

Tarporley

Affordable Housing Need Survey and Analysis Report

March 2004

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Tarporley Parish Council
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Vale Royal Borough Council**

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1. Introduction and Context

Tarporley Parish Council has completed an exercise to produce a Village Design Statement with the objective to conserve the important features of the built and natural environment of the village and influence the nature of future development. The process involved extensive consultation with the community during 2001 / 2002. The final Statement was adopted by Vale Royal Borough Council in December 2002 and can be used as material planning evidence when considering future development proposals and planning applications.

The Statement sets out seven key objectives with one of them being:-

“Ensuring the retention and provision of smaller, affordable houses for local people”

This has influenced the Parish Council to take action to stimulate the provision of smaller, more affordable housing to meet an identified local need.

Government planning and housing policy recognises that a requirement exists to provide housing in response to local need. Special powers have been introduced to enable planning authorities to address any exceptional need where individuals are excluded from their communities because of the relationship between incomes and the cost of accessing the local housing market.

The guidance is reflected in local authority planning and housing policy and requires that a thorough investigation of need is conducted before any case can be made to influence mainstream development or apply the special powers available to the local planning authority.

The Borough Council is required to undertake a broad strategic housing needs assessment for the borough as a whole at periodic intervals to support local policy making and influence development decisions. Such a study was undertaken in March 2002 and updated in August 2003.

Government guidance requires the application of a formula reflecting the relationship between local income and access to market property. Income can be assessed in a number of different ways and may be based on reported income levels of those expressing need or recorded wage levels and net disposable income for rental consideration. Access to purchase property on the open market is based on recorded data such as the lowest quartile of recent purchase prices over a given period of time. The combination of data used in the needs assessment exercise resulted in a market access threshold being applied at £67,000 for a two-bedroom property and £92,000 for a three-bedroom property across the borough as a whole. The borough assessment therefore excludes households that can afford to purchase above this level from consideration for prioritised affordable housing on the basis that such open market housing can be accessed within the borough. A policy issue therefore arises regarding the extent to which the wider social requirement of the community in Tarporley can be addressed and what allowance can be made for the significantly higher costs to access market housing in the village. The establishment of a realistic market threshold is important as it effectively defines what can be considered as affordable housing and therefore the special planning powers and funding subsidy that can be applied to achieve this.

The residents of Tarporley, together with those of most other rural communities, have expressed concern that the needs of local people for smaller and more affordable housing to enable them to remain in their communities is not being addressed. Vale Royal Borough Council, both through its Local Plan policy and Housing Strategy, recognises the exceptional circumstances that apply in some of the rural communities may not be reflected in the broader borough assessment. Tarporley Parish Council has made repeated representation on this matter to influence development policy and has now joined with representatives of Vale Royal Borough Council to form a working group to identify affordable housing need, explore the full range of options to address this assessed need and initiate action where appropriate.

In line with policy guidance and as a prudent first step, the Parish Council in partnership with Vale Royal Borough Council and aided by a housing consultant has undertaken a thorough evaluation of local need. This report covers the findings of a parish survey undertaken in November 2003, the analysis of the results and explores some of the implications for policy and the actions required to respond to this identified need. The evidence of such a study can be used to influence local authority housing and planning policy, negotiate quotas from open market development and to stimulate a range of potential local initiatives.

2. Executive Summary

- 383 replies to 1,250 questionnaires distributed representing a 31% response rate
- One fifth or 77 respondents expressed they were in need of affordable housing
- 60 responses were used in the survey analysis as 7 provided no further data to analyse and 10 were deemed to be able to access property in the open market
- 85% of respondents offering an opinion are in favour of development to provide affordable housing
- 80% of respondents felt any provision of affordable housing should be for local people only
- Households in need consisted of 21 young singles / couples, 12 families and 26 mature / elderly
- Four fifths of those expressing need aspire to purchase or part own a property and one fifth to renting
- The range of accommodation based on first choice is 33 houses, 17 bungalows and 8 apartments
- The predominant need is for two bedrooms - some 36, 14 for three bedrooms and 8 for one bedroom
- 10 specified need for ground floor, 7 seek warden assisted, 1 care in own home and 1 residential
- 26 cited reason for move is to be independent and 15 to set up a new household whilst 10 stated existing property too small, 10 rent / mortgage too high and 9 too expensive to maintain
- All but one of the respondents in housing need are employed (or retired) with nearly half being employed and contributing to the local economy in Tarporley or close by.

