

Copythorne

# Housing Need Survey Report

August 2014

Action Hampshire

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# **EXECUTIVE SUMMARY:**

## **COPYTHORNE HOUSING NEED SURVEY**

### **Key features and main outcomes**

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- Copythorne housing need survey was conducted in May 2014. 1165 surveys were sent out to all households in Copythorne Parish.
- Out of these 1165 surveys distributed, 318 were returned, a 27% response. This is around the average response expected from public questionnaire surveys.

### **Support for an affordable housing scheme**

- 36% of survey respondents would support a small affordable housing scheme in Copythorne Parish, 38% may support a scheme and 26% would not support a scheme.
- Many respondents have stated they will only support a development if it is on a small scale, is well designed and is for local people.
- It is likely that some respondents would be more supportive if they were reassured that:
  - HARAHS developments are small schemes, usually 6-15 units
  - HARAHS works with the Parish Council to ensure that the affordable homes are in keeping with the area and has produced a Rural Design Guide for planners and communities
  - people with a strong local connection to Copythorne Parish will always be given first priority.

### **Local affordable housing need**

- Though most people are satisfied with their housing situation, the housing need survey recommends an affordable housing scheme of 10-15 units.

### **Housing need survey results**

Affordable rent:

- 37 households with a local connection to Copythorne Parish are on New Forest District Council's 'Homeseach' housing register for an affordable rented property. The housing need survey has identified an additional 13 households interested in affordable rent.

## Shared ownership:

- 3 households with a local connection to Copythorne Parish are on the 'Help to Buy South' Housing Register in need of shared ownership accommodation. The housing need survey has identified 30 additional households interested in shared ownership accommodation.

- **Copythorne housing need survey and housing register figures show that there is a local affordable housing need of 83 in Copythorne:**

**There is a local demand for:  
50 affordable rented properties  
33 shared ownership properties**

- Housing need may arise for a number of reasons, but in the majority of cases it is because households want to start their first home, want to be near family, cannot afford a mortgage, need a bigger home or cannot afford to rent privately.
- There is a demand for a mix of properties in Copythorne Parish; 30% of households require a one bedroom property, 42% require two bedrooms, 25% require three bedrooms and 4% require four bedrooms.
- A mix of single people, couples and families are in housing need. 93% of individuals identified as being in housing need are under 44 years.
- Respondent households also report 126 family members, friends and acquaintances that have had to move from Copythorne Parish due to difficulties in finding a suitable home locally and would like to move back. However, it is important to note that not all 126 individuals/households will be interested in/eligible for affordable housing.

## The survey recommendations

- It should be noted that the recommended scheme does not meet all of Copythorne's housing need but the proposal of **10-15 units** takes into account the size of the parish, the impact of a new development on the parish and resident's views from this survey which state that a small affordable housing scheme for local people would be supported.

## Background information

### Rural affordable housing for local people

- Access to affordable housing is a real concern for many residents in rural areas. Rural areas are some of the least affordable places to live in the country.
- *'Rural house prices have soared in rural communities. In rural areas, house prices nearly doubled in ten years, up 82% from £126,016 to £228,742. However, wages have not kept pace, rising 17% slower in rural areas than in urban areas over the last five years.'* (Source: National Housing Federation- 'Thirty-somethings abandon villages as rural housing prices soar')
- Rising house prices and few homes for affordable rent often result in some members of the community having to leave their village. The number of affordable rented local authority properties has reduced considerably since the introduction of the government's 'Right to Buy' scheme. This has resulted in demand outstripping supply.
- When people move elsewhere the result can be the closure of village schools, shops, pubs, bus routes, post offices and local businesses. It is important that communities remain vibrant and mixed and made up of people from all social groups.
- The affordable housing built by the Hampshire Alliance for Rural Affordable Housing (HARAH) will be specifically for people with a local connection to their parish. Before a household is offered an affordable property they will be asked to provide documentary evidence of their local connection.
- The local connection criteria and length of connection are written into the Section 106 agreement, a legal document which sets out planning conditions for the housing.
- The HARAH Affordable Housing projects help those who do not have the financial means for a mortgage, by offering them the chance to have a home, into which they have to put some equity or rent. The freehold will always remain with Hyde Housing, so that such houses would never be available on the open market.
- Many people living in rural areas need to downsize to a more manageable property as they get older or would like to move to a smaller property because their family have left home. A large proportion of properties in rural villages are large detached houses, smaller properties are often in short supply. Many people who have lived in a village all their life have no choice but to move out, away from family and friends in search of a home that is more suitable for their needs.

### New Forest

- The average house price in the New Forest District is £222,500 compared to £203,000 in the South East and £170,000 in England (January – December 2009) (Source: Neighbourhood Statistics)
- Between 2001 and 2011 there has been a decline in the percentage of working age population from 59.2% to 58.6%. There has been a particularly large decline amongst young adults aged 25 – 39 years (from 17.6% to 14.2%).

- The 2011 Census population of New Forest District is 176,500. The population has increased by 7,100 since 2001, approximately 4.2%. Most growth since 2001 has been in the oldest age groups, the 65 and over's increased by 15.3%.
- Total dependency has risen due to the increasing numbers of older people but child dependency has actually declined.

