

CROSTHWAITE & LYTH

Primary Data Report 2020

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Summary of Key Findings

- **Types of Homes Required**

- Respondents identified the following is required within the Parish;
 - Affordable Homes
 - Homes with Outside Space
- 41no. (27.3%) respondents feel no further homes are required

- **Respondents Requiring Move (within Parish)**

- 25no. (15.5%) respondents stated they need to move within the next years
- 10no. of these respondents (40%) currently reside outside of the Parish
- Of the respondents who need to move 11no. (44%) contain at least 1 household member aged 60 or above
- '3 Bed house' and '2 Bed Bungalow' were the most commonly selected preferred property type
- 'Self / Custom Build' (32%) was the most commonly preferred tenure
- 22no. (88%) of respondents requiring a move feel that there is a lack of suitable housing to meet their needs within the Parish
- 11no. (6.8%) respondents stated that they need to move out of the Parish
- 8no. (4.9%) respondents stated a household member will need to set up home independently within the next 5 years (Newly Forming Households)

- **Affordable Housing Eligibility**

- 6no. (24%) of respondents who stated they need to move within the parish in the next 5 years would be eligible for some form of affordable housing option
- 13no. (52%) of respondents requiring a move feel that realistically they would be unable to afford the property needed in the Parish on the Open Market
- 26%-50% was the most commonly selected proportion of new development classed as 'affordable'

- Approximately 11no. households requiring a move (within the Parish) are in 'Housing Need.'

- **Comments Received**

- In total 38no. comments were received, referring to;
 - Properties within Parish have become too expensive
 - No additional development is required and the detrimental effect additional housing may cause
 - Requirement for additional Self- Build plots

Introduction

This report covers the primary research stage of the Crosthwaite and Lyth Housing Need Study 2020. The primary evidence was obtained via a postal and online resident survey. 352 questionnaires were issued and 171 were completed and returned, therefore the study received a response rate of 49%.

It is widely acknowledged amongst researchers that postal questionnaires typically receive lower response rates than other research methods, such as interviews. However, postal surveys are a cost effective option and in the case of Crosthwaite and Lyth consideration was made regarding the design of the questionnaire to encourage a high response (for example a Self- Completion style was chosen, tick boxes were included and it was split into sections). A response rate of 30% for postal questionnaires is usually aimed for to ensure representativeness of findings, so it is reassuring that the 2020 Crosthwaite and Lyth study has far exceeded this

Please note it was not possible to exclude properties classed as a Second Home from the initial research cohort, so a small number (10no.) of the completed questionnaires were received from Second Homes. For the purposes of this project these responses have been excluded from this analysis section (to avoid errors relating to double counting if the owners of these properties also have a permanent residence within the Parish and completed an additional survey), but any comments received have still being incorporated and can be found in the Appendix. It is for this reason that the 'Totals' referring to all responses received show 161, rather than 171 as quoted above.

Methodology

Primary Data Methodology

Self-Completion questionnaires were used to gather primary data. This method was chosen as it enabled all households in the parish to be included. The self-completion style of survey was adopted as it allowed the respondents to complete the questionnaire in their own time and at their own convenience. Pre-paid envelopes were included with the surveys so the respondents could easily return their completed forms, at no financial cost to them. These factors were utilised with the aim of achieving a high response rate and therefore increase the representativeness of the findings.

Due to the size of Crosthwaite and Lyth a full survey was conducted of all permanent residence properties as a sample would not have been statistically appropriate. For small areas (less than 1,000 permanent resident properties) a full survey must be completed, therefore the evidence shown in this report is 'raw data', as no weighting can be applied to the responses.

The questionnaires adhered to the following criteria:

- The questionnaire used an easy to follow design and structure so the respondent was not confused when completing it
- The length of the survey and the number of questions were considered to reduce the risk of respondent fatigue
- Tick boxes were used where possible to ensure ease of completion.

A copy of the questionnaires used can be found in Appendix A.

The respondents had a 6 week period to complete the questionnaires and return them to EDC using the pre-paid envelope provided.

Once the completed questionnaires had been received the responses were coded and input into SPSS¹, a statistical analysis computer programme. Each row in the SPSS data matrix represents a respondent and each column represents a variable; a question on the questionnaire. Descriptive statistical analysis was then carried out on the data set.

