



Wyre Council

**Rural Affordable Housing Needs Survey 2015 to 2020
and Enabling Work**

29th January 2016

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Executive Summary

North Star Consulting & Research was commissioned by Wyre Borough Council to carry out a Rural Affordable Housing Needs Survey (RAHNS) and enabling work. The main objective of the research was to provide a clear picture of rural affordable housing needs in Wyre over the next five years and provide a view on the potential tools available to work towards meeting those needs.

This information is intended to support and provide greater insight into the outcomes of the Fylde Coast Strategic Housing Market Assessment (2014) and inform Wyre Council's emerging Local Plan evidence base. The RAHNS is needed to support the Council in understanding rural housing needs in more detail and the type and location of those needs in rural areas to inform strategic planning, provide evidence to Registered Providers (working with the Homes and Communities Agency) and to inform negotiations around the provision of rural affordable homes on sites where affordable homes are delivered via Section 106 agreements.

This report and associated data from the RAHNS considers the following:

- The need for rural affordable housing over the next five years, taking into account existing backlog of unmet need, newly arising need and affordable homes developed in 2010-15 and pipeline schemes
- Need by type, size, tenure, affordability and appropriate location
- The findings of the previous 2010-15 Rural Housing Needs Survey
- The nature of and reasons for rural housing need
- Affordable housing policies in the Council's emerging Local Plan and the implications of this work
- The potential need for Extra Care housing and older persons' provision in rural areas
- The impact of holiday/second homes and mobile/ park homes on affordable housing need and supply
- The impact of Help to Buy on affordable housing demand and delivery

Methodology

We developed a methodology designed to consider the need for rural affordable housing over the next five years involving the following key stages:

- Document Review of National and Local Policies and Strategy Documents
- Analysis of Local Need and Demand Data such as social housing relets and demand
- A postal Household Survey
- Consultation with Parish Councils, Wyre Council and external Stakeholders
- Calculation of Affordable Housing Needs Estimate

National Policy Context

This work was undertaken during a time of uncertainty and changing policy context for affordable housing delivery. The Welfare Reform and Work Bill, which received its second reading in the House

of Commons on 20 July 2015, contains a range of measures including, 'provision to tackle social rents'. The aim of the Bill is to reduce rents in social housing in England by 1% a year for four years from April 2016, with the intention of protecting taxpayers from the rising cost of subsidising rents through housing benefit, and also to protect tenants from rising housing costs.

It is anticipated that this will reduce average rents for households in the social housing sector by around 12% by 2020, compared with current forecasts. It will also mean that those people not on housing benefit and not subject to "pay to stay" could be better off by around £12 a week by 2019-20.'

The 2015 Queens Speech outlined Government plans to extend the Right to Buy to Housing Association tenants and plans for a voluntary Right to Buy scheme have recently been put forward by members of the National Housing Federation. Much of the initial analysis of the impact of this and other policy announcements has highlighted the possibility of a disproportionate impact on existing and new development of rural affordable housing. There may be exemptions from the Right to Buy for rural areas but it is not yet clear how this will work in practice. The recent Housing and Planning Bill has received its second reading in the House of Commons and further detail will come through this process; further secondary legislation; and consultation on elements of the proposed policy changes.

The Housing Sector has raised serious concerns about the impact these measures will have on housing providers such as Local Authorities and Housing Associations as they will face significant reductions in rent revenue which will in turn undermine their capacity to borrow and continue with new build developments. It is likely that this will mean fewer homes will be built in the future, particularly for social and affordable rent.¹

The National Planning Policy Framework (NPPF) is a key part of the government's reforms to make the planning system less complex and more accessible. The NPPF sets out the Government's planning policies for England and how these are expected to be applied. The planning practice guidance to support the framework is published online and regularly updated. The framework acts as guidance for local planning authorities and decision-takers, both in drawing up plans and making decisions about planning applications. It is important to recognise the particular issues facing rural areas in terms of housing supply and affordability, and the role of housing in supporting the broader sustainability of villages and smaller settlements. This is clearly set out in the National Planning Policy Framework, in the core planning principles, the section on supporting a prosperous rural economy and the section on housing.

Characteristics of Wyre

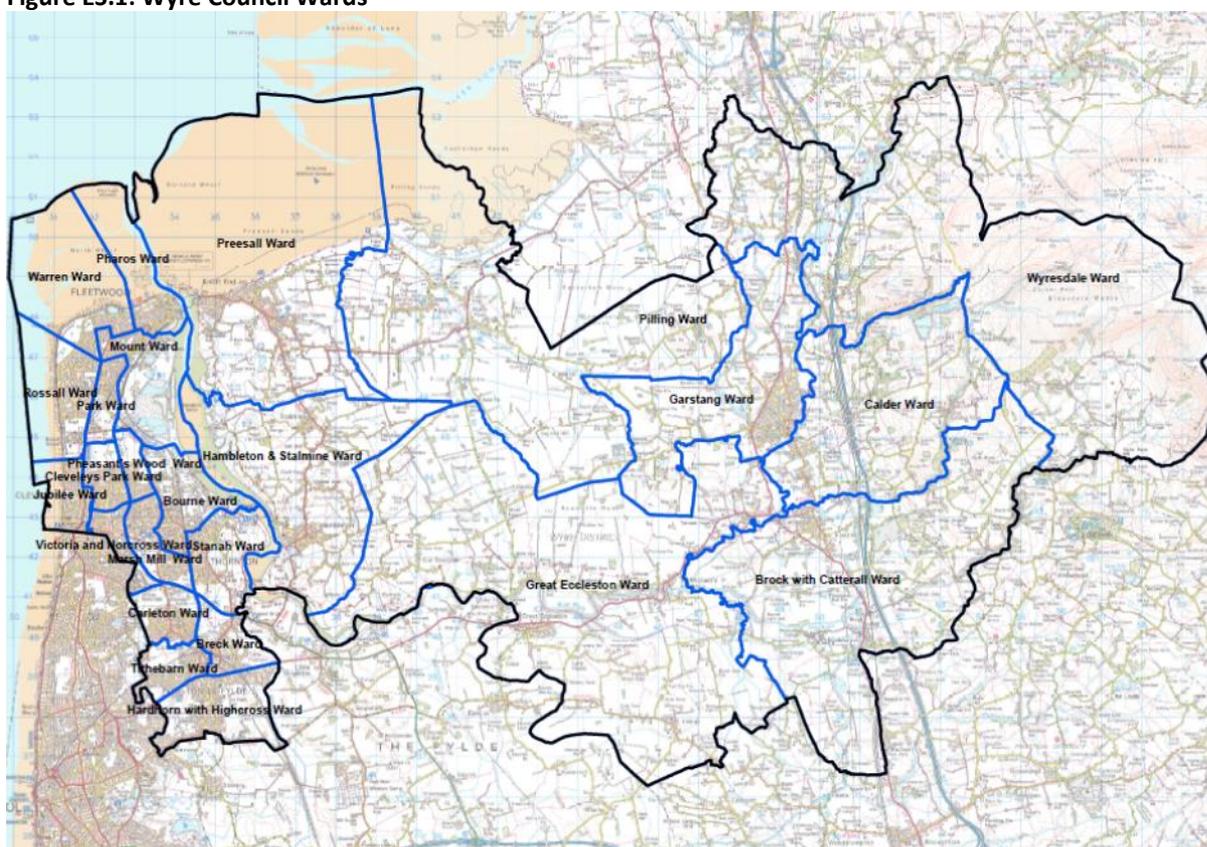
Wyre Council area can be split into two distinct geographic and socio- economic areas, divided by the River Wyre, with the urban areas of Fleetwood, Cleveleys, Thornton and Poulton-le-Fylde in the West, and Garstang and a series of rural settlements in the East. The A6 and M6 to the north of Preston provide access to a number of popular commuter settlements which form part of a desirable part of the borough while the coastal areas around Fleetwood have higher levels of deprivation.

¹ <http://www.housemark.co.uk/Newsletter.nsf/Newsletters/722?OpenDocument>

The focus of this study is Rural Wyre which makes up the majority of Wyre Borough but is sparsely populated apart from the town of Garstang, which has a population of 4,268². Figure ES.1 provides an illustration of the wards in Wyre. The eight rural wards which have been used for analysis in the later sections of this document are: Brock with Catterall, Calder, Garstang, Great Eccleston, Hambleton and Stalmine, Pilling, Preesall and Wyresdale.

The whole rural area is characterised by a high proportion of detached relatively high value homes, with Rural East Wyre being the least affordable part of the whole Fylde Coast (median prices as of 2013 were around £263,375³). It also has a distinct age profile, with high numbers of older people in some areas, especially in Over Wyre and around Garstang.

Figure ES.1: Wyre Council Wards



Source: Wyre Council

Core Strategy and the Wyre Local Plan

The Wyre Core Strategy Preferred Options Document went out for public consultation in April 2012 and aimed to provide a guide for future development in Wyre over the period 2012 to 2028.

² Population of Garstang Parish according to the 2011 Census

³ Fylde Coast Strategic Housing Market Assessment

The document was to form part of the Local Development Framework (LDF) for Wyre and act as the key consideration when deciding planning applications. It would provide the planning framework for the borough's administrative area, setting out where new homes, employment and shops were to be located as well as which areas would be regenerated and those that would be conserved. It highlighted housing need as a key issue within Wyre.

Future demand for housing was thought to be high due to projected local population growth and household formation, particularly in the more desirable areas of the Borough. In addition, issues of affordability were highlighted particularly in rural areas and a general need across all house sizes. It was considered that a lack of housing, especially affordable, would make it difficult to attract and retain employees, particularly key workers and the younger age groups. The Core Strategy also recognised a need for housing for particular groups, including the elderly, as the number of residents over 60 continued to increase.

As a result of the introduction of the NPPF, the Wyre Core Strategy has been discontinued and work is currently underway on a new Local Plan, although the evidence and feedback collected as part of the preparation for the Core Strategy will be used to feed into the Local Plan. It is important to note that with the change in national legislation the emerging Local Plan may identify a different level and geographical distribution of development from that proposed in the Core Strategy depending on current evidence and the outcome of consultation. The newly emerging Local Plan Issues and Options 2015 document was published for consultation in June 2015, once adopted it will replace the "saved" policies in the Wyre Borough Local Plan 1991 – 2006 (adopted 1999) and the Fleetwood and Thornton Area Action Plan.

Housing Need and Affordability

In assessing housing need and affordability in rural Wyre we have drawn on the findings from the postal Rural Affordable Housing Needs Survey which was sent to all households in rural Wyre. Our analysis and findings have also been informed by the desktop review and consultation with key stakeholders including Parish Councils and through public consultation events.

The methodology used to estimate the number of households and projected households who lack their own housing or live in unsuitable housing and who cannot afford to meet their housing needs in the market involves adding the current unmet housing need and the projected future need and subtracting this from the current supply of affordable housing. This approach aligns with that used in preparing Strategic Housing Market Assessments, against guidance from the Departments of Communities and Local Government (DCLG).

In summary, this assessment of need sets out:

- Stage 1: Current Housing Need (also called 'backlog need')
- Stage 2: Future Housing Need
- Stage 3: Affordable Housing Supply
- Stage 4: Estimate of Annual Housing Need

Table ES.1 summarises the steps undertaken in reaching the overall estimate of annual housing need for the rural Wyre wards:

Table ES.1 Summary of Housing Needs Assessment Calculation for Rural Wyre

Step/ location in chapter	Stage	Calculation	No.
Stage 1: Current Housing Need			
5.1.1	Homeless Households	Annual requirement	145
5.1.2	Overcrowding and Concealed Households	Current need	185
5.1.3	Other Groups	Current need	1,110
	Total Current Housing Need (gross)	5.1.1 + 5.1.2 + 5.1.3	1,440
5.1.4	Total who cannot afford to meet their needs in the private sector	77%	1,109
5.1.4	Total who wish to stay in rural areas of Wyre	72%	798
	To be reduced at 20% per annum (annual requirement)	5.1.4/ 20%	160
Summary of Total Current Housing Need			160
Stage 2: Future Housing Need			
5.2.1	New Household Formation (gross per year)		315
5.2.1	Total who wish to stay in rural areas of Wyre	80%	252
5.2.2	Total who cannot afford to meet their needs in the private sector	84%	211
	To be reduced at 20% per annum (annual requirement)	5.2.2/ 20%	42
Summary of Total Future Housing Need			42
Stage 3: Affordable Housing Supply			
5.3.1	Affordable dwellings occupied by households in need	4%	6
5.3.2	Surplus Stock	Have assumed no surplus stock as social rented sector in high demand	0
5.3.4	Committed New Supply of Affordable Housing	Based on units currently on site	55
5.3.5	Annual Supply of Social Re-lets	Assumed 78% of annual supply of social rented units	16
5.3.6	Total Affordable Housing Supply	5.3.1 + 5.3.2 + 5.3.4 + 5.3.5	77
Summary of Total Affordable Housing Supply			77
Stage 4: Estimate of Annual Housing Need			
Stage above	1	Summary of Total Current Housing Need	160
PLUS			
Stage above	2	Summary of Total Future Housing Need	42
MINUS			
Stage above	3	Summary of Total Affordable Housing Supply	77
Net Shortfall			125

It is clear that there is a mismatch between current supply and housing need in the rural wards of Wyre. Analysis of the 2015 RAHNS undertaken as part of this work shows a net requirement of 125 affordable housing units per annum.

From the survey analysis, we can see that 58% of households which need to move within the next five years require a house, 35% require a bungalow and 7% require a flat or maisonette. This would equate to a total of around 72 houses, 44 bungalows and 9 flats or maisonettes. It is also recommended that the tenure mix of affordable housing reflects the overall need for affordable housing and the aspiration for owner occupation through the development of a mix of affordable rent and shared/ low cost home ownership units.

Many local residents recognise the need for affordable housing in the rural area, but there is also considerable resistance to new development. Many residents consulted are in favour of market interventions to enable the provision of the newly announce Starter Homes and low cost home ownership. Local Registered Providers are supportive of continuing development in the rural areas of Wyre, subject to further analysis of Business Plan projections in light of recent policy announcements affecting future rental income and stock holdings.

1. Introduction

North Star Consulting & Research was commissioned by Wyre Borough Council to carry out a Rural Affordable Housing Needs Survey (RAHNS) and enabling work. The main objective of the research was to provide a clear picture of rural affordable housing needs in Wyre over the next five years and provide a view on the potential tools available to work towards meeting these needs.

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The remainder of this report and associated data from the RAHNS considers the following:

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- Need by type, size, tenure, affordability and appropriate location
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2. Contextual Data

2.1 National Policy Context

This work was undertaken during a time of uncertainty and changing policy context for affordable housing delivery. The Welfare Reform and Work Bill, which received its second reading in the House of Commons on 20 July 2015, contains a range of measures including, 'provision to tackle social rents'. The aim of the Bill is to reduce rents in social housing in England by 1% a year for four years from April 2016, with the intention of protecting taxpayers from the rising cost of subsidising rents through housing benefit, and also to protect tenants from rising housing costs.

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2.2 Characteristics of Wyre

This section sets out a brief summary of the characteristics of Wyre in order to provide contextual information to this study. In particular, it provides descriptions of 'Rural West' and 'Rural East' Wyre.

Figure 2.1 provides a map of the Wyre Council area. The district can be split roughly into two distinct geographic and socio-economic areas, divided by the River Wyre, with the urban areas of Fleetwood, Cleveleys, Thornton and Poulton-le-Fylde in the West, and Garstang and a series of rural settlements in the East. The A6 and M6 to the north of Preston provide access to a number of popular commuter settlements which form part of a desirable part of the borough while the coastal areas around Fleetwood have higher levels of deprivation.

Figure 2.1: Wyre Council



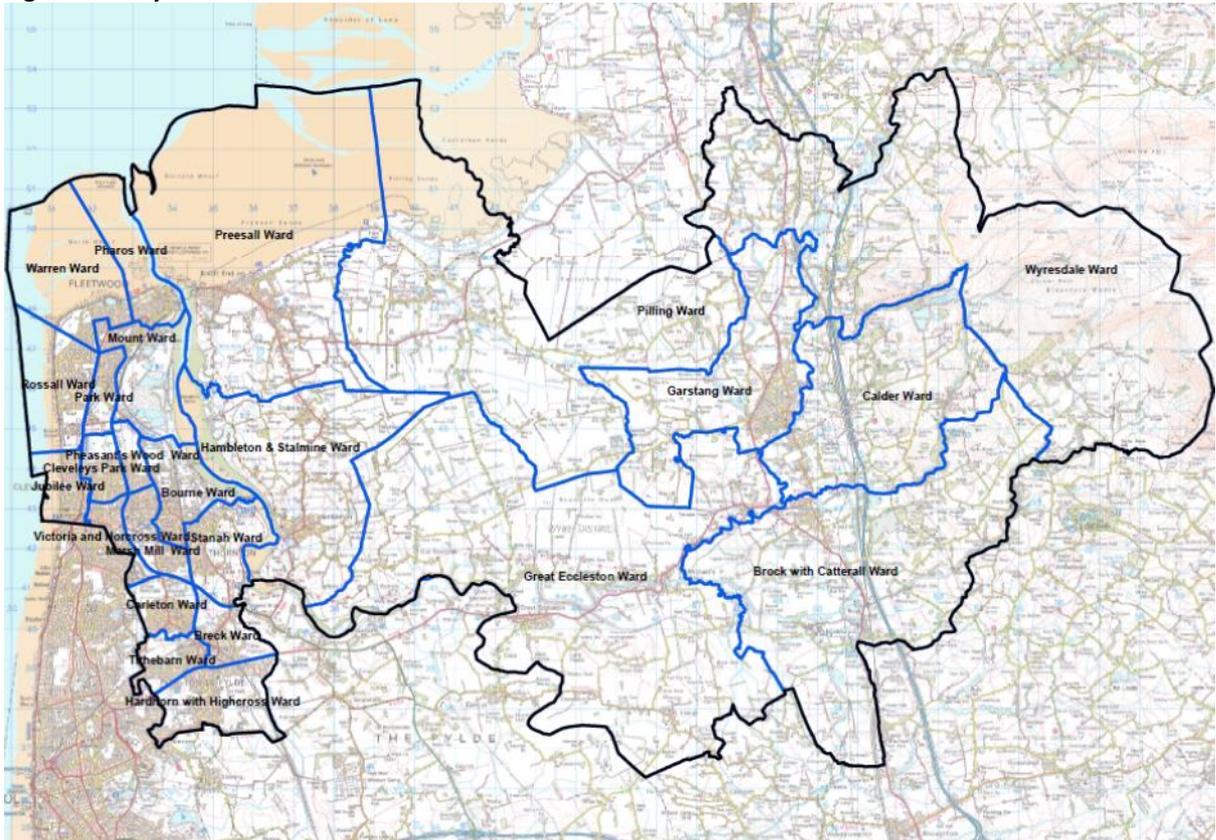
Source: Wyre Council

The focus of this study is Rural Wyre which makes up the majority of Wyre Borough but is sparsely populated apart from the town of Garstang, which has a population of 4,268⁴. Figure 2.2 provides an illustration of the wards in Wyre. The eight rural wards which have been used for analysis of data in the later sections of this document are: Brock with Catterall, Calder, Garstang, Great Eccleston, Hambleton and Stalmine, Pilling, Preesall and Wyresdale.