#### Dependency Ratios (2001 – 2011)

	2001	2011
Total Dependency	68.9	70.7
Child Dependency	30.7	28.0
Old Age Dependency	38.2	42.7

- Between 2001 and 2011 the percentage of rented households increased, alongside shared and outright ownership. The percentage of households owned with a mortgage or a loan decreased by 18.2% over the period.
- (Source: the source used is the Office for National Statistics (ONS) Census 2001 (%) 2011 (%) data for the years 1981 to 2011.)
- The gross household income required to rent privately in the New Forest is £35,000. The gross household income required for affordable rent in the New Forest is £28,000. (Enterprise M3 Evidence Study, a final report by Regeneris Consulting).
- The gross household income required to buy outright in the New Forest is £44,000 and £34,000 for low cost home ownership (Source: Enterprise M3 Evidence Study, a final report by Regeneris Consulting).

#### Copythorne

- Copythorne Parish has 45 local authority and housing association properties. The breakdown is as follows:

Existing affordable housing stock in Copythorne (2011 census)	
Shared ownership (part rent/part buy)	5
Social rented from Local Authority	25
Social rented from Housing Association	15
<b>Total</b>	<b>45</b>

- 4% of the housing stock in Copythorne is owned by New Forest District Council or a housing association. This is low in comparison to the average for England where 19% of the housing stock is rented/part bought from the council or a housing association.
- Copythorne Parish has a population of 2,675 residents. The table below shows the age of these residents compared with the average in England.

Age	% Copythorne	% England
Children under 16 years	14%	19%
Working age adults	61%	65%
Older people over 65 years	25%	16%

(Data taken from 2011 Census)

# COPYTHORNE HOUSING NEED SURVEY

JULY 2014

## SURVEY REPORT

### SECTION ONE: BACKGROUND AND GENERAL INFORMATION

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#### 1. Introduction

- 1.1 Following discussions with Copythorne Parish Council in November 2013, it was agreed that the Rural Housing Enabler at Action Hampshire would carry out a housing need survey of the parish. The aim was to determine whether or not there is a need for affordable housing for local people and smaller accommodation for residents who wish to downsize.
- 1.2 The survey and this report has been conducted and produced by Action Hampshire. Thus, the report and the findings are an independent and impartial commentary based on the evidence collected.
- 1.3 The survey has been carried out at no financial cost to the Parish Council. The survey was funded by New Forest District Council and New Forest National Park Authority as part of their remit to explore the need for affordable housing across their planning area. The work is fully supported by New Forest District Council as the housing authority for that area. Other rural parish-based surveys are either taking place or planned.
- 1.4 This survey is the most comprehensive study of housing need undertaken in the parish. Whilst some households will already be on the District Council 'Homesearch' Housing Register or Help to Buy South Housing Register, many may not be included on existing records of need. This survey also raises awareness of housing issues facing local people and gave respondents space to express their views on local housing issues.
- 1.5 The findings in this report are based on the survey only. They should be read in conjunction with other District-wide housing needs surveys, the housing market assessment, affordable housing and planning policies to place the conclusions in a district-wide, sub-regional and regional context.
- 1.6 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))

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#### 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. The survey also gave people an opportunity to express their views on what is needed or not.

- 2.2 Based on a core questionnaire, the survey form (a copy is appended to the report) was agreed by New Forest District Council and New Forest National Park Authority in its final form before distribution. The survey form was divided into two parts:
- Part 1 collected general information about the respondent's household
  - Part 2 for completion by those in housing need (*the questionnaire also included an explanatory section on what is meant by affordable housing as it can be provided by housing associations together with a case study of a previous beneficiary now living in a small rural exception site*)
- 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 delivered by mail to all households in the parish and were returned in prepaid envelopes to Action Hampshire.
- 2.5 The data processing was carried out by the Rural Housing Enabler.
- 2.6 As the questionnaires were sent to 100% of households, this is a total or census survey rather than a sample survey. The methodology is recommended\* as being appropriate for rural areas. In the more usual borough-wide sample surveys, rural wards are grouped together and as such 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 is possible that a degree of housing need occurs within the households who did not respond to the questionnaires 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.
- 2.8 Some information has also been cross-referenced to the 2001 Census, 2011 Census, the HM Land Registry parish-based data from web-based sites and the Office of National Statistics.
- 2.9 It is hoped that this report is clear and readable. But some terms have differing definitions, not least 'What is affordable housing?'
- 2.10 We have used the following definition in this report: *'Social rented, affordable rented and intermediate housing, provided to eligible households whose needs are not met by the market. Eligibility is determined with regard to local incomes and local house prices. Affordable housing should include provisions to remain at an affordable price for future eligible households or for the subsidy to be recycled for alternative affordable housing provision.'* (Please note that when we refer to housing association rented properties, this could be social rented or affordable rented.)
- 2.11 The affordable homes are allocated to help those who do not have the financial means to meet their housing need through the housing market, by offering them the chance to have a home, into which they have to put some equity or rent. These homes will be affordable in perpetuity; such houses would never be available on the open market.

- 2.12 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.

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### 3. Response to Survey

- 3.1 Of the 1165 questionnaires distributed, 318 were processed, a 27% response. This response is large enough to have statistical validity.
- 3.2 Population figures show that approximately 2,675 people live in Copythorne Parish (Source: Census 2011 data). The 1165 forms distributed equate to the Council Tax Register records for the number of households validating this as a 100% survey. In addition, these figures give an average household size for the parish of 2.3 people.
- 3.3 318 survey forms were returned. These 318 forms represent a survey population of 754 people, giving in average household size of 2.4 people.
- 3.4 The following sections of the report analyse the key features and present the key findings from the data analysis. **Appendix 1** is a copy of the survey form (please note that the Appendix is a separate document).
- 3.5 The survey was carried out in May 2014 for three weeks before the questionnaire return date.

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## SECTION TWO: THE SURVEY FINDINGS

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### 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 in the parish.