¹ Statistical Package for Social Sciences

The Primary Data Research Process

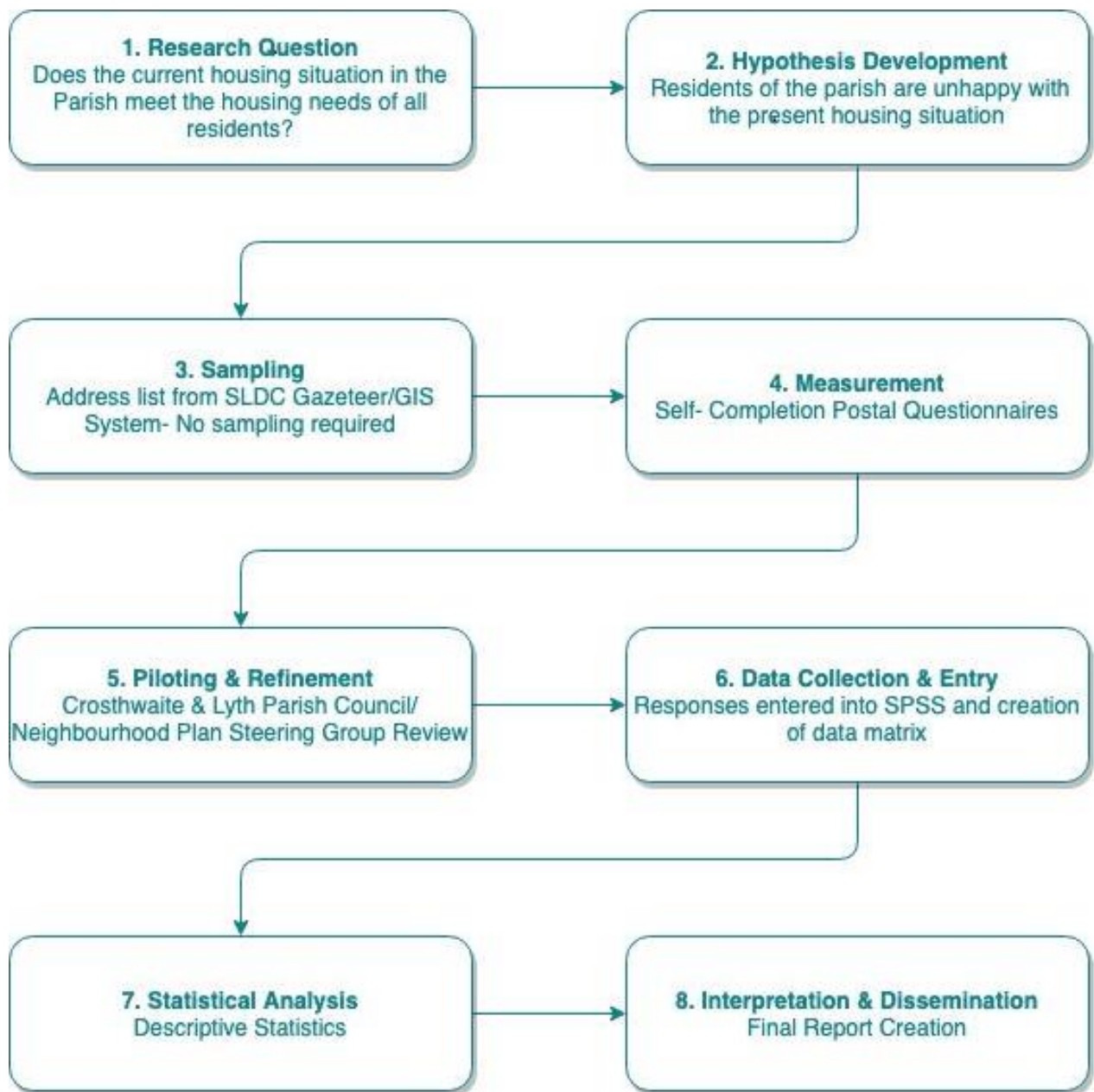


Figure 1: Primary Research Process

Analysis of Primary Data

Demographic of Respondents

The below bar chart highlights that the majority of respondents were aged over 50 years of age (67%). The Census 2011 referenced in the Secondary Data Report showed that 49% of all usual residents were aged over 45 years of age. The 2020 demographic of respondents has been compared against the Census 2011 data and this is shown in Figure 3.

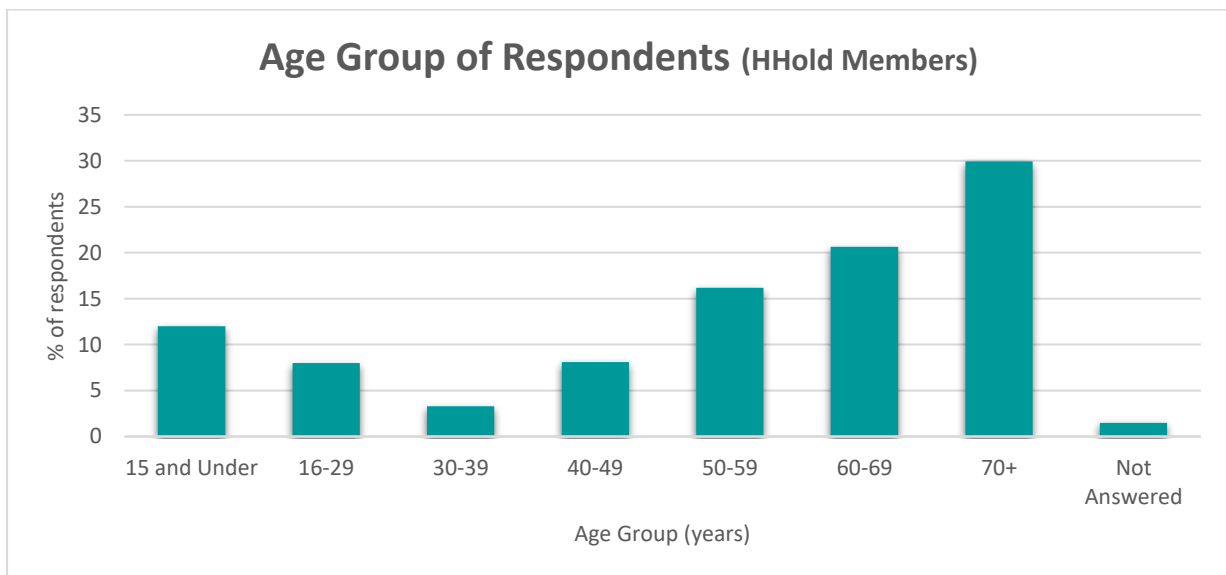


Figure 2: Age Group of Respondent (Household Members)

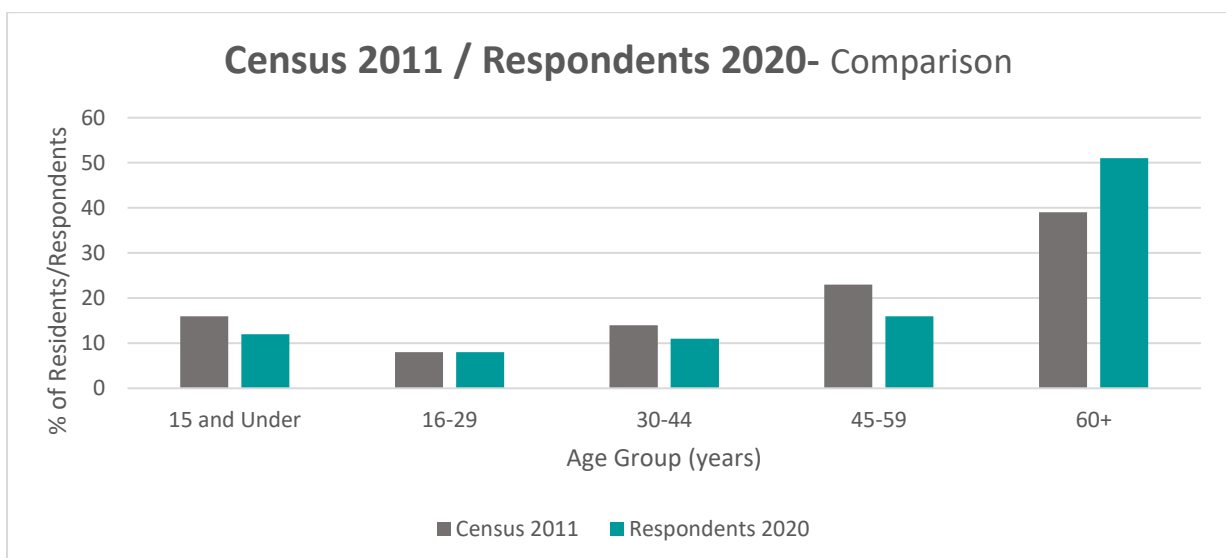


Figure 3: Census 2011 & Age Group of Respondents Comparison

In addition to the information shown by the 2011 Census, the latest sub-regional population projections² for the South Lakeland District showed that over the next 25 years the proportion of retirement aged residents (65 and above) is set to increase by 32% (29,329 in 2018 to 38,757 in 2043) and the working age population is set to decrease by -5% (60,877 in 2018 to 58,059 in 2043). Based on the population projections and the Census 2011 information, it can be determined that the responses received are a true representation of the Crosthwaite and Lyth demographic.