Further interpretation by the consultant undertaking this study enables the following summary to be offered:

- There is an apparent need for rental property to accommodate 12 households – 6 now and a further 6 within 5 years. The need is predominantly from older people seeking two bedroom bungalows or one bedroom apartments more suited to their changing circumstances. Most of those in need now are on the housing register and effectively in the system whilst those indicating future need are not. The key issue is:- does appropriate accommodation exist and if so can these people be provided for as existing properties become vacant. Demand is predominantly for 2 bedroom accommodation although housing policy has traditionally offered one bedroom accommodation where deemed adequate
- 80% of respondents expressing housing need aspire to home ownership or at least part ownership. Current local authority policy and the limited funds available are orientated towards those least able to resolve their own housing need through the provision of rented accommodation. There needs to be a greater willingness by the policy makers to allow schemes to be brought forward to address the aspiration of home ownership. Depending where the policy threshold is set for assuming market access some, many or the vast majority seeking a purchase option could be excluded from consideration for affordable housing and forced to find accommodation in less expensive areas.
- Of the 45 respondents clearly demonstrating an interest to buy or part own a property, 17 are in need now and 28 indicate they will be within 5 years. 15 or one third are likely to be looking to purchase housing that can be discounted to between £100,000 - £150,000. A form of shared equity / ownership may be more appropriate for the 14 who can invest between £70,000 - £100,000. For the 7 with funds of less than £70,000 shared ownership offering part equity / part rent may be an option.
- Most of the requirement is for two/three bedroom accommodation for young families or two bedroom bungalows for the elderly. Some elderly people are seeking 'up market' one bedroom warden assisted accommodation and some young people a one bedroom apartment as initial access to the property market.

3.Process and Methodology

The Parish Council Affordable Housing Group was formed in March 2003 and included representatives of the planning and housing departments of Vale Royal Borough Council together with an external consultant with experience in the provision of affordable housing. The group identified the perceived issues and considered the potential implications. A survey questionnaire was then developed to draw out these issues and enable a thorough investigation of local need and opinion on the matter.

Total number of questionnaires distributed	1,250	
Total number of replies received	383	31% response
Number of replies expressing affordable housing need	77	20% of respondents
Number of replies not in need but expressing a view	306	80% of respondents

The survey questionnaire was distributed by hand to all households in the Tarporley Parish in early November 2003 and recipients were asked to return the completed questionnaires in a pre paid envelope within three weeks. Of a total 1,250 questionnaires distributed, 383 responses were received giving a response level of 31%. Of the 383 respondents, 77 expressed themselves as being in need of affordable housing representing 20% of the responses.

A further 306 respondents replied who declared they were not in need of affordable housing but wished to take the opportunity to express a view on the matter.

Of the 77 respondents who marked one of the boxes to indicate an affordable housing need, seven did not offer any further information to substantiate a requirement and were therefore eliminated from the analysis. Such a failure to provide even the most basic information requested, suggests the respondents were not serious about their need or eligibility for affordable housing. A further three offered only limited information but have been included in the analysis.

Most of the respondents stating that their preference would be to purchase an affordable property offered a maximum purchase price. In the absence of an agreed definition of affordable housing, a market access cut-off value of £150,000 has been applied. It is highly unlikely that under any prevailing guidance, households that could potentially access the bottom end of the local housing market or higher than this value would be accepted as being eligible for the provision of affordable housing. As a result, a further ten respondents were excluded from the analysis. Current guidance would probably lower this figure still further. At £100,000 a further fifteen respondents would be eliminated but have been included in the analysis for the purpose of this exercise.

The subsequent analysis is therefore based on a total of 60 valid responses.