⁴ Population of Garstang Parish according to the 2011 Census

The whole rural area is characterised by a high proportion of detached relatively high value homes, with Rural East Wyre being the least affordable part of the whole Fylde Coast (median prices as of 2013 were around £263,375⁵). It also has a distinct age profile, with high numbers of older people in some areas, especially in Over Wyre and around Garstang.

Figure 2.2: Wyre Council Wards



Source: Wyre Council

2.2.1 Rural West

Rural West lies to the east of the river Wyre and covers the settlements of Knott End, Preesall and Pilling in the North and Hambleton and Great Eccleston in the South. The area, which covers around 45 square miles, has a large expanse of open countryside and a population of 15,794, making it the least densely populated area in Wyre. The area has many links to urban areas to the west of the River Wyre with connections to Fleetwood by the Knott End ferry and towards Poulton-le-Fylde and Thornton by Shard Bridge.

Wyre Council have published a profile of the area using 2011 Census information which summarises the key characteristics for Rural West:

- The area has the highest number of 60 to 74 year olds in the Borough.

⁵ Fylde Coast Strategic Housing Market Assessment

- Agriculture forms an important part of the local economy. Light industry, equestrian activities and small-scale rural businesses are also prevalent.
- Skilled trades make up the largest single employment group, followed by professional occupations. Rural West has the highest number of self-employed residents in Wyre.
- Rural West has the highest percentage of privately owned properties in Wyre (84%). With 50% of these homes owned outright.
- One family households with no dependent children are the most prevalent in Rural West followed by homes occupied by residents of 65 years and over.
- There is a demand for new housing in the area, and a requirement for additional affordable housing has been identified.
- Development in the area needs to be sensitive to those areas that are at risk from coastal, fluvial or localised flooding.
- There is a need to protect areas of natural habitat importance in Rural West.
- Rural West has a higher than average life expectancy for males, but a slightly lower than average life expectancy for females, than Wyre.
- Overall crime rates are very low in comparison with the Wyre average.
- Rural West has a higher than average household income for Wyre and lower percentages of its working age population in receipt of DWP benefits.

2.2.2 Rural East

Rural East covers the area along the A6 corridor to the borders with Lancaster, Ribble Valley and Preston. It is a large rural area covering around 50 square miles, comprising of a collection of villages and the larger market town of Garstang. The area is well known for its beauty with much of the area forming part of the Forest of Bowland Area of Outstanding Natural Beauty. Residents in Rural East tend to commute to work in larger centres with many links north and south to Preston and Lancaster, rather than commuting west to the coastal towns of Fylde.

Wyre Council have published a profile of the area using 2011 Census information which summarises some of the key characteristics for Rural East:

- The area has the smallest population in Wyre with 15,085 residents.
- The largest age group in the Borough is the 30 to 60 year olds (38%), followed by the over 60's (34%).
- The Council has identified a need for a diverse mix of housing types including affordable housing.
- 81% of the homes in Rural East are privately owned. Almost 50% of these are owned outright. However the area also has the highest percentage of shared ownership properties, despite this rate being low at just 1% of all households.
- Household composition figures show that this area has the highest percentage of one family households with dependent children.
- Similar to Rural West, several areas are at risk of fluvial flooding.
- Rural East has higher than average household income for Wyre and lower percentages of its working age population in receipt of DWP benefits.
- It also has the highest population of managers, directors and senior officials compared to other areas of Wyre. The largest percentage of employed people from the area, fall into the professional occupational group.

- Rural East has a higher than average life expectation for Wyre.
- Overall crime rates are very low in comparison with the Wyre average.
- There are high house prices across the area, with many desirable settlements such as Lower Dolphinholme, Scorton and Calder Vale.

2.3 Document Review

As part of our assessment of the rural housing market in Wyre it is essential to first review the existing policy and information available for the Council as a whole. This helps to build a picture of the local authority and the issues of significance and how they are being addressed at a strategic level.

The following documents are summarised in this chapter:

- Rural Housing Needs Assessment, 2010
- Wyre Borough Local Plan 1991 - 2006
- Core Strategy Preferred Options 2012
- Wyre Local Plan Issues and Options 2015
- Fylde Coastal Housing Strategy 2009
- Fylde Coast Strategic Housing Market Assessment (SHMA) Report 2013
- Wyre Affordable Housing Viability Study 2010
- Wyre Affordable Housing Viability Study Report Addendum 2011
- Lancashire Strategic Economic Plan 2014

The main questions we are seeking to answer in reviewing these policy documents are:

- What are the key housing issues in rural Wyre?
- What is the nature of and reason for rural housing need in Wyre?
- What current affordable housing policies are there?
- What is the potential need for older persons provision in rural areas?

2.3.1 Wyre Rural Housing Needs Assessment, 2010

The Rural Housing Needs Assessment, 2010 identified the annual need for affordable housing in the rural areas of Wyre over the five years from 2010 to 2015. The study took account of the existing backlog of unmet need and newly-arising need; including details of the accommodation required by type, size, tenure, affordability and location, set within the context of findings of the Fylde Coast Strategic Housing Market Assessment 2008. The assessment was intended to inform and form part of the evidence base in support of various Local Development Framework documents including the Core Strategy.

This report provides an updated assessment of need following on from the levels of need established between 2010 to 2015.

2.3.2 Wyre Borough Local Plan 1991-2006

The Wyre Borough Local Plan 1991-2006 was adopted in 1999. The Planning and Compulsory Purchase Act 2004 provided for the saving and resaving of policies in an adopted local plan and resulted in a number of planning policies being retained for use in making decisions on planning applications.

The two policies with most relevance to this study are policies H3 and H15. Policy H3 allocated land for future residential development and although the majority of the sites have now been built, a few still remain undeveloped. Policy H15, The Provision of Affordable Local Needs Housing within Rural Areas, explains that, as an exception to other policies of the plan, planning permission will be granted for local needs housing in or adjoining rural settlements subject to certain provisions. The saved policies will be utilised until they are replaced by the newly emerging Wyre Local Plan.

2.3.3 Core Strategy Preferred Options 2012

The Wyre Core Strategy Preferred Options Document went out for public consultation in April 2012 and aimed to provide a guide for future development in Wyre over the period 2012 to 2028.

The document forms part of the Local Development Framework (LDF) for Wyre and acts as the key consideration when deciding planning applications. It provides the planning framework for the borough's administrative area, setting out where new homes, employment and shops were to be located as well as which areas would be regenerated and those that should be conserved.

Overall, the Core Strategy report proposed a preferred option that concentrated around 52% of development in Fleetwood, Thornton and Cleveleys; about 34% in Poulton-le-Fylde and Garstang/Catterall; and the remainder (14%) in other rural settlements.

In early 2012, the Government published the National Planning Policy Framework (NPPF) which aimed to streamline the planning system across England and Wales by encouraging each planning authority to consolidate their planning policy documents into one single policy document, a Local Plan. The Local Plan would provide both the overall strategic framework and the more detailed policies and allocations for their area.

As a result of the introduction of the NPPF, the Wyre Core Strategy has been discontinued and work is currently underway on a new Local Plan, although evidence and feedback collected as part of the preparation for the Core Strategy will be used to feed into the Local Plan.

2.3.3.1 Vision and Objectives

Despite the Core Strategy being discontinued, it is nonetheless useful to consider some of the main findings and objectives outlined in the document, including the Spatial Vision which sets out how Wyre will ideally look in 2028:

“Wyre will be renowned throughout the North West as a place of environmental quality; a desirable location for people to live, work and visit. Cleveleys, Fleetwood and Thornton have been regenerated and Garstang and Poulton-le-Fylde are vibrant market towns. Villages and other rural settlements meet the needs of their communities.

The visitor and tourist economy has been modernised and complements the rest of the Fylde peninsula. An improved and affordable range of housing and job opportunities are available for all, with these being integrated to an enhanced and efficient sustainable transportation network.

There is robust and co-ordinated management of the natural and built environment and an excellent, accessible network of open spaces, coast and countryside. The effects of climate change are recognised and there is a long term commitment to tackling its consequences.”

2.3.3.2 Key Issues and Challenges

The Core Strategy also highlights some of the key challenges faced by the Local Authority:

- Climate Change and Flooding: Across the entire length of Wyre’s coastline as well as inland areas in proximity to rivers
- Sustainable Development: particularly concerning congestion in the Urban West area and the A6
- The Natural Environment and Countryside: The borough covers many sensitive habitats
- Built Environment and Infrastructure: Promoting attractive and good quality design
- Access to Services and Network of Settlements and Centres: Wyre has a dispersed settlement pattern making accessibility to key services a challenge in some rural areas.
- The Local Economy: Decline in traditional industries and a need for modernisation
- Inequality and Deprivation: Geographical imbalance in Deprivation.

While the Core Strategy is now being replaced by the Local Plan, the above challenges remain.

2.3.3.3 Housing Need and Affordable Housing

In addition to the challenges highlighted above, the Core Strategy also highlights housing need as a key issue within Wyre.

Future demand for housing was thought to be high due to projected local population growth and household formation, particularly in the more desirable areas of the Borough. In addition, issues of affordability were highlighted. The Core Strategy states that:

“The significant increase in house prices and lower than average incomes, means that properties have become less affordable in Wyre. There is the need for a significant proportion of affordable housing provision, particularly in rural areas and a general need across all house sizes. A lack of housing, especially affordable, may make it difficult to attract and retain employees, particularly key workers and the younger age groups. Given overall demand, improvement to the existing stock of unfit properties is important, with a geographical concentration existing in Fleetwood.”

The Strategy recognises a need for housing for particular groups, including the elderly, as the number of residents over 60 continues to increase.

As a result, the Core Strategy Preferred Option, under Policy CS21: Affordable Housing, committed to a planning policy approach whereby all proposals for new housing development would provide affordable housing at a rate generally dependent on the capacity of the site.

2.3.4 Affordable Housing Planning Policy CS21

Wyre Council has developed a policy designed to secure either the provision of affordable housing on site and/or a financial contribution in lieu of provision, on development sites in the borough, on the following criteria:

- All proposals for new housing development which comprise 15 or more dwellings, will provide affordable housing on site at a rate of 30%.
- All proposals for new housing development which comprise between 10 and 14 dwellings will provide affordable housing on site at a rate of 20%.
- All proposals for new housing development which comprise between 5 and 9 dwellings will provide either 20% on site affordable housing or will be required to make a financial contribution in lieu of on site provision of a broadly equivalent value.
- Any relaxation in the amount of affordable housing provided will be negotiated with the council on a case by case basis following the submission by the owner/ applicant of a site specific economic viability study.
- Commuted sum payments will be calculated according to the methodology set out in the published Addendum to the Affordable Housing Viability Study based on the open market value of housing units in the borough. The sum will be applied to the specific number of affordable housing units required calculated to one decimal place, without any rounding up or down of values e.g. 20% of 7 units = 1.4 units.
- All affordable housing shall be provided without the need for public subsidy.
- Supporting proposals for 100% affordable housing either in, or on the edge of, identified locations (linked to the Rural Exception Policy when prepared).
- All affordable housing developments being subject to legal agreements or planning conditions ensuring they remain affordable in perpetuity whenever possible and, in certain cases, they meet local housing need in perpetuity.
- Affordable housing shall be built to a high standard, as with other housing and integrate sensitively into the surroundings to ensure protection and enhancement of the landscape and townscape whilst encouraging community cohesion.
- The quality, scale, design and sustainability of development will accord with the standards as set out in other key related Core Policies.

The policy was based on the findings of the Rural Housing Needs Assessment 2010, Wyre Affordable Housing Viability Study 2010 and Report Addendum 2011.

2.3.5 Wyre Local Plan Issues and Options 2015

The Council is currently preparing a new Local Plan which will provide a planning and development strategy to guide future development in Wyre up to 2031. Once adopted, it will supersede the “saved” policies in the 1999 Local Plan and the Fleetwood-Thornton Area Action Plan. The Wyre Local Plan went out for public consultation during the preparation of this report in June 2015.

Following the consideration of responses to the Issues and Options document the Council will publish a Draft Local Plan and common to all Local Plans, it will provide a vision for the Borough along with the strategy for delivering that vision. It will also identify the overall level of different types of development (including housing, employment and retail) that is envisaged during that period, and the general geographical distribution of that development.

It will also allocate sites for certain types of development; designate areas for protection; and set out policies to manage development in the Borough.

2.3.5.1 Strategic Vision

The Local Plan "Vision" is a statement of how Wyre will be at the end of the Local Plan period (2031). Emphasis in this has been placed on ensuring the Borough retains its local character and distinctiveness. The vision statement extracted from the Issues and Options report states that:

'In 2031 Wyre will be an attractive and successful place where people want to live, work and visit. The challenges of an ageing population will have been addressed and younger age groups attracted and retained creating balanced and sustainable communities. Development will have taken place in a sustainable manner supported by the necessary infrastructure and with minimal effect on the environment. Health inequalities will have been reduced and there will be better standards of health and wellbeing resulting from improved prevention and self-care, enhanced access to healthcare and increased take-up of the many opportunities for recreation.'

Of particular relevance to affordable housing the plan states:

'In 2031 there will be a diverse, high quality housing offer which provides choice and meets the needs of all our community, including housing for the elderly, affordable housing and smaller market dwellings for first time buyers and young families.'

2.3.5.2 Strategic Objectives

In order to deliver the Vision, a number of strategic objectives have been established. Those with most relevance to affordable housing are highlighted below:

Table 2.1 Wyre Local Plan Issues and Options Strategic Objectives

Strategic Vision	
1	To retain and attract young people and families to live in the Borough creating sustainable communities , in which both young and older people are actively engaged and where people feel valued and safe
2	To facilitate economic growth encouraging investment and job creation, aligning training with employers requirements to get more local people into work and reduce levels of unemployment
3	To facilitate tourism growth creating a distinct offer within Wyre on the Fylde Coast
4	To contribute to the general health and wellbeing of residents though the provision of healthy lifestyle options and high quality, accessible green infrastructure
5	To protect and improve the natural and built environment in Wyre through high quality design that is respectful to heritage assets, the character of the locality and surrounding landscapes
6	To provide a range of new, high quality housing to meet the needs of all sections of Wyre's

	community, including affordable housing and housing for the elderly
7	To ensure good quality and a broad range of services that are accessible to all, and to promote the vitality and viability of town, district, local and neighbourhood centres
8	To locate new development in areas that are accessible and which have a range of services
9	To work with partners to ensure that new development is supported by the necessary provision of, or improvements to, infrastructure to minimise the impact of development and support sustainable communities
10	To minimise the Borough's environmental footprint; ensuring that development maximises efficiency in the use of land and resources, minimises pollution and flood risk and mitigates against the impact on areas of acknowledged importance
11	To mitigate against and adapt to climate change through a variety of measures including development design, maximising renewable energy sources, minimising resource wastage and encouraging recycling
12	To ensure the sustainability of rural communities and ensure a diverse and resilient rural economy.
Source: Wyre Local Plan Issues and Options 2015	

2.3.5.3 Key Issues

Similar to the Core Strategy, the Wyre Local Plan Issues and Options highlights key issues faced by the Local Authority, those of relevance to this work are set out below:

- **Population & Settlement Pattern:** Almost a third of Wyre's population is of retirement age and this is projected to increase significantly by 2032, particularly the proportion aged 75 years plus. This has implications for the type of housing required, including an increased requirement for facilities such as 'retirement villages' and 'care homes'. It also has implications for healthcare and access to services for older people due to age related health issues. The Local Plan will therefore need to consider whether it is appropriate to include a policy which requires a proportion of new housing to be suitable for older people. In addition there is a notable decrease in certain working age groups which could potentially result in gaps in the workforce. Therefore there is a need to achieve a better balance in the population by attracting and retaining those aged 24-50 supported by the right mix of housing.
- **Housing:** The Plan highlights a pressing need for affordable housing across most of the Borough both to clear a backlog of demand and to meet future household requirements. The need is particularly significant in those parts of the borough, such as the rural areas, where house prices are the highest. Factors such as a lack of public funding, the recent recession and changes to the benefits system have all added pressure to the demand for affordable housing and adversely affected the delivery of affordable housing. The Local Plan will need to increase the supply of affordable housing but this must be balanced against the need to ensure that the viability of development is not undermined by the cost of meeting any required contribution towards affordable housing provision.
- **Natural Environment:** A key issue for the Local Plan will be the need to ensure that development does not place unacceptable pressure on the Green Infrastructure network or result in its erosion or loss of the natural environment.

- **Climate Change and Flood Risk:** It is recognised that Wyre is particularly prone to flooding and the local authority must strike an appropriate balance between managing flood risk and ensuring the continued sustainability of settlements as a key challenge.
- **Built Environment:** Ensuring high quality building design remains a priority.
- **Infrastructure:** Transport infrastructure and accessibility is key for the Local Plan, particularly given Wyre's rural nature and capacity issues at certain times and locations on the A585 and A6 corridors.

Of particular significance to this study is the priority given to the need for further affordable housing and a mix of housing for different groups of people, including the elderly.

2.3.5.4 Spatial Options

The Wyre Local Plan Issues and Options proposes three options for spatial development, based on the same amount of development, but with different approaches to distributing this growth. At this early stage in the process the Council has not decided on which option to take forward but will determine this following the public consultation. However, evidence presented in the Strategic Housing Market Assessment (2013) indicates that a precise housing requirement figure will be significantly greater than the annual requirement proposed in the Core Strategy Preferred Options. The three options are:

Option 1: Fylde Coast Peninsula Main Urban Area Focus

Where the majority of new development would be in the main urban towns on the Fylde Coast Peninsula. The remainder of new development would be split between the settlements on the A6 Corridor, including Garstang, Catterall, Bilsborrow, Bowgreave and Barton, and other defined rural settlements.

Option 2: A6 Corridor Focus

A greater proportion of new development would be directed to the A6 Corridor in the settlements of Garstang, Catterall, Bilsborrow, Bowgreave and Barton with consolidation and expansion of Winmarleigh and Cabus. This focus on the A6 Corridor would concentrate development in a part of the Borough with existing services and facilities and with good accessibility to the motorway network. A moderate level of development would still be located in parts of the urban Fylde Coast Peninsula.