The breakdown of 'household type' of the recipients is as follows;

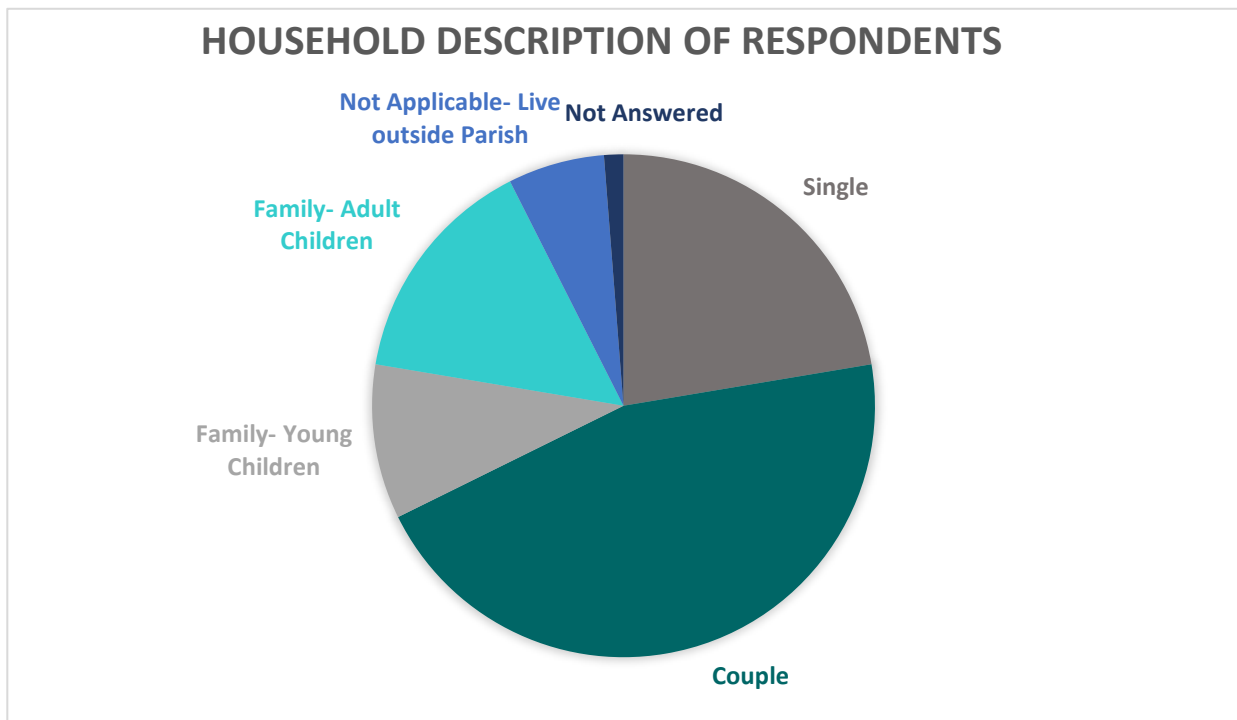


Figure 4: Pie Chart: Household Description of Respondents

²<https://www.ons.gov.uk/peoplepopulationandcommunity/populationandmigration/populationprojections/datasets/localauthoritiesinenglandtable2>

Household Description of Respondents		
	Count	%
Single	36	22.4
Couple	73	45.3
Family- Young Children	16	9.9
Family- Adult Children	24	14.9
Not Applicable- Live outside Parish	10	6.2
Not Answered	2	1.2
Total	161	100.0

Table 1: Household Description of Respondents

The Current Housing Picture

The secondary data showed that the majority of households living in the Crosthwaite and Lyth Parish own their home (79% Census 2011). This was supported by the primary research and the tenure of the respondents is distributed as follows;

Tenure of Current Home		
	Count	%
Own Home- No Mortgage	109	67.7
Own Home- With Mortgage	26	16.1
Rent- Housing Association	1	0.6
Rent- Private Landlord	8	5.0
Shared Ownership/Equity	1	0.6
Live with Parents/ Relatives/ Friends	2	1.2
Tied accommodation (to job) / Farm Tenancy	2	1.2
Not Applicable- Live Outside Parish	10	6.2
Not Answered	2	1.0
Total	161	100.0

Table 2: Tenure of Current Home

As Table 2 shows 83.8% of respondents own their own home, with over half of the participants owning their home without a mortgage (this corresponds with the information gathered from the 2011 Census that highlighted 55% of Crosthwaite and Lyth's residents own their home without a mortgage). The amounts contributed to either rent or mortgage repayments each month (by the respondents not owning their current home outright) are shown below;

Contribution to Rent/Mortgage		
	Count	%
£201-£300	2	1.2
£301-£400	1	0.6
£401-£500	9	5.6
£501-£600	7	4.3
£601-£700	3	1.9
£701-£800	5	3.1
£800+	7	4.3
Not Applicable	121	74.5
Not Answered	6	3.7
Total	161	100.0

Table 3: Contribution to Rent/ Mortgage

Of the respondents who **do not** own their home without a mortgage 12no. Feel 'very concerned' or 'fairly concerned' about their ability to pay their rent or mortgage (as shown in the following table highlighted in yellow);

	How Concerned are you about your ability to pay your rent/mortgage
--	--------------------------------------------------------------------

		Not Applicable-Live Outside Parish	Very Concerned	Fairly Concerned	Not Really Concerned	Not Concerned At All	Not Applicable	Not Answered
Current Tenure	Own Home-With Mortgage	0	0	7	9	7	1	2
	Rent-Housing Association	0	0	0	1	0	0	0
	Rent-Private Landlord	0	1	3	3	1	0	0
	Shared Ownership/Equity	0	0	0	1	0	0	0
	Live with Parents/Relatives/Friends	0	0	0	0	0	0	2
	Tied accommodation (to job)/ Farm Tenancy	0	0	1	0	0	1	0
	Not Applicable-Live Outside Parish	1	0	0	0	0	9	0
	Not Answered	0	0	0	0	0	0	2

