

# Parish Housing Needs Survey Report

## **Swanage**

### **Purbeck**

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## **Background to the survey**

Purbeck District Council carried out a Housing Needs Survey to find out if a lack of affordable housing is a problem for some households in Swanage.

The purpose of this survey is two fold. Firstly, to find out whether the general community supports the idea of more affordable housing for residents of Swanage. Secondly, to find out exactly who and how many people might need to return or be helped to stay in the community through access to affordable homes.

Surveys went out on the 30<sup>th</sup> November 2015 and the return date was 21st December 2015. Every household in the parish of Swanage received a survey questionnaire. The address list was compiled from the electoral role.

Swanage Town Council has been pro-active in investigating what the need is for affordable housing in the parish.

## **Housing Needs Surveys**

### **Housing Enabler Parish Surveys - a Register of Interests**

Parish Housing Needs Surveys are sent to all households in a parish and do not require a minimum response rate. Parish housing surveys are a 'register of interests', or list, of people meeting the District Council's criterion for housing need. The purpose is to give every household the opportunity to have their need assessed, and identify actual households in need in the locality, no matter how few. A secondary function of parish surveys is to give an indication of the level of community support for the provision of affordable homes to meet local need.

### **General functions of parish surveys:**

1. Raise awareness of the local housing / income affordability gap.
2. Determine if there are many households whose housing needs are not being met.
3. Report on quantity of existing affordable housing in the community; the frequency of re-lets and whether re-lets are enough to meet the need of the community.
4. Consult on the best ways to meet outstanding local need - i.e. ensuring local lettings of existing social housing stock; converting buildings; providing new affordable homes.
5. Inviting landowners to consider making land available at low cost for the benefit of the community.

6. Give an impression of the general level of support for improving provision of affordable housing to meet local need.
7. Provide follow up information for the community about planning policies and affordable housing providers.
8. To encourage households in housing need to register on the Council's Housing register.

### **Who may be eligible for Affordable Housing?**

Purbeck's Local Plan defines housing need as "households lacking their own housing or living in housing which is inadequate or unsuitable, who are unlikely to be able to meet their needs in the local housing market without some assistance".

### **What is Affordable Housing**

The current definition of affordable housing is contained in the National Planning Policy Framework is as follows:

**Affordable housing:** 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.

Social rented housing is owned by local authorities and private registered providers (as defined in section 80 of the Housing and Regeneration Act 2008), for which guideline target rents are determined through the national rent regime. It may also be owned by other persons and provided under equivalent rental arrangements to the above, as agreed with the local authority or with the Homes and Communities Agency.

Affordable rented housing is let by local authorities or private registered providers of social housing to households who are eligible for social rented housing. Affordable Rent is subject to rent controls that require a rent of no more than 80% of the local market rent (including service charges, where applicable).

Intermediate housing is homes for sale and rent provided at a cost above social rent, but below market levels subject to the criteria in the Affordable Housing definition above. These can include shared equity (shared ownership and equity loans), other low cost homes for sale and intermediate rent, but not affordable rented housing.

Homes that do not meet the above definition of affordable housing, such as "low cost market" housing, may not be considered as affordable housing for planning purposes.

## Examples of Intermediate Housing

**Discounted Sale** – Homes are sold to local people at a fixed percentage of market price. The low cost is then maintained in perpetuity via a legal agreement, so that future resales continue to be at the same percentage of market value and only to people with a local connection.

**Self Build Affordable Housing** – a similar model to discounted sales is the build your own affordable home (also known as custom build). This typically involves individuals commissioning the construction of a new house from a builder, contractor, package company or physically building a house themselves. Self build affordable housing must remain affordable in perpetuity via a S106 legal agreement.

Anyone wishing to undertake a self build project will have to secure a site and funding.

More information on self build can be found in the Purbeck District Council's Affordable Housing Supplementary Planning Document 2012-2027.

Anyone interested in building their own home in Purbeck can register by completing the form available from [www.dorsetforyou.com/purbeck/self-build](http://www.dorsetforyou.com/purbeck/self-build)

Shared ownership is managed by Help to Buy South West who can be contacted at:

Help to Buy South West,  
Templar House,  
Collett Way,  
Newton Abbot,  
Devon  
TQ12 4PH  
Tel: 0300 100 0021  
Website: [www.helptobuysw.org.uk](http://www.helptobuysw.org.uk)

## Swanage Housing Information

According to the 2013 Mid Year Estimates, Office for National Statistics

Population of Swanage	<b>9,568</b>
Total dwellings Swanage (Council Tax records)	<b>5,975</b>
Second homes in Swanage (Council Tax records)	<b>994</b> (17%)

Some residents list their properties, as Holiday Lets so pay business rates and not council tax so are not identified in the figure above. There is no discount for second homes so not all households state their property is a second home and will not be identified in the figure above.