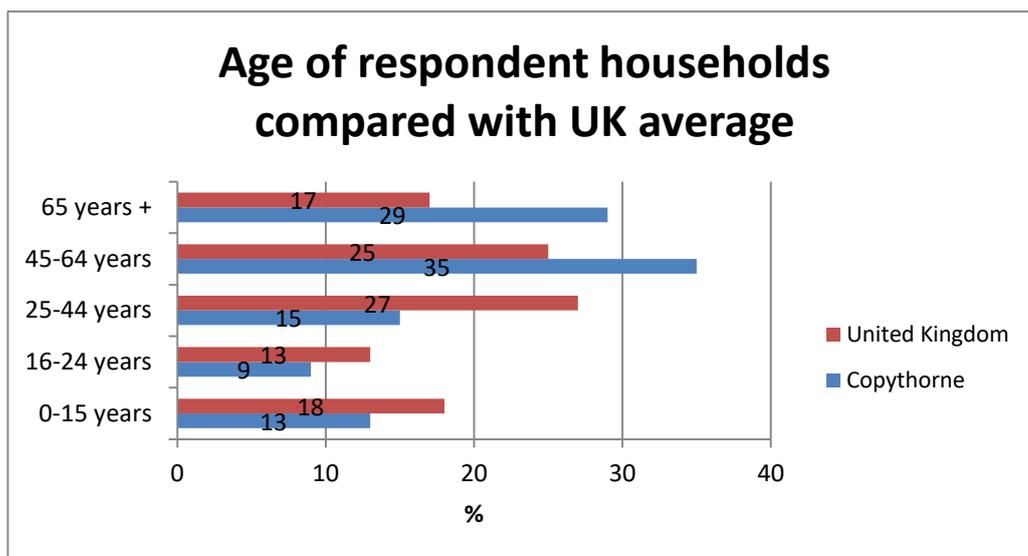
### The Population

- 4.2 318 households replied to the housing need survey. 13% of the total population of households represented in the survey are under 16 years. This percentage is lower than the average for the United Kingdom where 18% of the population are within this age group (Source; 2011 Census results).
- 4.3 9% of the 754 residents represented in the survey are aged 16-24 years. 2011 Census data shows that 13% of the United Kingdom's population is within this age group.
- 4.4 The survey represents 15% of residents in Copythorne aged between 25 and 44 years. This is low compared to the national average. Around 63 million people currently live in the United Kingdom and 27% are aged between 25 and 44 years (Source: 2011 Census data).

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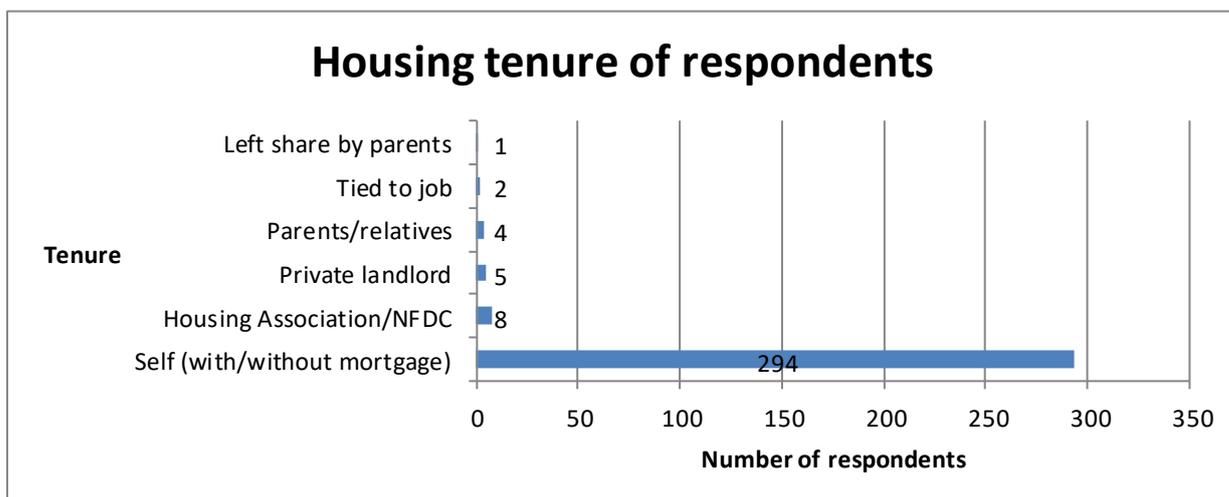
- 4.5 64% of residents represented in Copythorne’s housing need survey are over 44 years (35% are between 45 and 64 years and 29% are aged 65 years and over.)
- 4.6 A large proportion of residents surveyed are 65 years and over (29%). 2011 Census results show that 17% of the population of the United Kingdom are within this age group. In common with other areas of the New Forest, Copythorne has a relatively large number of older people and the need for specialist accommodation and care and support for the elderly is likely to increase as residents grow older.

The graph below shows the age of residents who responded to the housing need survey compared with the average for the United Kingdom.



### The Housing Stock and Tenure

- 4.7 95% of survey respondents live in a house or a bungalow and 80% live in properties with three or more bedrooms. Only 2% live in a one bedroom property and 19% live in a two bedroom property. With the demographic trend towards smaller households, this lack of one and two bed units will make it difficult for single people, couples, small families, first-time buyers and people on low incomes to enter into the housing market.
- 4.8 Many residents may be interested in downsizing or may need to downsize in the future for health related reasons but there is an undersupply of smaller properties available in the parish.
- 4.9 92% of survey respondents own their property. Housing association and local authority accommodation (2%) and the private rented sector (2%) reflect limited opportunities for those on lower incomes unable to access the open market to rent within the parish.
- The graph shows the tenure of households who responded to the housing need survey.