Table 4: Crosstabulation: Current Tenure & Concern Regarding Rent/Mortgage Payments

Of the participants expressing concern regarding their rent/mortgage 4no. Stated a requirement to move to an alternative property, within the parish in the next 5 years, as shown in the following Crosstabulation;

	Need to move <u>within</u> Parish in the next 5 years	Total
--	--------------------------------------------------------------	--------------

		Yes	No	Not Answered	
Concern regarding ability to pay rent/mortgage	Very Concerned	1	0	0	1
	Fairly Concerned	3	8	0	11
	Not Really Concerned	1	14	0	15
	Not Concerned At All	0	12	0	12
	Not Applicable*	18	93	5	115
	Not Answered	2	3	1	6
Total		25	130	6	161
*Not Applicable- Either currently living outside of the Parish or own current property outright, without a mortgage					

Table 5: Crosstabulation: Concern Regarding Rent/Mortgage Payments & Require Move within Parish

As the 4no. respondents shown in the above table continued to complete Section 2, comparisons between their mortgage/rent contributions and their household incomes can be made (section 2 of the questionnaire collects income information in order to assess eligibility for affordable housing options).

The housing charity Shelter states that no more than 35% of a household income should be spent on accommodation costs <http://blog.shelter.org.uk/2015/08/what-is-affordable-housing/>. As can be seen from the below table 1no. of the participants are (approximately) spending considerably more of their household income on accommodation fees than the Shelter guidelines. More detail on affordability can be found later in the Report in the 'Affordability' section.

Approximate Proportion of Household Income Spent on Accommodation Costs	
Respondent	Approximate % of Household Income
1	13.5
2	23.8
3	89.7
4	Unable to Calculate

Table 6: Approximate Proportion of Income Spent on Accommodation Costs

(A table showing the full calculation used to determine the figures shown in Table 6 can be found in the Appendix. In conjunction with the income information provided on the questionnaire, average utility costs obtained via the Money Advice Service were incorporated).

132no. (81.9%) respondents stated that their current property was a suitable size for their household. However, 10no. (6.2%) feel their home is either too small or too large to meet their needs (a full frequency table detailing this can be found in Appendix B).

Of those who are dissatisfied with the size of their current home 3no. need to move to a different property within the next 5 years in the Crosthwaite and Lyth Parish (highlighted in yellow in the below);

		Need to move <u>within</u> Parish			Total
		Yes	No	Not Answered	
Size of Current Home to Meet Needs	A Suitable Size	9	121	3	133
	Too Big	2	5	0	7
	Too Small	1	2	0	3
	Not Applicable*	11	0	0	11
	Not Answered	2	2	3	7
Total		25	130	6	161

*Not Applicable- Currently live outside of Parish

Table 7: Crosstabulation: Size of Current Home & Need to Move within Parish

2no. Need/would like to move to an alternative home *outside* of the Parish, as shown in Table 8 (highlighted in yellow);

		Need to move <u>outside</u> Parish				Total
		Yes	No	Unsure	Not Answered	
Size of Current Home	A Suitable Size	7	120	1	4	132
	Too Big	2	5	0	0	7
	Too Small	0	2	0	1	3

to Meet Needs	Not Applicable*	0	10	0	0	10
	Question Not Answered	2	4	0	3	9
Total		11	141	1	8	161

*Not Applicable- Currently live outside of Parish

Table 8: Crosstabulation: Size of Current Home & Need to Move outside Parish

Overall 36no. (22.3%) respondents stated they would like to move to a new home within the next 5 years either outside or inside the parish (25no. within the parish / 11no. outside the parish / 1no. Unsure/ 14no. Not Answered). The reasons cited for requiring a move *outside* the area are shown in the following table (the reasons households need to move to another property within the parish is detailed later on in this report (pg25));

Reasons for Move Outside Parish	
	Count
Lack of affordable housing	2
To give/receive care	3
Lack of amenities/services	2
Lack of adequate housing options within Parish to meet housing needs	1
Cannot find reasonable local rental	1
Not Answered	2
Total	11

Table 9: Reasons for Move Outside of Parish

6no. (3.7%) Respondents stated that they require a move within the parish *and* also outside of Crosthwaite and Lyth, as shown in the following crosstabulation (highlighted in yellow);

		Need to move Outside Parish				Total
		Yes	No	Unsure	Not Answered	
Need to move Inside Parish	Yes	6	17	1	1	25
	No	5	123	0	2	130

	Not Answered	0	1	0	5	6
Total		11	141	1	8	161

Table 10: Crosstabulation: Requirement to Move Inside Parish & Requirement to Move Outside Parish

It could be suggested that these 6no. households may remain within the parish if they found an adequate property and their reason for moving is solely due to their current accommodation.

Under-Occupation

To determine an estimate of the level of over and under occupation currently in the parish the variables *Description of Household* and *Number of Bedrooms* were analysed. The approximate levels of under-occupying (shown in yellow (91no. (56.5%) respondents) and over-occupying (shown in green (3no. (1.9%) respondents) in the parish are shown in the following table;

		Description of Household						Total
		Single	Couple	Family-Young Children	Family-Adult Children	Not Answered	Not Applicable*	
Number of Bedrooms	1 Bedroom	1	0	0	0	0	0	1
	2 Bedrooms	8	7	2	1	0	0	18
	3 Bedrooms	18	35	5	10	0	1	69
	4 Bedrooms	6	25	8	11	0	0	50
	5 or more Bedrooms	1	6	1	2	0	0	10
	Not Applicable*	1	0	0	0	10	0	11
	Not Answered	1	0	0	0	0	1	2
Total		36	73	16	24	10	2	161

Table 11: Crosstabulation: Description of Household & Number of Bedrooms in Current Home

Table 12 identified the number of the above currently under-occupying their home, who feel their current properties are too large for their needs (6no. (6.5%) respondents, highlighted in yellow). Please note for clarity the responses received from households currently residing outside of the Parish have been removed;

		Household Description					Total
Size Suitability of Current Home	Size of Current Home	Single	Couple	Family-Young Children	Family-Adult Children	Not Answered	
	1 Bedroom	1	0	0	0	0	1

