

Housing Need Survey Results Report for Holbeach Bank

Survey undertaken in November 2016

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CONTEXT AND METHODOLOGY

Background to Affordable Rural Housing

Affordable housing is housing made available for either rent or shared ownership, based on the evidence of need, to those unable to afford market prices. One approach to delivering affordable homes in rural areas is through rural exception site policy. A rural exception site is a site used specifically for affordable housing in a small rural community that would not normally be used for housing because it is subject to policies of restraint.

Affordable housing on rural exception sites must remain as affordable housing in perpetuity and planning conditions and legal agreements are used to prioritise the occupation of property to people falling within categories of need and who can prove a local connection through family, residence or work. A Planning & Housing Bill is currently progressing through parliament. The implications of this for rural affordable housing are not yet clear.

To be eligible for rental properties, applicants must complete an application form to join the local Housing Register and they would then be able to bid for properties through the choice based lettings scheme. To be eligible for low cost shared ownership properties, applicants must apply to the local Housing Register and then apply directly through the local Homebuy Agent.

Context

We were commissioned to carry out a Housing Needs Survey in Holbeach Bank and surrounding area of Holbeach Clough Parish in November 2016.

The aim of the survey was to gauge opinion on the value of developing affordable homes for local people in the parish and to determine existing and future levels of affordable housing need.

Methodology

Survey packs were posted to all residential addresses in the parish in November 2016. The survey packs included covering letters, a questionnaire, a FAQ sheet on rural affordable housing and a postage paid envelope for returned forms.

The questionnaire was divided into two sections:

- Part One of the survey form contained questions to identify those who believe they have a housing need. Respondents were also asked if they supported the idea of building a small affordable housing development in the Holbeach Bank. All households were asked to complete this section.
- Part Two of the survey form contained questions on household circumstances and housing requirements. This part was only completed by those households who are currently, or expecting to be, in need of housing.

The closing date for the survey was Friday 25th November 2016. In total, 908 completed forms were returned giving the survey a 20 per cent response rate. Most Housing Needs Surveys achieve a response rate of between 20 and 25 per cent. However, larger parishes such as Holbeach do usually achieve a relatively low response rate.

Holbeach Parish

Holbeach Parish encompasses nearly 23,000 acres of farmland with Holbeach being the main settlement.

The parish has three wards; the Hurn Ward, the Town Ward and St. John's Ward. It stretches from The Wash to Crowland Parish; is 20 miles in length and is one of the largest parishes in England.

The town of Holbeach lies approximately 100 miles north of London, 23 miles from Peterborough, 20 miles from Kings Lynn and 8 miles from Spalding.

The Meridian Line crosses Holbeach and is marked by the Millstone at Wignals Gate.

The current number of electors within Holbeach Parish as at May 2012 is 8,495 residents who are represented by a body of 18 elected Members of the Parish Council across the three Wards.

Holbeach Parish



To the north, west and south lies open countryside. Its nearest rural neighbours are Wisbech, Sutton Bridge and Long Sutton. Beyond these towns are open countryside.

Holbeach is a large parish with a population of about 10,458.

Over the past twenty years Holbeach has experienced modest growth in population and dwellings.

A distinctive characteristic of Holbeach as a rural community is its large employment base. In addition to the usual jobs found in a rural community (primary school, shops, pubs) the parish includes a number of other jobs on industrial estates and supermarkets.

As befits a relatively large parish, Holbeach can offer residents a wide range of services. There is a primary school and health centre. The recently refurbished Fulbourn Centre includes a range of social, sporting and community facilities. The Swift development also includes a new library with additional community rooms. There is also a good choice of local shops and pubs in addition to three churches.

