



# Affordable Housing for Bradwell: A Housing Needs Study

December 2007

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# Affordable Housing for Bradwell: A Housing Needs Study

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I would like to thank the following people for helping me with this study. First and foremost, the residents who participated in workshops and interviews provided really good data to underpin this study. I am indebted to Bradwell Parish Council, particularly Chris Furness, Richard Jarman and Steve Lawless, for their guidance and support. My thanks also to the rural housing enabler, Isabel Bellamy, and Rob Cogings of Derbyshire Dales District Council for sharing the data from the housing needs survey and for their comments on the draft report. At CRESR, I'm extremely grateful to Emma Smith and Sarah Ward who helped with data entry and formatting tasks. Finally, I would like to thank Northern Counties Housing Association, particularly John Ray and Lee Allott, for funding and supporting this study.

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# Report Summary

## Introduction

This study has been commissioned by Northern Counties Housing Association (NCHA) in partnership with Bradwell Parish Council. Both these organisations are interested in developing affordable houses for local people in Bradwell. Following the launch of a recent new housing development by NCHA in Bradwell, there appeared to be demand for more new houses. This study aims to quantify the needs and demands for affordable housing and provide a deeper understanding of the housing issues facing Bradwell in order that short and long-term solutions can be found to meet housing needs.

A multi-methods approach is taken. Data are drawn from a number of sources including:

- the Bradwell Housing Needs Survey undertaken in March 2007 by Derbyshire Dales District Council
- interviews with key stakeholders, including local estate agents, and local letting officers, and
- two resident workshops and one-to-one interviews undertaken in July/August 2007 to discuss topics including the housing market, the nature of housing difficulties, the nature of housing needs and the nature of 'community' in Bradwell.

It is expected that the findings of this report will be relevant for a period of five years and beyond. This confidence is bolstered by the use of qualitative interview data with local residents who discussed a clear desire to remain in the village in unsuitable accommodation, in the hope that new affordable dwellings will become available. Housing needs therefore are unlikely to differ over the next five years.

Beyond five years, the report still has relevance in terms of the numbers of households in need of affordable housing. However, the level of need should be reassessed by examining the impact of any new housing development (if any) and any significant changes in the turnover rate of the current affordable housing stock. The qualitative elements of the study will also remain relevant to understanding the dynamics of housing need in Bradwell.

## Bradwell in Context

Workshop participants were asked to discuss life in Bradwell, and why remaining in the village was important to them. For those who had lived all or most of their lives in Bradwell, identity with the place (and maintaining that identity) is very important. Staying close to family and friends, and remaining "where we've been brought up" are important for practical and emotional reasons.

People give an impression of Bradwell as that of a closely knit community. A wide range of community activities were mentioned and there is a consensus that the majority of residents contribute to the life of the village in one way or another. This includes more recent and long-standing residents.

Village life offers people a sense of security. People generally feel safe in the village and view nearby towns and cities as more dangerous places to live. The level of services that Bradwell offers is also a positive aspect. Nobody said that accessing health services was problematic. Views on transport were more mixed, however recent improvements to the bus service are reported to have made life easier, as does the train service from the nearby village of Hope.

Access to affordable housing, especially for younger people is one of the key issues for Bradwell residents. While there is a range of housing provision, including housing association and privately rented properties, affordable housing that caters for local needs is perceived as being in short supply.

The Bradwell Housing Needs Survey indicates that 86 per cent of respondents are in favour of a small development of affordable housing for local people. Interviews with residents and stakeholders suggest that a new housing development in Bradwell would, in principle, be popular with the majority of residents provided that it meets the needs of local people.

## **Bradwell's Housing Market**

A web-search of local property for sale on one particular day in July 2007 revealed 17 properties for sale in Bradwell. Offer prices ranged from £170,000 to £695,000. Data from the land registry show that prices have risen significantly in Bradwell over the last six years. These price rises have put open market properties out of the reach of those with modest local incomes or those without existing equity in property. First time buyers are, therefore, particularly affected by house price inflation.

Estate agents describe the housing market in Bradwell as 'sluggish' (as of August 2007), and that properties take longer to sell than expected. All the estate agents interviewed also believe that Bradwell's housing market is mainly driven by people moving within the village. They consider Bradwell to be a less popular village for people from the surrounding urban centres of Sheffield and Chesterfield as it was considered to be less scenic and closer to industry.

Turning to the social rented housing stock, over the past 12 month period, no general needs housing has been offered on the Council's choice-based lettings system, however several sheltered properties have become available. For general needs housing, turnover in Bradwell has been low. Only five two-bed properties and one three-bed property have become available since 2005. In addition, there have been two new developments totalling 17 new properties (three of which are shared ownership).

In particular, one and two-bedroom properties are hard to come by. Local letting agents said that some under-occupation in three-bed properties has become necessary due to the difficulty in letting them to families and the high demand from one and two person households. Social housing aimed at older people does have a higher turnover rate. Seventeen properties have become available since 2005, and in August 2007 two such properties were available on the District Council's choice-based lettings scheme ([www.home-options.org/](http://www.home-options.org/)).

Overall therefore, the evidence does suggest that the current housing stock is not capable of meeting the current demand for affordable housing for local people.

## **A Methodology for Analysing the Housing Needs Survey**

This report takes a robust and comprehensive approach to assessing the need for affordable housing in Bradwell. Under the current planning policies of the Peak District National Park

Authority, development would only normally be permitted in Bradwell that provides for a proven local need for affordable housing. Any planning permission will come with a clause restricting the property to those who have a strong local connection. The assessment made in this report, therefore, identifies the level of housing need that can be met by a housing development of this kind.

The Bradwell Housing Needs Survey, carried out in March 2007, was in two parts. Households who felt that they were in housing need were asked to complete Part 2 of the form in addition to Part 1. 59 households completed Part 2. Each case was assessed against the following criteria:

1. Is the household inadequately housed?
2. Can the household's requirements be met by renting or buying on the open market?
3. Does the household fulfil the requirements of the Peak District National Park's local connection clause?

Only in cases where all these criteria are met is the household deemed to be in need of affordable housing that can be met by a new housing development in Bradwell.

Using this method provides a very accurate picture of housing needs in Bradwell, by assessing the likely demand for the kind of properties that may be developed in the village. Those households whose needs fall outside of the criteria listed above have been omitted from the analysis. Therefore, households who are unlikely to be eligible for a new property or indeed less likely to take up an offer of new housing are discounted. This is a critical point of consideration for a future planning application.

## A Note of Caution about the Interpretation of Findings

It is often the case that where an overall housing need is identified, a subjective proportion of this is determined to be the actual need. **This should not be applied to this needs assessment.** Of course it is for the developer and (if necessary) the District Council to take a view on the level of housing provision required. The findings of this report act as a guide to making those determinations.

## Bradwell's Housing Needs

Using the methods outlined in Chapter 4, the Bradwell Housing Needs Survey reveals that **27 households are in need of affordable housing** aimed at those with a local connection. The Table below breaks down the 59 households who returned Part 2 of the survey form.



## Categories of Part 2 Returns

	Number of households
<b>In need of new housing that cannot be met by current housing stock</b>	<b>27</b>
Do not meet the local needs criteria of the Peak National Park Authority's Local Plan (2003)	10
Insufficient information supplied to make a reasonable assessment of circumstances	9
Able to meet housing need on the open housing market	7
Household wishes to move away from Bradwell Parish	2
Part 2 was fully or partially completed in error, and the household is not in need	2
Housing need falls outside a five year period	1
Duplicate form	1
<b>Total</b>	<b>59</b>

Source: Bradwell Housing Needs Survey 2007

The table below breaks down these 27 households by tenure requirements, size of property and time required. This provides a robust indication of the nature of housing demand derived in the village.

