

Scarisbrick Parish Housing Needs Survey 2006: Executive Summary

1.0 Introduction

- 1.1 The Northern Housing Consortium Ltd, was commissioned by West Lancashire District Council, working in partnership with Scarisbrick Parish Council, in June 2006 to undertake a comprehensive housing needs assessment across the Parish of Scarisbrick. This study will assess the current levels of need across the Parish, as defined by Communities and Local Government (CLG, previously ODPM) guidelines.
- 1.2 Assessing housing need was split into two phases looking at the housing needs of current residents of the Parish and previous residents who wished to return to the Parish. The methodology comprised of distinct elements: surveying a sample of households by post and analysis of relevant secondary sources.
- 1.3 A total of 1,480 questionnaires were sent to households across the Parish. A total of 355 questionnaires were successfully completed and returned, representing an overall response rate of 24.0%. In terms of level of statistical robustness, the dataset has a sample error of +/- 4.53%. Overall, data for the survey is sufficiently statistically robust from which analysis can proceed, and conclusions can be drawn.
- 1.4 The following sections outline some of the key findings of the different elements of the research and outline the main housing needs factors across the Parish.

2.0 Profile of the Parish

- 2.1 The Section examined the make-up of the Parish in terms of geography, services, deprivation, crime and economic activity through secondary sources. The postal survey gathered more specific housing and household characteristics to provide a profile as to the make up of housing stock and households across the Parish. Key findings include;

Property profile

- There is a high level of owner occupation within the Parish. 90.5% of properties are owner-occupied, higher than the District and regional estimates of 73.6% and 71.0% respectively (ONS, 2001);
- Levels of social rented accommodation (5.1%) are lower than the District figure of 17.6%;
- Private renting accounts for 3.2% of properties, shared ownership accounts for 0.9% and properties provided with a job account for 0.3% of properties;
- Compared to district wide figures there is a lower percentage of semi-detached and terraced properties within the Parish (24.4% and 7.1% respectively). Detached properties account for 29.8% of stock in the Parish and bungalows account for 30.5% of properties. Caravans/mobile homes account for a notable 5.7% of properties in the Parish;

- The largest proportion of properties within the Parish contain three bedrooms (40.1%), 28.1% contain two bedrooms and 7.1% contain one bedroom. The remainder of properties have four or more bedrooms;
- Previous stock condition surveys and the results of this research suggest that Scarisbrick does not have any notable examples of poor housing. Overall 91.5% of households stated that they were satisfied or very satisfied with the state of repair of their home; Dissatisfaction was highest amongst private renters (unfurnished);
- Nearly half of households indicated the need for some repair work to their property. Most common repair problems included; exterior decoration, windows, roofs, dampness and improvements needed to bathroom/toilets;
- The majority of households benefit from sole use of a kitchen, a bath/shower room and inside toilet. The majority of households lacking these facilities were found within the owner occupied sector.

Household profile

- There are 1,480 households residing within Scarisbrick (as at August 2006) and almost two-thirds have lived in the Parish for ten or more years;
- The most common number of people in households is two (43.2% of households). One person households account for more than one quarter of respondents (28.5%);
- Households containing one or more elderly persons accounted for the largest proportion of households (44.6%). Adults with no dependents formed nearly a third of households and two parent families made up nearly one-fifth;
- The proportion of residents under 16 within the Parish is lower than District wide figures (13.8% compared to 20.3%). There is a lower proportion of residents aged 20 to 39 compared to the district average. 33.9% of the population of Scarisbrick were aged over 60, (21.4% of residents across the District);
- There have been notable changes in the age profile of the Parish between 1991 and 2006 - a 38.9% increase in population aged 75 and over, between 2001 and 2006 a 21.1% decrease in the population aged 0 to 15 years and between 1991 to 2001 a dramatic 42.4% decrease in people aged 16 to 24. These changes highlight an out-migration of younger people from the Parish and an in-migration of older people.
- The questionnaire enquired about the ethnic origin of the respondents. The vast majority of all respondents (98.4%) described themselves as White British or White Irish. A further 0.8% were White any other background. The largest ethnic minority group classed themselves as Pakistani (0.5%);
- Just over half of households (54.2%) contained someone with an illness or disability. Main illness/disabilities included; arthritis, mobility, hearing impairments and asthma. This is in line with the older age profile of residents within the Parish;
- Over half of residents (56%) aged 16 or over are in full or part time work (including self-employment). A further 27% are wholly

retired from work; Over half of households work within Merseyside and a further 41.4% in Lancashire;