- The table below shows the tenure balance of properties in Copythorne Parish in 2011 compared with the average for the New Forest and England. (Data has been taken from the 2011 Census).
- There is a high proportion of owner occupied homes in the parish and very few rented properties, which will make it difficult for local people to access a range of different tenures.

Housing tenure (%)	Copythorne (%)	New Forest District (%)	England (%)
Housing that is owner occupied (2011 Census)	86.0	75.0	63.4
Housing that is rented from the council or housing association (2011 Census)	3.6	10.9	17.7
Housing that is private rented (2011 Census)	8.2	10.6	15.4
Other rented accommodation (2011 Census)	0.5	1.5	1.4
Household living rent free (2011 Census)	1.4	1.3	1.3
Shared ownership accommodation (2011 Census)	0.3	0.6	0.8

- The table below shows the proportion of detached, semi-detached, terraced properties and flats in Copythorne Parish compared with the average for the New Forest and England. (Data has been taken from the 2011 Census).

Property type 2011 (%)	Copythorne (%)	New Forest District (%)	England (%)
Detached houses	74.5	45.3	22.3
Semi-detached houses	16.6	23.3	30.7
Terraced houses	4.5	15.8	24.5
Flats (purpose built)	0.2	11.2	16.7
Flats (other)	2.8	2.7	5.4
Mobile home	1.4	1.6	0.4
Second home	1.0	1.6	0.6

4.10 2011 Census results show that there are over three times more detached properties in Copythorne Parish than the average for England. Detached properties usually have three or more bedrooms and are at the higher end of the market. There is a relatively low proportion of semi-detached

properties, flats and terraced properties in Copythorne for different ages and income groups.

## Property Turnover

- 4.11 The question on length of residency shows that 72% of survey respondents have lived in Copythorne for over 10 years and 46% have lived in the parish for over 20 years. This represents a stable community, a low level of development and a low turnover of property.

<b>Length of residency</b>	<b>Respondents</b>
Under 5 years	50
5 - 10 years	37
Between 11 and 20 years	81
Over 20 years	145
No answer	5

## Households which need to downsize

- 4.12 Across the New Forest area, the proportion of older people in the population is forecast to increase, which reflects the national trend. This will have implications for healthcare provision and the facilities and services needed in the area in the future. There is a relatively high proportion of large detached properties with three or more bedrooms in Copythorne Parish. Some older people in Copythorne may wish to downsize to a smaller more manageable property in the future, and may struggle to find suitable properties in the area, close to friends and relatives.
- 4.13 Through discussions with the Parish Council, the Rural Housing Enabler has included some questions to find out the needs of older residents who may wish to downsize.
- 4.14 25 respondents have explained they have a requirement to downsize to a smaller property in Copythorne.
- 4.15 64% of survey respondents are over 44 years and 80% live in properties with three or more bedrooms so it is not surprising that the housing need survey has identified a demand for smaller properties for older people. It is likely that this demand will increase as residents grow older.
- 4.16 The reasons why these 25 households need to move are as follows: (Please note that some respondents have given more than one answer to this question).

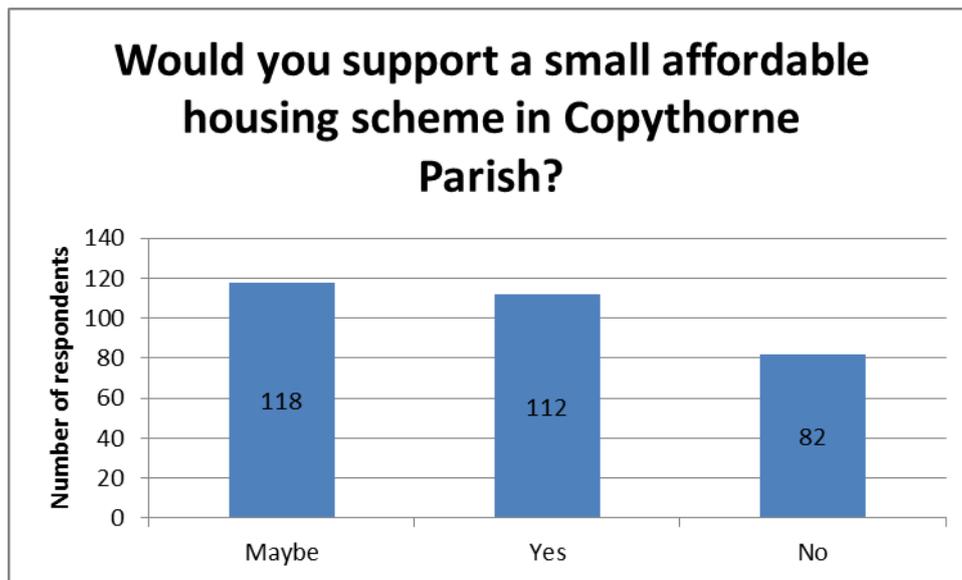
<b>Reason the household has a requirement to downsize</b>	<b>Number of respondents</b>
Family left home	9
Current house too large to manage	5
Garden too large to manage	3
Health related reasons	3
Release some equity in current property	1
Other	4

## Level of support for a small affordable housing development

- 5.1 One of the purposes of the report was to establish the level of local support for a possible small affordable housing scheme in Copythorne Parish. Question 7 on the questionnaire asked:

*Would you support a small development of affordable housing in Copythorne Parish if there was a proven need from residents with a genuine local connection?*

36% of respondents said 'Yes', 26% said 'No', 38% said 'Maybe'



- 5.2 74% of survey respondents would or may support an affordable housing scheme for local people in Copythorne Parish. Many respondents backed up their decision by adding comments and I have included these in verbatim transcripts in **Appendix 2** (please note that the Appendix is a separate document).
- 5.3 Many respondents have stated that they will only support a development if it is on a small scale, is well designed and is for local people.
- 5.4 It is likely that some respondents who may support a scheme would be more supportive if they were reassured that:
- HARA developments are small schemes, usually 6-15 units
  - HARA works with the Parish Council to ensure that the homes are in keeping with the local area and has produced a Rural Design Guide for planners and communities
  - people with a strong local connection to Copythorne Parish will always be given first priority.