Option 3: Dispersal

Development under this option would be more evenly dispersed across the Borough. A moderate level of development would still be directed to the Fylde Coast Peninsula main urban area, but this option would result in less development taking place in this part of the Borough than under Spatial Option 1 and more development in rural areas. In particular it would once again result in the consolidation and expansion of Winmarleigh and Nateby, more development in Great Eccleston, Hambleton and Knott End/ Preesall than in other options and some development along the A6 corridor.

2.3.6 Fylde Coast Housing Strategy 2009

Published in 2009 jointly by the three local authorities of Blackpool, Fylde and Wyre, the Fylde Coast Housing Strategy provides a common understanding, vision, and set of priorities for housing across the Fylde Coast Housing Market Area. This Strategy sets out a long term agenda for change along for each of the local authority areas.

2.3.6.1 Long Term Vision

The long term vision of the Fylde Coast Housing Strategy is below:

Figure 2.3: Fylde Coast Housing Strategy Long Term Vision

We are working towards housing across the Fylde Coast that provides everyone with a great place to live and underpins a successful local economy – housing that meets everyone’s needs in places that are attractive.

We will work to re-balance the housing market to create a higher quality offer in deprived areas and ensure healthy and sustainable communities in more attractive areas.

We will provide more new homes to meet long term increases in household numbers. These will be well planned in sustainable communities and feature the very best in high quality urban design. We should protect and enhance existing settlements, not distract from areas that are already attractive. **The mix of new homes will reflect the changing needs of the growing population and support our plans for growing prosperity.**

We will be even more effective in dealing with people who require accommodation and support to get their lives back on track, and will assist more people in social housing and private rented accommodation to get access to training and stable employment.

We shall support vulnerable older members of the community, so that we help them to live safely and independently in their own homes if they wish to do so, and will provide specialist accommodation where older people aspire to live.

2.3.6.2 Key Objectives

Table 2.2 outlines the key objectives in the Fylde Coast Housing Strategy which relate to this work along with the key issues and objectives specifically for Wyre in relation to rural, affordable and specialist housing.

Table 2.2: Fylde Coast Housing Strategy Key Objectives

Quantity - Providing appropriate numbers of the right kinds of high quality new homes
Meet long term demand for housing: A strong priority across much of Wyre to deliver as many socially rented homes as possible because of the overwhelming demand compared with the very limited existing supply.
Provide more affordable homes: As well as the requirement for more social housing for rent, there will be a demand for more shared ownership homes, although these cater for very different income groups. In suburban and rural areas, affordable housing delivery will be focused on providing more high quality social rented housing with delivery of more new affordable housing through housing association and developer partners funded by the Homes and Communities Agency. A more pro-active approach to identifying and helping people who want to move to smaller accommodation will be encouraged and the private rented sector will continue to play a very large role in meeting the needs for low cost housing.
Maintaining a sustainable community life in rural settlements: We shall work with rural communities in identifying local housing needs in particular villages, and work with landowners to identify potential sites for small scale development of affordable housing.
Quality - Raising the quality of the overall housing offer to support growth in the Fylde Coast economy
Improve housing conditions for people who are vulnerable: provide assistance to vulnerable individuals who are owner occupiers.
People - Helping people to access the accommodation and support that they need to lead stable and prosperous lives
Provide new opportunities for people at risk of homelessness
Meet the changing requirements of older people: housing options need to be varied. Currently there are a high number of park homes across the Fylde Coast- they are a feature of coastal and rural environments, and are sometimes linked to or converted from holiday accommodation. However they bring with them various disadvantages and the strategy therefore shall seek to minimise further park home developments and the conversion of existing homes from holiday to permanent residential use where they are an inappropriate way of meeting housing requirements. Overall there is a need for specialist accommodation for older people.
<small>The Fylde Coast Housing Strategy 2009</small>

2.3.6.3 Objectives for Rural Wyre

It is recognised in the Fylde Coast Housing Strategy that the area has a higher than average proportion of older people, particularly in Rural West and around Garstang, and that housing provision should cater to the needs of this group. The planning framework in 2009 was such that Rural Wyre was unlikely to be the focus of significant new development, but small developments should include modest sized homes that are more affordable to local people, and the emphasis should be on affordable housing to meet high local needs where this promotes sustainable rural communities.

2.3.7 2013 Fylde Coast Strategic Housing Market Assessment (SHMA) 2013

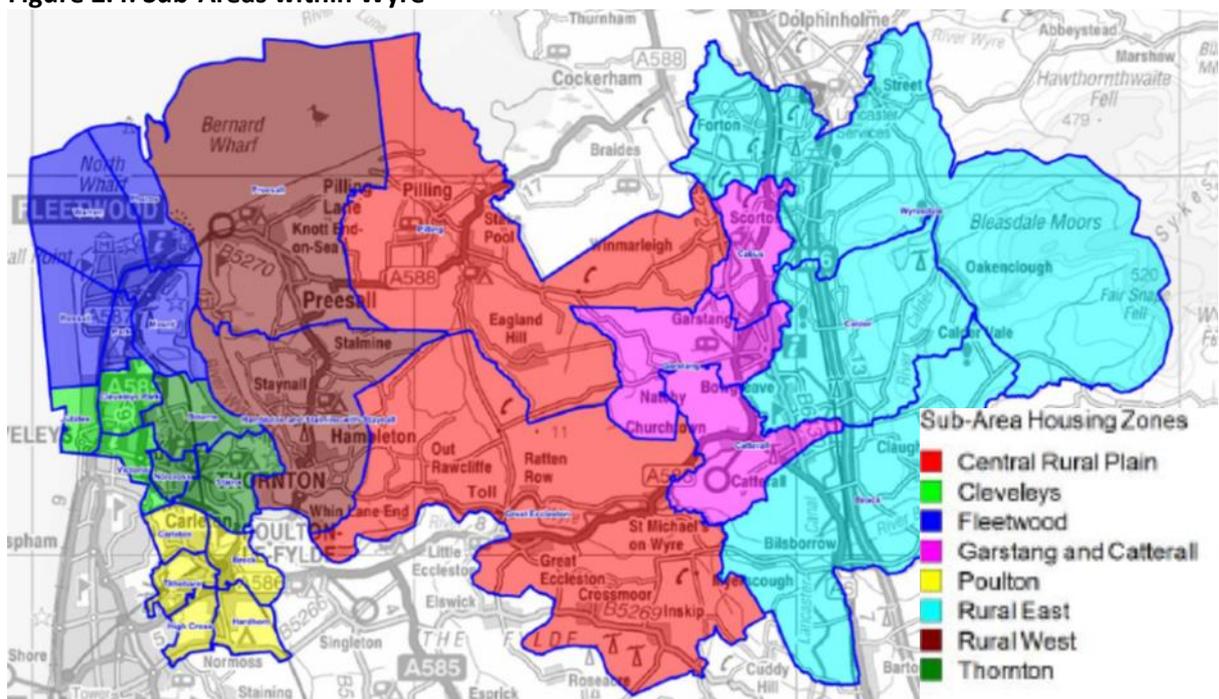
The 2013 Fylde Coast SHMA was produced jointly by Blackpool Council, Fylde Council and Wyre Council and published in February 2014. It sets out a long term (up to 2030) strategic assessment of

housing demand and supply across different sub-market areas and for different user groups within the Fylde Coastal Area. The SHMA has been prepared in accordance with National Policy Planning Framework (NPPF) which highlights the need for SHMA's to be used as a key piece of evidence in determining housing needs.

The assessment was carried out for each of the council areas; Blackpool, Fylde and Wyre although information at a sub-area level is also provided. For Wyre, the SHMA identified eight sub-areas, as shown in Figure 2.4:

- Fleetwood
- Thornton
- Cleveleys
- Poulton-le-Fylde
- Rural West (Hambleton etc.)
- Central Rural Plain
- Garstang & Catterall
- Rural East

Figure 2.4: Sub-Areas within Wyre



Source: Fylde Coast SHMA

2.3.7.1 Affordable Housing Need

According to the Fylde Coast SHMA, there is an estimated need for 300 affordable homes per year in Wyre, with Fleetwood, Poulton-le-Fylde, Thornton and Cleveleys collectively accounting for 201 properties. The remainder are relatively evenly distributed throughout the other sub-areas.

Around half of this need is for one bedroom properties, with a quarter for two bedroom properties. The SHMA argues that intermediate housing will play an important role in meeting affordable housing need over the years to 2030, as will the private rented sector.

2.3.7.2 Housing Requirements for Older People

According to population projections set out in the SHMA, growth in the older population is a significant component of population growth in Wyre, with the population growing at three times the average forecast population growth rate in the over 50s age group.

The SHMA also identifies a distinct age profile of out migrants, with net outflow of those aged 15 to 24 and inflows of older age groups. As a result the SHMA recommends that there should be adequate provision of specialised accommodation to meet the needs of older people.

2.3.7.3 Overall Findings for Wyre

Summarised below are the findings for Wyre:

- **Migratory Patterns:** The Borough has strong migratory relationships with Fylde and, particularly, Blackpool. In the east, there are links with Lancaster, Preston and Manchester, and there are also net outflows of residents to several core cities which are notably large university towns. Only 54.1% of Wyre residents work within the authority – the lowest level of containment – but around 83% work within the Fylde Coast. Preston and Lancaster are also important employment destinations;
- **Housing Stock:** The vast majority of housing stock is detached and semi-detached (70%), surpassing both the national and Fylde Coast averages. This is mainly attributable to a lower proportion of flats, with Fleetwood the only sub-area that contains a significant number. All sub-areas, with the exception of Fleetwood, surpassed the average proportion of detached housing. The majority of additional housing stock developed since 2001 has been detached, with delivery spread relatively evenly throughout the sub-areas with the exception of Fleetwood and Cleveleys, where the majority of new delivery was flatted;
- **Owner – Occupation:** Over three quarters of households in Wyre are owner occupiers, with fewer instances of private and social renting relative to the rest of the Fylde Coast. This varies across the area with particularly high levels of outright ownership in Poulton-le-Fylde and Garstang & Catterall. Since 2001, there has, however, been an increase in private renting which has offset a decline in home ownership;
- **Rate of Development:** Between 2003/04 and 2012/13, 2,461 dwellings were delivered in Wyre, at an average rate of 246 per annum. Around 22% of these were conversions.
- **Empty Homes:** Around a third of vacant stock is located in the rural sub-areas, with 31% situated in Thornton, a similar amount in Cleveleys and the remainder in Poulton-le-Fylde;
- **Size of Properties:** In Wyre, properties are relatively large, with 2.75 bedrooms on average, and property sizes have broadly grown between 2001 and 2011. There is a shortage of smaller properties, and a similar shortage of 5+ bedroom properties. Overall, Wyre generally follows the national trend, albeit with a slightly greater concentration of mid-range, 2-3 bedroom properties. This is variable by tenure, however, with a particular concentration of one bedroom social rented properties. The private rented sector is also generally dominated by smaller properties, relative to the average for all tenures;

- **Population:** From 2001 to 2011, the population of Wyre grew by around 2%, with Thornton a key area of growth. This represents the greatest proportional increase of all Fylde Coast sub-areas. The population is ageing, with a higher proportion of over 50s relative to the national profile. Net inward migration has been a key component of population change in Wyre, albeit at a lower rate between 2007 and 2011 and, interestingly, a high proportion of international migrants originating from New Commonwealth countries, unlike the other Fylde Coast authorities;
- **Employment:** Over 3,000 jobs were created in Wyre between 2001 and 2011, representing growth of around 9%, driven by public sector job creation which has offset losses in construction. The economic downturn had the effect of raising the unemployment rate, which sits below the figure for Blackpool but higher than Fylde. It is estimated that at least 1,800 additional jobs will be created in Wyre, with steady growth driven by the retail, administrative and professional services sectors;
- **House Prices:** House prices in Wyre are generally higher than Blackpool but below the average for Fylde, and slightly above the average for Lancashire. The volume of transactions has fallen since 2007. House prices are generally higher in the Rural East, Central Rural Plain and Garstang & Catterall. On average, properties of each type are at least £20,000 more expensive than a comparable property in Blackpool. Average market rental values are generally lower than Fylde. Average household income sits between the figures for Blackpool and Fylde, with affordability benchmarks that are broadly comparable with Fylde;
- **Overall Need:** Consideration of the scenarios indicates that there is an objectively assessed need for between 340 and 485 dwellings per annum in Wyre.

2.3.8 Wyre Affordable Housing Viability Study 2010

Having recognised the need for additional affordable housing provision across Wyre, the Local Authority commissioned an Affordable Housing Viability Study in 2010.

The study considers local and national planning policy as well as providing an assessment of current market conditions in order to advise on an appropriate level of developer contribution that would allow schemes to remain viable.

The Affordable Housing Viability Study makes the following key **conclusions** relating to the housing market in Wyre:

- There is little in the way of new residential development in Wyre with only a small number of new schemes currently on the market
- In Fleetwood, 10% Affordable Housing is currently achievable
- In Poulton, 30% Affordable Housing is currently achievable
- In Thornton and Cleveleys, 20% Affordable Housing is currently achievable
- In Garstang and Catterall, 30% Affordable Housing is currently achievable
- For Rural Wyre, 20% affordable housing was achievable on the 10 and 15 unit schemes, and it was advised that the threshold for sites be reduced to 10 units

The following key **recommendations** were made:

- An affordable housing target of 30% across Wyre and for rural sites, the threshold for schemes should be set at 10 units..
- Policy should be flexible enough to allow developers to negotiate a lower percentage when they can demonstrate it is not viable.

2.3.9 Wyre Affordable Housing Viability Study Addendum 2011

A report addendum was produced in 2011 at the request of Wyre Council where the following issues were to be addressed:

- The viability of providing affordable housing on schemes of 5, 10 and 15 units in the 4 market areas of Fleetwood, Thornton Cleveleys, Poulton-le-Fylde and Garstang as defined in the original report.
- On smaller schemes on-site provision may not be viable and, rather than lose out on contributions, the Council wanted an indication of the threshold where a commuted sum may be appropriate.
- The methodology that should be adopted by the Council to calculate the level of commuted sum that would be appropriate in the Wyre area.

The addendum finds that the level of viability varies across the Borough depending on the number of units. The authors recommended a threshold of 15 units should be set, as in most locations a 15 unit site could provide 20% on site affordable housing provision. In schemes under 15 units, the delivery was thought to be marginal and the council is advised that it would be more likely to achieve positive contributions if they were to adopt a flexible approach that allowed developers of schemes under 15 units to provide a payment in lieu of on site provision in the form of a commuted sum.

2.3.10 Lancashire Strategic Economic Plan 2014

Published in 2014 and supported by the Lancashire Enterprise Partnership (LEP), the Lancashire Strategic Economic Plan (LSEP) sets out the growth ambitions for the next 10 years with a clear focus on realising the potential of the whole of Lancashire. It identifies key priorities and programmes which command local support and funding commitments.

In addition the LSEP has completed a competitive analysis of the local economy. This includes the recognition of the importance of improving the health and well being of an ageing population and the necessity of encouraging the existing signs of renewed confidence in the housing market in some areas of Lancashire to encompass other parts of the county.

Part 2 of the document sets out the LEP's ambitious Growth Deal proposition to create an economically confident Lancashire which includes:

- 50,000 new jobs;
- 40,000 new houses; and
- £3 billion additional economic activity

2.3.11 Key Housing Issues in Rural Wyre

It is clear from the review of policy documents that Rural Wyre has a number of challenges relating to housing provision. Parts of the area, such as Rural East are extremely desirable and as a result, housing availability and affordability is an issue. Planning and Housing policy must seek to ensure that the area retains the distinct environmental features that make the area so desirable whilst making sure that there is an adequate provision of affordable housing to meet the needs of local communities. The increasing ageing population will also place pressure on the local authority to provide a mix of suitable specialised housing. This is particularly important in parts of Rural West Wyre and around Garstang where the average age of the resident population is already above the rest of the North West. It will also be important to sustain communities by ensuring there is also a working age population living in those areas to sustain areas and provide key services such as social care.

For the local authority, the challenge will be to meet the needs of residents in rural Wyre in conjunction with the often very different housing needs of residents in the settlements of the urban west such as Fleetwood which are areas characterised by higher levels of deprivation, lower house prices and higher levels of benefit dependency.

2.3.12 Housing Provision for Older People in Rural Wyre

Nationally people are living longer and the population is ageing. As a result the government has introduced a number of changes in the social care, health and planning arena to help address some of the challenges that will be created by an ageing population.

National policy, such as the Localism Act 2011, has moved toward the decentralisation of power to local authorities and care for older people in the community has been incentivised through investment in mechanisms such as the Better Care Fund, Firststop, Home Improvement Agencies and Handyperson Schemes. The Comprehensive Spending Review (November 2015) also included announcements around the ability of Local Authorities to raise a precept through Council Tax to fund adult social care services.

Local authorities have been increasingly encouraged to provide more individual and personalised care in order to provide older residents with well designed, adaptable homes that offer space, amenities and flexibility.

In Wyre, the Council has identified the ageing population as a challenge in terms of future provision and the Fylde Coast SHMA along with the emerging Local Plan, both highlight the need for the provision of a variety of housing specific to older age groups.

In addition, Wyre is unusual in having particularly high concentrations of park homes/caravans in various locations throughout rural Wyre with large numbers of older people living in Residential Park Homes. As the Fylde Coast SHMA recognises, this creates issues around social isolation, poor insulation, fuel poverty and high maintenance costs which the local authority will need to consider.

With the policy context and existing evidence outlined, the next section looks in more detail at the mechanics of the rural housing market in Wyre.

3. The Housing Market in Rural Wyre

3.1 Social Rented Sector

Analysis of the MyHomeChoice Fylde Coast lettings data shows that a total of 51 social rented properties became available for let in the rural areas of Wyre during 2014/15. The greatest number of these (15, 29%) were in Hambleton and Stalmine, followed by Brock with Catterall (11, 22%), Garstang (8, 16%) and Preesall (6, 12%). Fewest relets were in Calder (no relets), Pilling (2, 4%), Great Eccleston (4, 8%) and Wyresdale (5, 10%).