Holbeach has a pretty typical age profile for a rural Lincolnshire community. A high proportion of elderly people is counter-balanced by a low proportion of people in their 20s. The low level of school age children is slightly unusual.¹

Figure 1: Population age profile, 2011

Age Structure, 2011 (KS102EW)		Office for National Statistics			
Period: Mar11					
Area: Holbeach (Parish)					
Variable	Measure	Holbeach	South Holland (Non-Metropolitan District)	East Midlands	England
All Usual Residents (Persons) ¹	Count	10,458 ²	88,270	4,533,222	53,012,456
Age 0 to 4 (Persons) ¹	Count	481 ²	4,488	270,174	3,318,449
Age 0 to 4 (Persons) ¹	%	~	5.1	6.0	6.3
Age 5 to 7 (Persons) ¹	Count	282 ²	2,555	151,534	1,827,610
Age 5 to 7 (Persons) ¹	%	~	2.9	3.3	3.4
Age 8 to 9 (Persons) ¹	Count	198 ²	1,740	96,030	1,145,022
Age 8 to 9 (Persons) ¹	%	~	2.0	2.1	2.2
Age 10 to 14 (Persons) ¹	Count	593 ²	4,982	264,538	3,080,929
Age 10 to 14 (Persons) ¹	%	~	5.6	5.8	5.8
Age 15 (Persons) ¹	Count	152 ²	1,151	56,179	650,826
Age 15 (Persons) ¹	%	~	1.3	1.2	1.2
Age 16 to 17 (Persons) ¹	Count	264 ²	2,080	114,815	1,314,124
Age 16 to 17 (Persons) ¹	%	~	2.4	2.5	2.5
Age 18 to 19 (Persons) ¹	Count	200 ²	1,697	124,920	1,375,315
Age 18 to 19 (Persons) ¹	%	~	1.9	2.8	2.6
Age 20 to 24 (Persons) ¹	Count	514 ²	4,523	307,676	3,595,321
Age 20 to 24 (Persons) ¹	%	~	5.1	6.8	6.8
Age 25 to 29 (Persons) ¹	Count	517 ²	4,705	278,581	3,650,881
Age 25 to 29 (Persons) ¹	%	~	5.3	6.1	6.9
Age 30 to 44 (Persons) ¹	Count	1,861 ²	16,121	895,538	10,944,271
Age 30 to 44 (Persons) ¹	%	~	18.3	19.8	20.6
Age 45 to 59 (Persons) ¹	Count	2,084 ²	17,986	908,888	10,276,902
Age 45 to 59 (Persons) ¹	%	~	20.4	20.0	19.4
Age 60 to 64 (Persons) ¹	Count	746 ²	6,579	291,401	3,172,277
Age 60 to 64 (Persons) ¹	%	~	7.5	6.4	6.0
Age 65 to 74 (Persons) ¹	Count	1,262 ²	10,229	414,713	4,552,283
Age 65 to 74 (Persons) ¹	%	~	11.6	9.1	8.6
Age 75 to 84 (Persons) ¹	Count	930 ²	6,853	256,569	2,928,118
Age 75 to 84 (Persons) ¹	%	~	7.8	5.7	5.5
Age 85 to 89 (Persons) ¹	Count	251 ²	1,695	67,862	776,311
Age 85 to 89 (Persons) ¹	%	~	1.9	1.5	1.5
Age 90 and Over (Persons) ¹	Count	123 ²	886	33,804	403,817
Age 90 and Over (Persons) ¹	%	~	1.0	0.7	0.8
Mean Age (Persons) ¹	Y	~	43.4	40.0	39.3
Median Age (Persons) ¹	Y	~	45	40	39