## Households in Need of Affordable Housing

Property Type	Tenure and Time Required									Total
	Rent			SO <sup>1</sup>			Rent or SO <sup>1</sup>			
	now	1-3	3-5	Now	1-3	3-5	now	1-3	3-5	
2 bed house	1	-	-	3	3	1	-	1	-	9
3 bed house	1	1	-	-	-	-	1	1	-	4
1 bed house/flat	1	1	-	2	-	-	-	1	-	5
2 bed flat	-	-	-	-	-	-	1	-	-	1
1 bed house	-	-	-	-	1	-	-	-	-	1
2 bed house/flat	-	1	-	-	1	-	-	-	-	2
1 bed flat	-	-	-	-	-	-	1	1	-	2
2 bed house/bungalow	-	1	-	-	-	-	-	-	-	1
2 bed warden assisted	-	-	2	-	-	-	-	-	-	2
<b>Total</b>	<b>3</b>	<b>4</b>	<b>2</b>	<b>5</b>	<b>5</b>	<b>1</b>	<b>3</b>	<b>4</b>	<b>-</b>	<b>27</b>
Simplified by Property Types										
1 bed	1	1	-	2	1	-	1	2	-	8
2 bed	1	2	-	3	4	1	1	1	-	13
3 bed	1	1	-	-	-	-	1	1	-	4
Warden assisted	-	-	2	-	-	-	-	-	-	2
<b>Total</b>	<b>3</b>	<b>4</b>	<b>2</b>	<b>5</b>	<b>5</b>	<b>1</b>	<b>3</b>	<b>4</b>	<b>-</b>	<b>27</b>
Simplified by Tenure										
<b>Total</b>	<b>9</b>			<b>11</b>			<b>7</b>			<b>27</b>

Source: Bradwell Housing Needs Survey 2007

<sup>1</sup>Shared ownership

## Categories of People in Need

The table below provides a better understanding of **who** is in housing need. The report discusses the housing issues faced by each of these groups.

### Categories of People in Housing Need

	Number of households
Young people seeking to form first household	16
Young families living in unsuitable housing	4
Single adults living in unsuitable housing	4
Adult couples living in unsuitable housing	3
<b>Total</b>	<b>27</b>

Source: Bradwell Housing Needs Survey 2007

#### *Young people seeking to form their first household*

This is a particularly interesting group. Their needs are for one and two bed properties and 14 households specify shared ownership as a preferred tenure choice, linked to a strong aspiration to get a foot on the housing ladder. However, young people have a clear perception that property ownership on the open housing market is beyond their reach.

The need for one bed properties comes out strongly from this group. At present, provision of this type of accommodation in Bradwell is extremely rare.

#### *Young families living in unsuitable accommodation*

This is often a key group in rural communities whose housing needs are poorly met. However, this survey reveals that only four such households are in housing need. The reason for this is the recent housing development by NCHA consisting of 12 three-bed properties aimed specifically at the needs of young families. While a significant amount of this need has been met, therefore, there is still a need for housing that is suitable for expanding families, especially given the very low turnover in the current housing stock.

#### *Single adults seeking alternative housing*

Three of the four households in this category currently live in the private rented sector. There are strong aspirations toward home ownership amongst this group, but while they have aspirations towards home ownership, they are unable to access the open market and with to either rent or access shared ownership to provide greater security of tenure and better living conditions.

#### *Adult couples in unsuitable housing*

Of the four households in this category, two are in need of warden-assisted accommodation in three to five years time. Bradwell does have a small supply of this type of accommodation and turnover rates are reasonable. Also the opportunities to adapt their current homes and provide greater support in the home could be explored. However, this is likely to be an increasing need in Bradwell. Many older households find themselves equity rich but income poor, and in properties that have become unsuitable.

Developers, strategic housing and planning officers and the Parish Council should be aware that there is a demand for properties from older people, usually long-standing residents, who have owned properties for a long time. Dealing with this need requires a more detailed assessment of the problem than can be dealt with in this report.

## Key Issues for Stakeholders

### *One-bed or two-bed properties?*

It will be important to decide whether or not one-bed properties are an appropriate development decision. While evidence from some key stakeholders suggests that one-beds are not generally considered to be a viable development option, evidence from younger people suggests that this would satisfy their housing needs.

Younger people have been frustrated that despite the rhetoric, new developments to date have been aimed at families and have neglected younger people in different household formations.

Clearly a more mixed development is appropriate for Bradwell. The evidence of this report suggests that one-bed properties have an important role to play.

### *Renting versus shared ownership*

This analysis, based on people's tenure preferences and their financial position, shows a relatively high demand for shared ownership.

There is a need for caution here. It feels high, particularly taking into account difficulties experienced recently in selling three such houses in Bradwell, and taking account of the District-wide survey of housing needs which suggests that only 1 in 5 of the households in need can afford shared ownership at a 50 per cent share. The developer should therefore weigh this evidence against that of respondents preferences when reaching a decision on the shared ownership element of any future development.

# 1. Introduction

## 1.1. About the Study

This study has been commissioned by Northern Counties Housing Association in partnership with Bradwell Parish Council. Both these organisations are interested in developing affordable houses for local people in Bradwell. In 2006 Northern Counties built 12 houses in the village. All were three bed properties; nine were offered for rent and three were offered for shared ownership. However, at an event to mark the completion of this development, it became apparent that there was a local need for more affordable housing. This study aims to quantify the need for affordable housing that still exists in Bradwell. In addition, this study aims to provide a detailed analysis of the type of households in need and the type of accommodation required. This information will provide the developer with a clear idea about the number and type of properties required for the parish, which they can take forward as a development proposal.

## 1.2. Aims and Objectives

The study has three main aims and objectives.

1. To provide a housing needs assessment for Bradwell to inform and support a development proposal by Northern Counties Housing Association. It is important to note that for the purpose of this study, housing need is defined as those households that will be eligible to apply for a new development for affordable housing in Bradwell. Any new development in Bradwell will be subject to planning constraint, limiting the properties to those households who meet the planning authority's local needs criteria.
2. To provide a more detailed understanding of the housing issues faced within Bradwell. This is to provide the Parish Council with a better understanding of housing needs in the village and how it could be better met in the future. It also enables the developer to provide a more tailored approach to a future development that is more responsive to local conditions.
3. To identify possible locations for a new development based on respondent's views. Site location can be one of the most contentious aspects of a new affordable housing development. It was important that the research did not suggest or propose certain sites, because of the dangers of misinformation and rumour circulating in a relatively small community. Therefore, respondents were asked general questions about where they would like to see new housing to be built.

## 1.3. Research Approach

The research involved a number of methods and techniques. The following sub-headings outline the methods involved.

### *Brief document review*

To provide a context for the study, a brief review of relevant literature was carried out. This included local planning documents, recent local housing strategies and statements and recent reports from the Affordable Rural Housing Commission.

### *Analysis of the housing needs survey*

In the initial proposal to NCHA, the intention was for CRESR to undertake a housing needs survey in Bradwell. However, the recent appointment of a Rural Housing Enabler made it possible for Derbyshire Dales District Council to carry out a survey. This reduced the costs of the research. With the agreement of the District Council and the Rural Housing Enabler, the data from the survey was made available to CRESR for the purposes of this study.

The methodology used to analyse the housing needs survey is laid out in Chapter 4 of this report. The analysis used differs somewhat from current practice. However, it should be stressed that this approach does not seek to undermine current practice. This study has benefited from greater time and resources than are normally available to District Councils or Rural Housing Enablers. We believe that the approach outlined provides the client with the most robust information upon which to put together a development proposal. We also hope that it will be acceptable to the planning authority as a clear expression of housing need in Bradwell.

### *Stakeholder interviews*

To better understand the context for housing needs in Bradwell, interviews were carried out with a number of stakeholders. These included local estate agents, housing association letting and leasing agents, and local representatives at District and Parish level.

### *Resident workshops*

Two resident workshops were carried out in July 2007. The aim of these was to better understand people's housing issues in a cost-effective way. Workshop participants were sampled from the housing needs survey and invited to attend one of the sessions. Workshop 1 was aimed at newly emerging households (i.e. those looking to form their first independent household), while Workshop 2 was aimed at existing households whose accommodation was unsuitable.

The workshops were conducted using a semi-structured topic guide, and included the following topics for discussion:

- Bradwell's housing market
- the nature of housing difficulties
- the nature of housing needs, and
- community services in Bradwell.

Attendance at both groups was lower than expected. Five people attended workshop one and six people attended workshop two. The expectation was that around ten people would take part in each event. In order to compensate for this, eight telephone interviews were undertaken on a one-to-one basis with people who were invited to the workshops but were not able to attend. Five were with people seeking to form a household for the first time and three were with those in need of a different property.

#### **1.4. The Long-term Relevance of Findings**

It is expected that the findings of this report will be relevant for a period of five years and beyond. This confidence is bolstered by the use of qualitative interview data with local residents who discussed a clear desire to remain in the village in unsuitable accommodation, in the hope that new affordable dwellings will become available. Housing needs therefore are unlikely to differ over the next five years.

