

SUMMARY OF CROSTHWAITE AND LYTH HOUSING NEEDS ASSESSMENT

Introduction

This document is a summary of the findings of a Housing Needs Assessment undertaken by external consultants and was produced by the Parish Council's Neighbourhood Plan Steering Group (NPSG) and agreed by the Parish Council. The two reports forming the Housing Needs Assessment can be found on the Parish website.

The assessment identified perceived needs in the following categories:

"Affordable housing" – to meet the needs of those that are eligible for 'affordable' housing as defined by the local authority and the housing provider and those that do not meet that criteria but cannot afford high market rates within the Parish

Rental accommodation – a small number of households need/want to rent but the number of residential rental properties is low in comparison to holiday accommodation. When social rented properties become available there is high demand for them

Age friendly accommodation – over half of households needing to move have at least one person aged over 60. There was a high level of demand for properties to downsize into and for bungalows/accessible accommodation

Smaller properties – the vast majority of Parish residents seeking to move are looking for smaller properties (1-2 or 2-3 bedrooms). These would support older residents to downsize as well as meet the needs of younger people and small families

Family properties – of the households that wish to move into the Parish they are predominantly younger families desiring 3 or 4 bed properties

The Housing Needs Assessment was completed by an independent expert, Megan Henderson of Eden Council, and has two parts to it:

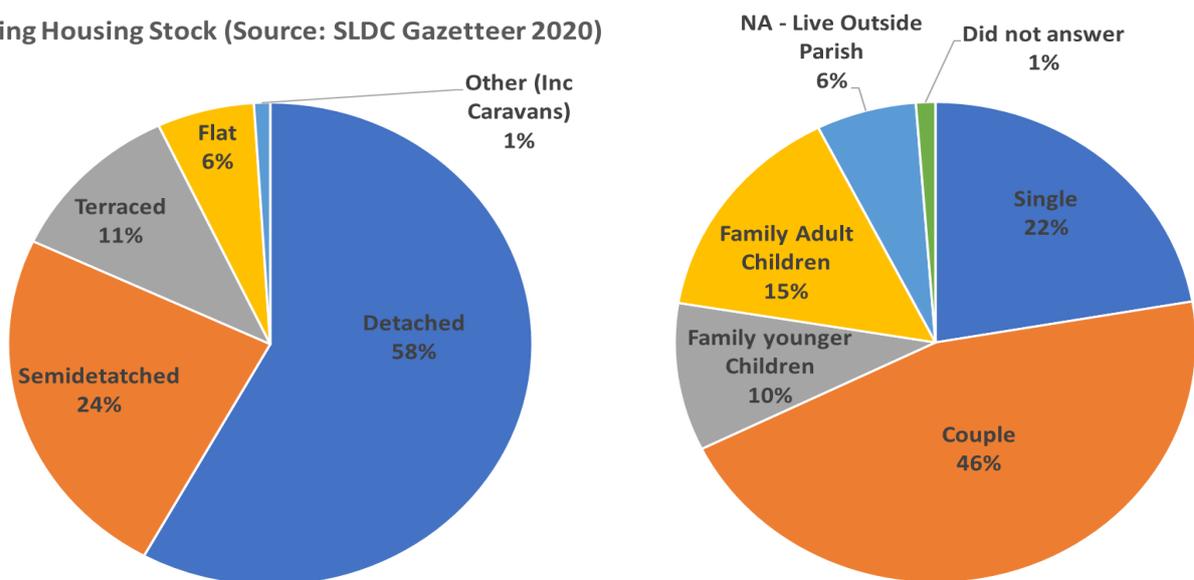
- The [primary](#) data report details the results from the Housing Needs Questionnaire and is the most accurate and up to date data we have
- The [secondary](#) data report collates publicly available information to provide an overall background to the Parish. Much of this is from the 2011 census which is now 10 years old and potentially out of date.

352 questionnaires were issued and 171 were completed and returned. A response rate of 30% for postal questionnaires is deemed as giving representative findings; the 2020 Crosthwaite and Lyth study has far exceeded this with a response rate of 49%.

Of the 171 responses, 25 indicated a wish to move within or into the Parish in next 5 years. Of the 25 responses, 15 (9% of the responses) live in the Parish. The remaining 10 (6% of responses) were from outside of the Parish.

Some Facts about the Parish

Existing Housing Stock (Source: SLDC Gazetteer 2020)



The parish has a high level of detached properties and relatively low number of smaller properties, whilst 68% of households have 2 or less people occupying the property.

Tenure Distribution (South Lakeland) (source: Census 2011)			
	Crosthwaite and Lyth (%)	South Lakeland (%)	England (%)
Owner Occupied	79	73	63
Privately Rented	14	14	17
Living Rent Free	2	2	1
Affordable*	5	11	18
Total	100	100	100

*Affordable Tenure includes social rented and intermediate housing (such as Shared Ownership) provided to eligible households whose needs are not met by the market

A high proportion of the properties in the parish are owner occupied. When compared to local and national data there are lower levels of affordable homes (affordable as defined by Government Policy) and homes available for private rental although the latter parameter is in line with the wider South Lakeland area.