‘Parish Profile Data: Holbeach’. Data taken from 2011 Census,

				Holbeach	South Holland	East Midlands	
				Parish	Non-Metropolitan District	Region	
Usual Resident Population, 2011 (KS101EW)	2011 Population: All Usual Residents	Count	Persons	Mar-11	10458	88270	4533222
Usual Resident Population, 2011 (KS101EW)	2011 Population: Males	Count	Persons	Mar-11	5081	43119	2234493
Usual Resident Population, 2011 (KS101EW)	2011 Population: Females	Count	Persons	Mar-11	5377	45151	2298729
Usual Resident Population, 2011 (KS101EW)	2011 Density (number of persons per hectare)	Rate	Persons	Mar-11	~	1.2	2.9
Household Composition, 2011 (KS105EW)	All Households	Count	Households	Mar-11	4540	37264	1895604
Tenure, 2011 (KS402EW)	All households who owned their accommodation outright	Percentage	Households	Mar-11	~	39.2	32.8
Tenure, 2011 (KS402EW)	All households who owned their accommodation with a mortgage or loan	Percentage	Households	Mar-11	~	33.3	34.5
Health and Provision of unpaid care, 2011 (KS301EW)	Very Good Health	Percentage	Persons	Mar-11	~	40.5	45.3
Health and Provision of unpaid care, 2011 (KS301EW)	Good Health	Percentage	Persons	Mar-11	~	37.6	35.1
Health and Provision of unpaid care, 2011 (KS301EW)	Day-to-Day Activities Limited a Lot	Percentage	Persons	Mar-11	~	9.5	8.7
Economic Activity, 2011 (KS601EW)	Economically Active; Employee; Full-Time	Percentage	Persons	Mar-11	~	40.2	38.8
Economic Activity, 2011 (KS601EW)	Economically Active; Employee; Part-Time	Percentage	Persons	Mar-11	~	13.2	14.4
Economic Activity, 2011 (KS601EW)	Economically Active; Self-Employed	Percentage	Persons	Mar-11	~	10	8.7
Economic Activity, 2011 (KS601EW)	Economically Active; Unemployed	Percentage	Persons	Mar-11	~	4	4.2
Qualifications and Students, 2011 (KS501EW)	People aged 16 and over with 5 or more GCSEs grade A-C, or equivalent	Percentage	Persons	Mar-11	~	16.5	15.6
Qualifications and Students, 2011 (KS501EW)	People aged 16 and over with no formal qualifications	Percentage	Persons	Mar-11	~	30.8	24.7

Over seven in ten households (71.4 per cent) in Holbeach are owner occupiers. This is slightly lower than the South Holland (72.5 per cent).

Shared ownership properties accounted for 0.7 per cent of all properties at the time of the 2011 Census.

The level of social rented accommodation in Holbeach (12 per cent) is also in line with the South Holland average. There is a slightly higher dependence on private rented accommodation (13.5 per cent compared with 12 per cent).

88 per cent of all dwellings in Holbeach are detached or semi-detached, again fairly typical of a rural community. Terraced housing (7.7 per cent) and flats (one per cent) are in the minority. However, Holbeach does still retain a higher proportion of small dwellings than many rural communities. Thirty two per cent of all dwellings have two bedrooms or less.

Figure 2: Household tenure, 2011

Tenure (KS402EW)			Holbeach	South Holland	East Midlands	
			Parish	Non-Metropolitan District	Region	
All Households	Count	Households	Mar-11	4540	37264	1895604
Owned; Owned Out	Count	Households	Mar-11	1764	14623	621224
Owned; Owned Out	Percentage	Households	Mar-11	~	39.2	32.8
Owned; Owned With	Count	Households	Mar-11	1482	12412	653441
Owned; Owned With	Percentage	Households	Mar-11	~	33.3	34.5
Shared Ownership	Count	Households	Mar-11	32	260	12744
Shared Ownership	Percentage	Households	Mar-11	~	0.7	0.7
Social Rented; Rent	Count	Households	Mar-11	437	3828	192049
Social Rented; Rent	Percentage	Households	Mar-11	~	10.3	10.1
Social Rented; Other	Count	Households	Mar-11	123	900	108374
Social Rented; Other	Percentage	Households	Mar-11	~	2.4	5.7
Private Rented; Priv	Count	Households	Mar-11	550	4173	257017
Private Rented; Priv	Percentage	Households	Mar-11	~	11.2	13.6
Private Rented; Other	Count	Households	Mar-11	67	541	25426
Private Rented; Other	Percentage	Households	Mar-11	~	1.5	1.3
Living Rent Free	Count	Households	Mar-11	85	527	25329
Living Rent Free	Percentage	Households	Mar-11	~	1.4	1.3

Local Income Levels and Affordability

Buying on the Open Market

Table 1 shows that the average price of 2 bed properties sold over the period July to January 2017 was about £142,000 (21 sales). The average price of a 3 bed property was over £176,000 (30 sales). These prices are broadly in line with neighbouring towns.

Table 1: Average Property Prices by ward, July 2016 - January 2017

No. of bedrooms	Holbeach
2 bed house	£141,548
3 bed house	£176,970
4 bed house	£237,641

Note: Data are an average of house price sales over a six month period. Prices can fluctuate from one period to another due to the low level of sales involved. Nevertheless, the prices do reflect actual sales.

A review of estate agent websites confirmed these figures. There are currently only nine 2 Bedroom properties available in Holbeach. The lowest priced property is a 2 bed house @ £77,500. The remaining three properties are all between £90,000 and £130,000. This is a relatively small amount of properties for a large area. It does however reinforce the point that the housing market is about availability as well as affordability.