**People who have already had to move out of Copythorne Parish because of difficulties in finding a suitable home locally**

6.1 Respondent households report 77 family members having had to move from the parish due to difficulties in finding a suitable home locally. 39% have left in the last two years and 61% have left in the last 2-5 years.

When the household moved out of parish	Family members
Within the last two years	30
Within the last 2-5 years	47

6.2 74% were looking to purchase a property on the open market, 15% to rent from a housing association, 7% to rent from a private landlord and 2% for a shared ownership property.

Tenure family members were looking for	Family members
Owner occupied	57
Rent from a housing association	12
Rent from a private landlord	6
Shared ownership	2

6.3 82% of family members would return if suitable accommodation was made available in the parish, 15% may wish to return and 3% would not return.

Would family members return if suitable accommodation was made available?	Family members
Yes	63
No	2
Don't know	12

6.4 Respondents were also asked whether they knew of any other people who had been forced to move out of Copythorne Parish due to difficulties in finding a suitable home locally. The survey has identified a further 117 individuals, couples and families who have had to move out of the parish to find suitable accommodation elsewhere.

6.5 47% have left within the last two years and 53% in the last 2-5 years.

When the household moved out of parish	Other people from parish
Within the last two years	55
Within the last 2-5 years	62

6.6 79% were looking for a property to purchase on the open market, 12% for a property to rent from a housing association, 5% to rent from a private landlord and 2% for a shared ownership property.

Tenure other people from the parish were looking for	Other people from parish
Owner occupied	93
Rent from a housing association	15
Rent from a private landlord	6
Shared ownership	3

- 6.7 54% would return if suitable accommodation was made available in the parish, 46% may wish to return and 0% would not want to return.

Would other people from the parish return if suitable accommodation was made available?	Other people from the parish
Yes	63
No	0
Don't know	54

- 6.8 The results above show that the majority of households (family members and others from the parish) who have moved away wish to return if suitable accommodation was made available in Copythorne Parish.
- 6.9 This represents out-migration and is indicative of a lack of affordable housing to rent or buy. Given the very low percentage of the survey population aged 16-24 years, (9%), and this being the age group most likely to be looking at their first and affordable home, there is an indication here that this is a trend which the Parish Council may wish to address: the housing needs analysis in detail below will further justify this.
- 6.10 It must be noted that these 194 households/individuals will be seeking all types of tenure so not all will be interested in or eligible for affordable housing.

### **Households that need a separate home now or in the next five years**

- 6.11 60 households have expressed a need for separate accommodation in Copythorne Parish in the next five years. Out of these, 53 are represented in Part 2 so this means that 7 households do not need an affordable home immediately but will need one in the next three to five years. Many of these are teenagers/young adults still living with their parents. This result shows that there will be a demand for affordable homes in Copythorne from the younger generation reaching adulthood in the next three to five years.

### **Households completing Part 2 of the survey form**

#### **Households needing accommodation within the next three years**

##### **Local connection**

- 6.12 Respondents were asked to fill out Part 2 of the survey form only if the household needs separate accommodation within the next three years.
- 6.13 47 respondents have stated that accommodation is required within the next three years so have completed Part 2 of the form (6 respondents completed Part 2 on behalf of 2 households in housing need). This means

that 53 households have been identified as being in housing need in Part 2.

- 6.14 It is worth emphasising that strong local connection criteria would be rigidly enforced should a scheme be proposed and advanced in Copythorne.
- 6.15 The housing need survey has identified 194 local people who have had to move away as they have been unable to find a suitable home locally. 16 have been represented in Part 2 and 126 would like to return to the parish but it is uncertain as to whether the others are still in housing need or whether they have settled into alternative accommodation elsewhere.
- 6.16 64% of households in need currently live in Copythorne Parish and 36% do not.

<b>Does the household needing to move currently live in the parish?</b>	<b>Households in need</b>
Yes	34
No	19

- 6.17 Out of the 19 households in need who do not live in Copythorne Parish, their local connection is as follows (please note that respondents were able to give more than one answer):

<b>Local connection of households who do not live in Copythorne Parish</b>	<b>Households in need</b>
Lived in parish for 6-10 years	1
Lived in parish for 11-15 years	4
Lived in parish for 16-20 years	8
Lived in parish for 21+ years	5
<b>TOTAL (LIVED IN PARISH)</b>	<b>18</b>
Close family lived in parish for 6-10 years	1
Close family lived in parish for 11-15 years	3
Close family lived in parish for 16-20 years	3
Close family lived in parish for 21+ years	11
Close family lived in parish but not specified number of years	1
<b>TOTAL (CLOSE FAMILY)</b>	<b>19</b>
Work in parish for 0-5 years	1
Work in parish for 6-10 years	1
Work in parish but not specified number of years	1
<b>TOTAL (WORK)</b>	<b>3</b>
Have worked in parish for 0-5 years	1
<b>TOTAL (HAVE WORKED)</b>	<b>1</b>
<b>TOTAL</b>	<b>41</b>

- 6.18 18 out of 19 households in need who do not currently live in Copythorne Parish have lived in the parish at some point.