Beyond five years, the report still has relevance in terms of the numbers of households in need of affordable housing. However, the level of need should be reassessed by examining the impact of any new housing development (if any) and any significant changes in the turnover rate of the current affordable housing stock. The qualitative elements of the study will also remain relevant to understanding the dynamics of housing need in Bradwell.

## 2. Context for the Study

The issue of sufficient affordable housing in rural areas has been high on the agenda of local communities, local government and national government for a number of years. It has gained new impetus recently by the establishment of the Affordable Rural Housing Commission. Set up in 2005, the Commission's role is to advise the government on how to improve access to affordable housing for those who live and work in rural areas. It reported in May 2006 ([tinyurl.com/27vzv5](http://tinyurl.com/27vzv5)) making a number of practical recommendations for national, regional and local government, and for rural communities themselves. In addition, the Housing Corporation set up the Rural Housing Advisory Group in May 2007. It aims to advise the Government on delivery mechanisms for affordable rural housing, to identify and promote innovative approaches and promote joint working.

### 2.1. Life in Bradwell

Bradwell (known locally by some as Bradda) lies in the Hope Valley and is within the boundaries of Derbyshire Dales District Council (the housing authority) and the Peak District National Park (the planning authority). The village maintains an industrial base and while it is regularly visited, it does not attract tourists in the way that nearby Hope, Castleton and Hathersage do. The village has a mix of property types, from the historic core of narrow roads and small stone-built cottages on the hillside, to the more modern (and urban) mix of dwellings in other parts. Bradwell maintains many of its services.

Workshop participants were asked to discuss life in Bradwell, and why remaining in the village was important to them. For those who had lived all or most of their lives in there, the identity with the place is very important. As one long term resident said:

*It's where we live, where we've been brought up. I couldn't imagine living anywhere else.*

Staying close to family is a key concern. For some people there are emotional benefits to family ties such as stability, security and familiarity. For others there are practical reasons:

*My mum's disabled now and I need to be here to look after her. If I didn't live close to her it would be hard to do as much as I do now. You need to look after people in a place like this.*

(Workshop participant)

The impression people give is of a closely knit community. A wide range of community activities were mentioned and there was a consensus that most residents contributed to village life in one way or another. Bradwell is regarded as a friendly place where people generally look out for each other. As one younger person said:

*Everyone knows everyone, but not too much. We don't live in each other's pockets, but you don't mind knocking on someone's door if you need help.*

(Workshop participant)

Living in a village offers people a sense of security. People feel safe, and view the nearby urban towns and cities as being a far more 'dangerous' places to live.

*I like the quietness of the village. Towns can be scary places.*  
(Workshop participant)

*Yes I agree. I came from a big council estate in [Sheffield]. You feel safer here. You can let your children play out and not be worried. It's a completely different environment – safe. When we first got her we bought a big lock for the shed. We hardly ever bother to lock it these days.*

(Workshop participant)

The level and quality of services is another positive aspect of life in Bradwell. Nobody said that accessing health services was problematic, even though it meant a trip to neighbouring Hope at times. Transport can be a problem for those without cars, with the bus running only once an hour and only in the direction of Sheffield. Generally however, people are satisfied with local amenities. As one person pointed out:

*It's a village after all; it'll never offer as many things as the towns and that's part of what's special.*

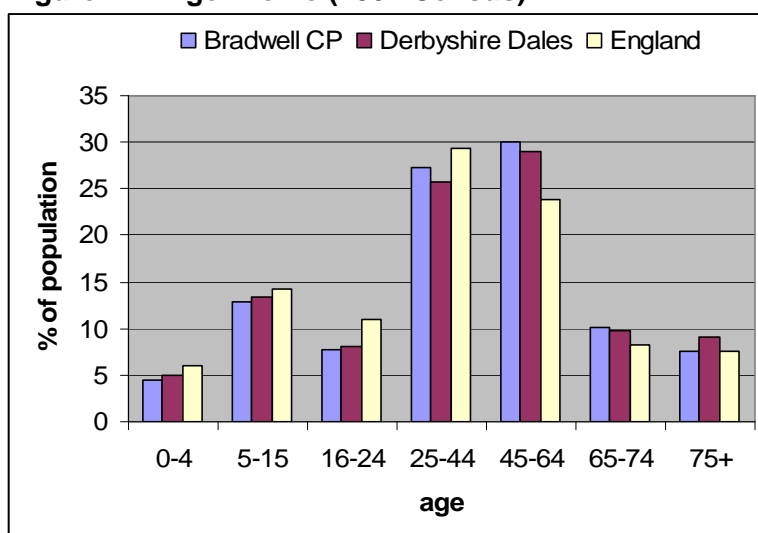
Housing, especially for young people, is one of the key issues for Bradwell residents. While there is a range of housing provision including housing association and privately rented properties, affordable housing that caters for local needs is thought to be in short supply. In a recent survey of resident's satisfaction with their area (carried out for Derbyshire County Council) adequate affordable housing was a top five factor that made for a good place to live. When asked what needs improving most, 'affordable decent housing' was ranked number 1 out of 21 factors. The Bradwell housing needs survey, carried out in March 2007, indicates that 86 per cent of respondents are in favour of a small development of affordable housing for local people. Interviews with residents and key stakeholders in the village suggest that a new housing development in Bradwell would, in principle, be popular with the majority of residents provided that it meets the needs of local people.

## 2.2. Population Profile

Bradwell Parish has 1,423 residents, distributed equally between men and women (710 men and 713 women). Figure 2.1 shows how the population is structured by age. Bradwell maintains a balanced population overall, but on average has an older population compared to the national average. The median age in Bradwell and Derbyshire Dales is 43 years, compared with 37 years in England.



**Figure 2.1: Age Profile (2001 Census)**



Source: National Statistics website: [www.statistics.gov.uk](http://www.statistics.gov.uk)  
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## 2.3. Household Profile

There are 630 households in Bradwell (Table 2.1), having an average size of 2.3 persons. Some 28 per cent are pensioner households, somewhat higher than percentage for England (23) but on a par with Derbyshire Dales as a whole (27). The proportion of households where adult children live with a parent is far greater in Bradwell (9 per cent) than for the district (3) and for England (3). This suggests that younger people are remaining with their family for longer, a finding that is backed up by data from the housing needs survey. There are 183 residents who provide unpaid care to relatives and 238 people (17 per cent) have a limiting long-term illness.

**Table 2.1: Household Structure**

Household Types (2001 Census)	Number	% of total households		
		Bradwell CP	DDDC	England
All households	630			
One person household				
- Pensioner	112	17.8	16.0	14.4
- Other	86	13.7	11.8	15.7
One family and no others				
- All pensioner households	65	10.3	11.4	8.9
- Couple households with no children	132	21.0	21.0	17.8
- Couple households, dependent children	127	20.2	21.8	20.8
- Lone parent hhlds, dependent children	21	3.3	3.7	6.4
- All children are non-dependent	56	8.9	2.7	3.1
Other households	31	4.9	4.3	6.7
All pensioner households	177	28.1	27.5	23.3

Source: National Statistics website: [www.statistics.gov.uk](http://www.statistics.gov.uk)  
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## 2.4. Dwelling and Tenure Profile

Bradwell Parish has 664 household spaces (dwellings), 630 of which are resident occupied. The 2001 census suggests that only 16 properties are used as second homes or holiday accommodation, a mere 2.4 per cent of the village housing stock. Of course, this may have changed since 2001 but there is no accurate way of assessing this. Discussions with local estate agents suggest that other surrounding

settlements such as Hathersage, Hope and Castleton are more popular places to acquire second homes. However, Bradwell residents' perceptions are that the number of second homes is much higher than this, and second home ownership is often cited as a significant issue that affects local people's housing choices.

Table 2.2 shows the tenure profile in Bradwell. There are two important differences between Bradwell and national figures. Firstly, Bradwell's proportion of social renting is five per cent below the national figure. This is common for rural areas due to under-investment in social housing relative to urban areas, and the popularity of Right-to-Buy (tenants' purchase of their council homes) in picturesque rural areas. Secondly, there are a greater proportion of private rented properties in Bradwell relative to Derbyshire Dales and England. Traditionally, the private rented sector has been an important element of rural communities, properties often tied to agricultural or industrial jobs.