A Suitable Size	2 Bedrooms	7	6	2	0	0	15
	3 Bedrooms	17	34	4	10	1	66
	4 Bedrooms	3	23	7	11	0	44
	5 or more Bedrooms	1	5	0	1	0	7
Total		29	67	13	22	1	133
Too Big	1 Bedroom	0	0	0	0	0	0
	2 Bedrooms	1	0	0	0	0	1
	3 Bedrooms	1	0	0	0	0	1
	4 Bedrooms	2	2	0	0	0	4
	5 or more Bedrooms	0	1	0	0	0	1
Total		4	3	0	0	0	7
Too Small	1 Bedroom	0	0	0	0	0	0
	2 Bedrooms	0	0	0	1	0	1
	3 Bedrooms	0	0	1	0	0	1
	4 Bedrooms	0	0	1	0	0	1
	5 or more Bedrooms	0	0	0	0	0	0
Total		0	0	2	1	0	3
Question Not Answered	1 Bedroom	0	0	0	0	0	0
	2 Bedrooms	0	1	0	0	0	1
	3 Bedrooms	0	1	0	0	0	1
	4 Bedrooms	1	0	0	0	0	1
	5 or more Bedrooms	0	0	1	1	0	2
	Not Answered	1	0	0	0	1	2
Total		2	2	1	1	1	7
Grand Total							150

Table 12: Crosstabulation: Household Description & Size Suitability of Current Home & Size of Current Home

Based on Table 12, 6no. households may wish to downsize to a smaller property. 72.5% (66no.) of the respondents currently under-occupying their home contain at least 1 household member who is aged 60 or above;

Age and Under- Occupation		
Household Description	No. of Beds in Current Property	Households Containing at least 1 Household Member aged 60+

Single	1	
	2	
	3	15
	4	4
	5	1
	Sub- Total	20
Couple	1	
	2	
	3	26
	4	20
	5	0
	Sub- Total	46
Total		66

Table 13: Age and Under- Occupation

Of the respondents who stated they need to move to an alternative property within the Parish 7no. (28%) cited the reasons 'Present Home too large' or 'Cannot Manage Stairs'. All of these households (7no.) contain at least one household member aged 60 or above. Interestingly 4no. Participants cited the reason 'current home too small', as their reason for requiring a move. If properties were available to downsize to, it would free up larger units for residents who require bigger accommodation. Property types required and discussion of respondents requiring a move to another property are explored further in the following sections.

(Please note: Households of other descriptions may also be under-occupying their homes, but for the purposes of this study 'single' and 'couple' have been used to provide an indication).

Employment

The following table details the current employment situation of respondents currently residing within the Parish;

Employment Status of Respondents						
Employment Status	Person 1	Person 2	Person 3	Person 4	Person 5	Person 6
Working full-time (30 or more hours each week)	37	15	5	3	1	1

Working part-time (less than 30 hours each week)	11	15	3	1	0	0
Self-employed (full- or part-time)	19	13	3	0	1	0
In full-time education	1	2	7	3	0	0
Unemployed and available to work	2	0	0	0	0	0
Permanently sick/disabled	0	3	1	0	0	0
Wholly retired from work	74	52	0	2	0	1
Looking after the home	0	5	0	0	0	0
Full-time carer	0	1	0	0	0	0
Question not Answered	6	5	2	2	1	1
Total	150					

Table 14: Employment Status of Respondents

As Table 14 details 74no. households who took part in the study have at least one household member who is 'wholly retired from work'. This corresponds with the information shown by the Census 2011 and the sub-regional population projections relating to the ageing demographic anticipated for South Lakeland (Please refer to the 'Demography' section in the supplementary Secondary Data Report for more detailed commentary regarding the projected population changes of the area).

45no. Respondents currently living within the Parish (29.8%) stated that a household member works from home either all or part of the week and for 10no. of these recipients (22.2%) this was due to the current COVID-19 Pandemic.

Types of Homes Required

The questionnaire identified that the residents of Crosthwaite and Lyth feel properties are required for the following household types (please note only respondents currently living within the Parish provided this information);

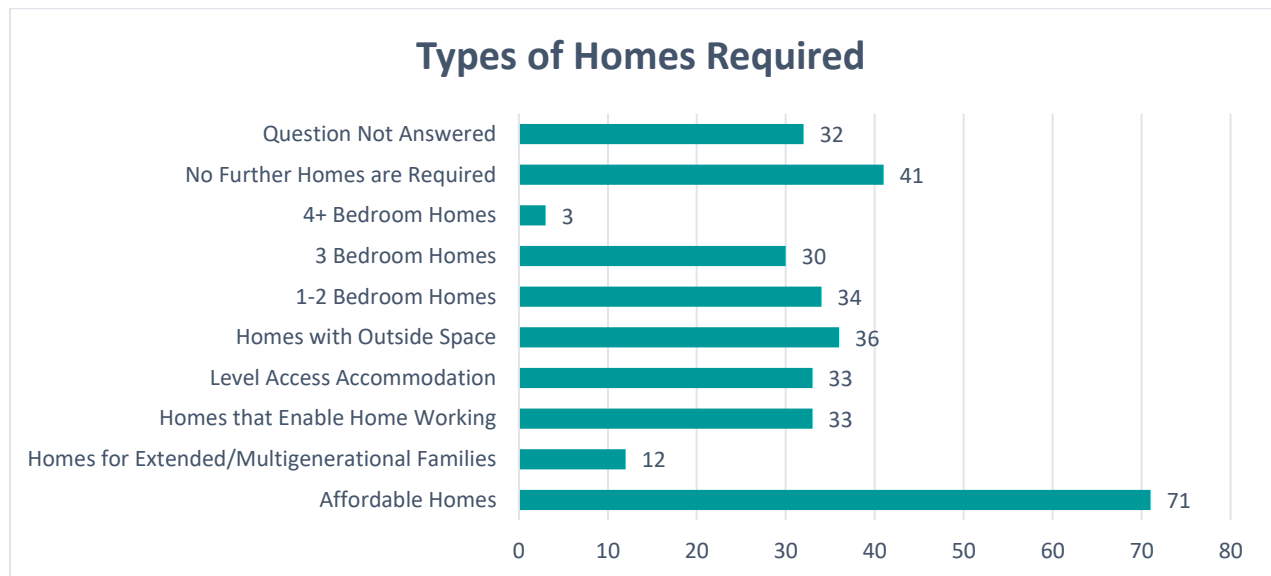


Figure 5: Types of Homes Required

(Please note respondents were able to select more than one option, which is why the total of the above does not equal 150).

