and Sawley has proportionately less stock in the lower two bands of A and B (3%) compared to Ribble Valley (33%) and Lancashire's (58%) profiles. This profile indicates a lack of affordable housing stock in the parish.
- From Land Registry records, the 'average sale price' of properties within the combined parishes of Bolton by Bowland, Gisburn Forest and Sawley was £367,500 this was for the period June 2014 to July 2014 and totalled only 8 sales. The lowest sale price in Bolton by Bowland, Gisburn Forest and Sawley 's postcode area during this period was £225,000 for a 2 bed-roomed terraced cottage in Bolton by Bowland.
- The median price for properties sold in the research period Bolton by Bowland, Gisburn Forest and Sawley Parish was £425,000. This is an indicator of a lack of affordable housing within the parish.
- From research into the current advertised open market values, at the time of research, the lowest advertised sale price for all 3 parishes was a 3 bed roomed mews property Bolton by Bowland for £249,995. In Gisburn Forest it is £299,950 with a choice of 3 at that price and in Sawley £299,950 is the asking price for a 3 bed roomed terraced cottage. The most expensive property offered for sale is a 5 bed roomed detached house for £1,595,000.

- Comparing the average prices of the relatively few properties sold in the combined parishes of Bolton by Bowland, Gisburn Forest and Sawley, the average price of all properties sold in Ribble Valley is 48% lower and in Lancashire 62% lower. This indicates a lack of affordable housing within the parish.
- To buy a property valued at £400,000, with a 5% (£20,000) deposit the applicant(s) would need an approximate monthly net income of £8000. This is not an example of a mortgage offer. Information is only an illustration.
- Of those that responded and identified a housing need; 21 (42%) wanted a 2 bed-roomed property 15 (30%) a 3 bed-roomed property, 6 (12%) a 4 bed-roomed property and 4 (8%) a 1 bed-roomed property. (See Appendix 3).
- Most people in housing need would prefer to buy their own home (91%). This is broken down to 52 respondents buying on open market and 30 preferring discount for local people
- 3 respondents (3%) would consider a property under the New Build Homebuy Scheme¹ or a Shared Ownership Scheme², while 5 (6%) would prefer to rent.
- Of those respondents needing special requirements 7(9%) households wanted sheltered housing.
- Although there is intense competition for affordable properties, the number of respondents in housing need who have registered with the local authority and housing providers is low (3%).
- The survey shows that of those households that responded, 50% (for 81 against 82) are in favour of more housing being developed if it were affordable and for local people.
- Whilst the survey was intended to identify an affordable housing need many respondents did indicate a future house need especially those wanting to buy on the open market.
- All percentages are to the nearest whole decimal point.

¹ Government Scheme, which enables people to buy a share in a newly built private property.

² Whereby a person can buy a share of the property with a housing association or private developer.

1. INTRODUCTION

Ribble Valley Borough Council in partnership with Bolton by Bowland, Gisburn Forest and Sawley Parish Council undertook a Housing Needs Survey in August 2014.

The area included in the survey broadly covers the BB3 4 postcode as shown in Figure 1.

The survey aims to provide an indication of the number, type and cost of affordable of housing that is required within the parish. It has to be recognised, however, that any survey of this kind has its limitations:

- People's responses express their aspirations as well as need. Whilst it is necessary to take account
 of these when considering need, affordable housing is based on actual need. For example,
 although a single person may state a preference to live in a two or three bedroom property, in
 reality they may only qualify for a one-bedroom unit.
- The survey does not identify those who have already left the area due to lack of affordable housing; those that work but do not live in the parish; or those living without a fixed address.
- Further work is required to explore the needs of those requiring support and care.