**Table 2.2: Tenure Profile**

Tenure (2001 Census)	Number	% of total households			
		Bradwell CP	Derbyshire Dales DC	England	Bradwell HNS
Owner-occupied	441	70.0	75.5	68.7	73.9
Rented from council / HA	89	14.1	12.7	19.3	15.9
Rented private / other	100	15.9	11.8	12.0	10.1

Sources: National Statistics website: [www.statistics.gov.uk](http://www.statistics.gov.uk); Bradwell Housing Needs Survey 2007  
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## 2.5. A Planning Context for Housing

The planning authority for Bradwell is the Peak District National Park Authority. It lays out a series of policies against which development proposals are assessed. These are contained in various planning documents including the *Peak District National Park Local Plan* (PDNPA, 2003) and supplementary planning guidance, *Meeting the Local Need for Affordable Housing in the Peak District National Park* (PDNPA, 2003). Planning policies are generally very restrictive of new housing development, reflecting the principles of National Park designation - to conserve and enhance the Park and provide opportunities for its understanding and enjoyment by the public. Planning policies only make a small provision for general needs (open market) housing in major settlements (Bakewell). In villages such as Bradwell, planning policies make no provision for new housing development, except in the case of conversions and where new development makes a significant environmental enhancement.

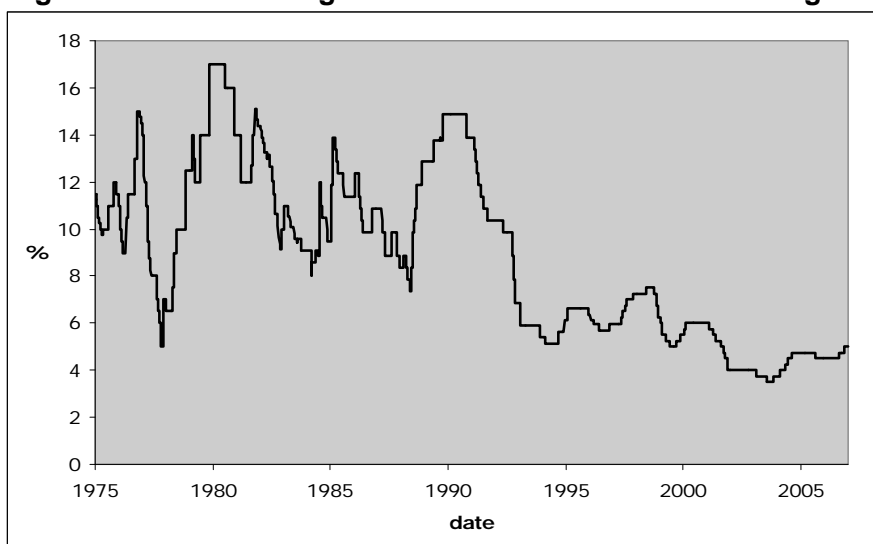
However, the National Park Authority also has a duty to foster the economic and social well-being of local communities, in partnership with other public bodies and without incurring significant expenditure. The PDNPA authority accepts that affordable housing to meet local needs is an important issue for many of its constituent rural villages, and policy does make allowances for this type of development as an exception to its normal planning policies. The 'exceptions policy' as it is known allows for the provision of affordable housing that meets a proven local need. Of course, there are many other factors that are considered when deciding a planning application, such as siting, design and the views of those affected by the development. One key requirement is that a local housing need is proven. This study aims to establish the level and nature of housing need in Bradwell and provide a framework for guiding a future development.

## 3. Bradwell's Housing Market

### 3.1. The Open Market

Generally speaking the open housing market in the area around Bradwell has slowed. Estate agents report that this is due to several factors, the most important being increasing interest rates and the uncertainty of interest rate levels in the near future making mortgages more expensive. However, as Figure 3.1 (below) suggests, UK mortgagees have enjoyed a period of relatively low interest rates since the end of 2001.

**Figure 3.1: Bank of England's Base Rate - Jan 1975 to Aug 2007**



Source: Bank of England ([www.bankofengland.co.uk/statistics](http://www.bankofengland.co.uk/statistics))

The number of properties on the market however is relatively high according to estate agents (see Figure 3.2), who attribute this to the planned introduction of home information packs (HIPs) which was due to begin on 1 June 2007. There was a clamour put properties up for sale before this date to escape the necessity of preparing a HIP. Subsequently the start date was delayed (to allow legal challenges to be made) until 1 August 2007, when it became applicable only to properties with four or more bedrooms. So far, no date has been set for smaller dwellings to require a HIP.

Estate agents described the housing market in Bradwell as 'sluggish', and said that properties were taking longer than normal to sell. Generally properties were sold at 85-90 per cent of the original asking price. However, as one estate agent put it, "properties in the right location and at the right price will always sell in Bradwell".

When asked about the nature of demand for open market properties, all three estate agents interviewed said that Bradwell's housing market was mainly driven by people moving locally. Bradwell was considered to be a less popular village for people from the surrounding urban centres of Sheffield and Chesterfield because:

... it's considered to be less scenic and closer to industry. Although Hope is closer, it's not seen as being near to the Blue Circle plant, and so it's more popular.

(Local estate agent)

Bradwell's location in the Hope Valley was also cited as a reason:

It's not got the train station and it's a bit more out on a limb and off the tourist track. Incomers seem to prefer Hathersage and Hope in this area.

(Local estate agent)

### Affordability

Table 3.1 lists properties offered for sale on one particular day - 12th July 2007 - gathered by using an internet search. While it cannot claim to be a complete list of properties offered for sale that day, it provides an overview of the private housing market in Bradwell. There is a broad range of properties available, but at prices outside those considered affordable by those on local incomes, and with housing needs. It is worth noting that ten of the seventeen properties are offered as either 'vacant possession' or 'no chain involved'.

**Table 3.1: A sample of property available for sale in Bradwell - July 2007**

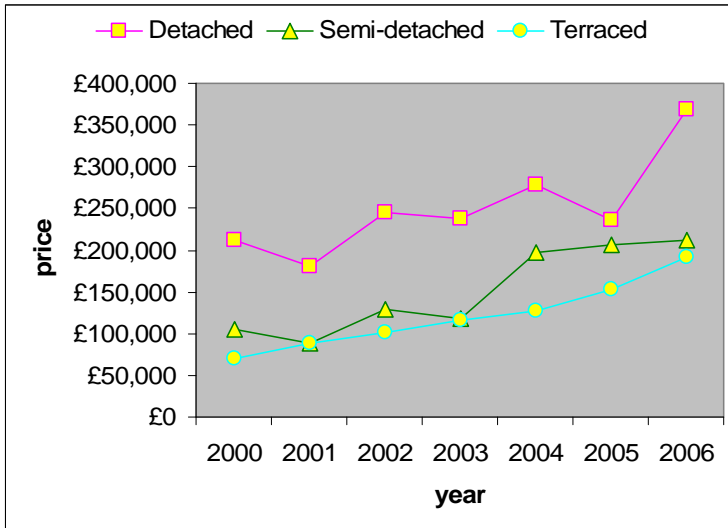
Property Type	Bedrooms	List Price (£) <sup>1</sup>	Notes
Mid-terrace cottage	2	169,950	Vacant possession
Semi-detached cottage	2	185,000	In need of modernisation
Semi-detached house	3	189,500	Property subject to the Derbyshire clause and vacant possession
Semi-detached cottage	2	194,950	
Semi-detached cottage	2	210,000	
Mid-terrace cottage	2	215,000	Vacant possession
Cottage	3	220,000	No chain involved
Semi-detached cottage	3	229,500	Vacant possession
Semi-detached cottage	3	285,000	Vacant possession
Semi-detached house	3	285,000	
Mid-terrace cottage	3	295,000	Two terraces have been combined No chain involved
Detached cottage	3	299,500	No chain involved
Detached bungalow	4	325,000	Vacant possession
Semi-detached cottage	3	335,000	No chain involved
Detached house	3-5	499,000	Conversion
Detached house	5	499,950	
Detached house	4	695,000	1.5 acres included

Source: [www.vebra.com](http://www.vebra.com)

<sup>1</sup>The actual selling price can vary. Local estate agents suggested that actual selling prices in Bradwell were typically around 85-90 per cent of the original asking price.