Housing Association rented properties in Swanage	<b>549</b> (10%)
Shared Ownership properties in Swanage	<b>10</b> (0.2%)

## Survey Result

### Households returning forms

**31** households meet the District Council's criterion for rented affordable housing (1% of occupied households).

Some of the 31 households eligible for rented affordable housing also showed an interest in discounted sale (x 1), starter homes (x 3), shared ownership (x 2), self build (x 3) and private rent (x 7).

The size of property they require:

1 bedroom x **22**  
2 bedroom x **7**  
3 bedroom x **1**  
4 bedroom x **1**

**5** households want to be considered for low cost home ownership/starter homes. They are eligible to be on the housing register but only for this type of housing as they are adequately housed.

The size of property they require:

1 bedroom x **4**  
2 bedroom x **1**

**1** household wants to be considered for shared ownership. They are eligible to be on the housing register but only for this type of housing as they are adequately housed.

The size of property they require:

3 bedroom x **1**

**19** households said they were in need of affordable housing but are not eligible to go on the housing register as they have not demonstrated that they have a 5 year local connection to Purbeck.

Some of the 19 households also showed an interest in discounted sale (x 2), starter homes (x 11), shared ownership (x 1), and private rent (x 2).

The size of property they require:

1 bedroom x **11**  
2 bedroom x **5**  
3 bedroom x **1**  
4 bedroom x **2**

**59** households said they were in need of affordable housing but are not eligible to go on the housing register as it is considered they are adequately housed.

Some of the 59 households also showed an interest in discounted sale (x 12), starter homes (x 35), shared ownership (x 15), self build (x7), private retirement complex (x 1) and private rent (x 6).

The size of property they require:

1 bedroom x **34**  
2 bedroom x **14**  
3 bedroom x **9**  
4 bedroom x **1**  
Size not identified x **1**

**The need for affordable accommodation for eligible households comprises:**

Need cheaper accommodation x **6**  
Need to move to own accommodation x **6**  
Need to have secure accommodation x **14**  
Need to have larger accommodation x **3**  
Need to have smaller accommodation x **1**  
Need to have physically adapted accommodation x **3**  
Need to avoid harassment x **1**  
Need to be closer to a carer or dependant to give or receive support x **1**  
No comment x **2**

**Number of forms returned: 1005** of **5975** households sent a survey (17%)

**917** respondents stated the survey was received at their main home and **78** stated it was not their main home. **10** did not comment on this question.

Of the households responding **891** of the **1005** (89%) are in favour of increasing the provision of local affordable housing if there is a proven need. **65** (6%) are not in favour and **49** (5%) did not comment.

**What type of housing, if any, is needed in this parish?**

Housing for first time buyers x **706**  
Housing for families x **551**  
Affordable housing for local people to rent x **715**  
Affordable housing for people to part buy (shared ownership) x **506**  
Self build x **185**  
Other x **54**

**Local amenities**

The survey asked if you need to be housed in Swanage will you have

adequate access to amenities such as transport, school, shopping etc.

Yes x **106**

No x **3**

No Comment x **5**

### **Local people having to move away**

**77** households reported that family members have moved away in the past five years specifically due to the cost of accommodation

### **Transport**

The survey asked what effect would it have on the number of vehicle journeys made in and out of Swanage if you were offered an affordable home in the parish:-