Table 2 has been constructed from the house prices discussed above. It takes three price levels as indicative entry level prices for the Holbeach housing market. £120,000 could equate to a 2 bed house, £180,000 to a 3 bed house and £250,000 to a 4 bed house. These prices have been deliberately chosen to reflect the lower end of prices for these types of properties and there is no guarantee that a property would be available at these prices at any point in time. However, they do provide a starting point for estimating income requirements for households looking to purchase in Holbeach.

Table 2: Annual Income requirements for open market properties

House Price	Deposit required (assume 15% required)	Annual income required (based on mortgage lending principle of 3.5 x income)	Monthly mortgage payment ²
£120,000	£18,000	£29,142	£795.04
£180,000	£27,000	£43,714	£1,291.94
£250,000	£37,500	£60,714	£1,490.70

Even at an entry level price of £120,000 an annual income of about £29,142 would be required on the assumptions used. However, if a household requires anything larger than a two bed property a significantly higher income would be required. To purchase a property at £250,000 an income of £60,714 would be required. To put this in context, a household with two people working full-time and earning the 'national living wage' will earn about £30,000 per annum.

It should be remembered that a household's ability to buy is also dependent on them having saved an appropriate deposit. The calculations presented here assume a mortgage to house value of 85 per cent. In other words, the purchaser can raise a deposit of 15 per cent. It may be possible to secure a mortgage with a lower deposit but this will require even higher income levels. Clearly, many existing owner occupiers in Holbeach will have significant housing equity. However, young people seeking to leave the parental home or those in the rented sector may not.

Every household has its own set of unique circumstances. Therefore, the assumptions set out above are just that; working assumptions. Nevertheless, it seems reasonable to conclude that many low income households in Holbeach have little chance of being able to set up home in their own community without some kind of support.

Buying in Shared Ownership

Shared ownership gives the opportunity to 'part buy' and 'part rent' a home. This means if a household can't afford to buy a property outright they may be able to afford to buy a share in a property, typically 25 per cent, 50 per cent or 75 per cent. At a point when the household can afford to, they can choose to buy a further share of the property.

Table 3: Cost of purchasing a 25 per cent share of a shared ownership property ³

Property Value	Deposit required (Assume 10%)	Mortgage required (Subsidy required shown below in brackets)	Mortgage cost pcm (Assume rate of 5% for 25 yrs)	Rent / equity loan interest charge pcm	Total pcm	Household income required
£120,000	£3,000	£27,000 (£90,000)	£157.21	£206.25	£363.46	£13,185
£180,000	£4,500	£40,500 (£135,000)	£235.81	£309.38	£545.19	£19,788
£240,000	£6,000	£54,000 (£180,000)	£314.42	£412.50	£726.92	£26,370
£300,000	£7,500	£67,500 (£225,000)	£393.03	£515.63	£908.66	£32,963
£360,000	£9,000	£81,000 (£270,000)	£471.62	£618.76	£1,090.38	£39,576

Where a property has been built on a rural exception site, the maximum percentage that can be owned is 80 per cent so that the property always remains available as affordable housing and can never be sold on the open market.

Shared ownership housing schemes are tailored for people who cannot afford to buy a suitable home by outright purchase, and who are in housing need. When someone moves out of a shared ownership property, their property will either be offered to the housing association to find a buyer or it may be advertised in the local estate agents.

Shared ownership affordability can be estimated by assuming the householder will purchase a 25 per cent share of the property. To buy this 25 per cent share, the householder would need at least a 10 per cent deposit. Rent would be paid on the unsold equity at a rate of 2.75 per cent. It is likely that a small service charge would also be applicable. Table 3 estimates shared ownership affordability. It demonstrates that it is possible to purchase a shared ownership property with a lower income than is required to purchase on the open market.

There are shared ownership properties in Holbeach but none are currently for sale, the nearest currently for sale are 10 miles away. Should a household not be able to afford of find a shared ownership, then they could opt for a rental property.

Renting

Table 4 shows the typical cost for renting privately and compares this with the typical rental cost of a new Housing Association property. The Government has recently taken steps to bring social housing rents closer to private sector ones, with rents for new tenants set at up to 80 per cent of the amount you would have to pay in the private sector.