As the above shows 'Affordable Homes' was the most commonly selected property type. A number of additional comments received also refer to the requirement for additional affordable accommodation. For example one respondent stated;

I was born in the village and my family have been here 9 generations. I have never wanted to move from the village, but I could not afford to stay so moved 6 miles down the road

Whilst another stated;

House prices, even for 'local occupancy' are still far too high

Respondents were asked to share their views on the proportion of any new development that is classed as 'affordable housing.' 26%-50% was the most commonly selected proportion by those who completed this question, as shown in the following table;

Affordable Proportion of New Developments		
	Count	%
None	12	7.5
Up to 25%	22	13.7
26-50%	29	18.0
51-75%	16	10.0
76-100%	21	13.1
Unsure	21	13.1
Not Applicable	11	6.8
Question not Answered	29	18.0
Total	161	100.0

Table 15: Affordable Proportion of New Developments

41no. (27.3%) respondents feel no further homes are required in the Parish, as shown in the above chart. This view point is also reflected in a number of additional comments received as part of this project;

Crosthwaite has done more than their share of housing development. There are enough houses in Crosthwaite ranging from flats, social, affordable, agricultural, private, holiday and second homes.

Any future development needs to be carefully considered and take into account the number of views from residents that feel any further large scale development within the Parish will have a detrimental effect on the area.

In total 38 additional comments were received, referring to;

- Properties within the Parish have become too expensive
- That no additional dwellings are required in the Parish and any potential detrimental effects additional housing may cause
- Requirement for additional self-build plots
- Requirement for properties suitable for small families

(A full list of comments received can be found in Appendix B).

Need to Move within the Parish in the next 5 years

Please note as previously stated in the Methodology chapter, it is only possible to report on the 'raw data' as the area is too small to apply any weighting to the responses. Due to this, the data shown in this section must be considered as a

'minimum', as there may be more residents who require a move (or would be eligible for affordable housing), who for one reason or another did not return a completed form.

As identified 25no. (15.5%) respondents stated that they need to move to a new home within the parish in the next 5 years. These participants comprised of;

Household Description- Respondents Requiring a Move		
	Count	%
Single	7	28.0
Couple	7	28.0
Family- Young Children	9	36.0
Family- Adult Children	1	4.0
Not Answered	1	4.0
Total	25	100.0

Table 16: Household Description- Respondents Requiring a Move

The age breakdown of the respondents requiring a move is as follows;

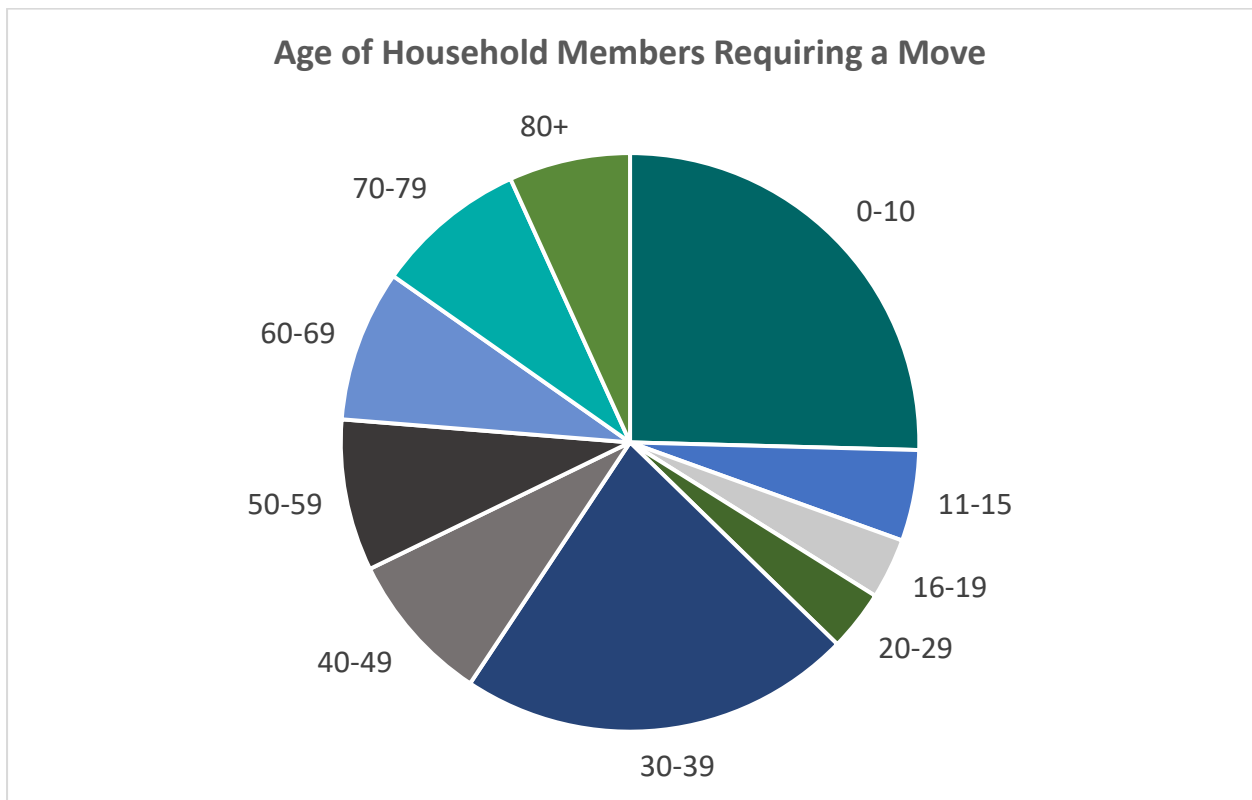


Figure 6: Age of Household Members Requiring a Move

Figure 5 in the *Types of Homes Required* section details that 64no. (39.7%) respondents cited that 1-2 bedroom and 3 bedroom homes are required in the Parish.

It could be argued properties of this size would be suitable for small families, couples or single person households which corresponds with the household type and demographic of those requiring a move.

22no. (88%) respondents requiring a move stated that 'there is a lack of suitable housing to meet their needs' currently within the parish, as shown in the below table;

		Do you feel there is a lack of suitable housing to meet your needs			Total
		Yes	No	Not Answered	
Description of household wishing to move	Single	7	0	0	7
	Couple	6	1	0	7
	Family- Young Children	8	0	1	9
	Family- Adult Children	1	0	0	1
	Not Answered	0	0	1	1
Total		22	1	2	25

Table 17: Crosstabulation: Lack of Housing to Meet Needs & Description of Household (Requiring a Move)

The urgency of when alternative accommodation is required is shown in Table 18;

When Require Home in the Parish		
	Count	%
Now	2	8
Within 12 months	6	24
Within 3 years	8	32
Within 5 years	6	24

Unsure	1	4
Question Not Answered	2	8
Total	25	100

Table 18: When Require Home in the Parish

The reasons cited for requiring a move are as follows (please note for this question respondents were asked to select all that applied to them, which is why the values do not total 25);