- 107 residents work within the Key Worker professions, with nearly half working in the nursing/health and teaching professions;
- 30.3% of households had monthly incomes of less than £1000, 45.1% earned between £1000 and £2,499.99 and 24.6% earned £2,500 or more per month;
- 5.0% of households are in receipt of full housing benefit

3.0 Housing Market characteristics, affordability and flows

Owner occupation

3.1 An examination of the key tenure markets in the Parish was completed; using both information gathered during the survey and secondary sources, to provide tenure profiles and movement between the tenures. In addition, an assessment of affordability within the Parish was carried out.

3.2 Table 3.1 shows the average sale prices of all properties across Scarisbrick between 2000 and 2005.

Table 3.1 Average sale prices of all properties in Scarisbrick, West Lancashire and the North West between 2000 and 2005

Year	Average house prices		
	Scarisbrick	West Lancashire	North West
2000	£109,845	£82,250	£67,133
2001	£107,541	£92,517	£75,472
2002	£145,323	£107,574	£85,622
2003	£163,614	£128,619	£101,099
2004	£187,611	£154,496	£124,703
2005	£235,075	£160,061	£135,610

Sources: Community Data Services and Proviser

3.3 There has been a noticeable increase in house prices in the Parish between 2000 and 2005 (114.0% rise) and prices have been consistently higher than averages for the District and North West throughout the period.

Table 3.2 (overleaf) displays the average house prices for different property types in the Parish in 2005.

Table 3.2 Average house prices in Scarisbrick by property type in 2005

Average price by property type			
Detached	Flat	Semi-detached	Terraced
£257,756	-	£210, 341	£150,500

Source: Community Data Services

3.4 Sales have fallen over the period by 34.3% and in 2005 44 properties were sold in the Parish, perhaps as a consequence of the high house prices.

- 3.5 Calculating the lower quartile house price reveals that the lowest a property can realistically be purchased at is £166,000.
- 3.6 Key housing and household characteristics of those currently living within the owner-occupied market are as follows:
- 90.5% of properties across Scarisbrick are owner-occupied;
 - 61.3% are houses, 30.5% bungalows, 1.4% flats and 5.7% mobile homes;
 - 40.1% of the stock have three bedrooms, 28.1% have two bedrooms and 24.7% four or more bedrooms;
 - 42.5% of households contain an elderly person and 32.6% are all adult households, one fifth of households contain children;
 - Income profiles were noticeably higher than other tenures.
- 3.7 Information on movement into and out of the owner-occupied market reveals that:
- 183 households have moved into the Parish and into this tenure in the last five years, 81.1% previously lived within this tenure outside of the Parish, over half of these households were adult only (under pensionable age) and 43.5% have monthly incomes of £2,800 or more;
 - Four households had moved within Scarisbrick and into owner-occupation from the private rented sector.

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- 3.8 There are 32 properties owned and managed by WLDC in Scarisbrick, 12 are bungalows and the remainder flats. Ten properties are general needs, one is warden accommodation and 21 are sheltered.
- 3.9 There have been 15 properties let over the last three years and there are currently no void properties in the Parish. Demand for accommodation is high with 39 households on the waiting list (nine are currently living within Scarisbrick. Homelessness is not an issue within the Parish; there have been six presentations over the last three years.
- 3.10 Key housing and household characteristics of those currently living within Council stock are as follows:
- 3.7% of properties across Scarisbrick are Council owned;
 - The vast majority (92.6%) contain an elderly person and of those households 50.0% were single person households;
 - Income profiles were lower than in other tenures; 63.7% earn between £450 and £569.99 per month.
- 3.11 Information on movement into and out of the Council housing market reveals that:
- 13 households have moved into the Parish and into this tenure in the last five years, 33.3% previously lived within this tenure outside of the Parish, 33.3% had previously rented from a housing association and 33.3% had owned with a mortgage. All were two pensioner households half have incomes of £570 per month;
 - Eight households (all with one or more elderly members) are considering moving out of their current Council property and into

owner-occupation, however their low monthly incomes may be a barrier;

- 13 of the 58 whole households not currently living in WLDC stock and intending to move are considering social renting. Eight require one bedroom accommodation and four two bedroom homes. All are elderly households;
- Of the 17 concealed households wishing to move, half would consider renting socially and require two bedroom accommodation and all are single pensioner households.