Table 4: Comparison of property rental costs in Holbeach, November 2015 – October 2016

No. of Beds	Typical market rent per week (median rent)	Entry level rent per week (30 th percentile)	Housing Association Maximum affordable rent per week (80% of median market rent)	Local Housing Allowance 2015-16 (applicable from 1 April 2015)
1	£91	£85	£88	£88.28
2	£135.50	£135	£108.4	£110.67
3	£172.50	£170	£138	£129.47

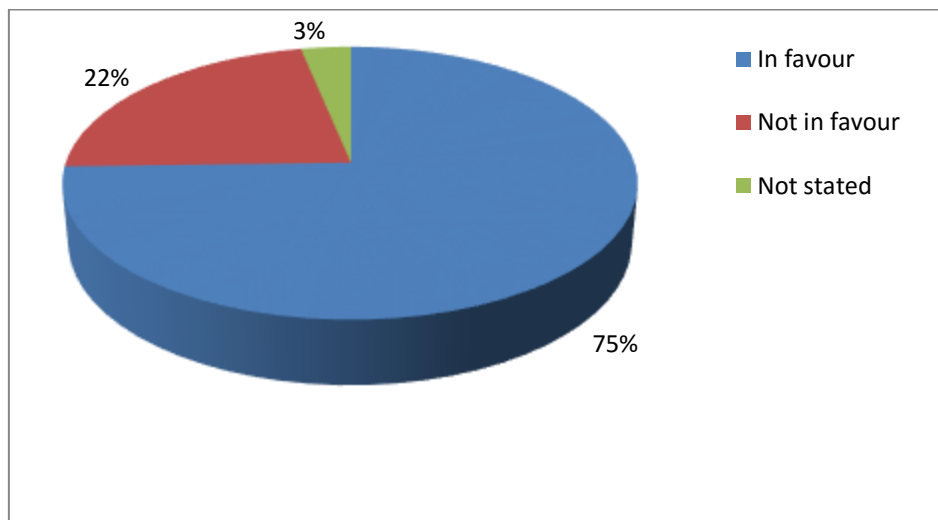
The Local Housing Allowance would be sufficient to cover the cost of properties at an 'affordable rent'. The gap is relatively small for smaller properties but widens for larger properties.

RESULTS FROM PART ONE – VIEWS ON AFFORDABLE HOUSING DEVELOPMENT AND IDENTIFYING THOSE IN HOUSING NEED

Views on Affordable Housing Development in Holbeach Bank

All respondents to the survey were asked if they would be in favour of a small development of affordable homes for local people within the parish. Seventy five per cent of respondents supported the principle of such a development and 22 per cent were opposed. Three per cent did not state an opinion. The results are illustrated in Figure 3. The level of support for affordable homes is quite high compared to similar surveys in other parishes. Support is typically in the range of 55-75 per cent. (However, support does tend to be stronger in larger parishes like Holbeach)

Figure 3: Attitude towards affordable housing development



Many respondents chose to include additional comments to qualify their answers. A selection is presented here, grouped by theme. They highlight some of the key issues that concern local people.

Among those that supported the principle of a small affordable housing scheme for local people there was particular empathy for the challenges faced by the young:

- *Entirely needed as most property in the Holbeach is way over-priced for young people*
- *I am lucky, I have been allocated a nice flat. I worry about people who work at the hospital but have nowhere suitable to live nearby*
- *In addition to solving young peoples' housing problems, local affordable homes would enable families to remain close together. The older generation could more easily help with grand child care etc and later on the older people could have support and help as necessary from their children. Money would be saved from the public purse - a win/win situation!!*
- *Such a scheme would not help us personally but would assist sons/daughters of people we know in Holbeach. Holbeach Bank certainly can cope with a Rural Exception Site*

- *Affordable housing - rental or shared ownership - is a must for youngsters to stand a chance of living independently in their own homes. It's nice for families to be able to stay together in the area they grew up in if they want to.*
- *Keeping the younger generation in the village so if they have elderly parents or relatives they hopefully would be able to help as care for the elderly is becoming scarce*

In fact many parents were able to cite their own children as examples:

- *My son and daughter were raised in Holbeach Bank, christened where I was married, both sets of grand parents had village funerals, but they can't afford to buy or rent in their own village*
- *We were able to buy our house with help from our parents but I'm not sure we will be able to help our children when they grow up as everything is so expensive*
- *Yes, I am in favour of this. I'm 23, working full-time, and living at home because house prices are so expensive. Realistically, I will only be able to afford shared ownership property and these are really hard to find in Holbeach Bank.*

There were some concerns about ensuring the properties would be allocated to local people:

- *Only for local people. Not if it means joining villages up*
- *Local homes for local people, ie. Those with family/ jobs in the village*

There were also concerns about the risk of properties being lost through Right To Buy:

- *Specifically no 'right to buy' schemes which could then be passed on by the vendor with no local connections.*
- *Not for buy to then rent out*
- *Good scheme as long as it does not become a cover for development for private homes or if the law allows right to buy on these schemes*

At the time of writing it is unclear how much discretion Housing Associations will have in applying Right To Buy or how they will choose to apply this discretion.

Many households commenting on the issue of location did not want to see further encroachment of the Green Belt:

- *But not on green belt land*
- *Should be in easy walking distance of bus route and shops/ services. Should be high quality, energy efficient homes with decent amounts of outside space for families with children*
- *Yes in theory*
- *Non-green belt sites must be sought in preference to green belt sites. The recent introduction of mortgage in possession (MiP) clauses to legal agreements means that LPAs can no longer guarantee housing will remain 'affordable' in perpetuity (The risk, however, is small)*
- *I would be keen to see development as long as it does not encroach on green belt land and is developed within the village.*

There were similar concerns about any potential scheme not being too big:

- *I am in favour only if the development is small so as not to spoil the character of the village*
- *No more than 25 houses*
- *I would be happy to support this but only if it were small in scale*
- *Don't know what you mean by 'small' but I'd like to see homes for local people whilst not being overwhelmed*

There were conflicting views about the types of properties that should be built. Some favoured a mixed scheme whilst some wanted only affordable housing:

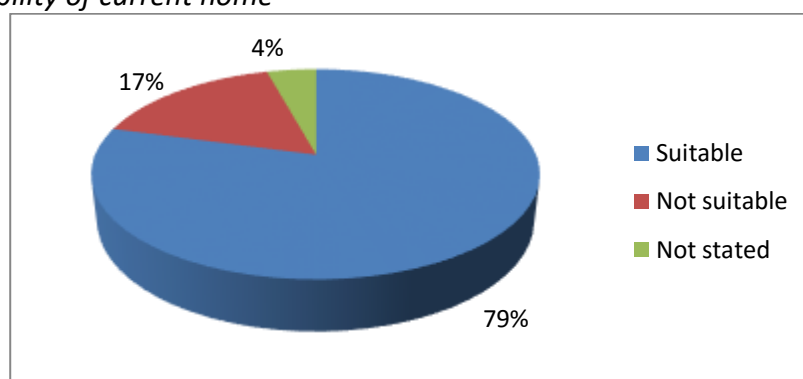
- *Good idea, rent, split rent/buy and buy. Full range needed. Also transparent selection process. Need to define 'local' - assume Parish only*
- *Developments should be mixed. Affordable should be a priority but you need to attract and keep higher income families into the village as well if the village is to remain financially healthy.*
- *Only if the development is wholly affordable homes*
- *Only small development and this should be wholly small affordable housing*
- *As long as there are more houses for the lower income local people who have village connections than higher priced houses.*

Overall, the survey has revealed a wide range of opinions. There is strong support for the idea of affordable homes for local people in principle. However, respondents have flagged many valid concerns that will have to be taken into account if a scheme is to be progressed. These concerns can usually be ameliorated with a well-designed scheme in a suitable location and of an appropriate scale. However, for a minority, no scheme is likely to be acceptable. The Parish will need to balance these views when deciding how to proceed.