The following results are based on the information provided by respondents. In some cases respondents did not answer all the questions and consequently responses do not always add up to a total of 60. In some cases respondents were asked to identify their preferred requirement for accommodation type and bedroom capacity etc. The first choice has been used in the analysis. In other cases respondents were offered multiple choices, particularly for example on tenure where without access prices being defined it is difficult for an individual to know if they can afford to purchase or are eligible for shared ownership. In such cases the multiple choice is recoded and the breakdown of responses adds up to more than the total of 60 respondents. However, this information provides an order of weighting for the preferences expressed.

In some cases respondents have offered conflicting information when the reply to individual questions are compared. The main analysis can only take limited account of such conflicting statements as it is based on what respondents have actually said. However, the consultant who has undertaken the analysis has included an additional section to identify a 'best fit' of provision likely to satisfy the assessed need.

	Now	Within 5 yrs	Total
A: Living in Parish and in need of affordable housing	21	32	53
B: Have moved away and wish to return to village	14	9	23
C: In need to receive or give care	7	9	16
D: Need to move closer to place of work	13	5	18
Total valid responses	55	55	110

The 60 valid respondents were able to tick more than one box where the different circumstances applied to them. The 110 responses equate to the equivalent of 1.8 entries per respondent.

Not surprisingly, considering the questionnaires were delivered only within Tarporley, most respondents ticked the first box stating they are in need and currently reside in local accommodation that does not meet their needs. 21 respondents indicated they are in need now whilst a further 32 indicated they could be within the next five years. Some of the latter could well come forward now if the right opportunity becomes available – typically those seeking a more suitable property to meet their needs in retirement.

Some 23 respondents in total indicated they or a family member had either had to, or is likely to have to move away from the area because they could not secure accommodation locally. However, of these, 17 subsequently stated the person in housing need is still resident in Tarporley with 10 in need now and 7 indicating this could be their situation within 5 years. 5 respondents reported moving to Winsford or another nearby town with three of them stating they were no longer in housing need.

In addition to local residency or a significant past period of residency, two other factors are usually taken into account in assessing eligibility through local connection. The need to receive care or provide care for a close relative was cited by 16 of the respondents. These were mainly older people forming part of a larger local family group. Some 18 respondents indicated that they also required to live locally in order to be close to their place of work.

31 of the respondents completed the additional form with their contact details in order to be informed of any subsequent affordable housing provision or development that may be relevant to them.

4. Household Composition

Young Single	11
Young Couple	10
Young Family	5
Mature Family	7
Mature Couple	5
Mature Single	6
Elderly / Retired	15
Total	59

The above table provides a breakdown of the principle household categories based on the number and age groups reported for each household expressing a need for affordable housing. Each category gives an indication of the type of accommodation that might be required. Families are typically seeking housing with adequate bedroom capacity to accommodate existing or anticipated children. Young singles or couples seek cost effective starter homes that could often most appropriately be provided as apartments or flats if only such suitable property were available. Elderly / retired people are in the main seeking properties more suited to their changing circumstance and tend to specify a bungalow to secure easy access and maintenance although some recognise serviced apartments could also meet their requirements. Many of the mature couples and singles are also contemplating ‘downsizing’ to properties more suited to their future lifestyle requirements. These latter groups would in many cases release additional family accommodation onto the market.

There was in one or two cases some confusion in the way certain individuals completed this section, particularly where perhaps the requirement was most probably for one individual in the future but all members of the present larger household were included. Where this was obvious, the respondent was placed in the appropriate household category detailed in the table above.

5. Tenure

Rent	16
Buy	38
Shared Ownership	26
Total number of entries	80

Four fifths of the responses, as shown in table 4a, expressed an expectation or desire to purchase or gain an equity share in a property. Many respondents will have been unsure as to the form of tenure they could access given that no information was or could have been provided to them at the time with regards to the access price for such property and consequently several expressed an interest in more than one tenure or even all three. Given the income and maximum purchase price declared by some respondents, such an expectation may be unrealistic and rental may be the only viable option available to them.