Figure 3.1 Number of Social Rented Properties for Let

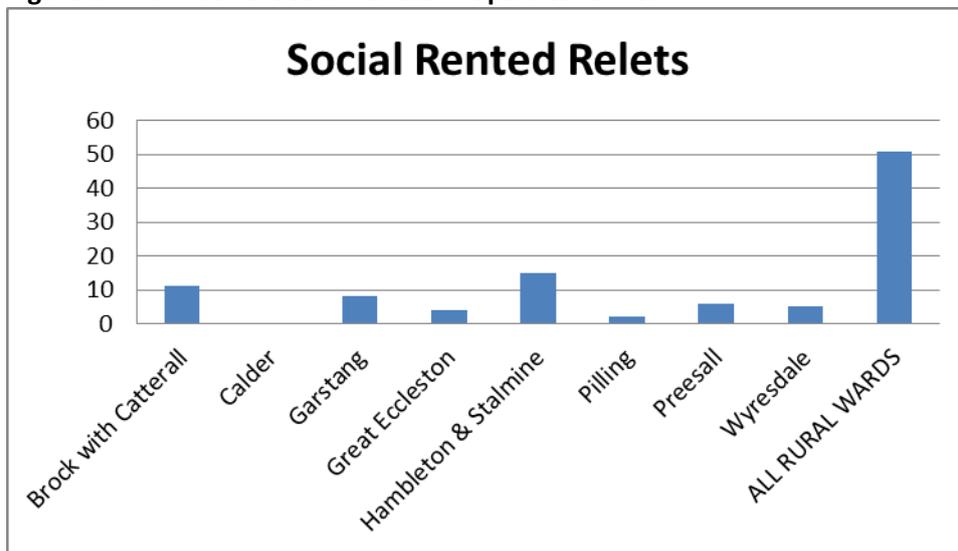
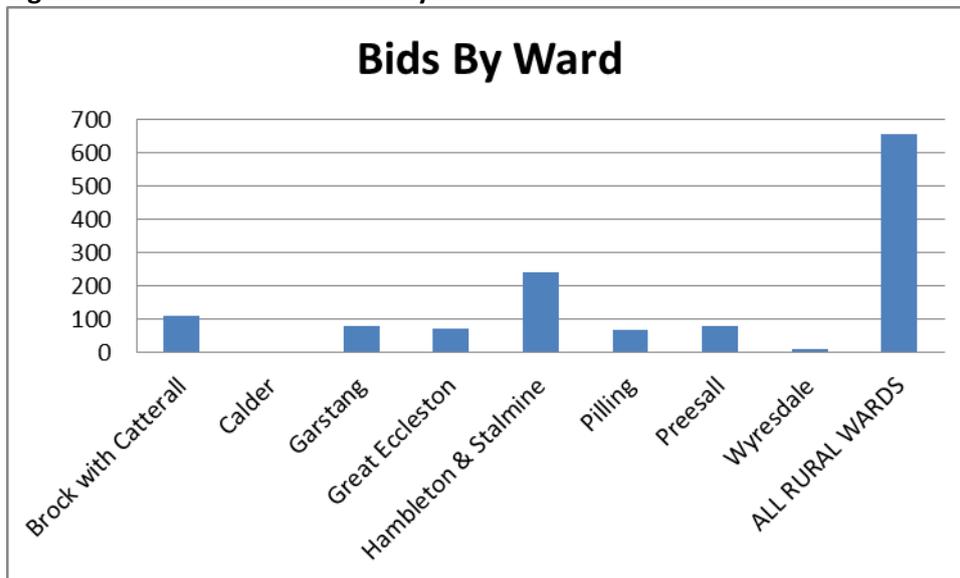


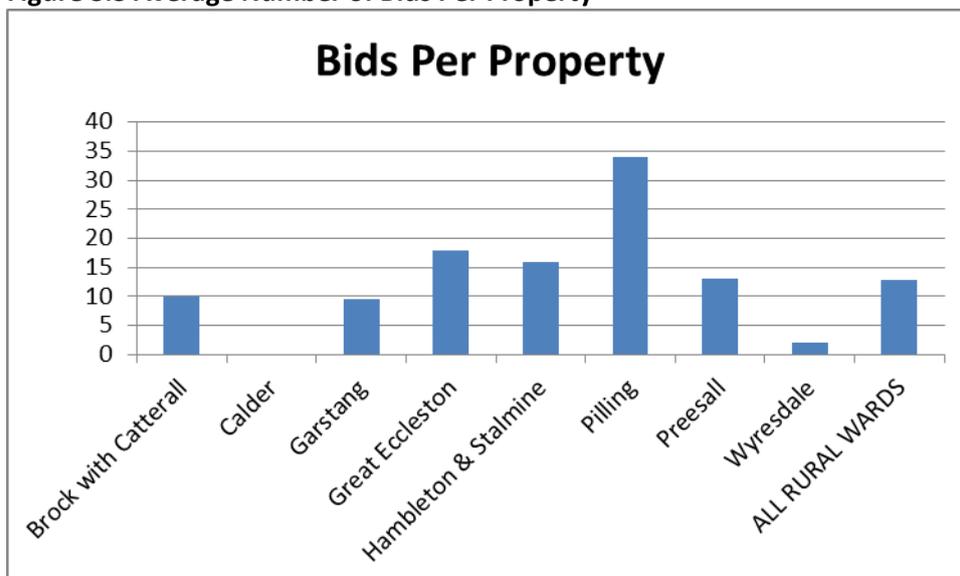
Figure 3.2 below shows that a total of 655 bids were made by applicants for the 51 available properties. Most bids were made in Hambleton and Stalmine (240), followed by Brock with Catterall (110), Preesall (79), Garstang (77), Great Eccleston (71) and Pilling (68). Fewest bids were made for properties in Wyresdale (10) and Calder (0).

Figure 3.2 Total Number of Bids by Ward



There were an average of 12.8 bids per property. The area with the highest number of bids per property was Pilling with 34 bids per property, followed by Great Eccleston with 17.8 bids per property and Hambleton and Stalmine (16 bids) and Preesall (13.2 bids). The areas with fewest bids per property were Wyresdale (2 bids), Garstang (9.6 bids) and Brock with Catterall (10 bids). Some properties were the focus of a high number of bids, however, a large proportion were received from applicants with no rural connection and therefore did not fulfil the required conditions for prospective tenants⁶.

Figure 3.3 Average Number of Bids Per Property



⁶ Wyre Council Analysis of Bids Per Ward January 2016

DCLG Social Housing Lettings data indicates that during 2012/13 and 2013/14 22% of social housing lets were made to internal transfers to existing tenants across England.⁷

3.2 Delivery of Affordable Housing

Since 2009/10 local Registered Providers have completed a total of 139 units (101 rented and 38 shared ownership units). A further 55 (36 rented, 19 shared ownership) Registered Provider units and 32 Section 106 units (19 rented, 13 shared ownership) units are currently on site. A further 134 affordable housing units are proposed on sites which currently have planning permission (breakdown of rented/ shared ownership still to be finalised).

Table 3.1 Registered Provider Schemes 2009/10 to 2015

RP Schemes	Delivered Rented	Shared Ownership	Total No. Units
Great Ecclestone	4	4	8
Garstang	12	0	12
Preesall	18	9	27
Brock with Catterall	13	0	13
Calder	13	7	20
Hambleton & Stalmine	34	10	44
Pilling	7	8	15
ALL RURAL AREAS	101	38	139
RP Schemes Currently on Site			
Brock with Catterall	18	6	24
Hambleton & Stalmine	6	0	6
Pilling	12	13	25
ALL RURAL AREAS	36	19	55
S106 Schemes Currently on Site			
Brock with Catterall	9	4	13
Garstang	10	9	19
ALL RURAL AREAS	19	13	32
Proposed Sites with Current Planning permission			
Pilling			21
Garstang			62
Hambleton & Stalmine			23
Preesall			2
Great Ecclestone			8
Wyresdale			18
ALL RURAL AREAS			134

⁷

https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/252344/REVISED_20131023_CORE_statistical_release_2012-13.pdf

Registered Provider allocations data shows that new build affordable housing is typically advertised on the My Home Choice website, in local parish newsletters, on settlement development noticeboards and via flyers circulated in local shops. Applicants were required to satisfy local connection eligibility criteria in order to be considered for the properties, this included:

- Current continuous residence in the settlement for a period of 3 years
- Or having previously lived in the area for 6 years or more
- A family member (parent or sibling) having continuous residence in the ward for 3 years
- Permanent employment in the ward for 3 years

Analysis of one scheme allocation indicates that: there were 2.9 applicants per property and 77% of properties were allocated to applicants with a priority local connection. Analysis of a second scheme shows that 100% of households allocated a property had a local connection with 89% having lived in the area for a minimum of three years (55% having been resident in the area all their lives).

3.3 Owner Occupation and Private Rented Sector

This part of the chapter looks at general availability in the owner occupied and private rented sectors in the rural areas of Wyre and at the asking prices and rents at the time of the survey. This will provide a picture of availability and affordability for those looking to move around or into the rural private housing market. In rural areas, high demand from both within and outside puts pressure on the market, driving up sales and rental values and means that those who cannot afford it will either leave the area to access more affordable housing or live with family for longer. It will also put further pressure on any available affordable housing stock.

The Office of National Statistics (ONS) mix-adjusted average house price data for July 2015 showed average house prices for England at £295,000. The average house price for the North West in July 2015 from the same release was £182,000, almost half the national average house price. Average house prices for the same period are not available below regional level for the same period, however median house prices in 2014 from the latest ONS release in Wyre were £137,500.

With this wider house price context in mind, we now look at the availability of properties on the open market in each of the rural ward areas in Wyre, namely:

- Brock with Catterall
- Calder
- Garstang
- Great Eccleston
- Hambleton and Stalmine
- Pilling
- Preesall
- Wyresdale

We used the popular Rightmove website/tool to search for available properties on 25th September 2015. The purpose of this was to understand general availability, the sizes of homes on the market and the asking prices in the rural wards at the time of the study. Although this is only a snapshot in

time, it gives an overview and understanding of what is on offer for households looking to move into or around the areas. The table below sets out average prices and availability by ward area and the following analysis looks at this in more detail.

Table 3.2 Average Asking Prices and Availability by Ward

Ward	Number Marketed	Average Asking Price
Wyresdale	37	£437,076
Pilling	35	£376,181
Calder	31	£341,305
Brock with Catterall	58	£334,817
Great Ecclestone	73	£318,624
Hambleton and Stalmine	90	£288,469
Garstang	81	£264,548
Preesall	163	£218,951
All rural wards	568	£291,620
Median Price in Wyre 2014	£137,500	
Source RightMove		

The highest asking prices are in Wyresdale and the lowest in Preesall. The greatest availability is in Preesall and the least in Calder ward. All of the asking prices are significantly above the 2014 median price for Wyre as a whole and the North West for July 2015. All but three wards have higher asking prices than the average price for England.

Calculating Lower Quartile asking prices by ward is important in looking at entry level points for households on lower incomes. We ranked all asking prices by ward from lowest to highest and the lower quartile (25th percentile) price⁸ for each ward is shown below.

Table 3.3 Lower Quartile Asking Prices by Ward

Ward	LQ asking price
Wyresdale	£275,000
Pilling	£250,000
Calder	£215,000
Garstang	£178,500
Brock with Catterall	£174,950
Great Ecclestone	£169,950
Hambleton and Stalmine	£159,950
Preesall	£134,950

In Calder, Pilling and Wyresdale, the **lower quartile** asking price of the properties on the market was above the July 2015 **average** price for the North West, demonstrating the higher prices in rural areas.

In terms of the private rented market, availability was generally very limited. Asking rents ranged from £325 pcm in Hambleton and Stalmine to £1,600 in Garstang, the size of properties was varied. If

⁸ The middle price between the lowest price and the [median](#) of the data set

we assume around 1/3 of income is spent on rent, these asking rents would require annual household incomes of between £12,000 and £58,000.

3.3.1 House Prices, Rentals by ward

Set out below are details of available properties for rent and sale in the rural wards in Wyre as of 25th September 2015, using the popular Rightmove search for each ward area. Although this is merely a snapshot, it is a good guide as to general prices and availability by area at one of the busier times of the year for homes to be brought to the market. This approach reflects the types of search which prospective buyers and renters would undertake when looking to move within and into the rural areas of Wyre. Park Homes form part of the housing market in rural Wyre and the number marketed at the time of this research is set out in Chapter 7 of this report alongside more detailed analysis of the park homes market overall.

Brock with Catterall

There were 61 properties and 2 plots of land for sale in this ward area at the time of the search, with most of these in Catterall. Prices ranged from £2.2m for a six bedroom detached house to £69,950 for a one bed flat, both in Catterall.

Included in the 61 properties were three shared ownership properties. One three bed shared ownership house at The Dairy in Catterall marketed at £57,750 for a 33% share (plus £245 rent per month) up to £123,750 for a 75% share (with £95 rent per month). There was also one three bed end of terrace in Catterall marketed at £87,950 for a 50% share and one three bed semi at £76,000 for a 50% share.

Excluding shared ownership properties, the average asking prices in this ward were:

Table 3.4 Number of Properties for Sale & Average Asking Price, Brock with Catterall

No. Beds	No. for Sale	Average Price
1	2	£79,975
2	6	£139,983
3	25	£231,008
4	15	£368,623
5	6	£510,833
6	3	£1,125,000
7	0	-
8	1	£675,000
All	58	£334,817

The majority of properties were three beds (43%), with three and four beds making up 70% of the homes on the market. All properties with three beds or more had asking prices above the average price for the North West in July 2015.

At the time of the search there were only two properties available on Rightmove for private rent, both in the Brunswick apartment block on the edge of Catterall. Rent per month was £495 for a one bed and £595 for a two bed flat.

Calder

There were 32 properties for sale in this area, including one shared ownership home. There was also one plot of land and two businesses. This is the lowest number of homes marketed of all the rural wards. Asking prices ranged from £170,000 to £875,000 and most were concentrated close to the Garstang area. East of the M6, there were only six homes for sale. There was one shared ownership property available at Chepstow Gardens near Garstang at £82,950 for a 50% share. Taking out the land, businesses and shared ownership property, the asking prices and availability are shown below.

Table 3.5 Number of Properties for Sale & Average Asking Price, Calder

No. Beds	No. for Sale	Average Price
1	0	-
2	4	£221,250
3	9	£274,539
4	12	£313,304
5	4	£511,238
6	1	£545,000
7+	1	£875,000
All	31	£341,305

All of the asking prices are above the July 2015 average price in the North West. Almost 40% of the homes for sale were four bed properties.

At the time of the search, there were three properties available for rent. These were all two bedroom properties, ranging from £585 to £650 pcm located in Barnacre, Oakenclough and Calder Vale.

Garstang

There were 81 homes for sale in the Garstang ward, focused on Garstang and east of the A6, Average asking prices ranged from £92,950 to £450,000 and are shown in the table below:

Table 3.6 Number of Properties for Sale & Average Asking Price, Garstang

No. Beds	No. for Sale	Average Price
1	3	£105,817
2	22	£179,991
3	22	£266,465
4	31	£258,512
5	3	£368,333
6+	0	-
All	81	£264,548

A third of the properties on the market were two beds, a higher proportion than on other wards. Over half of the properties on the market in the ward were two and three bed homes.

The 11 properties available to rent in the ward were focused on Garstang and Cabus, with no availability to the west of Garstang. Asking rents ranged from £475 pcm for a one bed flat in Garstang

to £1,600 pcm for a four bed house in Garstang, which was the most expensive monthly asking rent of all the rural wards.

Great Ecclestone

The properties marketed in this ward were more evenly distributed across the area than in other wards and there were 73 properties marketed at the time of the search. These ranged from £114,950 to £995,000, mainly focused on Great Ecclestone and St Michael's on Wyre.

Table 3.7 Number of Properties for Sale & Average Asking Price, Great Ecclestone

No. Beds	No. for Sale	Average Price
1	1	£ 144,500
2	17	£ 197,953
3	21	£ 212,221
4	29	£ 404,768
5	4	£ 713,750
6	0	-
7	1	£ 699,950
All	73	£ 318,624

This area had a high proportion of four bedroom homes on the market at almost 40%, with a higher average asking price than in the other wards.

In terms of the private rented market, there were only three properties marketed at the time, these were on the east of the Great Ecclestone ward area, close to Catterall/Churchtown and Out Rawcliffe with asking rents ranging from £595 for a three bed house to £1,000 pcm for four beds.

Hambleton and Stalmine

Similar to Great Ecclestone, the properties for sale in this ward were more geographically dispersed than in other areas and there were a relatively high number of properties on the market (94 homes). This included four shared ownership properties. The shared ownership properties were a two bed house at £74,950 for a 60% share, two three beds at £75,000 for a 50% share and another at £112,500 for a 50% share. All of these were in Hambleton. Asking prices ranged from £42,000 to £1.2m (not including shared ownership properties).

Table 3.8 Number of Properties for Sale & Average Asking Price, Hambleton & Stalmine

No. Beds	No. for Sale	Average Price
0/Studio	1	£ 59,950
1	5	£ 55,780
2	23	£ 149,845
3	26	£ 315,906
4	25	£ 362,738
5	7	£ 521,421
6	3	£ 414,983
All	90	£ 288,469

The asking prices for homes with three or more bedrooms were all in excess of £300,000 – higher than in the other areas.

Six properties were available to rent across the ward area at the time of the search. These were all in either Hambleton or Stalmine, with asking rents ranging from £325 for a one bed flat to £1,450 pcm for a five bedroom bungalow.

Pilling

Of the 47 properties available in the Pilling ward area, 12 were available for shared ownership on a new build development in Pilling. Shares between 40 and 70% were available starting at £59,000 to £110,625. Not including these shared ownership asking prices, the remaining properties ranged from £125,000 to £695,000 and were focused on Pilling and Stakepool with three in Winmarleigh. The details are set out below.

Table 3.9 Number of Properties for Sale & Average Asking Price, Pilling

No. Beds	No. for Sale	Average Price
1	0	-
2	4	£ 169,000
3	8	£ 332,499
4	14	£ 371,814
5	8	£ 515,619
6+	1	£ 500,000
All	35	£ 376,181

Only two properties were available to rent in Pilling at £495 for a two bed house and £550 pcm for a three bedroomed flat.

Preesall

This area had a greater number of properties available at the time of the search compared to the other wards, and these were focused on Preesall and Knott End on Sea. Prices ranged from £58,000 for a one bedroom flat in Knott End on Sea to £750,000 for a five bedroom detached new build in Preesall. Of the properties on the market 17 were apartments at the newly built Waterfront building at Knott End on Sea.

In total there were 165 homes marketed including two shared ownership properties. One shared ownership property was on the market at £43,750 for a 35% share in a two bedroom house and another for £99,950 for a 70% share of a 3 bed house both in Preesall. Excluding shared ownership properties, average asking prices are set out below.