Reason For Move	Count
Renting, but would like to buy	7
To have a more eco-friendly property	7
Present Home Too Large	5
Present Home Too Small	4
Present Home too expensive	4
To be closer to employment	4
Setting Up Home for First Time	3
Disabled and Require a Specially Adapted Home	3
Cannot Manage Stairs	3
Require Accommodation that enables Home Working	3
Family Break Up	2
Present Home in Poor Condition	2
Children Attend the Local Primary School	2
To Give/ Receive Family Support	1
Storm Desmond	1
Question Not Answered	1
Private Tenancy ending shortly	0

Table 19: Reasons for Requiring a Move

The reasons given for wishing to remain or move in to Crosthwaite and Lyth Parish are as follows (please note for this question respondents were asked to select all that applied to them, which is why the values do not total 25);

Reason	Count
Live in the Parish Now	13

Close Family Ties to the Parish	7
To undertake employment	4
Born/ Grew Up in the Parish	2
Currently employed in the Parish	2
Question Not Answered	2
To Care For / Be Cared By Relatives	1

Table 20: Reasons for Remaining/Moving to Crosthwaite & Lyth

The respondents selected the following property types as the accommodation they would like to move to;

Preferred Property Type		
	Count	%
1 Bed House	1	4
1 Bed Bungalow	1	4
2 Bed House	4	16
2 Bed Bungalow	5	20
3 Bed House	6	24
3 Bed Bungalow	3	12
4 Bed House	3	12
5 Bed House	1	4
Not Answered	1	4
Total	25	100

Table 21: Preferred Property Type

The preferred tenures cited by the respondents requiring a move are as follows;

Preferred Tenure		
	Count	%
Own Home- No Mortgage	6	24

Own Home- With Mortgage	3	12
Discounted Sale	3	12
Self- Build/ Custom Build	8	32
Rent- Housing Association	4	16
Question not Answered	1	4
Total	25	100

Table 22: Preferred Tenure

In addition to the 8no. respondents shown in Table 22 that would prefer a Self-Build/Custom Build property, 13no. (52%) stated that they would be interested in joining the Lake District National Park's Self-Build Register and that 5no. were already registered.

Additional information on the preferred tenure will be shown in the *Affordability* section (please note a full Crosstabulation detailing 'Property Type Wanted' and 'Preferred Tenure' can be found in Appendix B).

In addition to the 25no. respondents expressing a requirement to move, 8no. (4.9%) respondents stated that a household member who will need to set up home independently within the Parish in the next 5 years.

Affordability

As Crosthwaite and Lyth lies within the Lake District National Park (LDNP), their Planning Guidance was referenced.

All new affordable housing within the Lake District National Park will be restricted to those who can demonstrate they have a need to live in a certain Locality and are in Affordable Housing Need.

Housing for local affordable need is restricted to:

- *Those who do not have available to them and could not afford to acquire or rent a home suitable to their needs at normal market prices or rents prevailing in the locality, **and***
- *Needs to move from accommodation which is shared, temporary, overcrowded or has significant hazards, as defined by the Housing Act 2004 (Housing Health and Safety Rating System), or*

- Needs to be housed as a result of leaving tied accommodation, or
- Is and older person or disabled and need to move to more suitable accommodation due to medical conditions

In addition to the above in order to be eligible for affordable housing the applicant must meet one of the following criterion (known as 'Local Occupancy', the full extract from the LDNP *Supplementary Planning Document* that was adhered to for this study can be found in the Appendix);

- The person is continuously resident in the Locality defined for three years immediately prior to occupation; or
- The person has been in continuous employment in the Locality defined for at least the last 6 months and for a minimum of 16 hours per week immediately prior to occupation; or
- The person is a former resident who wishes to return to the Locality defined having completed a post-secondary (tertiary) education course within 12 months prior to occupation and who immediately prior to attending the course lived in the locality defined for at least three years

(Lake District National Park *Supplementary Planning Guidance*. Pg 6/7)

In order to consider the Local Occupancy restrictions, the duration of time the residents requiring a move have lived in the Parish was analysed;

		Need to Move			Total
		Yes	No	Not Answered	
How long have you lived in the C& L Parish?	Do not currently live in Parish	10	0	0	1
	Less than 1 Year	1	4	0	5
	Between 1-5 Years	1	24	1	26
	Between 5-10 Years	1	16	0	17
	Between 10-15 Years	1	11	0	12
	Between 15-20 Years	2	14	0	16
	20+ Years	8	61	4	73
	Not Answered	1	0	1	2

Total	25	130	6	161
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Table 23: Length of Time Lived in Parish (Respondents Requiring a Move)

As detailed above 11no. (44%) respondents stating that they need to move either currently live outside of the Parish or have been residing within the area less than 1 year. However, further analysis of these respondents detail that;

- 2no. Require a move to the Parish as they have close family ties within the area
- 5no. Require a move to the Parish as they are either currently employed within the Parish or need to move to undertake employment within the area
- 3no. Respondents were born/grew up in the Parish and wish to return
- 1no. Respondent did not provide sufficient information for additional analysis

In addition to the Local Occupancy criteria outline above, an applicant's income and capital would also be assessed to calculate a household's suitability for affordable housing. An applicant's gross income is multiplied by a factor of 3.5 (or 2.9 for joint applicants) to determine their borrowing potential. Any savings or equity is then added to this value. South Lakeland District Council then compare the results of this calculation to a table of property values from independent property surveyors.³

The property values used for this study are as follows;

Property Type	Affordable House Price
1 Bed Flat	£79,398
2 Bed Flat	£90,741
1 Bed House / Bungalow	£96,412
2 Bed House / Bungalow	£107,755
3 Bed House	£124,769
4 Bed House	£141,782

Table 24: Affordable House Price (Source: South Lakeland District Council)

³ <https://www.southlakeland.gov.uk/housing/affordable-housing/affordable-housing-buying/qualifying-for-an-affordable-home-section-106/>

Please note the comparative figure used for the calculations was determined based on the respondent's preferred property choice.