There are 52 properties not used as a permanent residence (33 second homes and 19 Holiday lets). This equates to approx. 14% (2011 Census reported circa 17%) of housing stock; a level of 20% is considered by the LDNP to be the point at which communities start to become unsustainable.

Approved Planning Applications						
Year	Planning Permissions Approved	Minus Completions	Conversions (i.e. existing barns, outbuildings to residential dwellings)		New dwellings	
			Total	Minus Completions	Total	Minus Completions
2016	18	3	2	2	16	0
2017	5	3	5	3	0	0
2018	13	12	7	6	6	6
2019	3	3	3	3	0	0
2020	1	1	0	0	1	1
Total	40	22	17	14	23	7

40 new dwellings have been granted planning permission between 2016 and 2020, 23 of these required new buildings rather than re use of redundant buildings. 22 of the 40 have been completed. This development has been predominantly focused on Crosthwaite village and amounts to an expansion approaching 40%. Over 75% of these new dwellings are of larger 3 and 4 bedroom properties.

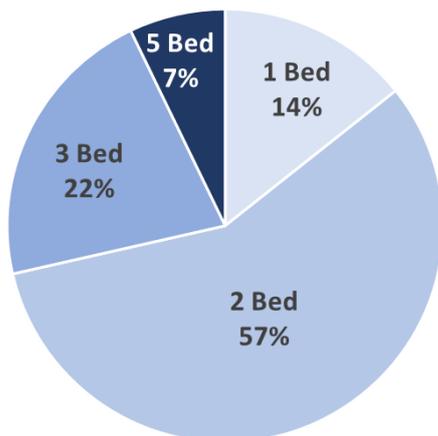
Age Group	Crosthwaite & Lyth	SLDC Total	SLDC Rural	SLDC Urban
Population 16-64	58%	60%	59%	63%
Population aged 65+	26%	24%	27%	21%

The age profile of the parish is very similar to that in South Lakeland District Council (SLDC). (Census 2011)

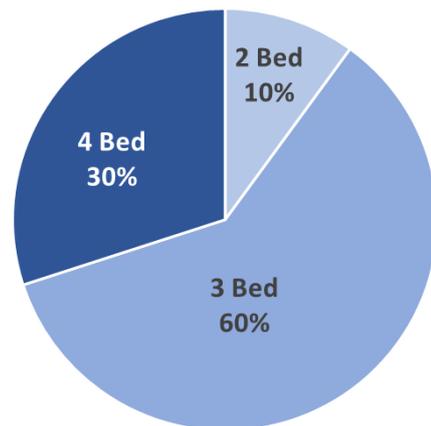
Housing Needs Indicated

- 25 households that responded (14%) say they wanted to move within/into the Parish in next 5 years, of these;
 - 10 currently do not live within the Parish (40%)
 - 11 (44%) contain at least 1 person aged 60 or above
 - 13 felt they would be unable to afford the property they need on the Open Market of which only 6 would be eligible for Affordable Housing
 - 8 respondents indicated self-build as the preferred tenure
 - 22 (88%) stated that there was a lack of suitable housing to meet their needs in the Parish

Housing Needs - Inside Parish

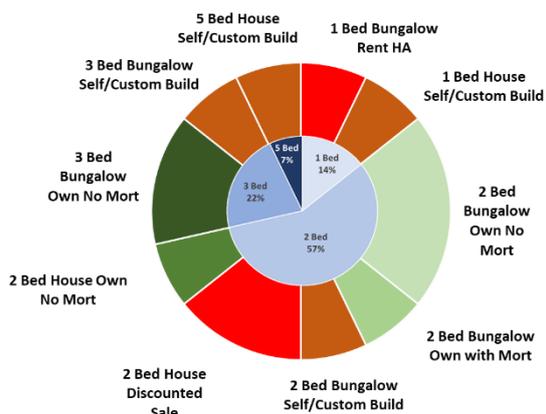


Housing Needs – Outside Parish

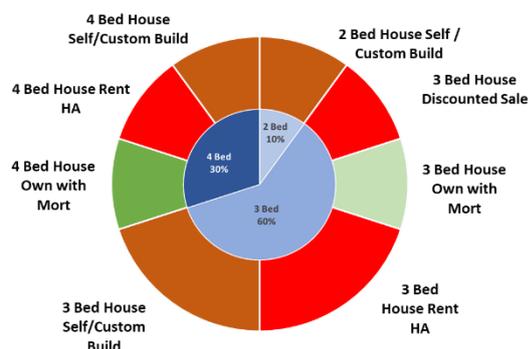


There is a big difference between the housing needs of households already living within the parish and those wishing to move in. Of the 15 in the parish, 10 identified a need for 1 and 2 bedroom properties; and 8 need 2 to 3 bedroom bungalows. For the 10 households wishing to move into the parish, 9 identified a need for 3 or 4 bedroom houses.

Needs of Parishioners...