Table 3.10 Number of Properties for Sale & Average Asking Price, Preesall

No. Beds	No. for Sale	Average Price
1	11	£ 108,782
2	56	£ 159,826
3	51	£ 196,452
4	31	£ 316,142
5	11	£ 416,168
6	3	£ 381,650
All	163	£ 218,951

There were 17 properties for rent in the ward, the greatest availability of all the wards. These ranged from £542 to £1,450 pcm. Four of these were also in the Waterfront apartment development in Knott-End-on-Sea.

Wyresdale

Properties for sale in this ward were focused around the Cockerham area, to the west of the A6, with only nine for sale east of the M6. The asking prices of properties in this ward ranged from £214,950, which is higher than the other wards, to £1.5m. Average asking prices are shown below:

Table 3.11 Number of Properties for Sales & Average Asking Price, Wyresdale

No. Beds	No. for Sale	Average Price
1	0	
2	2	£ 275,000
3	10	£ 316,990
4	16	£ 422,181
5	7	£ 533,571
6	1	£ 475,000
7	1	£ 1,450,000
All	37	£ 437,076

All of the prices were above the July average for the North West region.

There were only two properties to rent in this ward, both in Forton at £450 for a two bed and £575 pcm for a three bed house.

3.4 Help To Buy⁹

The Government introduced the Help to Buy scheme in 2013 to help households into homeownership in new build homes. Help to Buy is applicable to new-build or existing homes priced up to £600,000 with as little as a 5% deposit. Equity loans are available to first time buyers as well as existing homeowners. The home they want to buy must be newly built with a value of up to £600,000.

There were 17 equity loans on new build homes through the Help to Buy scheme in the Wards of Calder, Garstang, Brock with Catterall and Wyresdale between April 2013 and April 2015.

⁹ <http://www.helptobuy.org.uk/home>

4. Household Survey Findings

A key element of this work was a Rural Affordable Housing Needs Survey, which was carried out during May and June 2015. A total of 14,312 surveys were sent by post to occupied households in the rural wards of Wyre, as identified by Council Tax records. Eighty surveys were returned 'undeliverable' giving a total of 14,232 households contacted. We received a total of 2,297 returned and completed surveys, which is a response rate of 16.1%. Table 4.1 below provides the breakdown of surveys issued and returned by ward. The lowest response rate was in the Calder ward and the highest was in the Garstang ward:

Table 4.1 Surveys Issued and Returned

Ward	Occupied Households	Undelivered	Households Contacted	Total Response (no.)	Response Rate %
Brock with Catterall	1689	12	1,677	273	16%
Calder	900	3	897	67	7%
Garstang	3,193	25	3,168	780	25%
Great Eccleston	1,687	10	1,677	179	11%
Hambleton & Stalmine	2,029	13	2,016	321	16%
Pilling	1,048	8	1,040	170	16%
Preesall	2,863	8	2,855	367	13%
Wyresdale	903	1	902	140	16%
Total	14,312	80	14,232	2,297	16.1%

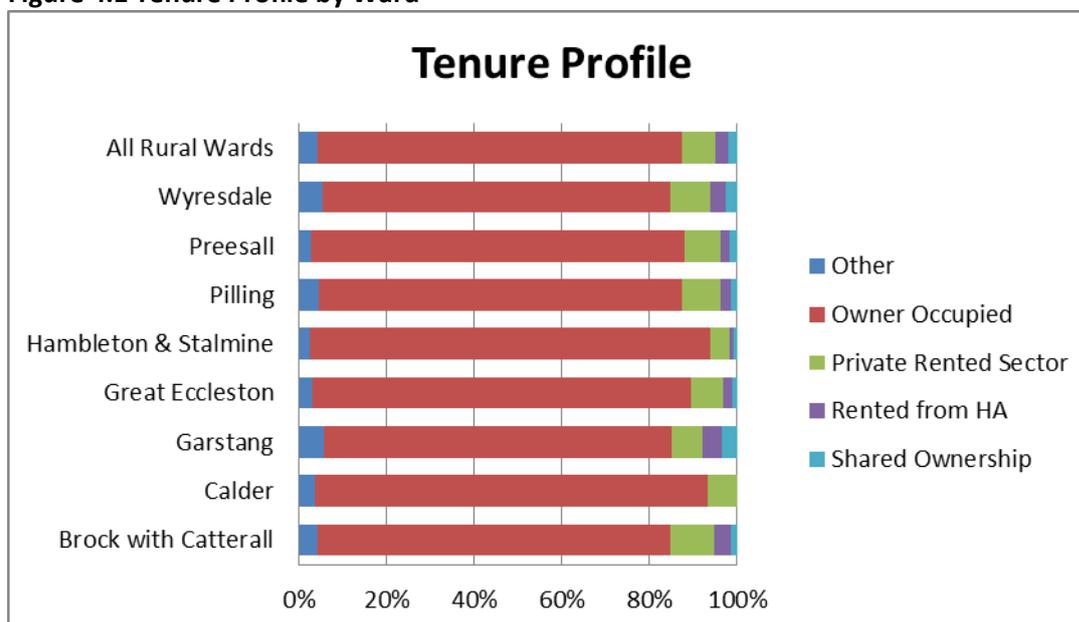
This section of the report is accompanied by a set of data tables which present the survey findings at ward level. It is important to note that the survey responses have been weighted (to correct any response bias) and then rescaled (or grossed up) to reflect the total number of households. Our methodology is explained in detail in Appendix 1. In effect the 2,297 responses have been weighted and rescaled to reflect a total of 14,232 households.

4.1 Current Home

The first section of the survey asked respondents questions about the composition of their household and characteristics of their home.

4.1.1 Tenure

The survey findings show that across the rural area, 83% of occupied dwellings are owner occupied, 7.6% are rented from a private landlord, 3% are rented from a Housing Association, 2% are in shared ownership. Other tenures or those who did not know account for 4.3% of responses.

Figure 4.1 Tenure Profile by Ward

Table 4.2 Tenure Profile by Ward

Tenure	Brock with Catterall	Calder	Garstang	Great Eccleston	Hambleton & Stalmine	Pilling	Preesall	Wyresdale	All Rural Wards
Other	4%	4%	6%	3%	3%	5%	3%	6%	4%
Owner Occupied	80%	89%	79%	86%	91%	83%	85%	79%	83%
Private Rented Sector	10%	7%	7%	7%	4%	9%	8%	9%	8%
Rented from HA	4%	0%	4%	2%	1%	2%	2%	3%	3%
Shared Ownership	2%	0%	3%	1%	1%	1%	2%	3%	2%
All Tenures	13%	3%	32%	8%	14%	8%	15%	6%	100%

The ward with the highest levels of Owner Occupation was Hambleton and Stalmine at 91%, while the lowest were Wyresdale and Garstang, both at 79.2%. The proportion of those living in the Private Rented Sector ranged from 10% in Brock with Catterall, to 4% in Hambleton and Stalmine. The greatest proportion of properties rented from a Housing Association were found in Garstang and Brock with Catterall, while the lowest was found in Calder where no responses were received from people living in this tenure.

4.1.2 Number of Bedrooms

Survey findings show that the most common number of bedrooms in homes across the rural area is three (33%) followed by two (32%), four (21%) and one (7%). Only 6% of dwellings have five bedrooms and 1% have six bedrooms. The survey did not record any bedsit accommodation. Figure

4.2 illustrates how the number of bedrooms varied by Ward and shows that Brock with Catterall, Calder and Garstang have more properties with four or more bedrooms.

Figure 4.2 Number of Bedrooms by Ward

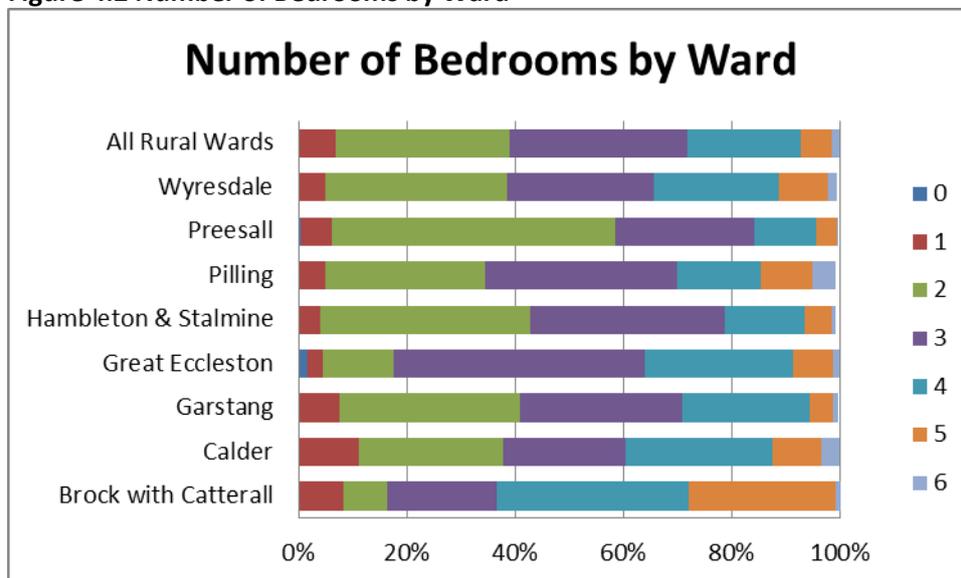


Table 4.3 Number of Bedrooms by Ward

	Brock with Catterall	Calder	Garstang	Great Eccleston	Hambleton & Stalmine	Pilling	Preesall	Wyresdale	All Rural Wards
0	0%	0%	0%	2%	0%	0%	0%	0%	0%
1	8%	11%	8%	3%	4%	5%	6%	5%	7%
2	8%	27%	33%	13%	39%	30%	52%	33%	32%
3	20%	23%	30%	46%	36%	35%	26%	27%	33%
4	36%	27%	24%	27%	15%	15%	11%	23%	21%
5	27%	9%	4%	7%	5%	10%	4%	9%	6%
6	7%	3%	1%	1%	1%	4%	0%	2%	1%

It is also of interest to note how the number of bedrooms is distributed by tenure. Figure 4.3 below shows that, as we might expect, Housing Association properties tend to be smaller (one, two and three bedroom), the Private Rented Sector has a majority of two bedroom properties and those in Owner Occupation and Shared Ownership are those where the majority of four bedroom + properties are found.

Figure 4.3 Number of Bedrooms by Tenure

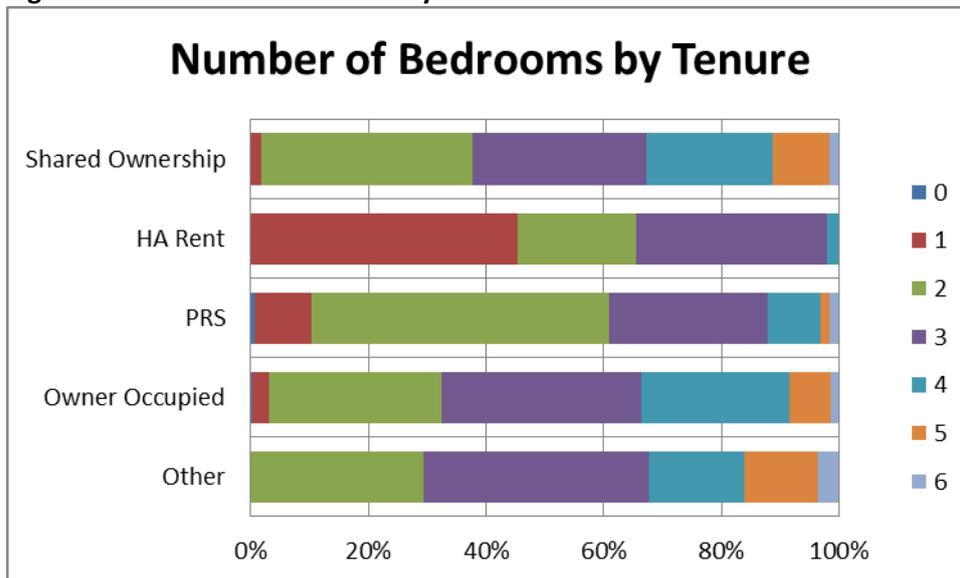


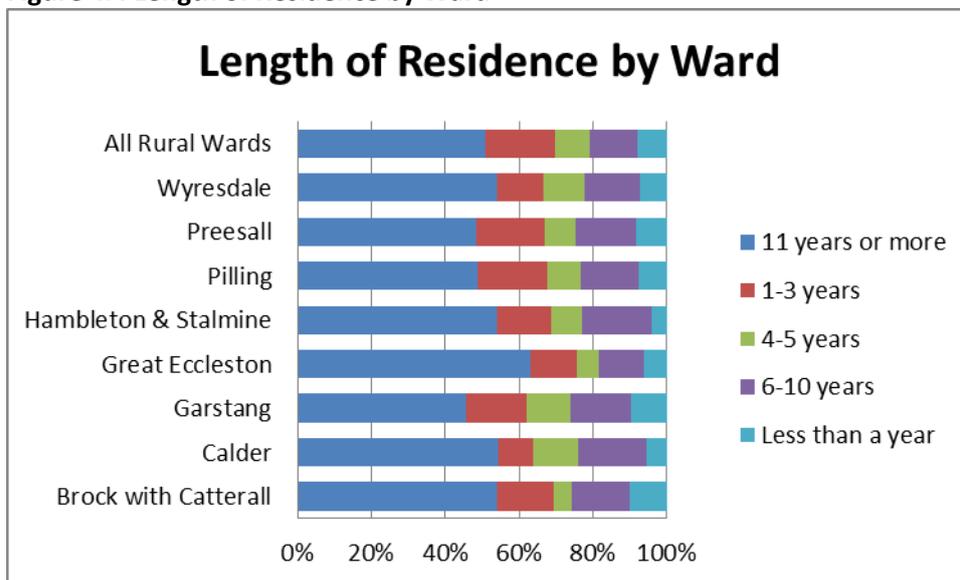
Table 4.4 Number of Bedrooms by Tenure

	Other	Owner Occupied	PRS	HA Rent	Shared Ownership	All Tenures
0	0%	0%	1%	0%	0%	0%
1	0%	3%	9%	45%	2%	7%
2	29%	30%	51%	20%	36%	32%
3	38%	34%	27%	33%	30%	33%
4	16%	25%	9%	2%	21%	21%
5	13%	7%	2%	0%	10%	6%
6	4%	1%	2%	0%	2%	1%
	2%	76%	15%	7%	0%	100%

4.1.3 Length of Residence

There are minor variations in the length of time householders have been resident in their current home by ward. Figure 4.4 shows that across all the rural wards over half (51%) of householders have been resident in their current home for 11 years or more, a further 13% have lived in their current home for between 6 and 10 years, 9% have lived there for between 4 to 5 years; 19% between 1 and three years and 8% for less than a year.

Great Eccleston has the greatest proportion (63%) of residents who have lived in their current property for 11 years or more, Garstang has the lowest proportion at 46%. In Garstang and Brock with Catterall around 10% of residents have lived in their current home for less than a year.

Figure 4.4 Length of Residence by Ward

Table 4.5 Length of Residence by Ward

	Brock with Catterall	Calder	Garstang	Great Eccleston	Hambleton & Stalmine	Pilling	Preesall	Wyresdale	All Rural Wards
Less than a year	10%	6%	10%	6%	4%	8%	8%	7%	8%
1-3 years	15%	9%	17%	13%	15%	19%	18%	12%	19%
4-5 years	5%	12%	12%	6%	8%	9%	8%	11%	9%
6-10 years	16%	18%	16%	12%	19%	16%	17%	15%	13%
11 years or more	54%	54%	46%	63%	54%	49%	49%	54%	51%

In terms of length of residence by tenure we find that those in Owner Occupation and Shared Ownership are most likely to have lived in their current home for 11 years or more (59% and 67% respectively) compared to 33% renting from a Housing Association and 19% in the Private Rented Sector (see Figure 4.5).

Figure 4.5 Length of Residence by Tenure

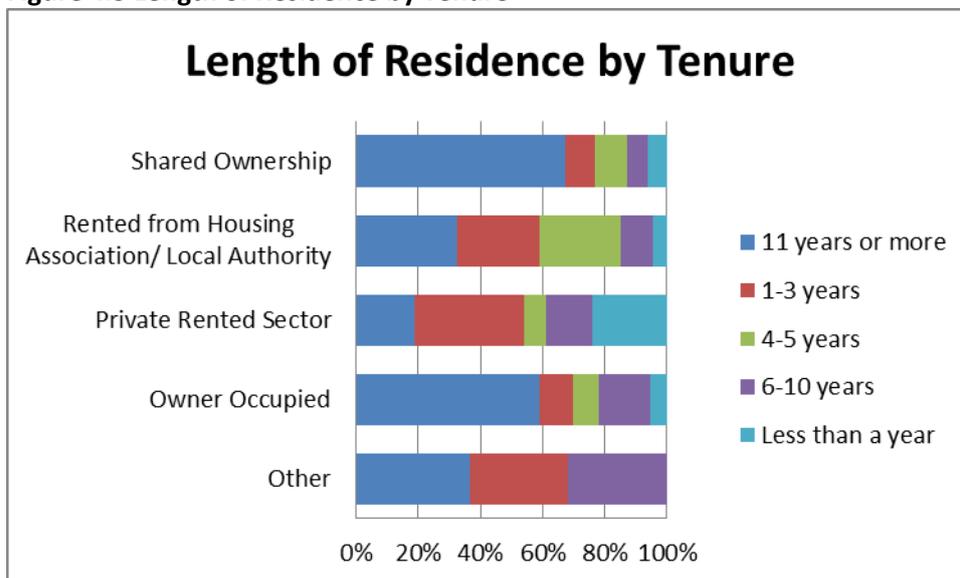
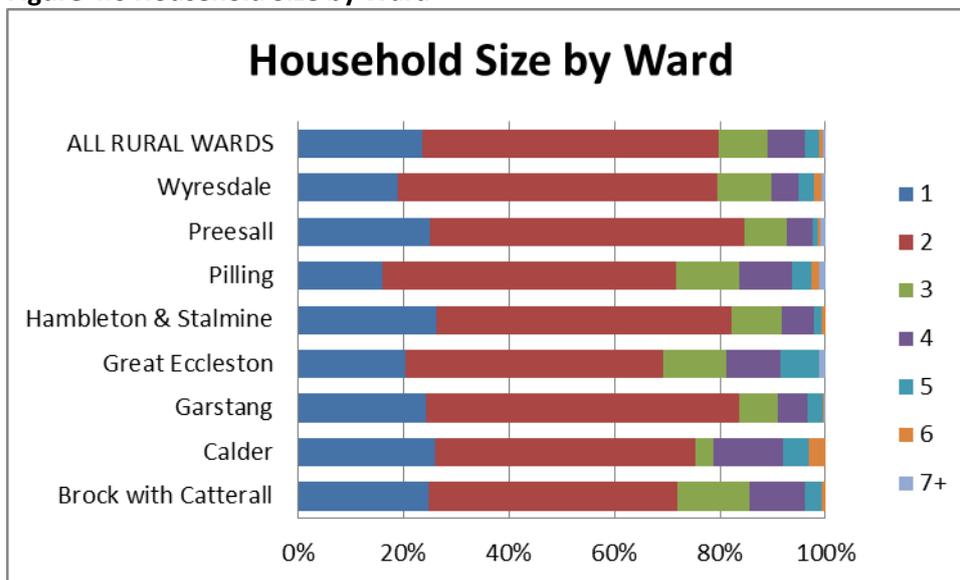


Table 4.6 Length of Residence by Tenure

	Other	Owner Occupied	Private Rented Sector	Rented from HA/ LA	Shared Ownership	All Tenures
Less than a year	0%	5%	24%	5%	6%	8%
1-3 years	32%	10%	35%	26%	10%	16%
4-5 years	0%	8%	7%	26%	10%	9%
6-10 years	32%	17%	15%	10%	7%	16%
11 years or more	36%	59%	19%	33%	67%	51%

4.1.4 Household Size

In all of the rural wards households tend to be small, with 80% comprised of one or two persons. Across the rural wards three person households account for 9%, four person households for 7% and 5 or more person households account for 4%.