## Household's local connection to settlements in Copythorne Parish

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- 6.19 The majority of households in housing need have the strongest local connection to either Bartley, Cadnam or Copythorne. Please note that some households gave more than one answer to this question.

Settlements with strongest local connection	Households in need
Bartley	25
Cadnam	22
Copythorne	15
Winsor	5
Newbridge	4
Ower	1

## Current Tenure

- 6.20 In terms of the current tenure of those 53 households in housing need, the information is as follows:

Current tenure of households requiring accommodation within the next three years	Households in need
Live with parents/other relative	26
Owner occupier	16
Private landlord	5
Housing association or New Forest District Council	6

- 6.21 49% of households are living with parents or relatives. Many households in need are young adults who want to live independently but cannot afford to rent or purchase a property in the area. In the United Kingdom, more than 3.3 million adults between the ages of 20 and 34 years were still living with their parents in 2013, 26% of that age group. This number has increased by a quarter, or 669,000 people since 1996 (Data sourced from Office for National Statistics).
- 6.22 It is likely that many young people in housing need in Copythorne Parish are living with their parents because renting privately is not an option. Only 9% of households identified as being in housing need rent privately.
- 6.23 30% of households in need are currently owner occupiers. These households will not qualify by need for the affordable rent accommodation. They will however be eligible for a shared ownership property but it does depend on their individual circumstances.
- 6.24 11% of households are in housing association/local authority accommodation. Households who are adequately housed and living in housing association/local authority accommodation will not be eligible for an affordable rented property in Copythorne Parish. They would however, be eligible for shared ownership accommodation.

## Preferred Tenure

- 6.25 15% of households in housing need would prefer to rent from a Housing Association, 28% would be interested in shared ownership and 57% would be interested in either option.

Preferred tenure	Households in need
Either option	27
Shared Ownership	13
Renting Housing Association	7
No answer	6

## Households on the Housing Registers: 'Homeseach' and 'Help to Buy South'

### New Forest District Council (Homeseach) Register

- 6.26 The New Forest District Council Housing Register (The Homeseach waiting list) - the council maintains a waiting list of people who wish to be considered for accommodation at affordable rent.
- 6.27 Current 'New Forest Council Housing Register - Homeseach' figures show 37 applicants with a local connection to Copythorne Parish in housing need.

Please see the table below for their local connection and the number of bedrooms they require:

Homeseach Housing Register Figures Copythorne Parish	1 bedroom	2 bedroom	3 / 4 bedroom	Total
Applicants – A connection	11	7	3	21
Applicants – B connection	4	6	3	13
Applicants – C connection	1	1	1	3
<b>Total</b>	<b>16</b>	<b>14</b>	<b>7</b>	<b>37</b>

- **Band A connection:** live(d)/work(ed) in parish for over 10 years or key worker performing essential service for community
- **Band B connection:** live(d)/work(ed) in parish for over 5 years, parents/siblings/adult children have lived in parish for 10 years or more
- **Band C connection:** live(d)/work(ed) in parish for over 2 years, parents/siblings/adult children have lived in parish for 5 years or more

- 6.28 Out of these 37 applicants, 92% have a strong local connection to the parish:
- 21 have lived in the parish for over 10 years or perform an essential service for the community
  - 13 have either worked in the parish for over 5 years or have close family who have lived in the parish for over 10 years
- 6.29 43% require a one bedroom property, 38% require a two bed and 19% require a three or four bed.

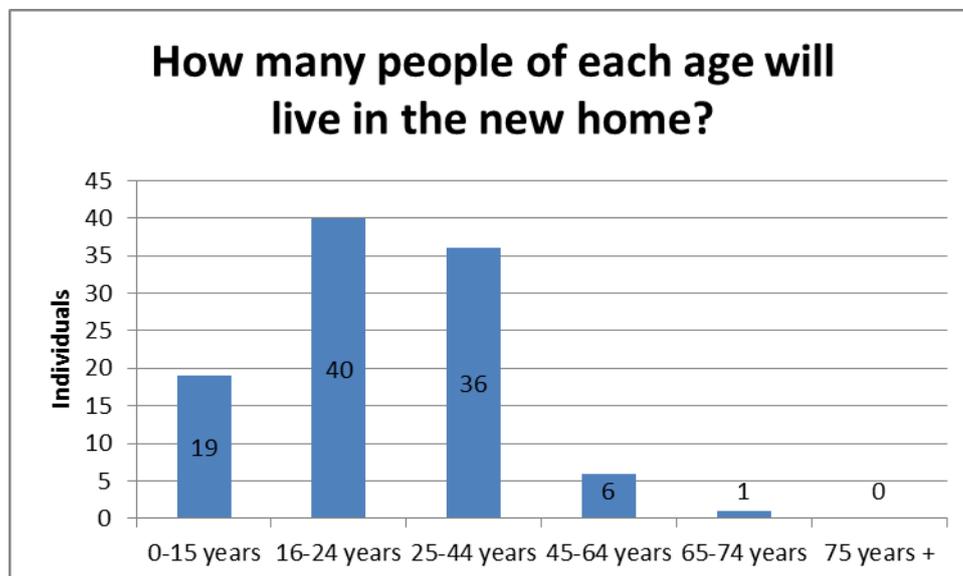
- 6.30 10 households identified as being in housing need in Part 2 of the housing need survey who are interested in affordable rent are on the 'Homesearch' Housing Register while 13 are not.