1.1 BOLTON BY BOWLAND, GISBURN FOREST AND SAWLEY

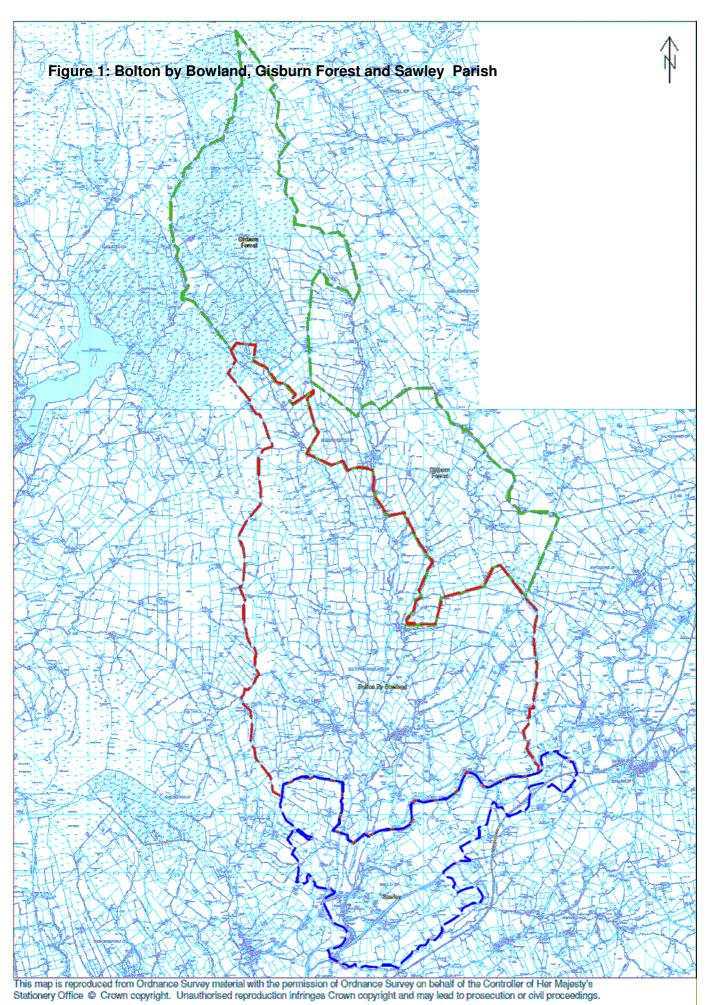
The combined parishes of Bolton by Bowland, Gisburn Forest and Sawley including Bolton by Bowland, Gisburn Forest and Sawley covers a very large area in the northern and eastern part of the Ribble Valley. Predominately rural the area has a variety of landscapes from rolling hills, moorland and forestation and river valleys. There are three main centers of population, Sawley where there is an ancient Abbey ruin and popular public house. Bolton by Bowland is a more traditional village with several properties available for rent from a private estate. Tosside is a very small village, located on high ground surrounded by open moors and forestry. All communities have an active village hall with Tosside having the most recently renovated and modernized building. There is only one small village shop in Bolton By Bowland. Each village has a public house with restaurant facilities.

Part of Tosside does lie within the Craven Rural District of North Yorkshire and some of the data relating to the property market has been included in the analysis used in this report

Property and rental prices are above the average for Ribble Valley demonstrating the popularity and desirability of the area. It is located within the Forest Of Bowland Area of Outstanding Natural Beauty. Access to the A59 trunk road is good from Sawley allowing residents to commute to work. Bolton by Bowland is remote in places whilst Tosside is far more isolated. There is an occasional bus service to both Clitheroe and Settle. There is no rail link within the parishes.

Traditional employment is farming and agriculture, the hospitality industry does provide a few opportunities as well as the Bolton Hall Estate also employing local people. However the majority of residents will travel outside the area to work.