Figure 4.6 Household Size by Ward

Table 4.7 Household Size by Ward

	Brock with Catterall	Calder	Garstang	Great Eccleston	Hambleton & Stalmine	Pilling	Preesall	Wyresdale	ALL RURAL WARDS
1	25%	26%	24%	20%	26%	16%	25%	19%	24%
2	47%	49%	59%	49%	56%	56%	60%	61%	56%
3	14%	3%	7%	12%	10%	12%	8%	10%	9%
4	10%	13%	6%	10%	6%	10%	5%	5%	7%
5	3%	5%	3%	7%	2%	4%	1%	3%	3%
6	1%	3%	0%	0%	1%	1%	1%	1%	1%
7			0%	1%		1%	1%	1%	0%
+									

The survey findings also show that across all tenures one and two bedroom properties are most common.

Figure 4.7 Household Size by Tenure

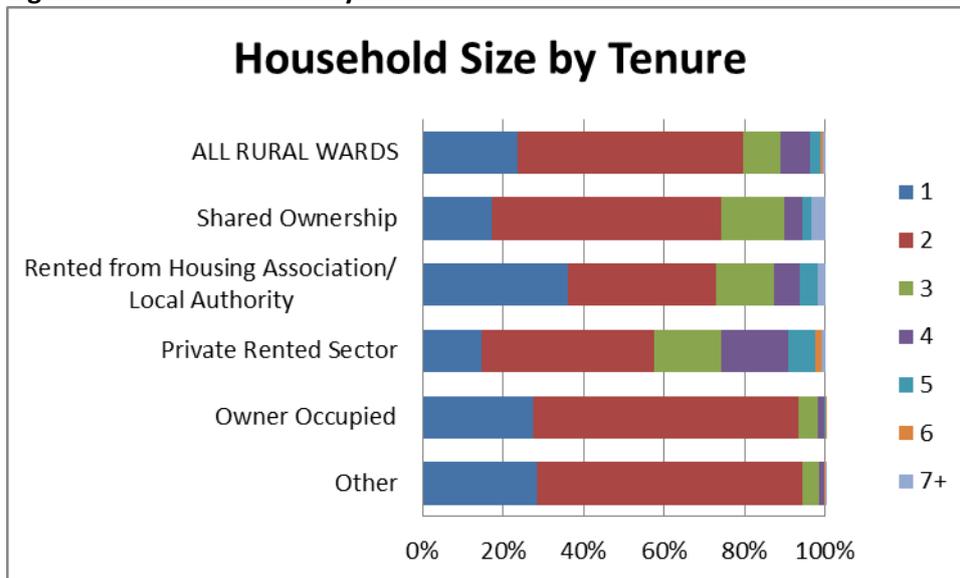


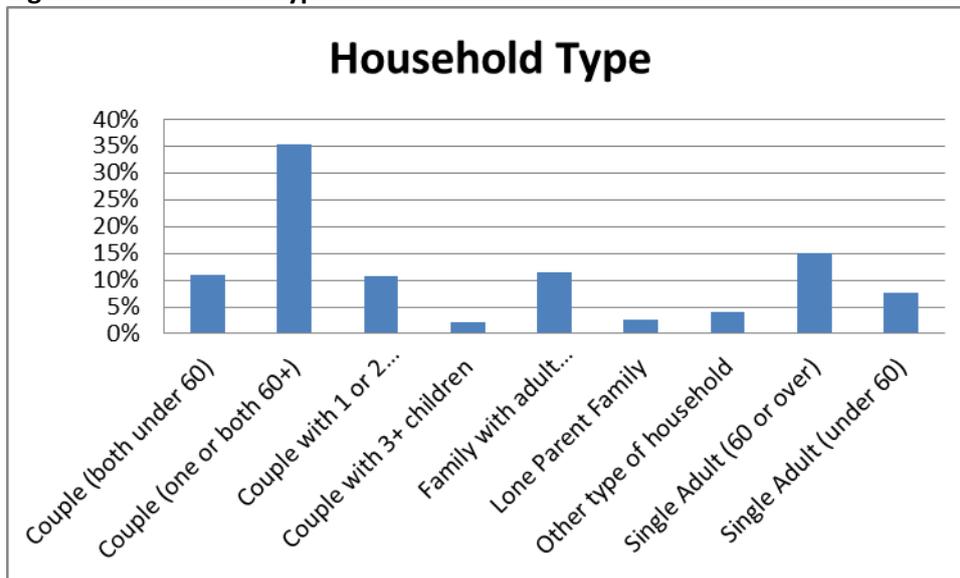
Table 4.8 Household Size by Tenure

Size	Other	Owner Occupied	Private Rented Sector	Rented from Housing Association/Local Authority	Shared Ownership	ALL RURAL WARDS
1	28%	27%	15%	36%	17%	24%
2	66%	66%	43%	37%	57%	56%
3	4%	5%	17%	15%	16%	9%
4	1%	2%	16%	6%	4%	7%
5	0%	0%	7%	5%	2%	3%
6	0%	0%	2%	0%	0%	1%
7+	0%	0%	1%	2%	3%	0%
	2%	75%	16%	6%	1%	100%

4.1.5 Household Type

Across the rural area the most common household type is 'Couple (one or both over 60)' (35%), followed by 'Single adult (60+)' (15%) indicating that 50% of households across the area are comprised of people over 60 years of age. 'Couples (both under 60)' account for 11% of households, while 8% are 'Single adults (under 60)', 13% are 'Couples with children' and 11% are 'Families with adult children'.

Figure 4.8 Household Type



When we look at the results by ward we note that Preesall (42%), Hambleton & Stalmine (39%), Wyresdale (37%), Garstang (37%) and Pilling (36%) all have over 30% of households in the 'Couple (one or both over 60)' category. This compares to 27% in Brock with Catterall, 29% in Calder, 29% in Great Ecclestone.

Figure 4.9 Household Type by Ward

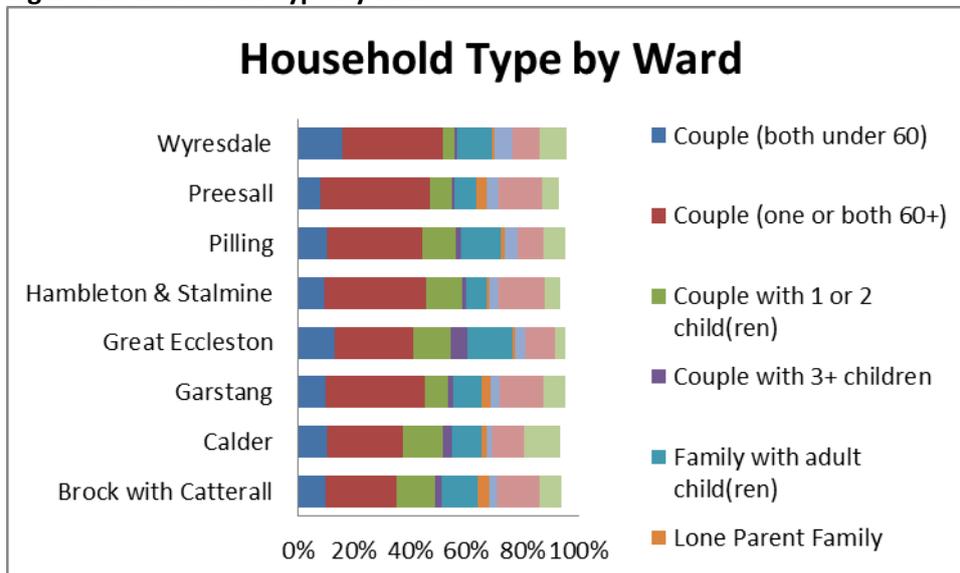


Table 5.9 Household Type by Ward

	Brock with Catterall	Calder	Garstang	Great Eccleston	Hambleton & Stalmine	Pilling	Preesall	Wyresdale
Couple (both under 60)	11%	11%	11%	14%	10%	11%	9%	17%
Couple (one or both 60+)	27%	29%	37%	29%	39%	36%	42%	37%
Couple with 1 or 2 child(ren)	15%	15%	9%	14%	14%	13%	8%	4%
Couple with 3+ children	2%	4%	2%	6%	2%	2%	1%	1%
Family with adult child(ren)	14%	11%	11%	17%	8%	15%	8%	13%
Lone Parent Family	5%	2%	3%	1%	1%	2%	4%	1%
Other type of household	3%	2%	3%	4%	3%	4%	5%	7%
Single Adult (60 or over)	16%	12%	16%	11%	18%	10%	17%	10%
Single Adult (under 60)	8%	14%	8%	4%	6%	8%	7%	10%

4.1.6 Overcrowding and Under Occupancy

The vast majority of households (79%, 11,243) across the rural wards believe they have ‘about the right number’ of bedrooms to meet their household needs. Seven percent (7%, 996) have ‘one too many’ bedrooms and 5% (712) have ‘two or more too many’ bedrooms, suggesting 12% (1,708) of households have more rooms than required. In terms of overcrowding 5% (711) of households thought that they had ‘one fewer than needed’ while 2% (285) have ‘two or more fewer than needed’. This section allows the survey respondent to make the subjective assessment of whether they have the right number of bedrooms, later we analyse the survey findings in line with the ‘bedroom standard model’ of calculating overcrowding and under occupancy.

Figure 4.10 'Right Number' of Bedrooms by Ward

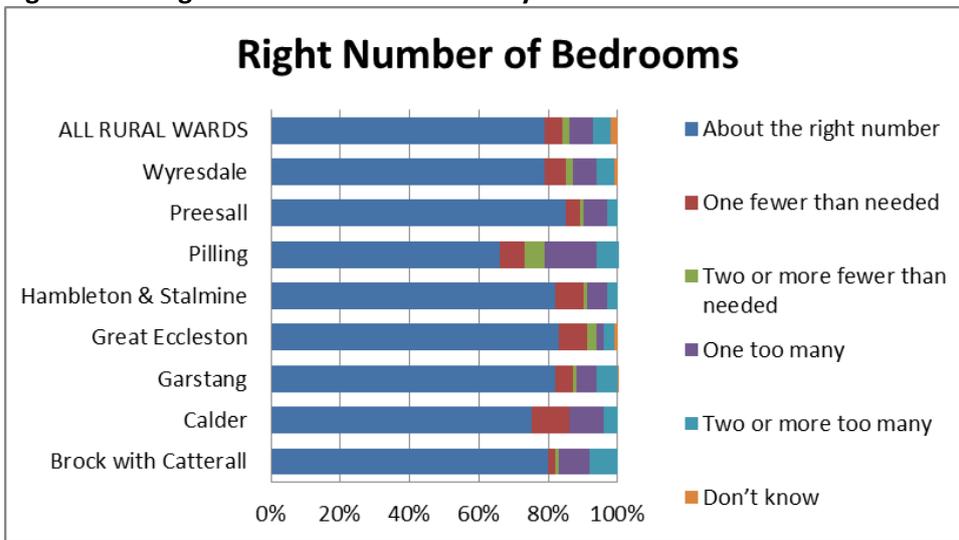
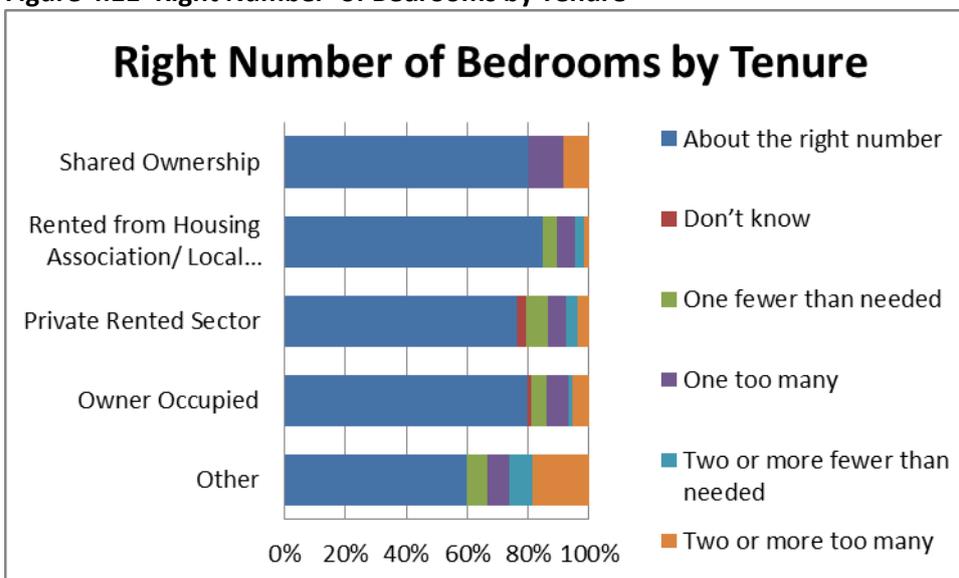


Figure 4.11 below shows that those renting from a Housing Association are most likely to have the right number of bedrooms (85%), followed by those in Shared Ownership and Owner Occupation (both 80%) and then by those in the Private Rented Sector (77%).

Figure 4.11 'Right Number' of Bedrooms by Tenure



We can also consider whether a household has the right number of bedrooms for its needs according to the age of the household. Figure 4.12 below shows that 83% of those over 65 years of age and 77% of those under 65 years of age believe that they have 'about the right number' of bedrooms. Three percent (3%) of over 65's and 7% of under 65's have one too few bedrooms, while 1% of over 65's and 2% of under 65's think that they have two or more fewer bedrooms than they require. Thirteen percent (13%) of households of all ages believe they have too many bedrooms.

Figure 4.12 Right Number of Bedrooms by Age

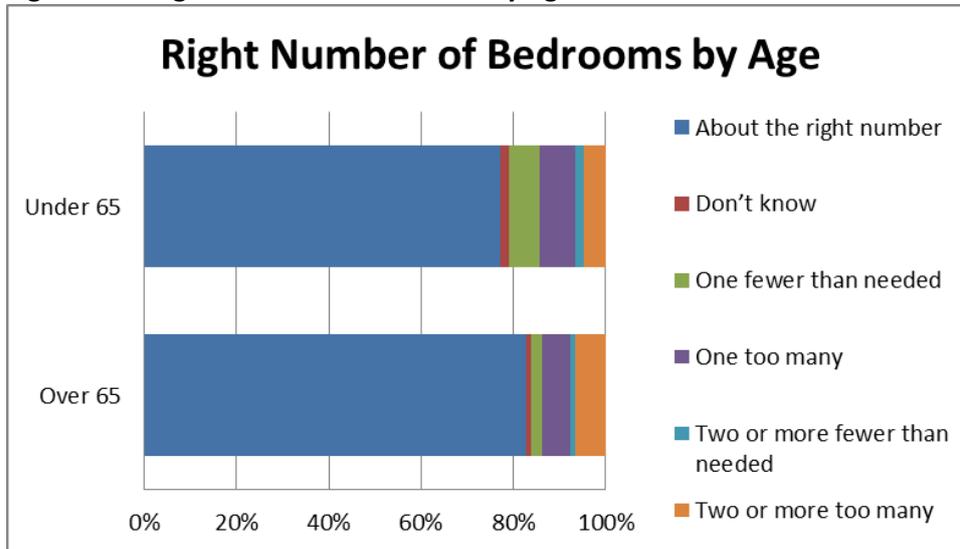
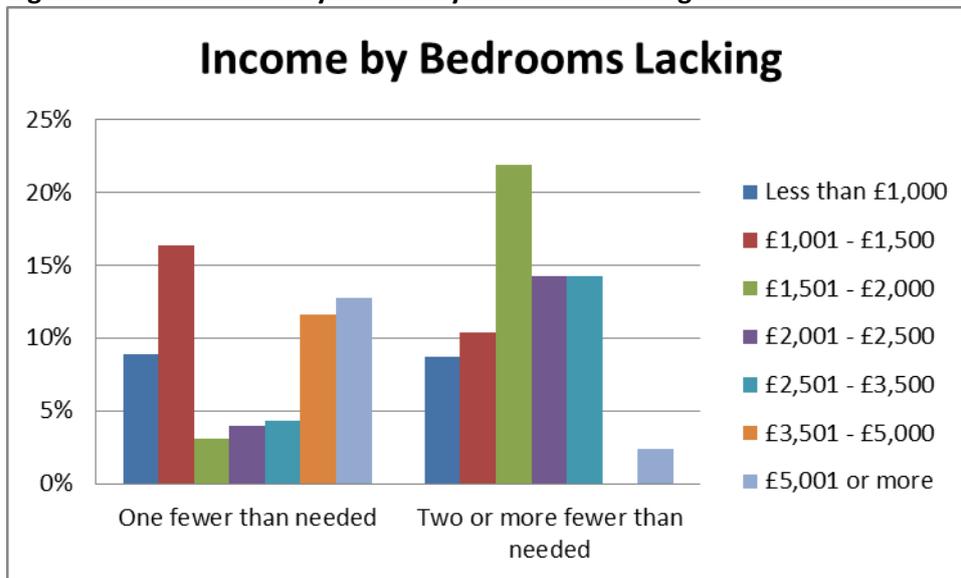


Table 4.10 Right Number of Bedrooms by Age

	U65	65+	Total
About the right number	77%	83%	79%
Don't know	2%	1%	2%
One fewer than needed	7%	3%	5%
One too many	8%	6%	7%
Two or more fewer than needed	2%	1%	2%
Two or more too many	5%	7%	5%

Our analysis has also explored the gross monthly income of those who currently have one or more bedrooms less than they think their household requires. Figure 4.13 below shows that 28% of those lacking one bedroom, and 41% of those lacking two or more bedrooms earn less than £24,000 per annum. At this level of income, they would be unable to access market housing in any of the rural wards.