Of the respondents who stated they need to move within the Parish in the next 5 years;

- 6no (24%). Respondents would be eligible for some form of Affordable Housing Tenure
- 10no (40%). are ineligible for affordable housing (this is explored further in Table 28)
- 3no (12%). State that they have no plans to buy (so did not provide any savings/equity information)
- 6no. (24%) Provided insufficient financial information to assess their eligibility

The estimated types of affordable tenure the 'eligible' respondents would be financially qualified for are shown in the following table;

Eligible Respondent	Low Cost Home Ownership						Rent	
	1 Bed Flat	2 Bed Flat	1 Bed House/ Bungalow	2 Bed House/ Bungalow	3 Bed House	4 Bed House	Social Rent*	Affordable Rent*
1	✓	✓	Too financially stretched				x	x
2	✓	✓	✓	✓	Too financially Stretched		x	x
3	x	x	x	x	✓	✓	x	x
4	x	x	x	✓	✓	✓	x	x
5	Too financially stretched						X	✓
6	✓	✓	✓	✓	Too financially Stretched		x	x
							*Based on Income Required Data in Secondary Data Report	

Table 25: Eligible Respondents Affordable Tenures

The full calculations to produce the above can be found in Appendix B.

Based on the income information provided by the 2no. respondents who have 'no plans to buy', it is likely they too, would be eligible for a social or affordable rental tenure.

Using the guidance on size eligibility outlined in the LDNP's Supplementary Planning Guidance the size of properties the above respondents would be eligible for are (the guidance on size used can be found in Appendix A);

Size of Property Eligible	
Eligible Respondent	Eligible For
1	2 Bed House/ Bungalow or 3 Bed House
2	1 or 2 Bed Flat
3	1/2 Bed Flat or 2 Bed House
4	3 or 4 Bed House
5	2 or 3 Bed House
6	3 or 4 Bed House

Table 26: Size of Property Eligible

13no. (52%) participants requiring a move within the Crosthwaite and Lyth Parish stated that realistically they do not feel they could afford the property they need on the Open Market;

Afford Property on the Open Market		
	Count	%
Yes	10	40
No	13	52
Not Answered	2	8
Total	25	100

Table 27: Afford Property on the Open Market

To provide additional context to the information shown in Table 27 comparisons to the mean and median property price £519,175 / £499,134 (as identified via CACI Streetvalue, referenced in the Secondary Data Report) were produced for the respondents deemed 'ineligible' following the Affordability Assessments. This information can be found in the following table;

Ineligible respondent	Savings (incl. Equity) / Income / Borrowing Potential	Compared Against Mean OM Price	Compared Against Median OM Price
		£519,172	£499,134
1	£386,710	-£132,462	-£112,424
2	£186,051	-£333,122	-£313,084
3	£450,800	-£68,372	-£48,334
4	£329,171	-£190,002	-£169,964
5	£205,801	-£313,372	-£293,334
6	£200,051	-£319,122	-£299,084
7	£400,801	-£118,372	-£98,334

8	£229,171	-£290,002	-£269,964
9	£136,791	-£382,382	-£362,344
10	£146,791	-£372,382	-£352,344

Table 28: Ineligible Respondents- Comparison to Mean and Median Property Prices

Even for the 'ineligible' respondents affordability may still be a barrier to finding suitable accommodation within the Parish on the Open Market. For example Respondent number 7 from the above table had a final figure of £400,801 when taking into account savings (including equity), household income and borrowing potential. However, they would still be £98,334 short of meeting the median property price within the Parish.

A full breakdown of the calculations used to produce the above can be found in the Appendix. Please note unlike the affordability calculations a multiple of 3.5 only was used to determine borrowing potential (i.e. assumed mortgage). An income multiple of 3.5 is a standard approach to producing indicative lending. Households are able to borrow more than this, but it is now widely recognised that the majority of lenders cap borrowing at 4.5 a household's income⁴.

10no. (40%) of the respondents requiring a move stated that their household income had reduced due to COVID-19, so it is likely affordability will become a greater issue for some households than before the Pandemic;

Income Reduced due to COVID-19		
	Count	%
Yes	10	40
No	13	52
Question Not Answered	2	8
Total	25	100

Table 29: Income Reduced due to Covid-19

Additionally, 22no. (88%) feel there is a lack of suitable housing available within the parish to meet their needs;

Lack of Suitable Housing to Meet Needs		
	Count	%

⁴ The Money Advice Service: www.moneyadviceservice.org.uk/en/articles/how-much-can-you-afford-to-borrow

Yes	22	88
No	1	4
Not Answered	2	8
Total	25	100

Table 30: Lack of Suitable Housing to Meet Needs

To determine an indication as to the number of respondents who need to move to an alternative property/ into the Parish and who are in housing need (based on the definition in Appendix A), the following Crosstabulation was prepared that looks at;

- Whether the participants feel they could afford the home they require on the open market and;
- Their reason for requiring a move within the Parish

Reason for Move	Afford Property on the Open Market	
	Yes	No
Present Home Too Expensive	2	2
Disabled and Require Specially Adapted Home	1	1
Present Home Too Small	0	3
Present Home Too Large	4	1
Cannot Manage Stairs	1	1
Give/ Receive Family Support	0	1
Present Home in Poor Condition	0	2

Table 31: Housing Need

As the above table suggests a number of respondents may be classed as being in 'housing need' based on their responses (highlighted in yellow). (Please note as the participants were able to list more than one reason for requiring a move it can't be stated definitively that 11no. respondents are in housing need).

Concluding Comments

Based on the data produced from this study, it does suggest not all of the residents' housing requirements are being met by the current available options. Additional development may remedy this, however, this would need to be carefully considered and it is recommended if any future schemes are pursued they are small-scale only, with an emphasis on affordable housing tenures.

Additional development may be met with a level of distain from some residents, as 27.3% of respondents feel no further homes are required in the Parish (with the amount of development the area has seen in recent years and the strain on the existing infrastructure, as the main reasons for this). Engagement with local residents and public consultations regarding any future housing sites may be advantageous and help relay any reservations or concerns.

The secondary data report highlighted that there is a limited mix of properties coming on the market and affordability may be a significant barrier for those looking to set up home for the first time. This is evidenced by some of the additional comments received that detail how affordable accommodation has had to be sought outside of the area by residents who have grown up in the Parish. 88% of those requiring a move within/ into the Parish feel that there is a lack of existing suitable housing to meet their needs within Crosthwaite and Lyth.

The primary evidence found that residents feel affordable housing and properties with 2 or 3 bedrooms are most required within the Parish. If there was a more varied mix of properties that enable 'down-sizing' it would free up larger units for families who require bigger accommodation.

8no. (32%) respondents requiring a move stated they would be interested in a self-build option and 13no. would be interested in joining the Lake District National Park's Self- Build Register. If more plots were available for self-build/custom build it may offer an effective solution to meeting housing need within the parish. It means small-scale development only, with units specifically designed to meet individual household requirements. Additionally, all self and custom builds located within the Lake District National Park planning authority will have to have some form of a local occupancy restriction placed upon it, meaning it can only be purchased/occupied by those with a demonstrated connection to the area.