Suitability of Current Home

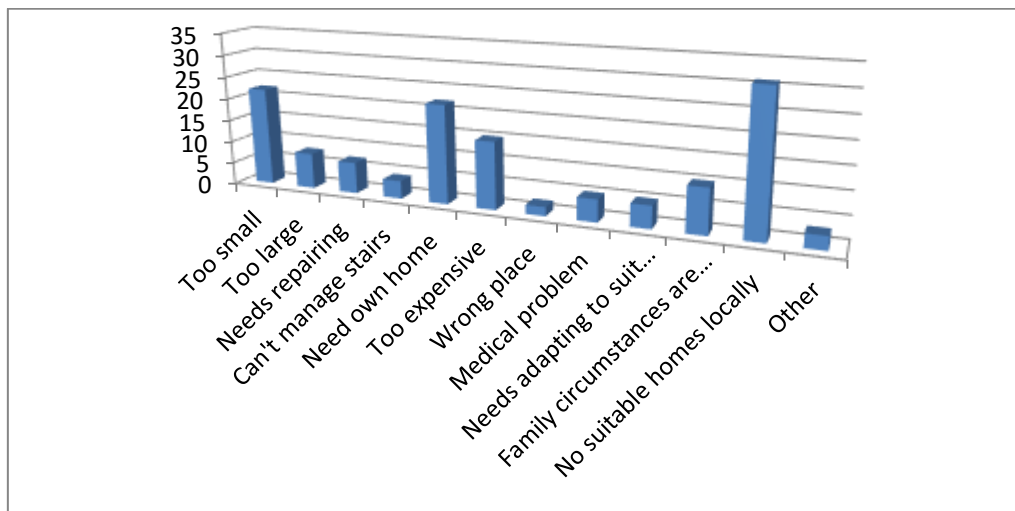
Respondents were asked to indicate whether or not their current home was suitable for their household's needs. Figure 4 shows that 79 per cent of respondents felt their current home is suitable for their household needs, with 17 per cent indicating that their current home is unsuitable for their needs. (Four per cent did not answer the question) The 17 per cent of respondents who indicated that their current home is unsuitable for their needs equates to 66 households.

Figure 4: Suitability of current home



Those stating their current home is unsuitable were asked to indicate the reasons why. Respondents were allowed to give more than one reason for unsuitability, so all responses are recorded. Figure 5 illustrates the reasons respondents gave for their current home being unsuitable. The most commonly cited reasons were 'No suitable homes available locally' followed by 'Too small', 'Need own home' and 'Too expensive'.

Figure 5: Reasons why current home is unsuitable



RESULTS FROM PART TWO – IDENTIFYING CIRCUMSTANCES AND REQUIREMENTS

Part Two of the Survey was only completed by those respondents who had indicated that their current home is unsuitable for their household's needs and who are therefore potentially in housing need. Responses to Part Two were made on behalf of 66 households.

An assessment of each response has been undertaken by us and a decision made regarding whether the household can be considered a potential candidate for affordable housing in Holbeach Bank based upon, for example:

- particular medical and welfare needs,
- evidence of local connection,
- housing tenure and location preference.

Following this assessment, 23 households were identified as being potential affordable housing need applicants. The main reason for excluding households was that they were seeking market, rather than affordable, housing to address their needs. Whilst these households are outside the scope of the Housing Needs Assessment they are a useful indication of the level of need that exists across other tenures.

Other reasons for excluding households included a lack of information. Some households did not provide sufficient information to allow a reasonable analysis of whether they would be eligible for affordable housing. Some households that did provide adequate information were deemed to be ineligible for the affordable housing they sought (particularly in terms of size). A few households were actually seeking to leave Holbeach. Finally, some households were planning to make amendments to their current home rather than move.

The remainder of this section sets out the overall findings regarding those found to be in need of affordable housing in Holbeach. It should be noted that the results are based on those households completing the Housing Needs Survey. In practice, the total level of housing need (set out in the Summary and Recommendation section) is usually greater due to the addition of Housing Register data. The composition of the households from the two sources may, and often does, vary.

Local Connection to Holbeach

Residence and family connections

Respondents were asked to indicate whether or not they currently live in Holbeach Bank, or whether they had family connections to the parish. Table 5 reveals that all bar one of the households live in Holbeach Bank or Holbeach Clough. (The other household would qualify for local affordable housing through a family connection) The length of residence in the parish varies but the majority have lived in Holbeach Bank or Holbeach Clough for at least five years. Eleven out of 23 households had family living in the parish. In most of these cases this was a parent(s).

Table 5: Length of time living in the village

	Frequency
Less than 1 year	2
1-5 years	5
5-10 years	7
10-15 years	2
More than 15 years	4
Not stated	2
Don't live in village	1
Total	23

Household Composition

The survey sought to understand the gender, age and status of those who might potentially live in any affordable housing built as a result of this survey.