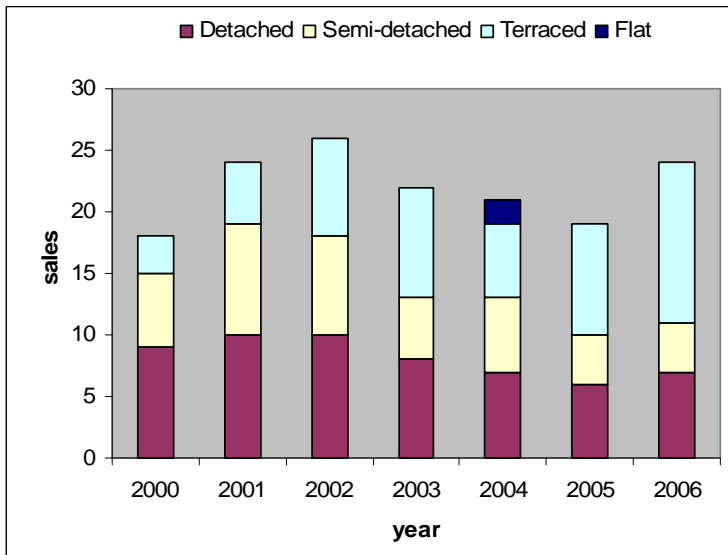
Using data available from the Land Registry, Figure 3.2 shows how the price of different property types has increased since 2000. With small numbers of sales and very different properties in the village, it is difficult to accurately gauge trends in house prices. However, it is clear that prices have risen in Bradwell (as they have in the majority of places) over recent years, and are now out of reach of those with modest incomes, or those without equity in property. First-time buyers therefore are particularly badly affected by housing price inflation.

**Figure 3.2: Average House Price Trends in Bradwell<sup>1</sup> 2000-2006**



Source: House price data produced by Land Registry: © Crown copyright  
<sup>1</sup>In 2004 two 'flats' were sold at an average price of £133,775

**Figure 3.3: Number of House Sales in Bradwell<sup>1</sup> 2000-2006**



Source: House price data produced by Land Registry: © Crown copyright  
<sup>1</sup>Number of sales in postcode sector S33 9.

The price of properties on the open market in Bradwell puts them beyond the reach of many people in Bradwell, particularly those who are looking to form a household for the first time.

### 3.2. The Existing Social Housing Stock

An assessment of housing needs has to take into account the availability of existing housing stock. Table 2.2 indicates that 14 per cent of households in Bradwell live in social housing. This may have increased since 2001 due to new development. Data from the District Council's Housing Register suggests that a high number of people are registered. Derbyshire Dales District Council and High Peak Borough Council now operate a choice-based lettings scheme ([www.home-options.org](http://www.home-options.org)) that allows home-seekers to 'bid' for properties available. Over the past 12 month period, very few general needs properties have been offered, however several sheltered

dwellings for over 55's have been available. The following table shows turnover rates in Bradwell between 2004 and May 2007.

**Table 3.2: Property Lettings in Bradwell (social sector)**

Financial Year	Properties let
2006-2007	1 x 2 bed bungalow (OAP)
	3 x 1 bed bungalow (OAP)
	1 x 2 bed flat (OAP)
	2 x 2 bed house
	9 x 3 bed house (new development for rent) <sup>1</sup>
	3 x 3 bed house (new development for shared ownership) <sup>1</sup>
2005-2006	2 x 2 bed bungalow (OAP)
	1 x 2 bed flat (OAP)
	2 x 2 bed house
	1 x 3 bed house
2004-2005	3 x 2 bed bungalow (OAP)
	5 x 1 bed bungalow (OAP)
	1 x 2 bed cottage
	5 x 2 bed house (new development for rent) <sup>1</sup>

Source: Derbyshire Dales District Council

<sup>1</sup> These are new developments, let for the first time.

For general needs housing, turnover rates have been low in the village. Only five two-bed properties and one three-bed property have become available since 2005. In addition there have been two new developments, totalling 17 new properties (three of which are shared ownership). Evidence of a relatively low turnover rate was supported by interviews with local letting agents and with residents seeking social housing to rent. In particular, one and two bedroom properties were hard to find. Local lettings agents pointed out that under-occupation of recently developed three bed houses had been necessary due to the difficulty in letting them to families and the shortage of one and two bed properties.

However, there does seem to be a reasonable turnover of housing aimed at the needs of older people. 17 properties have become available during the period. At the time of writing, two sheltered properties were available via the choice-based lettings system ([www.home-options.org](http://www.home-options.org)).

## 4. A Methodology for Analysing the Housing Needs Survey

This chapter outlines the methodology used to analyse the housing needs survey.

### 4.1. About the Housing Needs Survey

Derbyshire Dales District Council carried out the Bradwell Housing Needs Survey (HNS) in March 2007. Forms were sent to 711 households and 232 were returned - a response rate of 33 per cent, which is reasonable for a survey of this kind. The survey form is divided into two parts. All those sent forms were asked to complete Part One of the form which collects basic information about household composition, tenure and local connection with the village. Households were asked to complete Part Two of the form if any of the following statements applied to them:

- you are in need of local housing
- someone in your household needs, or is likely to need, housing within the village
- you have a strong local connection to the village and require housing.

Part 2 was completed in 59 of the 232 forms returned.

### 4.2. A Rationale for the Chosen Approach

The purpose of this study is to provide the most comprehensive and accurate indication of housing needs for Bradwell with the data available. Moreover, it provides an indication of the number of households who are in need of new housing **and** would be eligible for new housing built in Bradwell. The method used in this report differs somewhat from the method adopted for other housing needs surveys in the District, but it in no way seeks to undermine current practice. This study has benefited from resources and time that are not normally available to those analysing the data, and it is being done to serve a specific purpose.

Each of the 59 forms is assessed (individually) on its merits against a number of criteria. A household is indicated as being 'in need' **only** if all the eligibility criteria are met. This has proved to be the most robust and effective way to accurately indicate the number of households that are in need of new housing and are eligible to take up an offer that stems from a new development in Bradwell. It gives the developer, the housing authority and the planning authority the best possible information, therefore.

### 4.3. Categories of Information Required to Assess Housing Need

The following categories of information can be derived from the housing needs survey form and used in the assessment of a household's housing need:

### **Information Used to Assess Housing Need**

- 1. Household composition**  
This could be, for example, a single adult or a family with three children.
- 2. Local connection**  
To access a new housing development in Bradwell, the household needs to prove a local connection. The Peak District National Park Authority (PDNPA) considers as local, someone who has lived in the parish (or adjoining parish) for at least 10 years in a 20 year period. A pressing need such as caring for relatives or taking-up employment in the parish would also be considered.
- 3. Current housing situation**  
The form enables the household's current housing circumstance to be considered.
- 4. Stated housing requirement**  
The form enables consideration to be made of when new housing is required, why it is required, the kind of property and the tenure.
- 5. Financial information**  
Information about mortgage affordability, rent affordability, income and savings can be considered, and compared with information about the housing market in Chapter 3 (see also Table 4.1)

## **4.4. Criteria for Making an Assessment of Housing Need**

Once this information is collected for each case, an objective assessment of housing need is made by applying three specific criteria. Firstly, the household's current housing circumstances are assessed. This indicates whether or not they are in housing need. Secondly, the household's ability to meet their housing needs on the open market or in the social rented sector is assessed by using the financial information provided. Reference is made here to the housing market information provided in Chapter 3 (including information about the social rented sector). Thirdly, the local connection of the household in need is assessed. The information provided about local connection is pitched against the PDNPA's local criteria to determine whether or not the household has a bone fide local connection. Any planning permission for new housing in Bradwell would be subject to a clause, limiting occupancy to those households with a strong local connection. Therefore, genuine housing need (that being the households who will be eligible to take up an offer of new housing) must include this element.

These three criteria are summarised in the box below:

### **Criteria for Assessing Housing Need**

1. Is the household inadequately housed?
2. Can the household's requirements be met by renting or buying on the open market?
3. Does the household fulfil the requirements of the PDNPA's local connection clause?

In applying the methodology this way, a number of assumptions are made. Firstly, affordability is a key issue. Section 4 of this report describes Bradwell's housing market and identifies the costs associated with accessing the open housing market. Table 4.1 matches income levels against the amount of mortgage that is affordable. In addition, the value (if any) of the household's existing property is taken into account. Affordability of a mortgage is based on a multiplier of three times gross



annual income. Recent guidance (CLG's Housing Market Assessment) indicates that buying a home costs 3.5 times the gross household income of a single earner household or 2.9 times the gross household income of dual income households. The housing needs survey form did not distinguish between single and joint incomes, and therefore affordability cannot be assessed in this manner. Future surveys should ask respondents to indicate single or dual gross income, and not ask respondents to indicate the level of mortgage they can afford. Experience of this survey suggests that mortgage affordability is often over-stated.