RSL accommodation

- Twenty-one households (1.4% of the stock) within the Parish were owned by RSLs;
- All of these properties are two bedroom, with 80.0% bungalows and 20.0% terraced;
- 60.0% of these households contain an elderly person and 40.0% are all adult households under pensionable age;
- Over half of households had monthly incomes of between £450 and £569.99.

3.13 Information on movement into and out of the RSL housing market reveals that:

- Eight households have moved into the Parish and into this sector in the last five years and previously owned their own homes;
- All households were single pensioners;
- Four households previously lived in RSL accommodation outside the Parish and have moved into Council flats;
- No whole or concealed households wish to move in the next year.

Private renting

- 3.2% of housing stock is private rented (47 households), lower than the District figure of 4.9%. Over two-thirds of properties are unfurnished;
- 63.6% are houses, 27.3% are bungalows and 9.1% mobile homes;
- Almost half have three bedrooms and over one third have two bedrooms, 9.1% have one bedroom and 9.1% four bedrooms;
- Over half of households are all adults under pensionable age;
- 36.4% had incomes of less than £999.99 per month and 27.3% earn over £2,000 per month.

3.14 Private rents for the ward are higher than the average across the District for all accommodation types. An entry level property (one bedroom flat) costs £325.00 per month.

3.15 Information on movement into and out of the private sector housing market reveals that:

- All households who have moved into the Parish and this tenure in the last five years previously lived within this sector;

- 17 households who have moved into the Parish in the last five years previously lived within this tenure – all now own their own home;
- Thirteen whole households who currently live in private rented accommodation wish to move in the next year and all wish to buy;
- No households living in other tenures wish to move into private rented accommodation in the next year.

Other tenures

- 3.16 0.9% of dwellings were identified as shared ownership properties and 0.3% lived in accommodation linked to their job.

4.0 Migration analysis

4.1 Residents who completed the postal questionnaire were asked to provide a range of information relating to previous and planned moves. This information was used to investigate migration into the Parish and household flows within the Parish. Key findings include;

- 217 households had in-migrated to Scarisbrick from outside the Parish within the last 5 years. Over two fifths of these households were moving into the Parish from outside the District however there were some flows from neighbouring Parishes. In-migrants tended to move into owner occupied properties (84.7%) and were more likely to be adult only households under pensionable age (50.0%). Main reasons for moving to the Parish included; moving to a more appropriately sized property, moving to a better location and wanting a better quality home. Analysis of household income for this group reveals higher levels of income compared to residents already living within the Parish;
- 4 households had moved within the Parish boundaries within the last 5 years. These households tended to be families with children moving out of the private rented sector and into owner occupation;
- 20 households wish to return to the Parish to live within the next four or more years, although all feel that they are currently unable to because of the cost of housing. The vast majority of households are all adult under pensionable age or family units and almost two thirds left the Parish because they could not afford to purchase a property;
- 129 households stated that they knew of 249 people moving away from the Parish over the last five years. 74.2% did so to find affordable housing.

5.0 Households aspiring to move and potential unmet need

Whole households

- 58 whole households are planning to move in the next year and remain within Scarisbrick. However 29 of these households felt that they were prevented from moving due to the cost of housing. Half of the households planning to move contain an elderly member and over one-third are adult only households under pensionable age. 24 residents were identified as working within key professions in the Parish;

- 13 households live within a caravan/mobile home and main reasons for wanting to move included; wanting a more appropriately sized property, moving to a better quality home or area and wanting to improve the living situation of a disabled person. Potential movers are most likely to be currently residing within the owner-occupied sector; 30 would like two bedroom properties, 12 three bedrooms, eight one bedroom and eight four or more bedrooms. 12 households wish to move to social rented housing and 46 into owner-occupation;
- Of the 46 households, 17 are unable to afford the market prices, and all households are under pensionable age. Within this group eight households contain Key Workers. Their requirements are as follows:

Table 5.1 Housing requirements of those who wish to buy but cannot afford market prices

Type preference	Size preference (bedrooms)	
	Two	Three
Detached	4	0
Semi-detached	4	4
Caravan/mobile home	-	4
Base: 17	8	8

Source: Household survey

Concealed households

- 17 individuals/households currently living with another household in the Parish are planning to move within the next year and remain in the Parish. These households would require additional accommodation to the households they are currently living with. Four of these households contained two adults under pensionable age, four households contained three or more adults under pensionable age and eight households classed themselves as an ‘other’ household type. Five residents were identified as working within key professions. The main reason for households wishing to move was to set up an independent home;
- These households are looking to move to properties with one or two bedrooms; eight households would like to buy on the open market and eight would like to rent socially;
- Of the eight households wishing to purchase none can afford the market prices, and all households are under pensionable age. Within this group four households contain Key Workers. All would like two-bedroom semi-detached accommodation.

Returning households

- 20 households currently live outside the Parish were identified as wanting to return. 15 of these households are currently residing elsewhere within the District and four are residing elsewhere in the North West. Four households would like to return to the Parish within the next year whilst nine households would like to return in between one and three years from now. 16 of the 20

households felt that they were prevented from moving back to the Parish due to affordability issues.

- All households are under pensionable age with 45.0% all adult households and four contain Key Workers;
- Six households would like a two-bed property and nine a three bed home. Fourteen households would like to buy a property on the open market, five would like to rent socially and one household would like a shared ownership property;
- Of the 14 households wishing to buy four cannot afford the market prices and two are Key Worker households, they require:

Table 5.2 Housing requirements of those who wish to buy but cannot afford market prices (Source: Household survey)

Type preference	Size preference (bedrooms)
Semi-detached	2
Caravan/mobile home	1
Other	1
Base: 4	

6.0 Housing requirements and housing need

6.1 Housing need was assessed in accordance with DCLG guidelines set out in the 'Local Housing Assessment: A Practice Guide' and the previous Housing Market Assessment Manual. Housing needs were calculated by investigating the number of households currently living in unsuitable accommodation, by considering a range of factors, including overcrowding, unfitness and affordability. An assessment was then made regarding the number of people who would have to move to improve their housing situation and the extent to which they had the financial resources to do so.

Housing needs

6.2 300 households (20.3% of the population) living within the Parish are estimated to be living in housing need; the number of housing needs factors across the Parish is summarised in Table 6.1 overleaf.

Table 6.1 Housing needs in Scarisbrick Parish

Category and sub-division	Number of households
1. Homeless or with insecure tenure	
Under notice, real threat of notice, or lease coming to an end	---
Accommodation too expensive, in receipt of housing benefit or in arrears	29
2. Mismatch of household and dwelling	
Overcrowded	17
House too difficult to maintain	158
Couples or households with children with shared use of a kitchen, bathroom or WC with another household	38
Household containing person with mobility impairment or other special needs living unsuitable dwelling	100
3. Dwelling amenities and condition	
Lacks a separate bathroom, kitchen or WC and household doesn't have the facilities to make fit	8
Subject to major disrepair or unfitness and household doesn't have the facilities to make fit	4
4. Social requirements	
Harassment/threats of harassment from neighbours/others living in the vicinity which cannot be resolved except through a move	---
Total number of households in housing need	300

N.B Households can express more than one housing needs factor therefore the total number of needs factors will exceed the total number of households in the table above.

6.3 The main reasons for households being in need are because they are living within a house that is too difficult to maintain (the majority are owner-occupiers and 43.2% contain an elderly person) and/or are in need as they contain a person with a mobility impairment or other special need living in an unsuitable dwelling (62.0% are elderly and 88.0% are owner-occupiers).

Housing Requirements

6.4 Using the latest Government guidance this research analysed the number of households that required alternative or additional accommodation, and an assessment was made as to whether or not affordable housing would be required to accommodate these households.