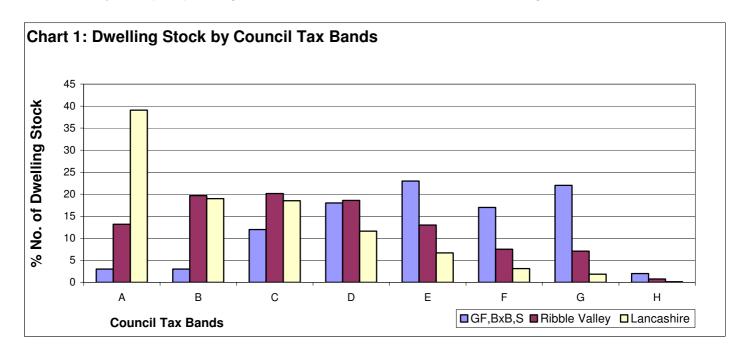
The area is a very desirable place to live with many aspiring to find property to buy or rent.



2. HOUSING MARKET & CONTEXT

2.1 COUNCIL TAX BANDS

Council tax bands provide an overall profile of the relative value of housing in Bolton by Bowland, Gisburn Forest and Sawley. The following chart profiles this against Ribble Valley and Lancashire as a whole. The chart shows that Bolton by Bowland, Gisburn Forest and Sawley has proportionally less housing stock in the lower two bands of A and B (6%) compared to the Ribble Valley (33%) and Lancashire's profile (58%). **This profile indicates a lack of affordable housing stock in the Parish.**



2.2 PRIVATE SECTOR HOUSING MARKET

2.2.1 Owner Occupied

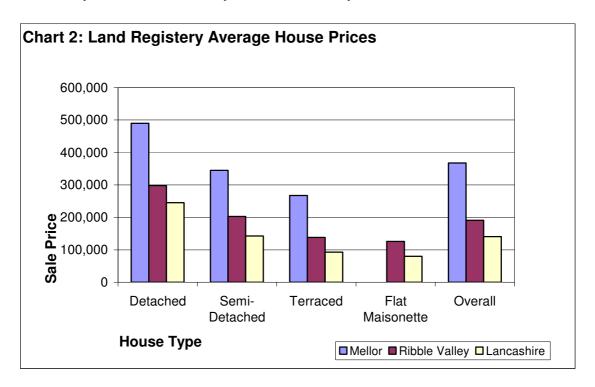
Local Estate Agents, Local Papers, and the World Wide Web were consulted for current (August 2014) advertised open market sale prices. From the information gathered the **lowest advertised house price in Bolton by Bowland, Gisburn Forest and Sawley parish, at the time of research was £249,995** for an Mews 3 bed rooomed terraced cottage. The median house price for properties offered for sale at the time of research in Bolton by Bowland, Gisburn Forest and Sawley Parish was £579,950 for a 3 bed roomed detached property. The average asking price is £517,163. The highest price for an advertised sale was £1,595,000.

Information from the Land Registry Website was used to gather further information of the 'actual average house price sales' in Bolton by Bowland, Gisburn Forest and Sawley 's postcode area of BB7 4. The benefit of the Land Registry records is that it enables a base for comparison of prices against a wider context. The information shown represents the available figures for 8 sales from June 2013 to July 2014.

Due to the few sales recorded and the prices paid care is needed when comparing other areas of Lancashire. It is important however to show the lack of affordable housing in the parish and by including these figures a better understanding of any needs can be obtained.

The 'Overall' average actual house price sale was £403,722 for Bolton by Bowland, Gisburn Forest and Sawley 's postcode area. The overall average for the Ribble Valley is £222.091. This is 48% lower than the survey area. In Lancashire general the average price was £144,264 62% lower Research reveals that the lowest sale price in Bolton by Bowland, Gisburn Forest and Sawley 's

postcode area was £225,000 for a 2 bed roomed cottage in Bolton by Bowland. The numbers involved for the year June 2013 to July 2014 are relatively low and should be considered in context.



2.2.2 Private Rented Sector (PRS)

At the time of research there was four advertised properties for rent within Bolton by Bowland, Gisburn Forest and Sawley, the cheapest a 2 bed-roomed cottage at £750pcm to a large detached property at £1695pcm The average rental of £950 per calendar month. The Bolton Hall Estate has 27 houses and cottages for rent in Bolton by Bowland all of which are occupied or not available for rent. This is an indicator of the lack of affordable private rented accommodation within the parish.