**Table 4.1: Available Mortgage Borrowing by Weekly Income**

<b>Weekly Income<sup>1</sup></b>	<b>Mortgage</b>
	<i>Based on three times annual income</i>
<i>Below £48</i>	<i>Less than £7,488</i>
<i>£49-95</i>	<i>£7,644 - £14,820</i>
<i>£96-145</i>	<i>£14,976 - £22,620</i>
<i>£146-210</i>	<i>£22,776 - £32,760</i>
<i>£211-249</i>	<i>£32,916 - £38,884</i>
<i>£250-300</i>	<i>£39,000 - £46,800</i>
<i>£301-400</i>	<i>£46,956 - £62,400</i>
<i>£401-500</i>	<i>£62,556 - £78,000</i>
<i>£501-600</i>	<i>£78,156 - £93,600</i>
<i>£601-700</i>	<i>£93,756 - £109,200</i>
<i>Over £700</i>	<i>Over £109,200</i>

<sup>1</sup>Weekly income is categorised to match the housing needs survey form.

Secondly, the tenure preference or dwelling type that a household states they require can be inappropriate. For example, private ownership is often stated as a preference but the financial information suggests that this is not viable. Where this is the case, shared ownership has been suggested instead. Selecting private ownership expresses a desire to buy a property. Shared ownership can offer a more affordable way of achieving this in Bradwell. Similarly, a one person household occasionally states a preference for a three bed house. This would be an under-occupation, unacceptable to the planning authority and the housing authority. However, many people state a preference for one extra bedroom. This could be acceptable as it allows for flexibility and 'future-proofing' for the household. Where a household's stated requirement is for one extra bedroom, this has been accepted as the housing need. Where a single person household has stated the need for a one bed property, this has been accepted as housing need. Discussion later in the report will make a judgement on the supply of one bed properties in the context of affordable housing in a village such as Bradwell.

#### 4.5. A Note of Caution about the Interpretation of Findings

Using this method of assessment provides a very accurate picture of the housing needs in Bradwell that can be met through the development of a new housing scheme. In doing so, households who are unlikely to be allocated a new dwelling, or indeed less likely to take-up an offer of a new dwelling, are discounted. This is a critical point of consideration for any planning application. When other methods of assessing the level of housing needs are used, a subjective percentage calculation of the overall housing need is made to determine the number of households who may actually take up an offer. For the methodology used in this study, that percentage calculation (which is usually 33 per cent of estimated housing need) would be inappropriate if applied to the figures provided in the following Chapter. Of course, it is for the developer and (if necessary) Derbyshire Dales District Council to take a view on the level of housing provision that it feels is necessary for Bradwell. The findings of this report act as a guide to make those determinations.

## 5. Bradwell's Housing Needs

This chapter aims to indicate and understand housing needs in Bradwell. It uses analysis of the housing needs survey, resident workshops, resident interviews and stakeholder interviews to clearly identify housing needs in Bradwell Parish.

### 5.1. Households in Need

Using the method outlined above each of the 59 forms where Part Two was completed were analysed using a matrix. This is not being made publicly available because, in a small community, there may be a possibility that individuals could be identified. This would be contrary to the confidentiality that respondents expect.

Table 5.1 indicates the assessments that were made. Out of 59 forms, 27 households are considered to be in need of affordable housing aimed at those with a local connection.

**Table 5.1: Categories of Part 2 Returns**

	Number of households
<b>In need of new housing that cannot be met by current housing stock</b>	<b>27</b>
Do not meet the local needs criteria of the Peak National Park Authority's Local Plan (2003)	10
Insufficient information supplied to make a reasonable assessment of circumstances	9
Able to meet housing need on the open housing market	7
Household wishes to move away from Bradwell Parish	2
Part 2 was fully or partially completed in error, and the household is not in need	2
Housing need falls outside a five year period	1
Duplicate form	1
<b>Total</b>	<b>59</b>

Source: Bradwell Housing Needs Survey 2007

Ten households were in housing need, but did not have a strong local connection with Bradwell or its surrounding parishes. Insufficient information in nine cases meant that an objective assessment of housing needs could not be established. Typically, a number of questions were left blank making it difficult to get a full enough picture of needs or eligibility. The non-disclosure of financial data was a particular problem, despite assurances given that such information would be treated confidentially. Clearer instructions to complete all questions together with a rationale for this could make a difference here. Seven respondents were considered able to satisfy their needs on the open market. Many of these were home-owners wishing to sell up and move to smaller, usually rented accommodation. A number of households in this category were elderly couples and elderly single households. This is a complex issue for housing provision and one that will be discussed in more detail later on. Two households clearly indicated that their intention was to move away from Bradwell, and therefore could not be considered to have a need for affordable housing within the Parish. A further three cases were dismissed; two

respondents completed Part 2 in error and were not in housing need, and one form was the duplicate of another.

The specific housing requirements of these 27 households are shown in Table 5.2 where it is possible to interpret the type of property, the tenure required and the time period in which the need is required.

**Table 5.2: Households in Need - Preferred Tenure, Property Type and When Required**

Property Type	Tenure and Time Required									Total
	Rent			SO <sup>1</sup>			Rent or SO <sup>1</sup>			
	now	1-3	3-5	Now	1-3	3-5	now	1-3	3-5	
2 bed house	1	-	-	3	3	1	-	1	-	9
3 bed house	1	1	-	-	-	-	1	1	-	4
1 bed house/flat	1	1	-	2	-	-	-	1	-	5
2 bed flat	-	-	-	-	-	-	1	-	-	1
1 bed house	-	-	-	-	1	-	-	-	-	1
2 bed house/flat	-	1	-	-	1	-	-	-	-	2
1 bed flat	-	-	-	-	-	-	1	1	-	2
2 bed house/bungalow	-	1	-	-	-	-	-	-	-	1
2 bed warden assisted	-	-	2	-	-	-	-	-	-	2
<b>Total</b>	<b>3</b>	<b>4</b>	<b>2</b>	<b>5</b>	<b>5</b>	<b>1</b>	<b>3</b>	<b>4</b>	<b>-</b>	<b>27</b>
Simplified by Property Types										
1 bed	1	1	-	2	1	-	1	2	-	8
2 bed	1	2	-	3	4	1	1	1	-	13
3 bed	1	1	-	-	-	-	1	1	-	4
Warden assisted	-	-	2	-	-	-	-	-	-	2
<b>Total</b>	<b>3</b>	<b>4</b>	<b>2</b>	<b>5</b>	<b>5</b>	<b>1</b>	<b>3</b>	<b>4</b>	<b>-</b>	<b>27</b>
Simplified by Tenure										
<b>Total</b>	<b>9</b>			<b>11</b>			<b>7</b>			<b>27</b>

Source: Bradwell Housing Needs Survey 2007

<sup>1</sup>Shared ownership

To provide a better understanding of those households that are identified to be in housing need (that can be met by a new development), a number of different types of household have been established. These are outlined in Table 5.3.

**Table 5.3: Categories of People in Need**

	Number of households
Young people seeking to form first household	16
Young families living in unsuitable housing	4
Single adults living in unsuitable housing	4
Adult couples living in unsuitable housing	3
<b>Total</b>	<b>27</b>

Source: Bradwell Housing Needs Survey 2007

By far the largest group are single adults, currently living with parents and wanting to set up on their own in the village. Households in the other three categories currently live in unsuitable housing. This might be because of overcrowding, family expansion, poor standards or problems associated with mobility.

Each of these categories will now be discussed in more detail.

## 5.2. Young People Seeking to Form their First Household

This is a group of particular interest, and represents 59 per cent of the overall housing need. As Table 5.4 (below) shows, shared ownership is of particular interest to people in this group. Eight people specify shared ownership, and six specify rent or shared ownership. Only two from this group consider renting as an option. Clearly there is a significant desire amongst this group to get a foot on the housing ladder. For all households, private ownership is beyond their financial reach. Some form of shared ownership can offer them a rung on the ladder. During interviews and workshops with respondents from this group, the concept of shared ownership was clearly understood. There were clear aspirations for property ownership, but an acceptance that buying on the open market was simply not an option in Bradwell or surrounding villages.