Number of people who will make up the household

Table 6 sets out the number of people making up each household. Half of all households would comprise one or two people indicating a need for small dwellings. Most of these were young singles and couples seeking their independence. However, 8 households would contain four or five people demonstrating a balancing need for family accommodation.

Table 6: Number of people in the household

	Frequency	No of people
1 person	10	10
2 people	3	6
3 people	2	6
4 people	6	24
5 people	2	10
6 people	0	0
7 people	0	0
Not stated	0	0
Total	23 households	56 people

Gender and Age

The gender split is slightly skewed towards males. This is the result of more of the children and young adults living with parents being male. Households with no dependents are evenly balanced between males and females. The age profile of potential residents reflects the identified need for family and 'entry level' homes. The most common age cohorts are: 30-49 (often families with dependents); Under 16 (children still living with parents); and 16-24 (a mix of young people, most commonly students, still living with parents and those wanting to gain their independence). There are relatively few people aged over 50 and even fewer over retirement age.

Table 7: Age profile of residents

	Frequency
Under 16	12
16 - 24 years	8
25 - 29 years	4
30 - 39 years	9
40 - 49 years	9
50 - 54 years	3
55 - 59 years	2
60 - 64 years	0
Over 65 years	5
Not stated	4
Total	56 people

Status

Table 8 shows the economic status of potential householders. The majority of working age people are in employment. In fact, all households of working age, bar one, have at least one person in employment. Most of those not in employment are classed as children or students. There are only three retired people.

Table 8: Status of people in the household

	Frequency
Employed	30
Unemployed	2
Economically inactive	1
Student	8
Child	12
Retired	3
Not stated	0
Total	56 people

Property Type, Size and Tenure

The survey allowed respondents to indicate the type (e.g. house, bungalow, flat, etc.), size (in terms of number of bedrooms) and tenure they would prefer.

SUMMARY AND RECOMMENDATION

This report has been informed by primary data (the Housing Needs Survey) and secondary data (local house price and income data, Census data, Housing Register). The report has identified a significant affordable housing need in Holbeach Bank Holbeach Clough.

Findings from the Housing Needs Survey

The Housing Needs Survey conducted in Holbeach Bank identified 23 households in need of affordable housing. Five of these households stated that they were already on the Housing Register leaving a net addition of 18 households.

Seven of these households would require a property let out through a Housing Association:

1 bed		2 bed		3 bed		4 bed		5+ bed		Total
F/H	B	F/H	B	F/H	B	F/H	B	F/H	B	7
3	1		1	1		1				

The remaining 11 households would potentially be candidates for shared ownership. The properties that would need to be built to accommodate these households are as follows:

1 bed		2 bed		3 bed		4 bed		5+ bed		Total
F/H	B	F/H	B	F/H	B	F/H	B	F/H	B	11
1		5		5						

Open market housing

Although the primary purpose of the survey was to identify need for affordable housing, a by-product of the exercise was the identification of households seeking to meet their housing needs in Holbeach Bank/Holbeach Clough through the open market. The survey identified 20 such households. They reflect the broader housing market demand and include older people looking to downsize, families looking for larger homes and younger people looking for their first home. Most are already owner occupiers but some are currently in private rented accommodation or living with parents.

Conclusion

There are 23 households identified as being in need of affordable housing who either live in, or have a local connection to, HolbeachBank/Holbeach Clough:

1 bed		2 bed		3 bed		4 bed		5+ bed		Total
F/H	B	F/H	B	F/H	B	F/H	B	F/H	B	23
6	1	6	1	6	2	1				

Recommendation

To fulfil all current and immediate housing need in HolbeachBank and Holbeach Clough, 23 new affordable homes would have to be built. This scale of need is well in excess of a typical rural exception scheme. Any proposal will need to consider which aspects of the identified need it is going to address.

Proposals that include market housing could also consider the market demand which exists within the parish although there would be no 'local connection' controls on these dwellings.

Careful consideration will also be required in drafting of the local lettings policy within the s106 agreement. The relationship between the parish and the village alongside Holbeach employment base need to be taken into account in terms of prioritising 'local' people.

Finally, the scale, design and location of any scheme will need to adhere to the relevant South Holland District Council planning policies.