### Help to Buy South Housing Waiting List

- 6.31 Help to Buy South – a waiting list is maintained of households interested in shared ownership accommodation. 16
- 6.32 Current waiting list figures show 3 households with a local connection to Copythorne Parish in need of shared ownership accommodation.
- 6.33 All 30 households identified as being in housing need in Part 2 of the housing need survey who are interested in shared ownership accommodation are not registered with Help to Buy South.
- 6.34 Some households in need may not be aware that the 'Homesearch' and 'Help to Buy South' registers exist. It is often only when a development has been agreed that people register and those who have already moved away are unlikely to remain on the register.
- 6.35 All households in housing need who have left their details will be sent information about how to register on the Homesearch and Help to Buy South waiting lists.

### Household Composition

- 6.36 Results from Part 2 of the housing need survey show that the majority of individuals in housing need are under 45 years.
- 6.37 The age profile of all individuals in need is as follows:



- 6.38 The majority of residents (64%) represented in Part 1 of Copythorne's housing need survey are over 44 years, this is a stark contrast to Part 2 where 7% of individuals identified as being in housing need are in this age group. This result shows that young people are particularly affected by the high property prices in Copythorne Parish.

- 6.39 Looking to the future it would be beneficial to maintain a balanced community in Copythorne (from birth to old age) working in the local area and supporting a full range of local businesses and services. In order for this to be achieved, young people need to be able to access affordable accommodation in the parish.

### Reasons Accommodation is required

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- 6.40 Households in housing need require separate accommodation for a number of reasons (please note that some respondents have given more than one answer to this question).
- 6.41 The reasons why households need accommodation in Copythorne are as follows:

Reasons that separate accommodation is required	Response Count
Want to start first home	34
To be near family	18
Cannot afford mortgage	15
Need bigger home	9
Cannot afford rent	7
Overcrowding	4
Current tenure insecure	3
Current home affecting health	3
To be near work	3
Need smaller home	3
Special needs (e.g. disabled)	2
Divorce/separation	1
Retiring	1
Want to start a family in future	1

- 6.42 As explained in paragraph 6.36 above, the majority of people in housing need are young so it is not surprising that 34 households need an affordable home as they want to start their first home.
- 6.43 18 households want to be near family; being close to family support networks is important for many people.
- 6.44 Households need a good annual income to afford to purchase a property in rural areas so it is not surprising that 15 households cannot afford to a mortgage and 7 cannot afford to rent.
- 6.45 The housing need survey has identified a demand from households living in overcrowded conditions. Many families live in inadequate accommodation in rural areas as they are unable to afford or access a suitable property. Some live in damp or overcrowded conditions and do not want to move out as they are caring for a relative or their children go to the local school. Often, the limited availability of private rented stock in rural areas means that there are no suitable properties available.

### Size of Accommodation Required

- 6.46 Housing need survey results show that 30% of households require a one bedroom property, 42% require a two bedroom property, 25% require a three bedroom property and 4% require a four bedroom property.
- 6.47 The two tables below show housing need survey results and New Forest District Council 'Homesearch' housing register figures.
- 6.48 Results vary slightly as a higher percentage of applicants on the housing register require smaller properties than households identified as being in housing need through the housing need survey. This is not surprising as some households in the housing need survey may have stated they need bigger properties than what they would actually be eligible for.
- 6.49 Although there is some variation, both the housing need survey results and housing register figures show that there is a need for a mix of property types for single people, couples and families.

<b>HOUSING NEED SURVEY FIGURES</b>		
<b>Size of accommodation required</b>	<b>Households in need</b>	<b>% of households</b>
One bedroom	16	30
Two bedrooms	22	42
Three or four bedrooms	15	29

<b>HOMESearch HOUSING REGISTER FIGURES</b>		
<b>Size of accommodation required</b>	<b>Number of applicants</b>	<b>% of applicants</b>
One bedroom	16	43
Two bedrooms	14	38
Three or four bedrooms	7	19

- 6.50 2011 Census results show that 75% of properties in Copythorne are detached compared with 45% in the New Forest and 22% in England. Copythorne has 53% more detached properties than the average in England. A mix of property types are needed in Copythorne to ensure that different household compositions, ages and income groups are able to live there.

### **Households requiring specialist care and support**

- 6.51 Some households in need have a supported housing need. (Please note that households were able to give more than one answer to this question.)

<b>Does anyone in your home require specialist care and support?</b>	<b>Households in need</b>
Support needed to live independently	1
Limited mobility, wheelchair user	1
Long term illness	1

- 6.52 The table above shows that there is a demand for specialist care and support. Copythorne has an ageing population and age related problems are only going to get worse.

**Market rent**

*'With house prices set to rocket by 35% by 2020, an entire generation will be locked out of home ownership forever and will be forced to rent for life. A stable and affordable rental market would ease the pressure and be a good alternative, but England's housing market is broken. Tenancy agreements are short term and insecure. And as house prices rise, rents do too. On average, they currently take up half of an English person's disposable income but in 10 years that will have risen to 57%. By 2020, rents are expected to soar by an average of 39%.'* (Source: Home Truths 2013/14, the housing market in England.)