Of the 16 indicating a requirement for rented accommodation, 6 respondents are already registered on the Council Housing Register and a further 7 requested an application form. 13 of the respondents indicated they would expect to rent from Weaver Vale Housing Trust. Although only 16 respondents indicated a requirement for rented accommodation, 21 indicated they thought their housing need would most likely be met by the Trust, with only 8 anticipating provision by another housing association could meet their need and 3 considered private rent the most likely option.

Rent only	9
Rent or Shared Ownership	3
All three tenures indicated	4
Shared Ownership only	8
Buy or Shared Ownership	11
Buy only	23
Total number of compounded entries	80

Table 4b provides a further insight to the overlap between the choice of tenures. 9 respondents recognise their only option of securing an affordable home is by renting whilst a further three are not sure if they can access shared ownership and four have indicated all three. Of these four some are looking to downsize from an existing property and may effectively be able to exercise a choice that most suits their personal circumstances. The largest number by far have specified an interest in purchase only with many of these seeking more suitable accommodation than the one they already own or rent. A significant number have indicated purchase or shared ownership which is not surprising given that there is no clear definition as to the price at which either can be accessed and indeed, depending on the form of shared ownership that can be provided, there is considerable variation in the share of equity at which access can be gained.

Less than £50,000	3
£50,000 - £69,000	4
£70,000 - £99,000	14
£100,000 - £149,000	15
More than £150,000	10
Total valid responses	46

Respondents seeking to purchase or part own a property were asked to indicate the maximum price they could afford to pay. For the seven seeking to secure a property at less than £70,000 a form of shared ownership offering an equity share of between 25% - 80% and paying rent on the remainder would seem the most likely solution. In general this group reported income sufficient in line to secure a mortgage at approximately three times earnings to secure the share of equity they were seeking but did not appear to have any significant additional funds available to them over and above this. Most were living in accommodation owned by a relative or were renting.

The range of options available to the 14 respondents seeking property between £70,000 and £100,000 could extend from a higher equity stake in shared ownership to shared equity or discounted purchase. Of these, 12 are in employment and two retired. In nearly all cases the maximum purchase price indicated was significantly above the income / mortgage threshold required and indicated that respondents had access to additional funds. 7 stated they already owned a property and one part-owned a property. 4 lived in properties owned by a relative and two rent.

11 of the 15 seeking property between £100,000 to £150,00 already own and appear to hold equity in a property and seek to improve on their current situation. One part owns a property, one rents and two live in a property owned by a relative. Virtually all are in full time employment securing a good level of income and 3 are retired. Most of these households a likely to be seeking the outright purchase of discounted market housing although safeguards would have to be incorporated to secure such a discount for future purchasers. In a few cases such as retired households seeking to downsize to a property more suited to their needs a form of shared ownership / equity could be appropriate.

Depending on the threshold set for the application of affordable housing policies, those able to access property in excess of that threshold will no longer be deemed to be in need of affordable housing. If for example the threshold were to be lowered to £100,000 this would remove consideration of the needs of the 15 respondents seeking purchase or shared ownership options from consideration. If lowered still further to say £70,000, closer to the Borough Housing Needs Assessment threshold, it would effectively remove anyone seeking to purchase as it is unlikely any properties could be built for purchase at that price in Tarporley. Shared ownership would still be an option for some where the opportunity to remain in Tarporley is a key factor.

6. Type of Accommodation required

House	33
Bungalow	17
Flat / Apartment	8
Valid responses	58

Table 5 shows the first choice of accommodation indicated by respondents. 27 respondents indicated an alternative form of accommodation would be acceptable to them.

7 Bedroom requirement

Table 6: Bedroom requirement	
One bedroom	8
Two bedrooms	36
Three bedrooms	14
Total valid responses	58

Table 6 shows the bedroom requirement of respondents. Some indicated a second choice requesting additional accommodation but most seemed realistic in their expectation. The breakdown shows a high demand for two-bedroom accommodation which seems in general to be in short supply. A significant demand for two-bedroom accommodation comes from people seeking what appears to be a spare room over and above what may be deemed essential for their requirement as defined in many allocation policies. There may be good reason why most require a second bedroom but although assumptions can be made it is not possible to substantiate this further from the information provided from the survey.