No change in journeys made x **79**

Fewer journeys made x **16**

More journeys x **1**

Not indicated x **19**

### **Current accommodation of households eligible for affordable housing in Swanage**

Renting from a private landlord x **27**

Living with parents x **5**

Living in sheltered accommodation x **2**

Own home with a mortgage x **2**

Renting from a housing association x **1**

### **Years resident in the parish**

More than 10 years x **32**

More that 5 years x **5**

### **Local connection of households eligible for affordable housing in Swanage**

Households may have more than one connection

Grew up in the parish x **21**

Currently live in the parish x **36**

Have close family in the parish x **25**

Currently employed in the parish x **19**

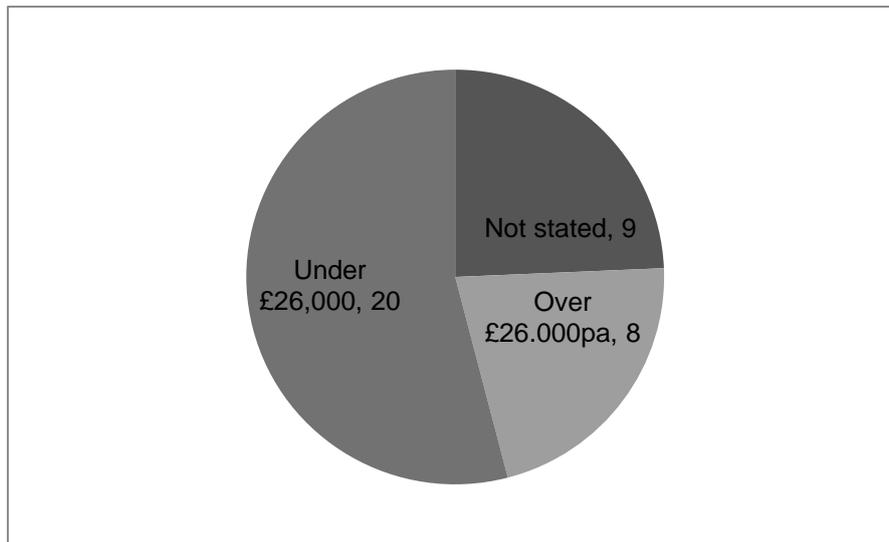
## Young people in full time education

A young person would normally be expected to complete their course and show that they are permanently resident in the parish before being eligible for an offer of independent affordable housing. Allowance might be made for young people on local apprenticeship type courses, or in other circumstances where it is shown they will remain local.

## Income

Affordable housing should be available to households who are in unsuitable accommodation and who are not able to meet their own housing needs through buying or renting on the open market as a result of the local relationship between income and market price.

### Gross household incomes of households eligible for affordable housing in Swanage



## Employment of some responding households

Care Support Worker, Carpenter, Health Care Assistant, Paramedic, Plumber, Receptionist, Shop Assistant and Teaching Assistant.

## The Council Housing Register

The number of households identified from the Housing Needs Survey that meet the District Council's criterion for affordable housing that are currently on the register is 22.

In addition to the 37 households that have been identified by the survey as needing affordable accommodation and have provided their information there are an additional 141 households on the housing register who have a local connection to Swanage and their housing need is as follows:

1 bedroom x **90** (of which 5 are interested in low cost home ownership)  
2 bedroom x **37** (of which 8 are interested in low cost home ownership)  
3 bedroom x **13** (of which 1 is interested in low cost home ownership)  
4 bedroom x **1**

To be eligible to bid on any available housing association owned housing respondents must ensure they register on the Council's Housing Register. This applies to possible shared ownership, shared equity and rented alike.

### **Comments from those in favour**

"I currently pay £950 a month for a 2-bedroom house with a study room, this is an extortionate amount and means I have very little money left each month despite working. If I change my job as planned next year to a full time job I will be struggling even more – seems working people are hit the hardest. Working people who would be paying something towards their house should be given priority over those who are able to work but decide not to."

"Had to give up renting a flat in Swanage as lost our jobs. Moved back with my parents as on our joint lower pay could not afford to rent in Swanage. Rent has increased too much in the last few years and admin fees for estate agents are very high. Now saving for a deposit but very difficult to be a young married couple having to live with my parents. Would like to have a child in 5 years or so but wont if we still have no secure, affordable rented place or house of our own."

"I am a young first time buyer with a high deposit but can not afford to buy a house in Swanage, affordable homes would let a lot of young buyers afford houses in Swanage."

"I have many friends aged 30-45 who live with their parents. Local private rents bear no relation to local incomes. I work as a carer but will be unable to remain in Swanage unless the housing crisis here is resolved. Most people are very concerned about holiday homes which remain empty much of the year, pushing up prices and wasting housing stock. My wages are £7,000 a year and my rent is £12,000 a year. Its unsustainable. In 4 1/2 years, my family has had to move twice when landlords decide to sell up."

### **Comments from the people not in favour**

"There are many flats available in Swanage at a very affordable price, transport is good to and from Swanage by road, more needs spending to subsidise bus services. Affordable housing is just an excuse for developers to build on green field sites. You will have destroyed the environment of Purbeck with business parks and cheap housing so much so that it will be just another run down seaside slum, overpopulated by unemployed in "affordable housing" Protect the environment, no more housing needed affordable or otherwise. Compulsory purchase of holiday homes"

“I am not in favour of giving into the constant pressure to build more in the town. Building “one offs” on vacant plots plus replacing dilapidated old property is the best policy for the area given its infrastructure and natural beauty.”

“I believe all house prices should come down to enable everyone to start and then progress up the ladder. Part buy schemes just adds to the prices still going up.”

“Swanage has so many second homes only occupied for 9/10ths of the year. There would be plenty of housing if a disincentive for 2nd homes, or two tiered system as in the Channel Islands were to be adopted.”

## **Swanage general context**

Housing Associations specialise in developing and managing affordable housing schemes and may obtain grant from the government to do this. Scheme design standards are very high and communities are consulted during the process of working up a planning application.

Housing need may be registered by contacting the Housing Enabler or the Housing Needs Team at any point, including after a survey has taken place. Ultimately affordable homes can only be offered to households who are registered on the Council’s Housing Register.