2.2.3 Affordable Housing rental.

There only provision of affordable housing in the survey area is in Tosside, 6 properties managed by Sanctuary Housing. There is affordable housing in the neighbouring villages of Gisburn, Grindleton and Chatburn. Ribble Valley Homes Ltd manages the housing waiting list for affordable housing in these areas. Reproduced here is the waiting list maintained by Ribble Valley Homes for the neighbouring parishes as at September 2014. No one has registered on Ribble Valley Homes waiting list for Tosside.

Chatburn Waiting list as at 17.09.2014

Number on list = 222 General Needs = 120 Sheltered = 102

General needs property

1 bed	1 bed	1 bed	2 bed	1 bed	2 bed	3 bed	2bed 1F	4 bed house
GF flat	FF flat	2F flat	GF flat	house	house	house	flat	
9	8	5	5	43	51	23	1	6

Sheltered Property

1 bed GF Flat	1 bed FF Flat	1 bed Bungalow	2 bed Bungalow	2bed GF Flat	2bed FF Flat
15	5	76	19	2	2

Gisburn Waiting list as at 17.09.2014

Number on list = 99 General Needs = 57 Sheltered = 42

General needs property

1 bed	1 bed	1 bed	2 bed	1 bed	2 bed	3 bed	1bed 2F	4 bed house
GF flat	FF flat	2F flat	GF flat	house	house	house	flat	
0	0	0	0	19	20	12	0	3

Sheltered Property

1 bed	GF Flat	1 bed FF Flat	1 bed Bungalow	2 bed Bungalow	2bed GF Flat	2bed FF Flat
1		1	31	15	0	0

Grindleton Waiting list as at 17.09.2014

Number on list = 108 General Needs = 85 Sheltered = 23

General needs property

1 bed	1 bed	1 bed	2 bed	1 bed	2 bed	3 bed	2bed 1F	4 bed house
GF flat	FF flat	2F flat	GF flat	house	house	house	flat	
6	4	3	4	24	31	19	1	3

Sheltered Property

1 bed GF Flat	1 bed FF Flat	1 bed Bungalow	2 bed Bungalow	2bed GF Flat	2bed FF Flat
2	5	18	7	2	1

Many people will register on more than one list

3. <u>ANALYSIS OF BOLTON BY BOWLAND, GISBURN FOREST AND</u> SAWLEY HOUSING NEED SURVEY RESULTS

Ribble Valley Borough Council in agreement with Bolton by Bowland, Gisburn Forest and Sawley Parish Council prepared a two-part survey for distribution (see Appendix 1). The questionnaire was an abridged version based on the Department of Environment Food and Rural Affairs' (DEFRA) revised Housing Needs Survey Form, dated November 2005, and produced in partnership with the Housing

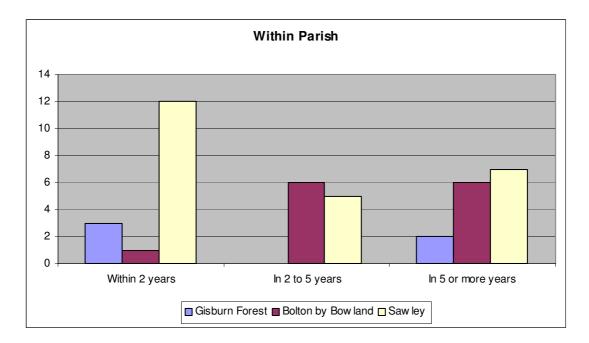
Corporation and the National Network of Rural Housing Enablers. The purpose of the survey was to gather information regarding the needs of those local residents for future affordable housing. Those with strong local connections especially people who have moved from the area because of the lack of affordable housing.