- 6.5 This assessment included current need, newly arising need and the available stock to offset this requirement. This has resulted in the requirement for an additional 72 affordable units being required per annum for the next five years. The Tables overleaf indicate the type and size of properties required and the household types who are in need.

Table 6.2: Affordable accommodation required annually within Scarisbrick for the next five years

Property size (bedrooms)	Low cost ownership	Shared Ownership	Socially Rented	No. of units in Parish
One	27	2	26	55
Two	3	1	6	10
Three	5	-	-	5
Four or more	2	-	-	2
Total	37	3	32	72

Table 6.3: Property type required by household type

Household type	Low cost ownership	Shared Ownership	Social Rented	No. of units in Parish
Elderly Household	8	1	15	24
Single-person Household	19	-	9	28
Couples	7	-	8	15
Families	3	2	-	5
Total	37	3	32	72

- 6.6 The Tables above indicate the requirements of households in need over the next five years. However, it is recognised that providing a large number of one bedroom properties is not necessarily a realistic option. It is not consistent with providing lifetime homes or homes that can be adaptable and therefore suitable to a wide variety of household types. Therefore, it is suggested that more two bedroom properties are provided, however they must meet the needs of different household types, including both small young person and elderly households.

Accessing the market

- 6.7 Based on the current amounts households can afford and the cost of market housing it is suggested that any low cost affordable housing in the Parish is pegged at £100,000 (64.8% of households currently in need of affordable housing could afford this however, prices should range from £70,000 to give 77.8% of households the chance to be able to own their own home. Calculations suggest that the majority of

households could afford social housing rents, if property were available in the Parish.

Potential unmet need and other demand considerations

6.8 Section 5.0 above outlines the requirements of those households who wish to move into the open market but cannot afford to do so and their requirements should be considered when planning any new affordable housing development.

6.9 Scarisbrick has a notable seasonal worker contingent, which comes to the Parish, often from outside the UK to work in the agricultural industry during the growing season. The Council have recognised this seasonal in-migration and planning guidance allows for temporary dwellings (caravans/mobile homes) to house these workers during the season. Any development within the Parish should acknowledge this group with short-term leases within the social housing sector as an option.

Planning considerations and development opportunities

6.10 Any development should take into account the issues and objectives of the Parish Plan, The Regional Spatial Strategy and Policy DS1 part3 (Green Belt restrictions). In addition, local housing policy also dictates that any new build shared ownership or low-cost home ownership schemes are exempt from 'Right to Acquire or Enfranchise' in Scarisbrick (Statutory Instrument No. 622). The Parish also has a 100% local lettings policy in place.

6.11 Although there are a number of sites which may be suitable for affordable housing which are within the built-up parts of the Parish that are not within the Green Belt, further work is required to ascertain any other constraints such as ownership, highways, ground conditions etc. The Local Plan policy would allow up to half of the Reynold's garage site to be developed for affordable housing with the remainder to be used for employment, leisure or tourism. Respondents to the questionnaire also identified a number of sites, which should be investigated.

7.0 Key Issues and Recommendations

- **Overall sustainability of the Parish**
- **Affordability**
- **Residential stability and housing markets**
- **Age profile and Key Workers**

Overall sustainability of the Parish

7.1 Scarisbrick covers a large area within West Lancashire; despite its size it is characterised by its rurality and the small settlements within it. By its very nature and as with other rural settlements these characteristics are not expected to change significantly over time however, it can not be assumed that the Parish will be sustained over the long-term without monitoring and intervention. The following paragraphs

summarise the housing-related factors which may affect the sustainability of the Parish and suggest recommendations to resolve these.

Affordability

- 7.2 There is a significant affordability issue in Scarisbrick with high average property prices; the lower quartile price stands at £166,000. Two-thirds of households wishing to return to the Parish feel they are restricted due to the cost of housing in Scarisbrick and three-quarters of those who have moved out did so to find affordable accommodation, which was not available within the Parish.
- 7.3 Of those households who wish to move into or within the open market within the next year (who are not necessarily in need as per DCLG) over a third cannot afford to do so, creating a potential unmet need. The lack of suitable affordable accommodation creates a barrier to those who wish to move within the open housing market or enter it.
- 7.4 Of households in need (as per DCLG) of affordable housing and all households could only afford less than £150,000, well below the current lower quartile market price.