## **Existing social housing in Swanage**

### **Properties owned by Aster Group**

73 x 1 bedroom for rent (40 for the over 55s)  
125 x 2 bedroom for rent (36 for the over 55s)  
133 x 3 bedroom for rent  
21 x 4 bedroom for rent

There were 63 vacancies in the last 5 years.

### **Properties owned by Stonewater Housing**

7 x 1 bedroom for rent (3 for the over 55s)  
47 x 2 bedroom for rent (13 for the over 55s)  
29 x 3 bedroom for rent

There were 20 vacancies in the last 5 years.

### **Properties owned by Bournemouth Churches**

19 x 1 bedroom for rent  
24 x 2 bedroom for rent (all for the over 55s)  
2 x 3 bedroom for rent

There were 6 vacancies in the last 5 years.

### **Properties owned by Sanctuary**

26 x 1 bedroom for rent (24 for the over 55s)  
2 x 2 bedroom for rent  
2 x 3 bedroom for rent

There were 20 vacancies in the last 5 years.

### **Properties owned by Sovereign**

13 x 2 bedroom for rent  
5 x 3 bedroom for rent

There were 1 vacancies in the last 5 years.

### **Properties owned by Spectrum**

8 x 1 bedroom for rent  
2 x 2 bedroom for rent  
3 x 3 bedroom for rent

There were 1 vacancies in the last 5 years

### **Shared Ownership properties**

5 x 2 bedroom houses  
5 x 3 bedroom houses

### **Right to buy sales in Swanage**

There were 30 sales through the Right to Buy in the last 20 years.

### **Transfers within existing stock**

There is no scope for gaining social rented homes through transfers. Of those households living in the parish who say they need alternative accommodation, 3 are currently living in a socially rented home in Swanage and their accommodation is not suitable to transfer with each other.

### **The local affordability gap**

This affects the ability of local people to access the market

### **Typical cost of local housing to buy**

The typical cost of an average terraced house listed in dorsetforyou.com for July - September 2012 in Swanage is £223,421.

The last property that sold in Swanage listed on Rightmove.co.uk is a one bedroom flat that sold for £134,500 in February 2016.

To purchase the property in Swanage would have required an income of £28,580 based on a safe multiple of 4 x gross annual household income and a 15% deposit.

### **Typical costs of local housing to rent**

At the time of writing this survey, the cheapest property to rent is a one bedroom flat for rent in Swanage for £575 per month listed on Rightmove.co.uk.

### **Factors influencing how many new homes may be provided**

- The potential for existing affordable housing stock to meet local need – i.e. frequency of re-lets.
- Investigating scope for re-use of existing buildings.
- The number of respondent households that become registered and verified in need by the Council's Housing Register.
- Expected provision through planned new development sites? The Strategic Housing Land Availability Assessment offers an opportunity for parishes and landowners to suggest sites for affordable or open market housing.
- The availability of grant funding to enable housing associations to provide affordable schemes.

### **Actions Already Taken Place**

1. Completion of Housing Needs Survey.

### **Suggested Actions**

#### **Town Council**

1. Adopt the Housing Needs Survey and make available to the community.
2. Enter into further consultation if felt it is needed with the community to air the issues revealed in the report and build support.
3. Inform the community that households in need can register at any point with the District Council and that it is essential to register to be eligible for offers of affordable housing.

4. Further explore construction of affordable housing on Town Council land e.g. Prospect allotments.

### **District Council, Registered Providers**

1. Keep in regular contact with the Town Council to discuss the way forward and any imminent planning applications.
2. Identify potential sites and initiate dialogue with landowners and planners to assess viability i.e. willingness to sell / planning policy context.
3. Hold a community drop in consultation once a site has been identified to gain the community views on layout and design prior to a planning application.

## **Appendix**

### **Dorset HomeChoice Scheme**

Dorset HomeChoice is the way of letting the housing association properties, which become available to let in Purbeck. It requires households to “bid” for properties advertised – this does NOT involve paying money; it is another way of saying “express an interest”.

Each Wednesday by 4 pm, Purbeck District Council updates the properties advertised. Properties will be advertised on the internet at [www.dorsethomechoice.org](http://www.dorsethomechoice.org) and at Purbeck District Council offices. For a full list of places where you can see a copy of the advert, please contact Purbeck District Council, Westport House, Worgret Road, Wareham, Dorset, BH20 4PP. Telephone: 01929 557370.

This is the only way Housing Register applicants will be considered for rented properties owned by Housing Associations.

### **The Council Housing Register**

The Housing Register is a list of people who want to rent Housing Association owned property in the District.

This survey is intended to assist people who need to be housed in this parish. However, whether your household requires affordable housing in this parish or elsewhere you must also register on the Council’s Housing Register, Purbeck District Council, Westport House, Wareham, Dorset, BH20 4PP Telephone: 01929 557370.