Using details from Ribble Valley's Ribble Valley's Council Tax records, survey forms were delivered during week commencing 4th August 2014 to 427 households within the parishes of Bolton by Bowland (226), Gisburn Forest (67) and Sawley (134). Please see Figure 1. Householders were allowed four weeks for completion of the survey forms, to be returned by prepaid post to the Rural Housing Enabler by the 29th August. Additional surveys were made available for anyone having a local connection and not living in the parishes but having moved out of the area due to lack of affordable housing.

From the 427 survey forms issued total of 175 replies were received, a response rate of 41% to the survey, a good response rate in comparison to other local Housing Needs Surveys undertaken by Ribble Valley. 42 responders identified a possible future housing need within the parishes and 49 responders identified a possible need outside the parishes. Some respondents replied to both questions.

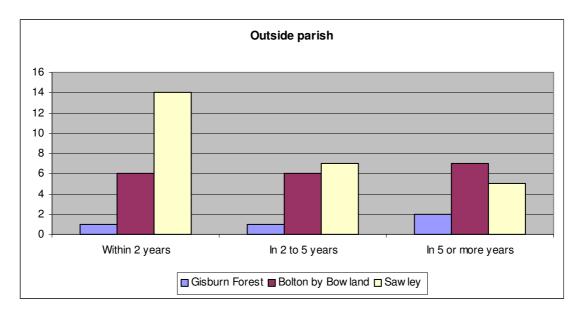
3.1 Responses

3.2 Housing required within the parishes



There were 42 respondents who identified a future housing within the parishes the highest number being 16 requiring affordable housing in less than 2 years

3.3 Housing required outside the parishes



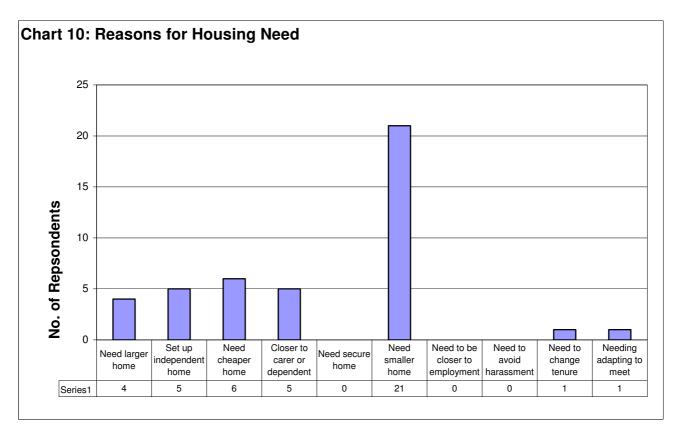
Respondents were asked if they would require affordable housing outside the parish were they were living. The area they wanted to move to was not identified. Again the most respondents 21 wanted this accommodation within 2 years.

4. PART TWO: HOUSING NEEDS INFORMATION

In response the household composition question the results are as follows:-

- 18 Single households representing 11% of the total
- 64 Couple households representing 40% of the total
- 47 Family households representing 38% of the total
- 36 Older person households representing 8% of the total
- 7 Did not reply

4.1 Reasons for housing need



44 answered this question giving their reasons for housing need³.

Analysis shows 48% (21) of respondents want to a smaller home, indicating the need to downsize by generally be older people. Another 6 (14%) needed a cheaper home this reflecting on the need to downsize. A smaller number of people 5 (11%) want to set up an independent home: - percentage wise this is contrary to most previous housing needs surveys carried out in the Ribble Valley. This is likely to reflect a lower percentage of younger residents in the survey area.

Only 4 (9%) of the respondents wanted a larger home and 5 (11%) stated that they needed to be closer to a carer or dependent to give or receive support.