*Can local people like you afford to buy around here? (laughing) No way. It's totally out of the question. The cheapest you'd ever get is 150, 160 [thousand]. We just can't afford that. There's just no way. I don't know how people do afford that sort of money. Me and my husband, we both work, and still there's no way.*

(Workshop discussion)

However, discussions around shared ownership met with a favourable response. For most people in this group, their parents are owner-occupiers, and this has a strong influence on their aspirations. Most believed that ownership was preferable to renting. This response is typical:

*Renting is just throwing money away. I can't see house prices coming down. Not that much anyway. So it'd be good to at least get one step on the ladder. I know people who bought houses 10 years ago and they say 'oh we bought for this and now it's worth this'. Even owning part of the property would be a start.*

(Workshop participant)

People therefore view ownership in a positive way, and appear to embrace the concept of shared ownership as a step on the ladder. There is also a perception that shared ownership can offer greater tenure security:

*With council housing you've always got it into the back of my head that they'll ask me to leave, and that it won't be forever. You've got no security. I'd like part ownership - to have some say and have some security.*

(Workshop participant)

In terms of timescales, the majority require new housing in 1-3 years (10). Five people require it straight away and 1 person's need was in 3-5 years time.

**Table 5.4: Younger People seeking to form their first household**

Property Type	Tenure and Time Required									Total
	Rent			SO <sup>1</sup>			Rent or SO <sup>1</sup>			
	now	1-3	3-5	now	1-3	3-5	now	1-3	3-5	
2 bed house	-	-	-	2	3	1	-	1	-	7
1 bed house/flat	1	1	-	1	-	-	-	1	-	4
1 bed house	-	-	-	-	1	-	-	-	-	1
2 bed house/flat	-	-	-	-	-	-	-	2	-	2
1 bed flat	-	-	-	-	-	-	1	1	-	2
<b>Total</b>	<b>1</b>	<b>1</b>	<b>-</b>	<b>3</b>	<b>4</b>	<b>1</b>	<b>1</b>	<b>5</b>	<b>-</b>	<b>16</b>
Simplified by Property Type										
1 bed	1	1		1	1		1	2		7
2 bed				2	3	1		3		9
<b>Total</b>	<b>2</b>			<b>8</b>			<b>6</b>			<b>16</b>

Source: Bradwell Housing Needs Survey 2007

<sup>1</sup>Shared ownership

In terms of the size and kind of properties, people specified either one or two bed properties. Some specified 'house' while others indicated that a house or a flat would satisfy their needs (respondents could make more than one choice on the survey form). The important aspect for strategic consideration is whether or not the provision of one bed properties is suitable for Bradwell. Findings from stakeholder interviews suggest that one bed properties can be difficult to obtain planning permission for. Two bed properties offer more flexibility for changing / growing households, and can be allocated more widely. However, this study clearly shows that there is an unmet demand from single people. In the workshops several respondents commented that the recent Northern Counties Housing Association (NCHA) development of 12 three bed properties actually did nothing to help retain and support younger people within the village. They saw this provision as being just for established families:

*I know that there were families who needed new housing and I'm glad they got it, but they're not the only ones. I guess that single people don't have as much ... I mean their needs aren't seen as important.*

(Workshop respondent)

*To be honest, I think the only option for people like us is to stay put or move away [from Bradwell]. If people talk about keeping young people in the villages, they should mean it.*

(Interview respondent)

When asked about their needs, respondents in this group were clear that a one bed property would suit their needs and that they would be willing to accept such a property if it were offered.

*Yeah sure I'd have a one bed flat - anything. People go on about wanting young people to stay [in the village] but those three bed houses are for those with families. If you want to get out of your parents home you have to move away.*

(Workshop respondent)

Young people wanting to form a first household also felt that it was unlikely that two bed properties would be allocated to them. There are therefore arguments on both sides. Of course, as Table 5.4 shows, there are people in this group who state a preference for a 2 bed house, with a view to the future. As one respondent commented:

*I don't want to get stuck with a one bed. What if I needed more space in the future for a family or whatever? Getting one place would be hard enough. You'd say to yourself, 'I'll hang on for a bigger place'.*

(Workshop respondent)

Clearly this is a difficult issue and should be a key consideration for any future development plan.

### 5.3. Young Families Living in Unsuitable Housing

Four households fall into this category. This is an important group in terms of affordable housing. One might have expected this to be larger, however this may be explained by the fact that Bradwell's most recent development (by NCHA) of 12 three bed houses catered mainly for this group. Indeed all four households indicate that a three bed house would meet their needs. Two require new housing straight away, and two require it in 1-3 years. Two families state a preference for renting, while the other two state their preference as renting or shared ownership. There are two main reasons why these families require new housing. In two cases, their families have grown from two to three children and their current accommodation is too small. In the other two cases, families are renting privately. The quality of the accommodation is poor and it is expensive. One respondent commented that while the house had enough space, it was very badly maintained and posed a risk to their children's health and well being.

The aspiration to own property and 'get on the housing ladder' appears to be much lower for this group than for young people still living with family. Their main priority is to access suitably sized and affordable accommodation. Renting was, therefore favoured.

*We just need somewhere decent that we can afford.*

(Workshop respondent)

*This house that we have is rented from a private landlord. To be honest he doesn't do much to it and it needs things doing. We'd be better off with a housing association. At least if something needed fixing it'd get fixed. I've stopped bothering to call our landlord. Doesn't seem worth it.*

(Interview respondent)

Clearly, there is a clear need here for three bed properties for rent. While the recent NCHA development catered for this group, there still exists this need. However, there may be question marks here, when evidence from letting officers is factored in. In the recent development, nine properties were offered for rent, three for shared ownership. Local lettings officers and others report that several of the rented units were allocated to couples, due to the lack of demand from families. Furthermore, letting officers suggest that there is more demand for one or two bed properties for couples and single people that couldn't be adequately met. This therefore supposes that the need for three bed properties has been met in Bradwell. However, the survey information clearly and objectively identifies an unmet demand.

This is a close judgement call for developers and strategic housing officers. Consideration should also be given to a scenario in which the development of one and two bed properties could enable the freeing-up of existing three bed properties. It would certainly provide a better housing mix, providing choice, and the ability to move between properties as households grow and circumstances change.



## 5.4. Single Adults Seeking Alternative Housing

Four households fall into this category. Three are in need of a 2 bed property, and the other, a one bed house or flat. One indicates the need for rented accommodation, two indicate shared ownership and the other specifies both as an option. In all cases the housing need is immediate. Like the young single group, this group includes households with aspirations towards home ownership. Three households are currently living in the private rented sector, and all express a desire to own property. For one respondent, the private rented sector did not offer the security of tenure that the respondent sought.

*I feel I need to move. My house is rented [privately] and it's not in great nick and it's not cheap either. I'd really like to start buying somewhere. I want something that's my own, and it's an investment isn't it.*

(Interview respondent)

This study has uncovered some dissatisfaction with the private rented sector. Mainly this dissatisfaction is expressed in terms of poor conditions, poor management of properties and being relatively expensive. It appears that for many people renting privately, the social housing sector offers a more attractive option.

However, there are households who need to move the other way - from owner occupation to renting - due to family breakdown, loss of employment or other changes in circumstances. Owning a house comes with its own risks and there can be a genuine need for social housing for people stepping-off the housing ladder.

Providing for this group again poses the problem of property size. Three of the four people indicate a need for two bedrooms. For one, this was clearly linked to a need to care for children at the weekend (following a family breakdown), and another could foresee having to care for an elderly relative sometime in the future.

In truth, 2 bed properties would be most appropriate for this group, due to the family circumstances outlined. As for tenure options, shared ownership is indicated in three cases, and the aspiration to move from private renting to some form of ownership is supported by the qualitative evidence.

## 5.5. Adult Couples in Unsuitable Housing

There are four couples that fall into this category. Two couples are in need of warden-assisted accommodation in three to five years time. Both are currently owner-occupiers with no mortgage, and in one case the need for better disabled access and support was mentioned. There are several issues to consider here. First of all, Bradwell does have a small supply of warden-assisted properties. Over the next five years it is possible that these may become available. Also, there may be extra support that can be obtained to enable elderly residents to remain in their own homes for a longer period in more safety and comfort. This could be achieved by adapting the home, and by accessing 'floating' support services.