Residential stability and housing markets

- 7.5 Movement within the housing markets is low and residential stability high. Owner-occupation is very high, with two-fifths of households containing an elderly person.
- 7.6 Generally, only higher income households are able to buy in the Parish and the vast majority of in-migrants have bought. This indicates an affordability barrier on the open market as well as suggesting a lack of social housing available for people to in-migrate into.
- 7.7 A large number of the households are in affordable housing need because their property is too difficult to maintain; almost half of these households contain an elderly member and almost three-quarters were owner-occupiers. From this we can assume that a number of elderly households are wishing to downsize and move into the social rented market. If smaller social rented units were provided this would enable these households to move on, freeing-up larger family properties.
- 7.8 There is a need for new social rented properties within the Parish. The sector is small, with Council properties of one bedroom and more than half of these are sheltered. There is a notable waiting list from existing residents of the Parish and outside demand and there are currently no empty properties. The size and type put them out of the reach of many.
- 7.9 Overall, movement within the housing market in Scarisbrick needs to be encouraged. More suitable accommodation, particularly smaller properties and social units would enable those elderly households living in larger properties within the owner-occupied market to move on, freeing-up more family housing. However, this must take place in conjunction with the development of more low-cost home ownership properties as many households will not be able to afford the new properties coming onto the owner-occupied market.

Age profile and Key Workers

- 7.10 Over one in three residents of the Parish are 60 or over and population figures indicate an out-migration of younger people from the Parish and an in-migration of older residents since 1991. In addition, the majority of households who have had to move away from the Parish and wish to return are under pensionable age with two-fifths family households. Two of these households contain Key Workers. Of those in housing need (as per DCLG) two-thirds of households are single, couples or families. All of the households identified as potential unmet need are single or couples under pensionable age or family units and almost half contain Key Workers.
- 7.11 The sustainability of the Parish requires younger households and is also dependent on having suitable homes for Key Workers, to enable the local economy to be sustained. These households are struggling to find suitable affordable accommodation within Scarisbrick and any developments within the housing market need to acknowledge this.
- 7.12 In light of the key issues discussed above, the following interventions are suggested to assist in the sustainability of the Parish. It must be noted that these are, as stated, recommendations and therefore it should not be assumed that they will all be actioned. The Council will for example, need to investigate whether there are any existing barriers to implementing these changes or whether they restrict any particular sectors of society. It should also be noted that any interventions or development in the Parish must take into account the Parish Plan and infrastructure of the area.
- Peg affordable house prices - at £100,000 and preferably starting at £70,000 to enable a notable proportion of the population to enter the open housing market
 - Only appropriate affordable development within the Parish as identified within the survey and outlined in Tables 6.2 and 6.3 (above) – to enable the housing stock to meet the requirements of those in most need. However, it must be noted that a developing one bedroom properties is not consistent with providing lifetime homes or homes to suit a variety of household types. Therefore, it is suggested that larger accommodation which meets a range of household requirements is planned. In addition, it is recognised that financing wholly affordable schemes may not be realistic and that cross-subsidy arrangements through market sale of a small number of properties may need to be considered.
 - Restrictions on who can enter these properties – through the continuation of the local lettings policy and a similar policy for low-cost home ownership accommodation to enable local people to remain in the Parish. In addition, younger households and Key Workers households should be given some priority to assist further with the sustainability
 - Affordable housing in perpetuity – continuation of the Right To Acquire exemption policy for all new build low-cost homeownership and RSL stock to keep affordable housing out of the open market and affordable to many

- More sites released for affordable housing development – to enable the housing required to be built and restrictions on Green Belt development may need to be re-considered to allow more suitable land to be used.

Future considerations and monitoring

7.13 There is a requirement for the Council to monitor and update this assessment, to enable them to react to changes within the housing market. In addition, the following issues should be considered which would affect the housing market within Scarisbrick:

- Further large-scale increase in house prices
- Increase in RTB
- Planning guideline changes, particularly in light of recommendations within the Review of Land Use Planning (December 2006) around Green Belt restrictions