The 2011 census results give the following information: -

15 to 29 year olds

- Parish Numbers = 36 = (11%)
- Ribble Valley Numbers = 8593 = (14%)
- UK numbers =1,308,139 = (19%)

45 to 59 year olds

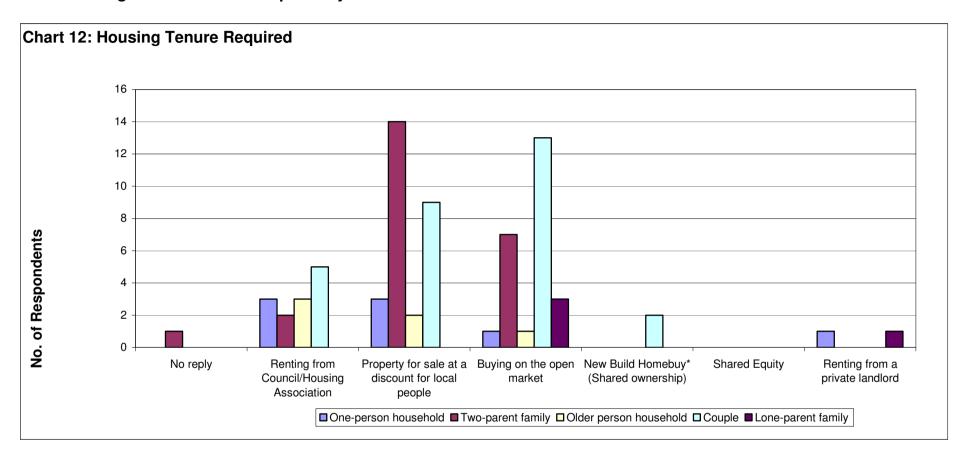
- Parish numbers = 273 = (27%)
- Ribble Valley numbers = 12,731 = (22%)
- UK numbers = 1,397,071 = (20%)

This provides the evidence to support the information gathered from this survey.

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³ Some respondents gave more than one reason.

4.2 Housing accommodation required by tenure

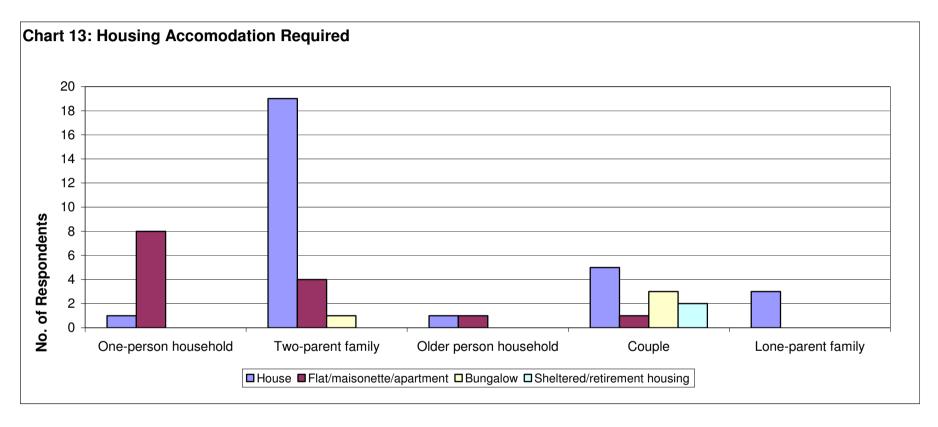


From the information gathered most people (44%) would prefer to buy their own home at a discounted rate or on the open market. Only 3% would consider a property under the New Build Homebuy Scheme⁴ or a Shared Ownership Scheme⁵, while 21% would prefer to rent.

Government Scheme, which enables people to buy a share in a newly built private property.

⁵ Whereby a person can buy a share of the property with a housing association or private developer.

4.3 Housing Accommodation Required



A further breakdown of accommodation against tenure required is included within Appendix 2.

4.4 Affordability of Property

In determining local affordability from the results of the Housing Need Survey, the following financial indicators have been used.