Figure 4.13 Gross Monthly Income by Bedrooms Lacking



4.2 Future Housing Needs

4.2.1 Households which Need to Move

Evidence from the survey suggests that around 17% of households (a total of 2,149 households) consider that they need to move out of their current property within the next five years. Figure 4.14 shows the percentage of households who need to move in the next five years by Ward. We can see that the areas with the greatest percentages of households which need to move within the next five years are Brock with Catterall (24%), Calder (20%), Pilling (20%), Great Eccleston (18%), Hambleton and Stalmine (17%), and Preesall (17%). Those areas with fewest households which need to move within the next five years are Garstang (14%) and Wyresdale (15%).

Figure 4.14 Households Which Need to Move by Ward

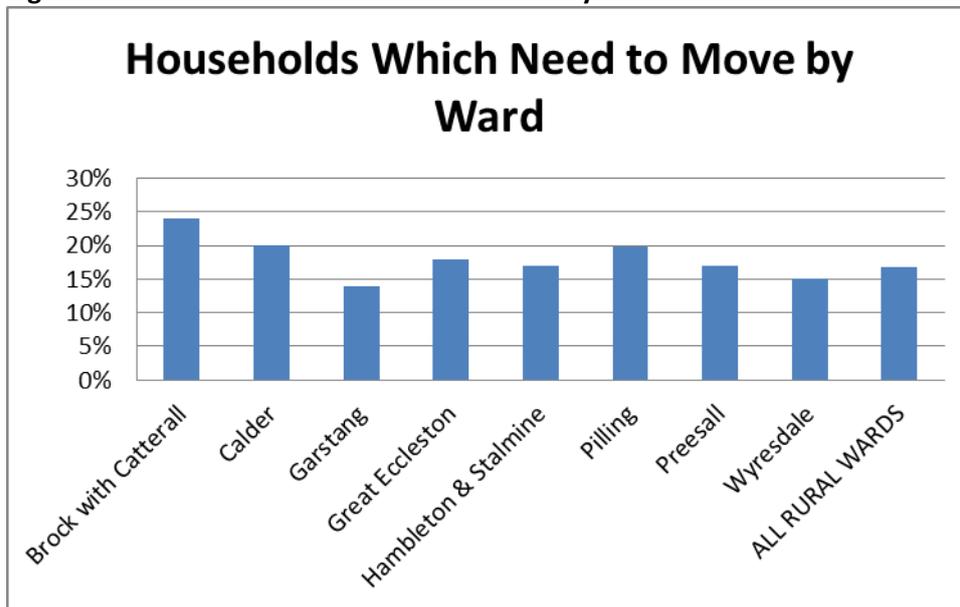


Table 4.11 Households Which Need to Move by Ward

	Brock with Catterall	Calder	Garstang	Great Ecclestone	Hambleton & Stalmine	Pilling	Preesall	Wyresdale	ALL RURAL WARDS
Need to Move	298.0	71.3	678.4	175.5	285.0	170.9	322.4	147.4	2149

The survey findings also indicate that Owner Occupation is the most common tenure from which households need to move within the next five years (52%), 39% of those who need to move are in the Private Rented Sector, while 4% are renting from a Housing Association

Figure 4.15 Households Which Need to Move by Tenure

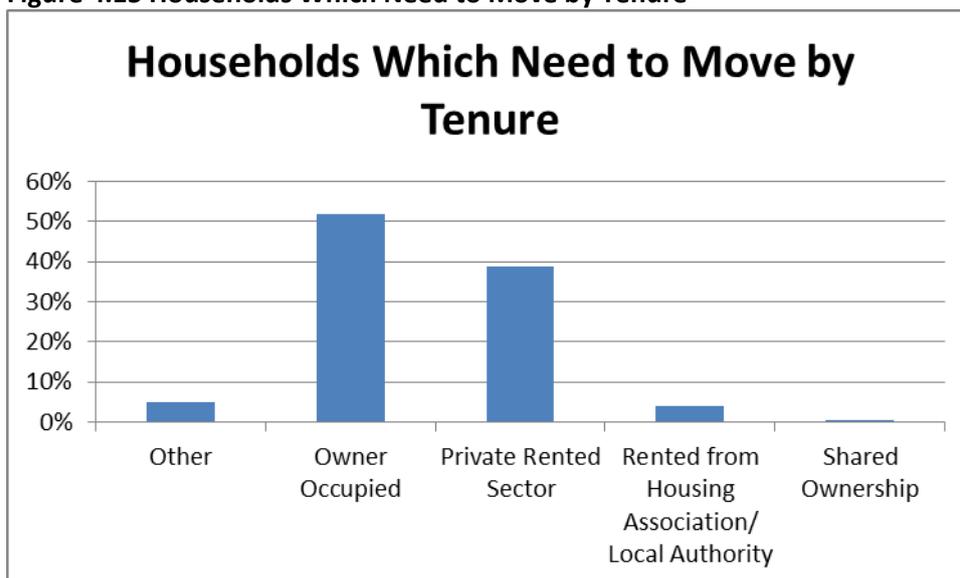
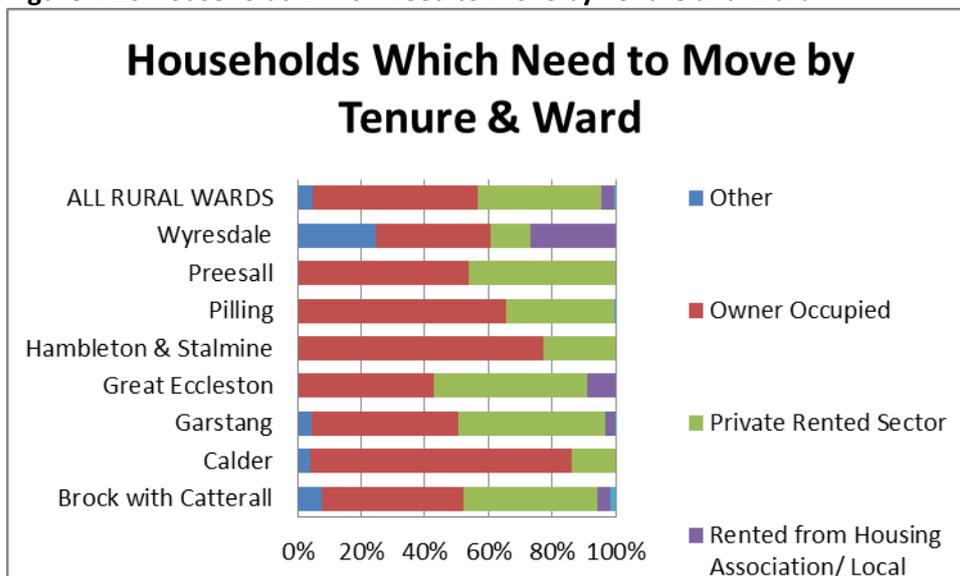


Table 4.12 Households Which Need to Move by Tenure

	Other	Owner Occupied	Private Rented Sector	Rented from HA/LA	Shared Ownership
Need to Move	5%	52%	39%	4%	0%

Figure 4.16 provides the detail of tenure type by ward or those who need to move in the next five years. This shows that across all rural wards the majority of those who need to move are in owner occupation and the private rented sector. In Hambleton and Stalmine, Preesall and Pilling no survey respondents who need to move currently live in the social rented sector. Wyresdale and Great Eccleston have the highest proportion of those who need to move currently living in the social rented sector.

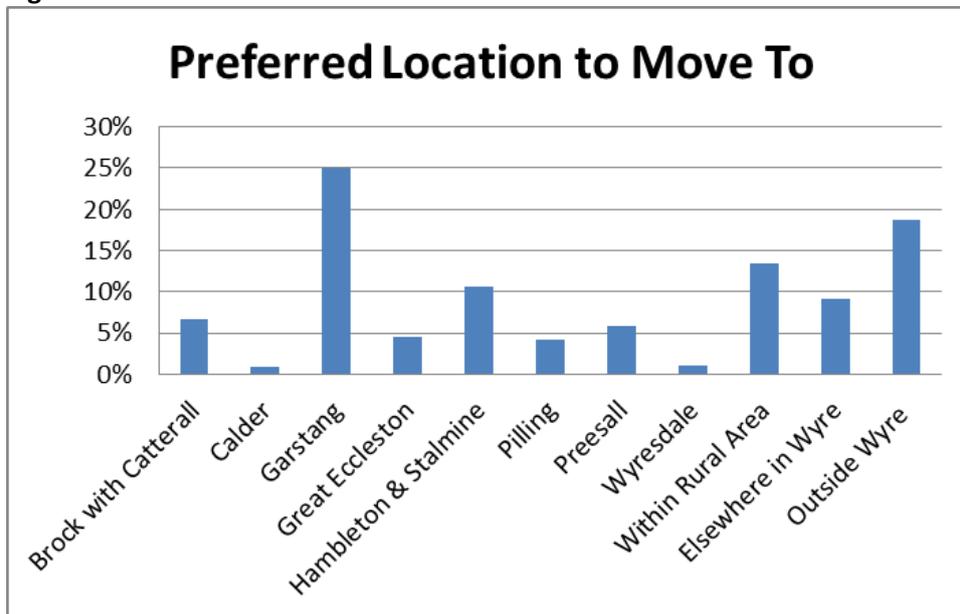
Figure 4.16 Households Which Need to Move by Tenure and Ward



4.2.2 Locational Preferences

Of those households who need to move within the next 5 years, around 25% would choose to move to Garstang, 19% need to move out of Wyre, 13% need to move to somewhere within the rural area of Wyre (without specifying which area), 11% need to move to Hambleton and Stalmine, while 9% need to move elsewhere in Wyre (not the rural areas), 7% need to move to Brock with Catterall, 6% need to move to Preesall, 4% need to move to Great Eccleston, 4% need to move to Pilling, 1% need to move to Calder and 1% need to move to Wyresdale.

Figure 4.17 Preferred Location to Move To



There are varying levels of self-containment (people who need to move wishing to move within the same ward as that in which they currently live) amongst those households which need to move. The average across all rural areas is 40% with the highest levels of self-containment found in, Hambleton and Stalmine (69%), Garstang (57%) and Great Ecclestone (43%). Lowest levels are found in Preesall (32%), Pilling (29%), Brock with Catterall (27%), and Calder (5%). These figures are likely to be underestimated as some households will have chosen 'Rural Wyre' without specifying which area within rural Wyre. Wyresdale for example shows a 0% self-containment level and this is likely to be lower than the true picture.

Figure 4.18 Levels of Self Containment by Ward

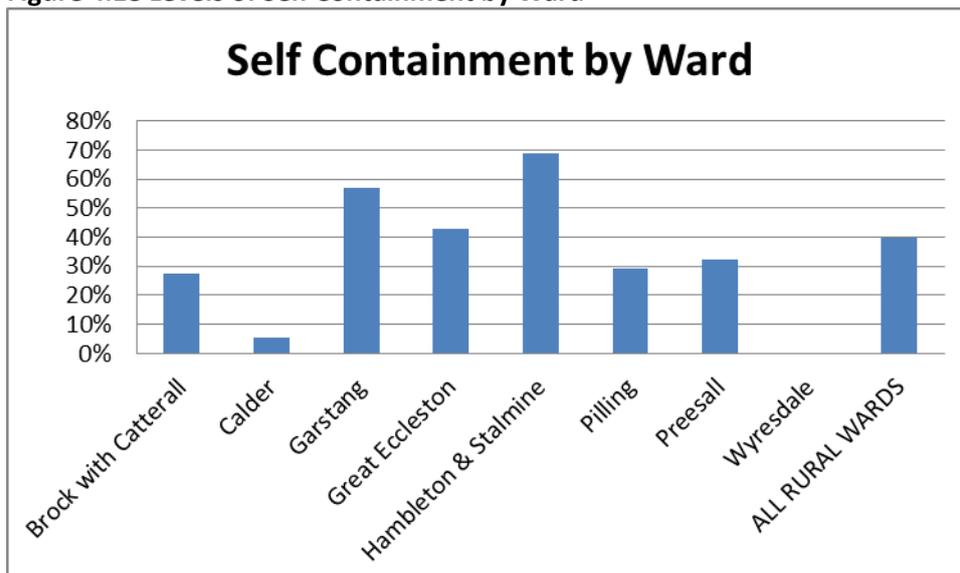
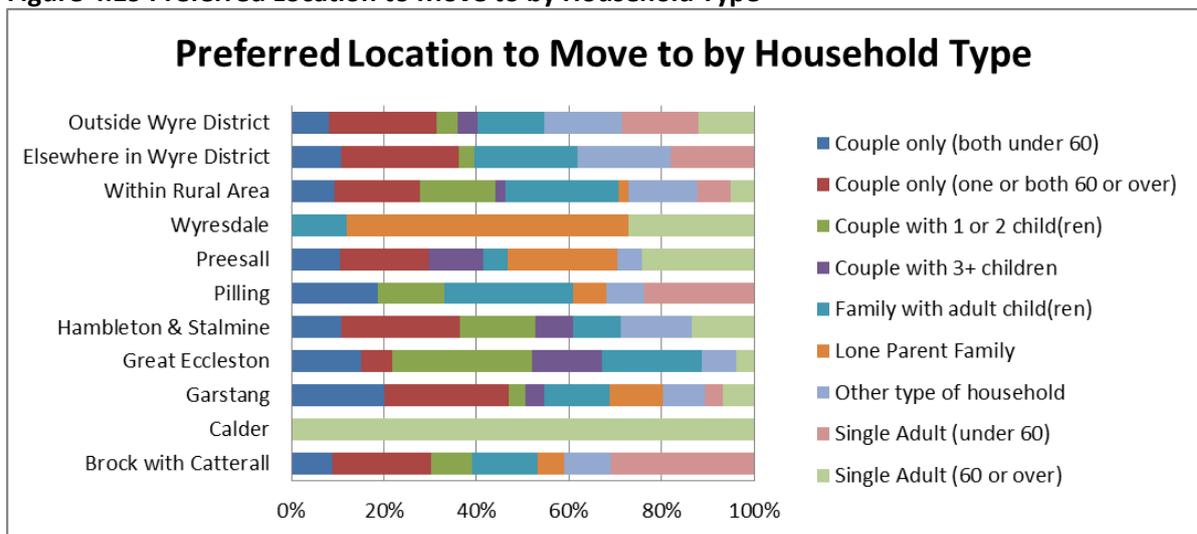


Table 4.13 Levels of Self Containment by Ward

Brock with Catterall	Calder	Garstang	Great Eccleston	Hambleton & Stalmine	Pilling	Preesall	Wyresdale	ALL RURAL WARDS
27%	5%	57%	43%	69%	29%	32%	0%	40%

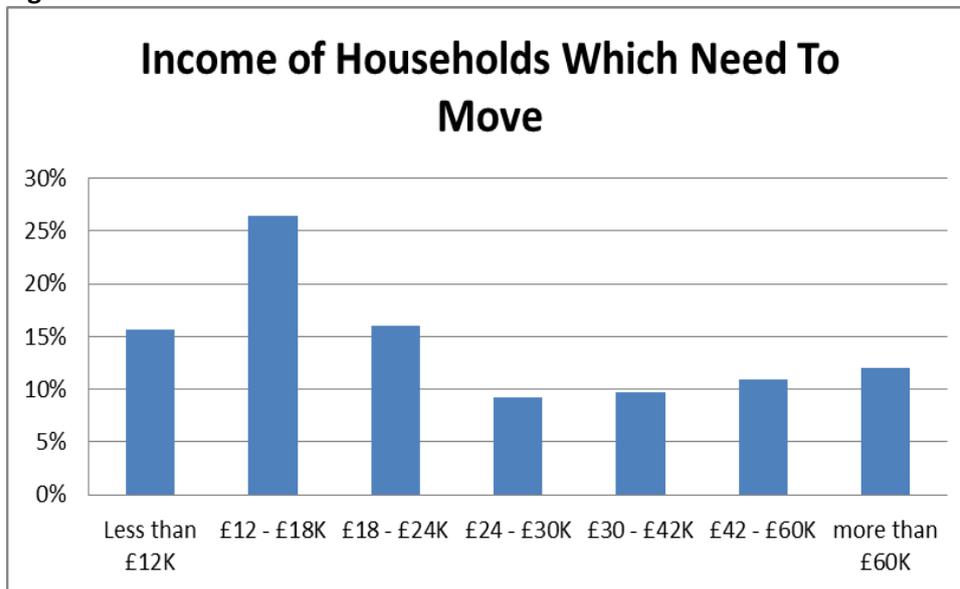
Figure 4.19 provides detail of where households need to move to by household type and shows, for instance, 7% of those wishing to move to Garstang are families with children compared to 45% of those who wish to move to Great Eccleston.

Figure 4.19 Preferred Location to Move to by Household Type



As shown in Figure 4.20 below, households which need to move have varying levels of income. Sixteen percent (16%) have a gross annual income of less than £12,000, 26% have an income between £12,000 and £18,000, 16% have an income between £18,000 and £24,000, 9% between £24,000 and £30,000, 10% between £30,000 and £42,000, 11% between £42,000 and £60,000, while 12% have an income of over £60,000 per annum.

Figure 4.20 Households Which Need to Move Gross Annual Income



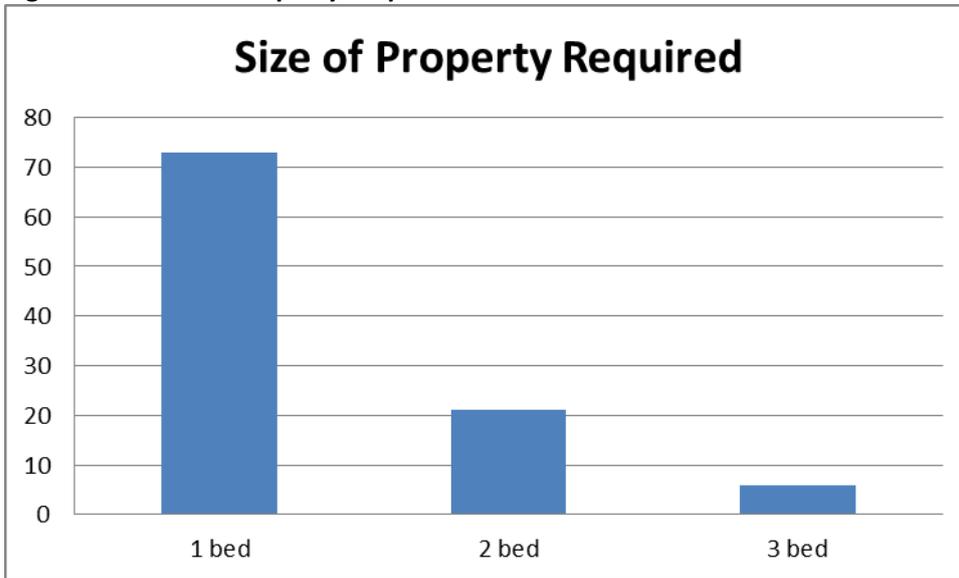
4.2.3 Size of Property Required

The 'bedroom standard model' states that a separate bedroom should be available for:

- married or cohabiting couples
- single people more than 21 years old
- pairs of children under 10 years old, regardless of gender
- pairs of children aged 10 to 21 years old of the same gender
- any unpaired person aged 10 to 20 is then paired, if possible, with a child under 10 of the same sex (if that is not possible, he or she is counted as requiring a separate bedroom, as is any unpaired child).