... and those Moving In



Six parishioners identifying a housing need indicated that they were able to buy the house without a mortgage. This figure may be higher as it is not clear whether custom/self-build houses would be self-financed or through a mortgage. Affordable houses are more strongly desired by people wishing to move into the parish although, based on information provided by respondents, those expressing a desire for an affordable house may not in fact qualify for these. Custom/self-build also shows up strongly in this group. The majority of people able to self-finance their house purchase is in the 60+ age groups which may indicate the desire to downsize but remain in the parish.

Affordable Housing

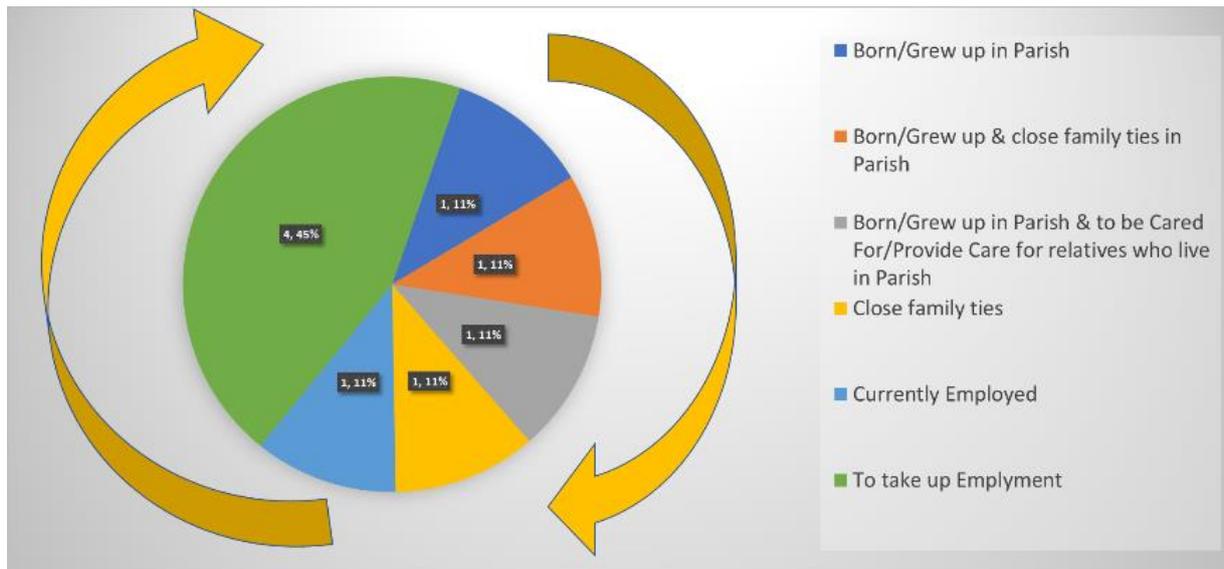
Eligibility for local affordable housing is defined by South Lakeland District Council (SLDC). Not everyone is entitled to access affordable housing and this entitlement is defined by income, savings and number of people who will be living in the property. SLDC provide an excellent explanation: <https://www.southlakeland.gov.uk/housing/affordable-housing/#gsc.tab=0>

Only 6 respondents needing to move would be eligible for Affordable Housing. Of these 6, only 1 would meet the financial and house size criteria since:

- Only 4 would be deemed to need the size of dwelling they indicate they want (based on the number of people who would be living there)
- Only 3 would be considered to be able to afford the size of property they indicate they need
- Overall, only 1 respondent would meet both criteria

While 10 people were identified as ineligible for affordable housing, the financial information they provided indicate that they would be unlikely to be able to afford an open market home in the Parish.

Reasons for Wanting to move into the Parish



Not surprisingly, for those that responded to the survey from outside the parish who indicated a reason for the move said it was for employment or close ties to the Parish. This survey will have not captured those who would purchase properties as retirement homes over the next 5 years.

Custom/Self-Build

Eight respondents indicated self-build as their preferred tenure although only 5 are registered on the LDNP Self Build Register. Four of these respondents currently do not reside within the Parish. Of the 4 living in the Parish the age of these respondents are 50-59 (1), 60-69 (1) & 70+ (2). Thirteen expressed interest in their feedback in joining the LDNP self-build Register.

- It is probable that the need expressed is for custom built homes
- Self-build is not seen by younger age group as way onto the housing ladder which is surprising based on feedback the SG received from Young Farmers
- It is not clear whether these respondents have the land or financial capacity to fulfil these desires

Respondents Free Form Comments



Respondent's free form comments were received from 37 respondents (approximately 22% of questionnaires returned). These have been analysed using a 'Wordcloud' that displays the predominate words used in the comments. The larger the font, the more times the phrase was used. From this 'Wordcloud' it can be seen that 'no more development', 'smaller houses', 'infrastructure', 'affordable' and 'family homes' were the top 5 mentions.

No More Development – respondents referenced the high level of building over the last 5 years

Infrastructure – referencing the lack of facilities, poor utilities and bus services in the parish

Affordable – referenced how expensive housing is for local people and the need for social housing options

Family Homes – referenced the need for more especially for local families or those with families ties

Smaller Developments – referenced the need to build housing on a small scale in keeping with the rural setting in a national park

Smaller Houses – referenced the need for more appropriately sized housing rather than large luxury properties