- Housing for rent rent levels no higher than 25% of the gross weekly full time earnings of those people identified as being in housing need.
- Housing for sale to be affordable with a 95% mortgage equivalent to three times the gross annual income of those people identified as being in housing need.
- At the time of this report a Government scheme is in place to assist qualifying buyers with up to 20% of the purchase price. This has not been taken into account for affordability as it may not apply to all respondents, however those able to take advantage of this scheme will increase their scope of affordability

5. CONCLUSION

- This survey provides an indication of the housing needs in Bolton by Bowland, Gisburn Forest and Sawley99999. 43 people/groups of people identified a housing need. These results would require further assessment and analysis but represent an early indication of housing need in the parish.
- Although a good response rate of 41% is an acceptable indicator of need and attitudes in the parish, 59% of residents did not respond to the survey. It is therefore not possible to accurately identify exactly what their housing needs are⁶.
- The current housing market (during the Housing Need Study) in Bolton by Bowland, Gisburn Forest and Sawley is very restricted due to high cost of properties and lack of rental availability. Those where are available are very expensive and are inaccessible to those on average incomes. Most people prefer to own rather than rent. At least 15 responders were interested in property for sale at a discount for local people.
- Only 2 responders are registered on the affordable housing list held by Ribble Valley Homes. This is not surprising considering the lack of affordable housing including sheltered accommodation in the area. With the exception of 6 units at Tosside, which are very remote and isolated from services. This could be an indication of the low expectations that people have of any affordable housing being developed and/or qualifying for any such housing.

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⁶ The results have a fairly large non-response bias.

6. **RECOMMENDATIONS**

- When considering the size/type of affordable housing which may be required within the parish
 it is important to take into account the criteria which would be applied by the local authority
 and/or housing association when allocating such properties.
- It must also be remembered that this Housing Needs Survey represents a snapshot in time.
 Personal circumstances are constantly evolving and any future development should take account of this.
- That local people with a housing need are encouraged to register with Ribble Valley Homes who are the holders of the Ribble Valley Borough Affordable Housing Register.
- Further solutions and mechanisms of low cost home ownership are researched and piloted within the borough.
- That in low cost home ownership properties measures are put in place, where possible, to ensure the discount is held in perpetuity.⁷
- That the Ribble Valley's Planning and Housing Departments continue to work with the local community, Registered Providers, Landowners and Developers operating in the area to identify suitable existing buildings/appropriate sites which could be developed to meet the needs of local people. This will form part of Ribble Valley's Housing Core Strategy currently being formulated by Ribble Valley's Forward Planning and Housing Sections.

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⁷ To ensure that more than one owner can benefit from the initial discount.

Appendix 1 Copy of Housing Needs Survey



GISBURN FOREST, BOLTON-BY-BOWLAND AND SAWLEY PARISH HOUSING NEEDS SURVEY

Please complete this questionnaire based on <u>your</u> circumstances. If anyone else in the household wishes to complete the questionnaire please either contact John Barber (see below) to request another form or the questionnaire can be completed online (see attached letter).

Unless otherwise stated please tick ✓ ONE box per question.

Q1	Please can you indicate which Parish you live in? (nonly)	map included to assist) (Please tick ONE box
	Gisburn Forest Parish	Bolton-By-Bowland Parish
	Sawley Parish	I don't live within these Parishes
Q2	Is this your main home?	
	Yes, main home	No, second home
	If this is your second home do not complete the res	st of the form, but please do submit it.
Q3	Are you likely to need to move to other accommoda (Please tick ONE box only)	ation within the Parish?
	No	Yes, in 2 to 5 Yes, in more than 5 years
Q4	Are you likely to need to move to other accommod (Please tick ✓ ONE box only) No	Yes, in 2 to 5 years
Q5	What is your main reason for needing to move? (P Need larger home	Need smaller home - present home is difficult to manage
Q6	Has anyone from your family* moved away from the in finding a suitable home locally? (Please tick ✓ O	