- 7.1 2011 Census results show that the percentage of households renting privately in the United Kingdom has increased from 9% to 15% since 2001. The private rented sector has increased significantly in the last 12 years as high house prices have meant that renting privately is now the only option for many households. Renting privately however, can be very expensive in rural areas.
- 7.2 On 11<sup>th</sup> July 2014, 3 properties were available to rent in Copythorne Parish. The cheapest property was a two bedroom cottage available for £950 per month. To calculate the affordability of private renting, net income is used. A household cannot afford to rent if a suitably sized property is more than 30% of net monthly (take home) income (Source; Assessing Housing Need in the South East' summary of the SEERA Good Practice Guide 2004). To afford this property, a household would need a net monthly income of £3,167.
- 7.3 Out of the 31 households in housing need who have declared their income, 28 (90%) would not be able to afford the cheapest property currently available for rent in Copythorne Parish.

**Affordable rent**

*(A new form of tenure introduced by the current government that allows the Housing Association to charge up to 80% of market rent)*

- 7.4 Results from the survey show that 34 households in need are interested in affordable rent.
- 7.5 In recent years, the government has taken steps to bring social housing rents closer to those in the private sector. Affordable rents for new tenants are set at up to 80% of the amount payable in the private rented sector. Although the affordable housing rents are higher than the old style social rent levels, they still have many advantages: (a.) a more secure tenancy than their private sector counterparts and (b.) no large scale deposits demanded at the start of the tenancy.

- 7.6 The likely average affordable rents for a newly built property in Copythorne in July 2014 would be in the region of £115.38 per week for a one bedroom property, £154.83 per week for a two bed property, £183.46 per week for a three bed property and £233.08 per week for a four bedroom property (Source: Local Housing Allowance Rates, Directgov)
- 7.7 Households unable to afford a property at an affordable rent can choose to apply for housing benefit/universal credit to help pay the rent.

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### **Shared Ownership**

- 7.8 The housing need survey has identified 40 households interested in shared ownership. The minimum acceptable income threshold to be eligible for a shared ownership property is £18,000 per year. 23 households in need have sufficient income to be able to afford a property at shared ownership.

### **Open Market**

- 7.9 Measuring average house prices in villages can be difficult due to the small number of transactions that take place. However, there is sufficient information available to give an indication of the sort of prices a new home buyer can expect to encounter in Copythorne Parish.
- 7.10 On 11<sup>th</sup> July 2014, 28 properties were available to purchase in Copythorne Parish ranging from £228,000 for a three bedroom terraced house to £890,000 for a six bedroom detached house (Data sourced from [www.rightmove.co.uk](http://www.rightmove.co.uk)).
- 7.11 To afford the cheapest property available for £228,000, a buyer would need a 20% deposit of £45,600. A mortgage for a property at this price would be £182,400. For a loan of 3.5 times annual income, a buyer would need a gross annual income of £52,000.
- 7.12 Out of the 31 households in housing need whose annual income was declared, 3 would be able to afford the cheapest property currently available to purchase in the parish of Copythorne.
- 7.13 In the year to April 2012, the average annual income for full time workers in the United Kingdom was £26,500. (These figures have been published by the Office for National Statistics, in its annual survey of hours and earnings.) A mortgage for a property priced at £228,000 is 7 times the income of someone earning £26,500 per annum.

**Conclusions** 8

- 8.1        Though most households are satisfied with their housing situation, there is a demonstrable unmet housing need from local people for up to **15 units**.
- 8.2        74% of survey respondents would or may support a small scheme of affordable properties for local people in Copythorne. This is a positive response.
- 8.3        Many respondents who have stated they may support a scheme have explained that they will only support a development if it is on a small scale, well designed and is for local people. It is likely that respondents who ticked 'maybe' would be more supportive if they knew more about HARAH. HARAH schemes are always built on a small scale; they are always well designed and fit into the local area. The Parish Council will be given the opportunity to comment on the design and layout of schemes as HARAH recognises that Parish Councils provide valuable local knowledge. Local people will always be given first priority.

**Local affordable housing need**

- 8.4        Housing need survey results and housing register figures have identified a demand for 83 affordable properties in Copythorne Parish.

- 50 households require a property at affordable rent
- 33 households require a property at shared ownership

- 8.5        However, it must be noted that a recent review of allocations and eligibility criteria means that it is likely that some households identified as being in housing need may not be eligible.
- 8.6        The housing need survey has also identified 126 family members, friends and neighbours who have had to move out of the parish in search of an affordable home and would like to move back. It is likely that many of these would be interested and eligible for an affordable property.
- 8.7        The figure of 83 is likely to be an underrepresentation of actual local affordable housing need in Copythorne.
- 8.8        It should be noted that the recommended scheme does not meet all of Copythorne's housing need but the proposal of up to **15 units (10 affordable rent and 5 shared ownership)** takes into account the size of the parish, the impact of a new development on the parish and resident's

views from this survey which state that only a small scheme for local people would be supported.

## **The needs of local people who want to downsize to a smaller property**

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- 8.9 Many residents may be interested in downsizing or may need to downsize in the future for health related reasons but there is an undersupply of smaller properties available in the parish.
- 8.10 25 respondents have explained they have a requirement to downsize to a smaller property in the parish.
- 8.11 This response rate shows that as well as addressing the affordable housing needs for local people, there is also a requirement to address the needs of older people who wish to downsize particularly in an ageing population.

## **Recommendations**

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- 9.1 It is recommended that the Parish Council considers advancing the process to achieve a small scheme of affordable housing as proposed above by:
1. accepting the findings of this report
  2. engaging with HARA (Hampshire Alliance for Rural Affordable Housing) to explore the potential for programming such a scheme and its funding by the Homes and Communities Agency
  3. exploring potential locations and availability of any sites which the Parish Council may think appropriate.

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