Only 8 respondents indicated one bedroom would meet their need and several of these were young single people seeking their first step on the property ladder and typically referring to a one-bedroom apartment. Some of the older respondents requiring sheltered accommodation also accepted one bedroom would be adequate or a realistic expectation.

There were no respondents seeking a family property with more than three bedrooms.

8. Special Needs provision

Respondents were asked if they had any special needs that had to be addressed and these are detailed in table 7 below.

Table 7: Requirement for special needs provision	
Care in Own Home	1
Warden Assisted	7
Residential Care	1
Need to be on ground floor	10
Indicated requirement for special adaptation	3

10 respondents have expressed a need to be accommodated on the ground floor for easy access although it is possible that for some their need could be met by the provision of a lift in a serviced apartment as referred to by one respondent. Of those highlighting a special requirement, two cited access, whilst another specifically referred to an accessible shower.

7 respondents require warden-assisted accommodation – three seeking shared ownership, two purchase and two rent. In addition 1 seeks residential care and has registered accordingly.

Only one respondent felt they would have a need for care in their own home. This is perhaps a relatively low figure as most respondents may benefit from local family support. Table 2 indicated that 9 respondents cited they needed to live in Tarporley to receive care from a relative or to provide care to a relative.

None of the respondents referred to any specific handicap that would require special adaptation to a property other than easy access.

Table 8: Transport dependency	
Have own car	48
Do not own a car	11
Dependant on public transport	11

Table 8 has been included under the special needs heading as it indicates that a significant number of respondents do not own a car and are dependent on public transport. It is reasonable to include the requirement to have easy access to public transport as a special need. In addition, the following section and table 9, highlight further special needs relating to access to facilities. For many people the location of their accommodation will be an important consideration.

9. Reasons for needing to move

Table 9: Reasons indicated for needing to move (multiple choice)	
A: Present dwelling is tied accommodation	1
B: Dwelling is too difficult to manage	5
C: Dwelling is too small	10
D: Dwelling is unsuitable for health reasons	5
E: Need to be nearer shops and facilities	3
F: Need to be nearer to public transport	4
G: Dwelling lacks inside toilet or fixed bath or hot and cold running water	1
H: Dwelling is shared with another household	3
I: Setting up new household	15
J: Want to be independent	26
K: Rent / Mortgage too high	10
L: Dwelling is too expensive to maintain	9
M: You have a shorthold tenancy or lodgings and so may be asked to leave	4
N: Other reason specified	9

Table 9 provides a further indication of why people need to move and includes broad categories such as an existing property being too expensive or unsuitable or too difficult to manage, a need to be nearer facilities and services, the threat of eviction, setting up a new household and the requirement for personal independence. The latter is the most cited reason and referred to by 26 respondents. This is for a range of reasons including continuing independence for older people but most typically relates to younger people leaving home and is often linked with setting up a new household which is referred to by 15 respondents.

More people have cited financial reasons such as the rent or mortgage is too expensive on their existing property (10) or their dwelling is too expensive to maintain (9) than have stated their existing property is generally unsuitable or too difficult to maintain. Only one respondent refers to their present property lacking essential amenities and 5 state their property is unsuitable for health reasons, generally associated with access difficulties or the increasing need for warden assistance. Perhaps surprisingly only a relatively low number of 4 respondents refer to the need to be nearer to public transport and only 3 to be nearer shops and facilities.

4 respondents state they are effectively at risk of eviction from a shorthold tenancy and one currently lives in tied accommodation. Only 3 state they share their present accommodation with another household.

9 respondents highlighted other reasons for a move when invited to do so at the end of the section. 3 referred to their family ties, and one each to accessing the property ladder, living in a rural area, reducing council tax, establishing a new household, securing a smaller property and independence from a rented family owned property.

10. Local response and opinion towards development

All respondents whether in need of affordable housing or not were asked the question:

“Would you be in favour of a small development of affordable housing in your village?”