Q7	Which of the following best describes your house	hold composition? (Please tick ✓ ONE box only)
	Single person without children	Couple with children, living at home
	Single parent with children, living at home	Couple with children, not living at home
	Single parent with children, not living at home	Older single person (70+)
	Couple without children	Older couple (70+)
	Other (please specify)	
		*
Q8	Which tenure would you prefer? (Please tick ✓ ON	IE box only)
	Renting from Council/Housing Association	New Build Homebuy (Shared ownership)**
	Property for sale at a discount for local people	Renting from a private landlord
	Buying on the open market	
Q9	What type of accommodation would meet your ne	eds? (Please tick ✓ ONE box only)
	House	Bungalow
	Flat/ maisonette/ apartment	Sheltered/ retirement housing
	Other (please specify)	
0.10		
Q10	How many bedrooms are required? (Please tick 🗸	ONE box only)
	One Two	Three Four
Q11	Do you require any of the following? (Please tick	✓ all those that apply)
	Accommodation on the ground floor	Home adaptation to improve physical
	Sheltered housing with support services	accessibility
	provided	Residential care
	Other housing with support services provided	Name and the State of the State
	Other (please specify)	9 /
Q12	Are you on the Ribble Valley Homes or Housing A	Association register or waiting list?
	(Please tick ✓ ONE box only)	
	You are advised to do so - please contact on 0800 1	11 4448 or www.ribblevalleyhomes.org.uk
	Yes	No
Q13	Would you be in favour of a small development o	f <u>affordable</u> housing within the Parish if there wa
	a proven need? (Please tick ✓ ONE box only)	
1,542	Yes	No
Thank	you for taking the time to complete this que	stionnaire. Please submit this
questi	onnaire to us by <u>29th August 2014</u> .	第二人,在1996年,第二十二十二十二十二十二十二十二十二十二十二十二十二十二十二十二十二十二十二十
The info	ormation in this questionnaire is processed on behalf	of the Strategic Housing Department for Ribble
reports	Borough Council in accordance with the Data Protect of the data collected by this survey to improve hous	ion Act 1998. The Council use anonymised
results	of this survey will be published online at blevalley.gov.uk/info/200165/housing/306/housing_need	
John Ba	re information please refer to the Ribble Valley Borou arber, Housing Officer, Ribble Valley Borough Counc hire, BB7 2RA. Tel. No.: 01200 413235 Email: john.ba	il, Council Offices, Church Walk, Clitheroe,
* Family ** Gove	means your children, parents, brothers or sisters.	newly built property.

Appendix 2

Housing Accommodation v. Housing Tenure Required

Housing in Gisburn Forest, Bolton by Bowland and Sawley in next 2 years

	House			Flat/Maisonette/ Apartment			Bungalow			Sheltered/Retirement Housing		
Tenure Required	1 bed	2 bed	3 bed	1 bed	2 bed	3 bed	1 bed	2 bed	3 bed	1 bed	2 bed	3 bed
Discount Buy	1		4		2			1				
Open Market		2	4		1					1		
Rent RSL												
Home buy/Shared												
Private rental												
Total	1	2	8		3			1		1		

Housing in Gisburn Forest, Bolton by Bowland and Sawley within next 2 to 5 years

	House			Flat/Ma	Flat/Maisonette/ Apartment			Bungalow			Sheltered/Retirement Housing			
Tenure Required	1 bed	2 bed	3 bed	1 bed	2 bed	3 bed	1 bed	2 bed	3 bed	1 bed	2 bed	3 bed		
Discount Buy		3	1					1						
Open Market			4					2			1			
Rent RSL								1						
Home buy/Shared														
Private rental														
Total		3	5					4			1			

Housing in Gisburn Forest, Bolton by Bowland and Sawley required over 5 years

	House			Flat/Maisonette/ Apartment			Bungalow			Sheltered/Retirement Housing		
Tenure Required	1 bed	2 bed	3 bed	1 bed	2 bed	3 bed	1 bed	2 bed	3 bed	1 bed	2 bed	3 bed
Discount Buy			1				1					
Open Market			4						4	1	2	
Rent RSL												
Home buy/Shared								1				
Private rental												
Total			5				1	1	4	1	2	

Overall total responses to this question was 43