Table 5.1 (above) indicates that seven households who stated a housing need could, in fact, meet that need on the open market. This is mainly due to property ownership. However, many of these households are elderly people who wish to move to smaller, more manageable accommodation. The form does provide the opportunity to indicate special circumstances, but none are mentioned in these cases. This is another thorny issue for housing needs assessments, and is very difficult to explore

through a housing needs survey. It is a dilemma that many older people face. They can be equity rich, yet income poor, and often see the equity as a nest egg for younger generations. Unfortunately, no respondents from this group felt able to take part in the qualitative element of the research.

Developers, strategic housing and planning officers and the Parish Council should be aware that there is a demand for properties from older people, usually long-standing residents, who have owned properties for a long time. Dealing with this need requires a more detailed assessment of the problem than can be dealt with in this report.

## 5.6. Housing in Need that Fail the Local Connection Clause

The survey clearly identifies 10 households who are in unsuitable accommodation, but do not meet the local connection criteria. All things being equally, they do have a chance of accessing older social housing stock (however turnover is low), but they cannot access new build housing developed under that National Park's exceptions policy. Those in this group tend to be single people and families living in the private rented sector and being resident for less than 10 years. The evidence in interviews challenges the arbitrary limit on localness imposed upon new developments on exceptions sites. Many people in this group are committed members of the Bradwell community, and plan to stay. Newcomers become quickly established and do not see themselves as 'transitory'. Strategic housing and planning authorities need to bear these factors in mind.

## 5.7. The Scale of New Housing Development Appropriate for Bradwell

The workshop participants discussed the scale of development that would be appropriate. There was a range of responses, but overall there was ambivalence about this issue amongst those in housing need. Two or three participants felt that Bradwell could absorb up to 50 new houses without affecting its character. Others stressed the importance of using traditional material so that new houses "look the same as all the others. They shouldn't stand out as being different just 'cause they're council housing". That said, there was a debate about 'estates'. Long-time residents in particular did not want to see suburban, estate-type development:

*One thing that everybody says is that we don't want housing estates in the village. It's just not that sort of place and it wouldn't be Bradwell anymore. If they carried on beyond the newest twelve houses it would become an estate. It's already looking like an estate round there.*

(Workshop participant)

## 5.8. Locations for Potential New Housing Development

The locating of new housing development in small villages can often be the most difficult aspect of the development process. This section reports on the evidence gained from the workshops and interviews. Participants were asked whether they had views on where a future affordable housing scheme might be sited. No attempt was made by the researchers to suggest the merits of different sites. Our view is that suggesting possible sites would limit debate with participants, and had the potential to start rumours about certain sites.



For many of the participants who were in need of new affordable housing, there was ambivalence about the locating of new houses, but it was important that new developments were in keeping with the village.

*Respondent I don't really care where they go, as long as they fit in with the village and don't ruin it.*

*Researcher What do mean by fitting in?*

*Respondent Well built in the right sort of materials, not stuck out.*  
(Workshop discussion)

The recent development of 12 houses built by NCHA at Michlow Drive was generally regarded as a successful scheme by workshop and interview participants. As one person put it:

*It's great. I really like what they've done. But we just need more [affordable housing].*

(Interview respondent)

Several respondents thought that land adjacent to this development would be a suitable place for new housing. However, there were concerns raised about difficulty of access.

Nearly all the residents mentioned the possibility of new housing development occurring on the Newburgh Engineering site in Bradwell. A recent public meeting, organised by Bradwell Parish Council had raised the profile of the site as a possible location for local needs housing. It was generally accepted that this would be a good site for new housing. It was thought to be a good, central location that could be integrated into the village. Some thought that it was too good an opportunity to miss:

*The Newburgh site would get my vote. It's gonna have to be used for something, and I think it should be used for Bradwell - for people living here.*

*Yeah I think that's a good site too.*

*Me too, but like I said earlier it doesn't want to become a huge estate does it?*

(Workshop discussion)

## 5.9. Two Key Issues for Further Consideration

The preceding sub-sections have laid out the housing need in Bradwell. It is important to remember that the 27 households characterised as being in need of new housing do not represent the community's absolute housing needs. They are households that are in housing need that can be met by a new housing development in Bradwell. They meet all of the three qualifying criteria used in the assessment: inadequate housing, inability to access the current housing stock and strong local connection. Table 5.2 provides a clear guide to the developer about the mix of property types and tenures required to meet this specific element of need. It is clear that any new development must have a mix of sizes and tenures. The overwhelming characteristic is the need for smaller properties to cater for the needs of (predominantly younger) single people and couples. There is still need for family sized housing also, despite the recent development by NCHA (and reports about under-occupation). However, there remain points for careful consideration.

### *One-bed or two bed properties?*

Particularly important will be the determination of whether one bed properties are suitable for younger people looking to form their first home or whether two-bed houses or flats offer greater flexibility. Evidence from stakeholder interviews suggests that one-bed properties are not generally considered to be a viable option. Also, a significant number of single people indicate two-bed properties as a preferred choice. Perhaps they would be less likely to move to a one-bed? That said, discussion around size to emerge from the workshop suggests that one-bed houses or flats have a crucial role to offer:

*I'd take a one-bed, sure. I'd have anything there is really.*  
(Workshop participant)

Indeed there is a degree of frustration amongst younger people without families that the rhetoric they hear is about helping younger people to remain in the village, and yet recent development has been targeted at families. They discussed the benefits that a mix of housing types offers for younger people:

*We need more of a mix. Those family houses are fine, but they don't do anything for us. And anyway if there was some smaller houses those people without kids living in the bigger ones could move out and it'd free them up. Yeah we need more of a mix.*  
(Interview participant)

*I've heard about people [taking a house] and then getting trapped there. If you've got a roof over your head then you're not going to be a high priority, even if it's too small or whatever. If people knew that there was a possibility that you could [move] from a small house to a bigger one in the future then they'd be more likely to take a small one to begin with. I'd have no problem taking a flat or something as long as I knew I didn't have to be there forever.*  
(Interview participant)

Therefore, it is clear that a mixed development is required to give Bradwell a more balanced stock of social housing. The decision about whether one-bed houses or flats are appropriate is a matter for further discussion between the developer and the planning and housing authorities.

### *Renting versus shared ownership*

Table 5.2 shows how the housing need can be best met in terms of tenure. It indicates a high proportion of need for shared ownership properties. Nine households' needs are met by renting, 11 by shared ownership and seven by rent or shared ownership. This would suggest therefore that around half of the development could be offered on a shared ownership basis.

However, it is important to exercise a great degree of caution over this evidence. The assessment makes an assumption that if private ownership was stated in the housing needs survey form and this was unaffordable then shared ownership was indicated as the housing need for that household (provided SO is affordable to them). The logic for this is that they indicate a desire to own rather than rent.

However, the proportion of housing need to be met by shared ownership feels high. Two points need to be taken into account. Firstly, information from local letting agents and the leasehold department at NCHA suggest that the recent three houses offered for shared ownership in Bradwell have proved problematic to sell. The

information available suggests that conveyance on two of the properties has not yet been completed. However, the interest in shared ownership is particularly strong amongst newly emerging households whose need is best met with one and two bed properties. Perhaps therefore, there is demand for shared ownership from a different quarter to that generated by three-bed properties.

Secondly, the recent District-wide housing needs survey (JHA, 2007) suggests that across the district about 1 in 5 households in need can afford shared ownership at the 50 per cent share level. This increases if the share offered is 25 per cent:

*A mean value of 19.5% of the total of backlog and emerging need households could potentially afford shared ownership, assuming that no more than between 25%-30% of gross incomes are spent on the combination of monthly mortgage and rental and assuming schemes with no more than a 2% residual rent are levied on a 1, 2 or 3 bed home. If schemes are provided at 25% of market value, then the proportion of households in need assisted by shared ownership will rise.*

(JHA, 2007: p. 128)

In a scenario where all those in need of rented or shared ownership can satisfy their need by new rented properties, then the indicated ratio of renting to shared ownership is roughly 60:40 (16 rented, 11 shared ownership). That is double the proportion suggested by the district-wide survey. Consideration has to be made however, that the Bradwell survey is a much more focused analysis, and better represents local needs.

Weighing up the evidence here suggests that the developer should consider that between 25 and 40 per cent of new dwellings, predominantly two and one bed properties would provide a balanced development.