	All respondents	Respondents in need	Respondents not in need
In favour of development	318	76	242
Not in favour	56	0	56

Table 10a shows that of the 383 replies received, 318 indicated they were in favour of a small affordable housing development to meet local need compared to 56 who were not in favour. Therefore 85% are in favour of small-scale development to address the local need for affordable housing. Naturally all those in need of affordable housing were in favour, but even amongst those that were not and would not benefit directly themselves a surprising three quarters support the need to provide affordable housing in Tarporley.

Of the 374 respondents expressing a view for or against development, 193 offered further comment in the box provided to expand on their position, equivalent to 50% of those not in need and 58% of those expressing a need.

The following analysis provides a summary of the broad categories of points made. The total number of references add up to 232 as some respondents made points falling into more than one of the categories below.

- 42 Stressed the need for young people / families to remain in the village and / or to be able to access the local property market.
- 21 Stressed the requirement for suitable accommodation to meet the needs of elderly people and enable them to remain in the village.
- 38 Support the need to provide affordable housing in general and / or refer to the benefit for to the community / balance of the population and / or benefit to the local economy.
- 35 Expressed concern about the level of executive housing development and / or the impact on house prices.
- 16 Require any development to be in line with the character of the village and / or the objectives of the Village Design Statement.
- 38 State any development should be of limited scale, appropriately placed and / or have sufficient controls to retain the accommodation as affordable over the longer term.
- 23 Against any development in principal, see no need for more affordable housing and / or feel adequate supply already exists locally or nearby.
- 19 Against any development because of the adverse impact on services and amenities – especially traffic and parking but also schools and sewage system capacity were mentioned.

11. Local connection

Resident of Tarporley	51
Local area around Tarporley	0
Winsford	3
Other local town	2
Outside County	2
Valid responses	58

Not surprisingly considering the questionnaire was only distributed within Tarporley, table 11 shows that the vast majority – 51 out of 58 respondents expressing a need for affordable housing are existing residents of Tarporley. 3 had moved to Winsford and 2 to another local town to secure affordable accommodation although their preference would have been to remain in Tarporley. Only two live outside the County and their main reason for wanting to live in Tarporley is to be nearer the care of relatives. Virtually every respondent to the questionnaire expressing a need for affordable housing can demonstrate a local link through a period of residency or connection to close relatives.

	All respondents	Respondents in need	Respondents not in need
Allocate to local people only	265	60	205
Allocate to anyone in need	64	15	49

Concern is often expressed in communities that priority should be given to accommodating local people. Respondent were asked if they felt the allocation of affordable housing should be restricted to local people only or made available to anyone in housing need. 265 respondents, equivalent to 80% felt allocation should be restricted to people with a local connection compared to 64 who felt anyone in housing need should benefit, although a few of these stipulated local people should be given priority.

12. Employment

Local employment and the contribution to the local economy is often taken into account when considering housing need and local connection. There is a logic to maintaining a stable local workforce and ensuring people can live within reasonable access to their workplace.

Self employed	7
In full-time employment	29
In part-time employment	7
In temporary employment	3
Unemployed	1
Retired	13
Valid responses	60

Table 12a details the employment status of respondents and shows clearly that the vast majority of households seeking affordable accommodation contribute to the local economy through their employment and resultant disposable income. Every single reply gave a response to employment status.

Tarporley	15
Local area around Tarporley	4
Local town	5
Chester	12
Within Cheshire	4
Outside of County	3
Valid responses	43

Table 12b shows the principal location at which the respondents' employment is based. Some 15 respondents have their work based in Tarporley and a further 4 in the local area. Chester is clearly the main employment centre away from Tarporley with 12 respondents having their employment based there and another 5 work in nearby towns.

13. Schooling

0 – 4 years	6
5 – 10 years	2
11 – 17 years	10

A further consideration relating to any new development is the potential impact on local school capacity. Table 13 shows the number of school age children or those approaching school age of families expressing a need for affordable housing. As the vast majority of respondents are already residents of Tarporley there would be little impact on the schooling requirement as their children are already accounted for in local schooling provision. Of the 6 children of pre-school age, 5 are children of families already residing in Tarporley or the local area. In a small number of cases it is possible an existing property would be vacated and could in turn be occupied by another family with children.

14. Interpretation of analysis

Conventional housing need surveys record the expressed needs and aspirations of respondents. Experience in providing affordable housing demonstrates clearly that many of those expressing need at any given time will resolve their own requirement or will fail to materialise in the event of a particular form of affordable housing becoming available after a significant passage of time has passed. Many respondents hold an aspiration to purchase a property in a particular area but this may be unrealistic given their financial circumstances, the cost of constructing local housing, or the general lack of schemes that can offer an appropriate level of shared or discounted ownership. It is therefore quite typical for the institutions charged with prioritising the limited funds available for affordable housing to divide the expressed need by a factor of three or even five as a basis for making a viable investment decision.

Whilst the following assessment involved a degree of subjective interpretation to identify the 'best fit' and provide an estimate of the accommodation required, it does not attempt to calculate the likely level of take-up. Ideally, a modest number of suitable units should be phased and the take up monitored as part of an ongoing assessment of future need.

Consultants 'best fit' analysis

Requirement for rent provision

6 units now

- 4 elderly seeking – 2 x 2 bed bungalows and 2 x 1 bed apartments (2 warden assisted)
- 1 family seeking 2 / 3 bed house
- 1 mature single seeking 1 bed apartment

4 are on the local authority housing register, 1 has requested an application form and 1 has not

6 units within 5 years

- 4 mature / elderly seeking – 3 x 2 bed bungalows, 1 x 2 bed house
- 1 family seeking 2 bed apartment
- 1 mature single seeking 1 bed apartment

Only one is on the housing register but 3 have requested an application form and 2 have not

Requirement for purchase or shared ownership

17 units now but dependent on access threshold and packages that can be made available

- 5 x family, 3 x young single / couples, 6 mature single / couples, 3 elderly
- 12 seeking a house and 5 a bungalow
- 13 x 2 bed, 3 x 3 bed and 1 x 1 bed
- 3 x £100,000 +, 8 x £70,000 - £99,000, 2 x £50,000 - £69,000, 2 x £45,000,

28 units within 5 years dependent on access, packages available and any change in circumstances

- 10 x young single / couples, 9 x mature single / couples, 7 x elderly, 2 x family
- 18 seeking a house, 5 a bungalow and 5 an apartment
- 14 x 2 bed, 11 x 3 bed, 3 x 1 bed
- 12 x £100,000+, 6 x £70,000 - £99,000, 2 x £50,000 - £69,000, 1 x £30,000

Many of the above are existing home owners and tend to be more established with higher levels of equity. They are generally looking to better their current housing status. If access threshold were lowered to £100,000 most of the 3 bedroom house requirement would be removed.

15. Existing affordable housing provision

The local authority stock of council houses was transferred to the newly formed Weaver Vale Housing Trust in 2002. As of June 2003 the Trust owned and managed a total of 83 properties in Tarporley. This consisted of 39 two and three bedroom houses, 20 one and two bedroom bungalows, 9 one and two bedroom flats and 15 bedsit flats. The number of properties available to rent has decreased over recent years as residents have exercised the 'right to buy'.

On average a three bedroom house becomes available every 3 to 4 years, a two bedroom house every 1 to 2 years and a one or two bedroom bungalow also every 1 to 2 years. The local authority housing register contains details of 176 applicants who could potentially have their housing need met in Tarporley although only 30 have a recorded local link.

Rathbone Park off Park Road is a purpose built development of properties for people over 55 years of age. The properties are available for sale or shared ownership and a range of services are provided by Riverside Housing, the housing association that manages the development.

Arderns Meadow is a development of 12 properties with some for rent and other for shared equity whereby a 70% equity share is purchased and the remaining nominal 30% retained by the management company. The scheme was developed by English Villages Housing Association who continue to manage it.

Four small cottages on the high street known as the Rowcliffe Homes were left to the village in a Trust to provide housing for needy elderly people from the village and continue to be managed by the Trust committee.

16 Access to market housing

Property prices are particularly high in Tarporley compared to the average for the Borough of Vale Royal as a whole. Local estate agents advise that the typical entry-level property is the traditional two-bedroom terrace house currently selling for between £130,000 to £150,00. There is a limited supply of these properties which sell almost immediately they come onto the market due to the high demand registered with the estate agents. Occasionally a property may come on the market for £100,000 such as those in Rathbone Park with their age restriction or one in need of significant improvement. The most basic three-bedroom family houses command a price of between £180,000 to £200,000. Estate agents also note a high demand for retirement accommodation under £200,000 with the occasional bungalow coming on the market between £120,000 that may require some attention and £185,000.

Rental property starts at £400 per month for a basic one-bedroom apartment and £500 per month for a basic two bedroom terrace house.

17. Local Plan Policy

The Local Plan is the principal policy document that sets the framework within which any development can be considered. Policies will take account of prevailing legislation and reflect national government guidance. Any proposal to address affordable housing need must take account of the relevant policies in the Local Plan and other policy documents.

Relevant to affordable housing provision the Local Plan addresses the following broad areas of planning policy.

- Sets targets for housing development within the Borough based on estimates of population growth and provides a framework to allocate sites.
- Seeks to define affordable housing and sets targets based on government guidelines and borough housing needs assessment.
- Sets quotas for affordable housing to be achieved from market development – currently proposing to seek 30% as affordable housing from developments of more than 15 units in rural areas.
- Establishes the Settlement Policy Boundary for the principal settlements and green belt / open space designations together with other factors that govern where development may or may not be considered.
- Provides for the application of the rural “exception” policy to enable a small scheme of affordable housing to be developed in specified locations where open market development would not normally be granted.
- Contains policy related to permitted development rights and any restrictions that might apply.
- Increasingly taking account of related policies such as Community Strategy and Housing Strategy.

There will also be many other policies in the Local Plan that influence the consideration of affordable housing relating to matters such as transport considerations and amenity space etc.

18. Options to address Affordable Housing need

Development options

- Conversion of existing empty or derelict property where economically viable.
- Upgrading and subsequent management of existing un-let property or where the potential exists to create new accommodation such as the space above shops etc.
- Re-development and extension of existing under-utilised social housing stock and the grounds within which they are located.
- Securing a quota of affordable housing on allocated open market developments.
- Purpose built affordable / discounted market housing on permitted development sites.
- Purpose built affordable housing on permitted rural 'exception' site

Note that affordability can only usually be achieved through securing a discount from market value - usually in the form of negligible or reduced land values and / or the securing of scarce public subsidy. More often than not, both are required. Innovative design and building construction could also contribute to cost savings.

Tenure options

- Social housing for rent
- Sub-market (discounted) rent
- Shared ownership (part own / part rent)
- Shared equity (own, but with third-party retaining an interest, typically the nominal land value).
- Discounted purchase (with ongoing discount retention mechanism).
- Purpose built low budget market housing

19. Key Objectives

The extensive consultation with the Tarporley community both through the Village Design Statement and the Housing Needs Survey has provided a clear mandate to the Parish Council to identify, promote and facilitate options to provide affordable housing in response to identified local need sympathetic to the considerations expressed. The Parish Council has therefore identified the following key objectives:

- Continue to investigate and monitor the local need for affordable housing.
- Safeguard values identified in the Village Design Statement.
- Lobby local policy makers to influence policy and commitment to affordable housing provision.
- Influence future development decisions to include a quota of affordable housing.
- Promote the inclusion of shared ownership / equity and discounted purchase options.
- Identify and evaluate opportunities for specific affordable housing development.
- Ensure appropriate location and services for older people are considered.
- Seek to integrate affordable housing in such a way to provide a balanced social mix.
- Ensure binding mechanisms are applied to all new provision to maintain affordability in perpetuity.
- Influence policy to provide “affordable” purchase options in recognition of community need
- Seek to ensure priority is given to accommodating local people when affordable housing is allocated.