Using the bedroom standard model we can see that 73% of households which need to move within the next five years require a one bedroom property, 21% require a two bedroom property and 6% require three bedrooms. No survey respondents require more than three bedrooms.

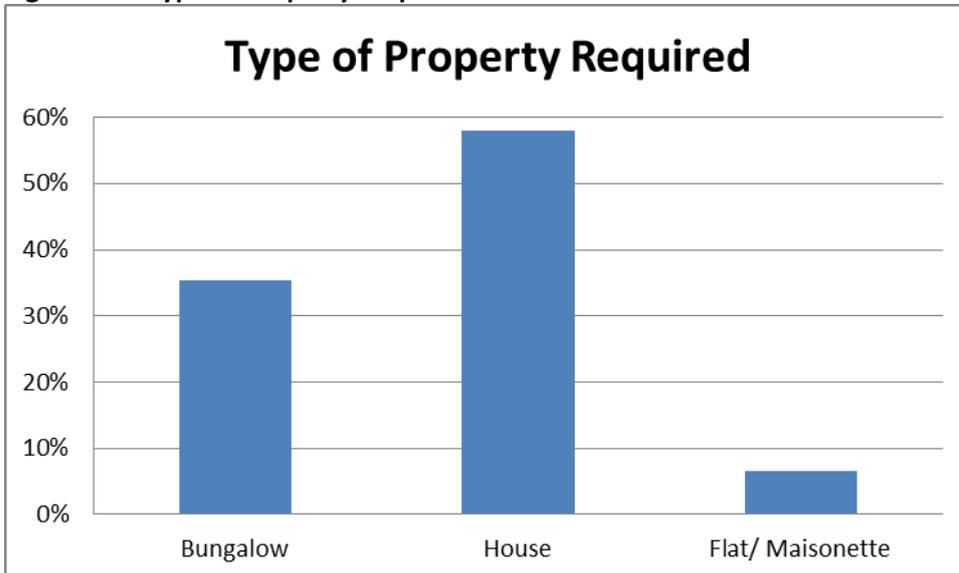
Figure 4.21 Size of Property Required



4.2.4 Type of Property Required

From the 2015 household survey we can see that 58% of households which need to move within the next five years require a house, 35% require a bungalow and 7% require a flat or maisonette.

Figure 4.22 Type of Property Required



4.2.5 Reasons Why Households Need to Move

The most common reason for moving indicated by households who need to move is 'to find the size/ type of property required' (26%), followed by 'to find cheaper/ more affordable housing (17%), 'for health care/ support reasons (8%), 'to form a new household' (either in leaving the parental home or due to relationship breakdown) (14%), 'asked to leave/ risk of homelessness' (6%), 'retirement' (4%),

moving to specialist accommodation (extra care or sheltered)' (4%). One percent (1%) of households need to move due to harassment/ problems with neighbours.

Figure 4.23 Reasons Households Need to Move

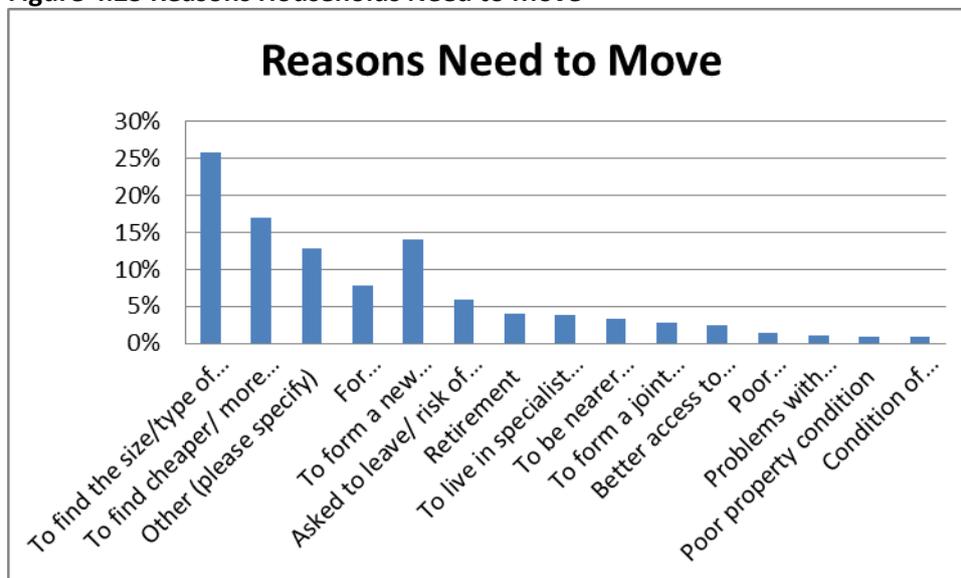


Table 4.14 Reasons Households Need to Move

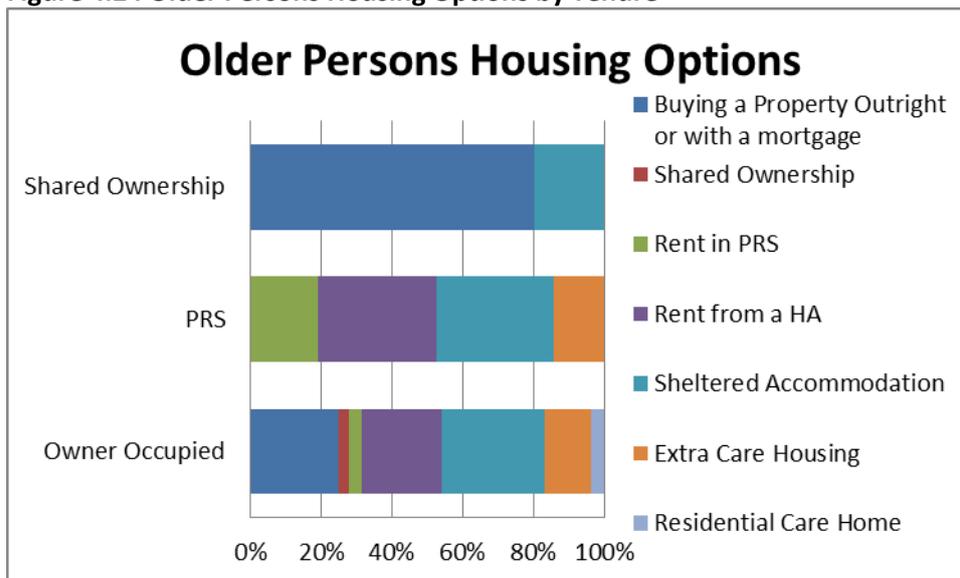
Households which need to move - reason for needing to move	
To find the size/type of property required	26%
To find cheaper/ more affordable housing	17%
Other (please specify)	13%
For Health/Care/Support reasons	8%
To form a new household (i.e. to leave the parental home, relationship breakdown/divorce/separation)	14%
Asked to leave/ risk of homelessness	6%
Retirement	4%
To live in specialist accommodation (i.e. sheltered or extra care housing)	4%
To be nearer family/friends	3%
To form a joint household with another/ new relationship	3%
Better access to services/ shops/ healthcare amenities	3%
Poor transport/accessibility	1%
Problems with neighbours	1%
Poor property condition	1%
Condition of neighbourhood	1%

4.2.6 Older Persons Housing Options

Those who need to move in the next five years were asked if they would consider moving to any older persons housing options. A total of 30% percent of those wishing to move in the next five years indicated that they would be interested in older persons housing options.

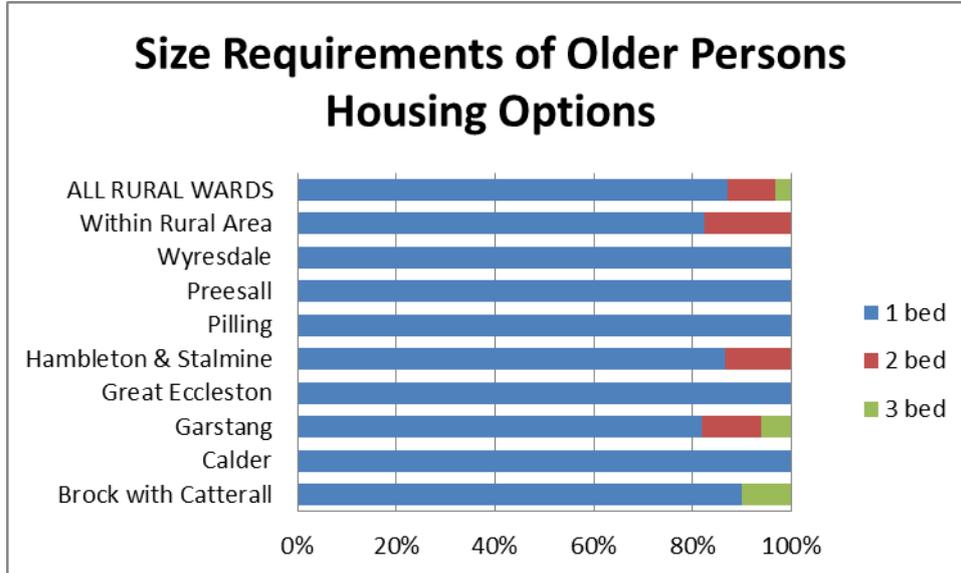
No responses were received from residents currently renting from a housing association. Twenty five per cent (25%) of those currently in owner occupation would choose owner occupied older persons housing options and 22% would choose renting from a housing association. A total of 29% would consider sheltered housing with 16% seeking rented sheltered accommodation, 8% owner occupied sheltered housing and 5% would choose shared ownership sheltered housing. Thirteen percent (13%) would consider Extra Care housing (7% owner occupied, 4% shared ownership, 2% rented) and 4% would choose a Residential Care Home. Of those currently in shared ownership 80% would choose to buy older persons housing outright/ with a mortgage and 20% would consider purchasing sheltered housing. Those currently in the Private Rented Sector would consider renting from a Housing Association (33%), rented Sheltered Housing (33%), renting older persons housing in the PRS (19%), and 14% would consider renting in the Extra Care sector.

Figure 4.24 Older Persons Housing Options by Tenure



Of those households interested in older persons housing options the vast majority (87% across all rural wards) are seeking one bedroom properties, 10% need two bedrooms and 3% need three bedrooms.

Figure 4.25 Size Requirements of those seeking Older Persons Housing Options



4.3 Newly Forming Households

4.3.1 Extent of Newly Forming Households

Thirteen percent (13%) of those who need to move within the next five years are newly forming households. Newly forming households are those who need to move to form a new household (i.e. to leave the parental home) and those who need to form a new household due to relationship breakdown/ divorce/ separation. This accounts for a total of 2.2% of the total population, or 315 households across the rural areas of Wyre.

The majority (52%) of newly forming households are single people under 60 years of age, 24% are couples under 60, 12% are single parent families, 8% are couples aged 60 or over, 4% are couple with children.

Figure 4.26 Newly Forming Households, Household Type

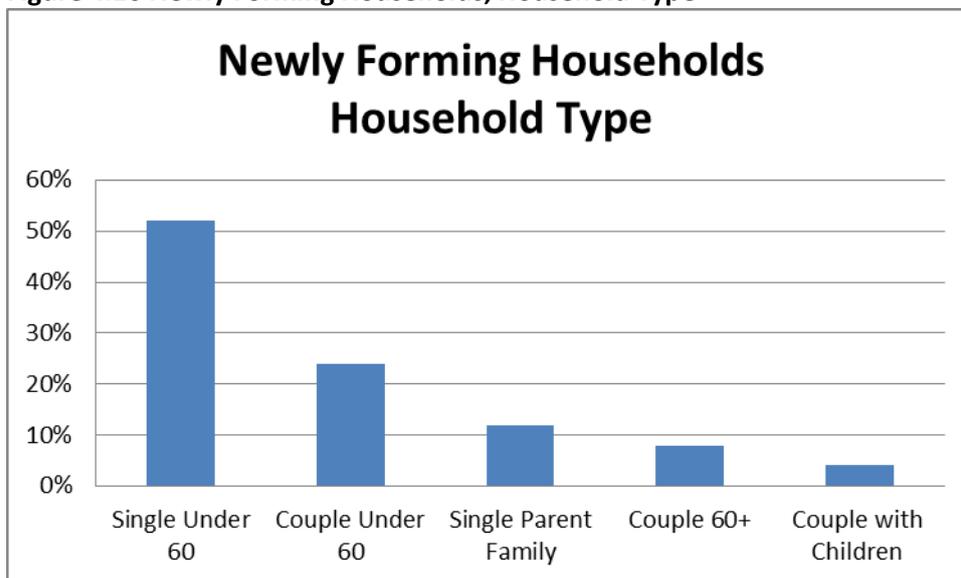


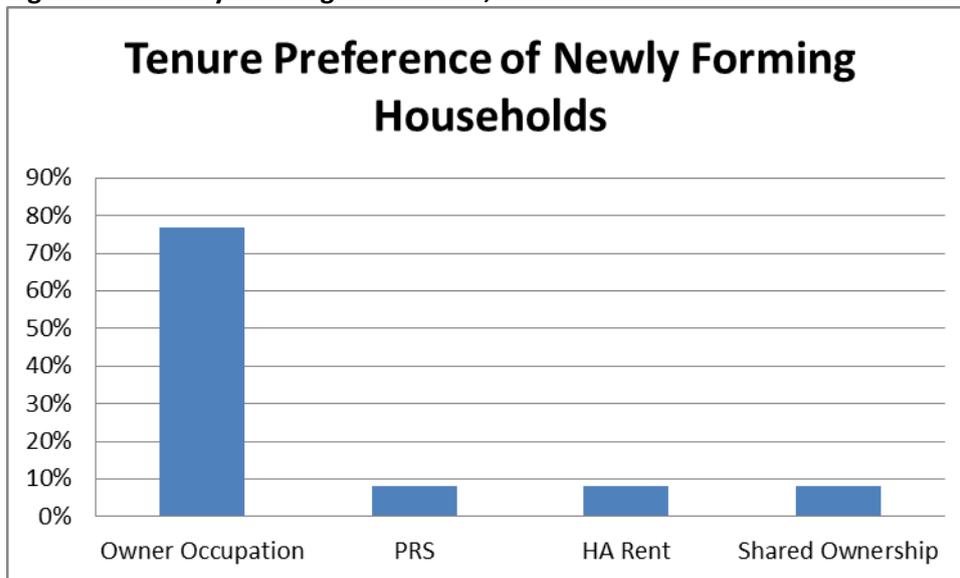
Table 4.15 Newly Forming Households, Household Type

Household Type	%
Single Under 60	52%
Couple Under 60	24%
Single Parent Family	12%
Couple 60+	8%
Couple with Children	4%

4.3.2 Tenure Preference

Seventy seven percent (77%) of those newly forming households wish to move into owner occupation, while 7.7% would choose to rent in the private rented sector, 7.7% to rent from a Housing Association and 7.7% would choose shared ownership.

Figure 4.27 Newly Forming Households, Locational Preference



4.3.3 Locational Preference

Twenty eight percent (28%) of newly forming households wish to live in Garstang, a further 24% wish to live in rural Wyre but have not specified which settlement, 20% want to live in the Hambleton and Stalmine area and 8% want to live in the Brock with Catterall area. Four percent (4%) want to live elsewhere in Wyre (not in the rural areas) and 16% want to leave the Wyre area altogether.

Figure 4.28 Newly Forming Households Locational Preference

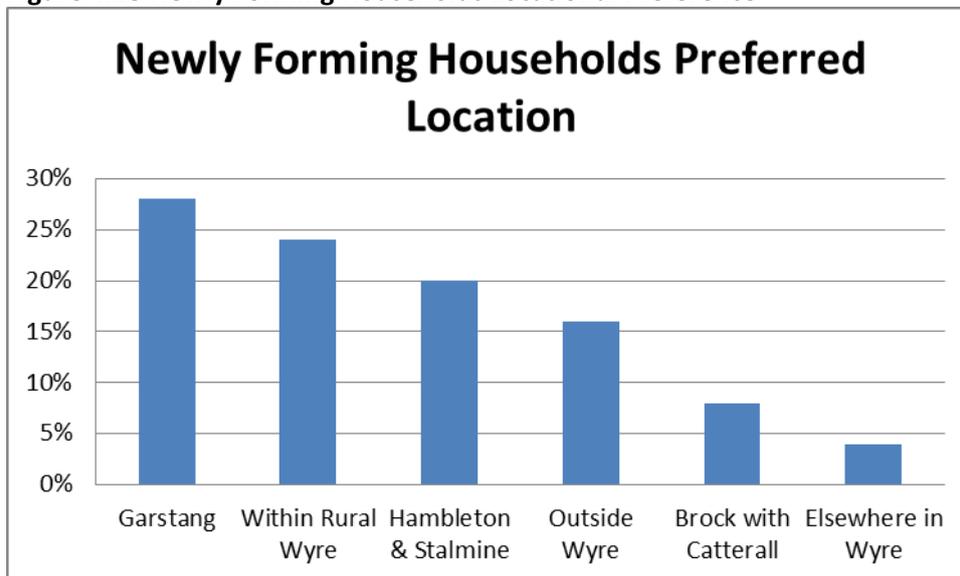


Table 4.16 Newly Forming Households Locational Preference

Newly Forming Households Locational Preference	
Garstang	28%
Within Rural Wyre	24%
Hambleton & Stalmine	20%
Outside Wyre	16%
Brock with Catterall	8%
Elsewhere in Wyre	4%

4.3.4 House Type Preference

Thirty five percent (35%) of newly forming households would like to live in a detached house, 35% would like to live in a semi detached house, 26% would choose a mid or end terraced house, while 4% would like to live in a bungalow and 4% would like to live in flatted accommodation.

Figure 4.29 Newly Forming Households Preferred House Type

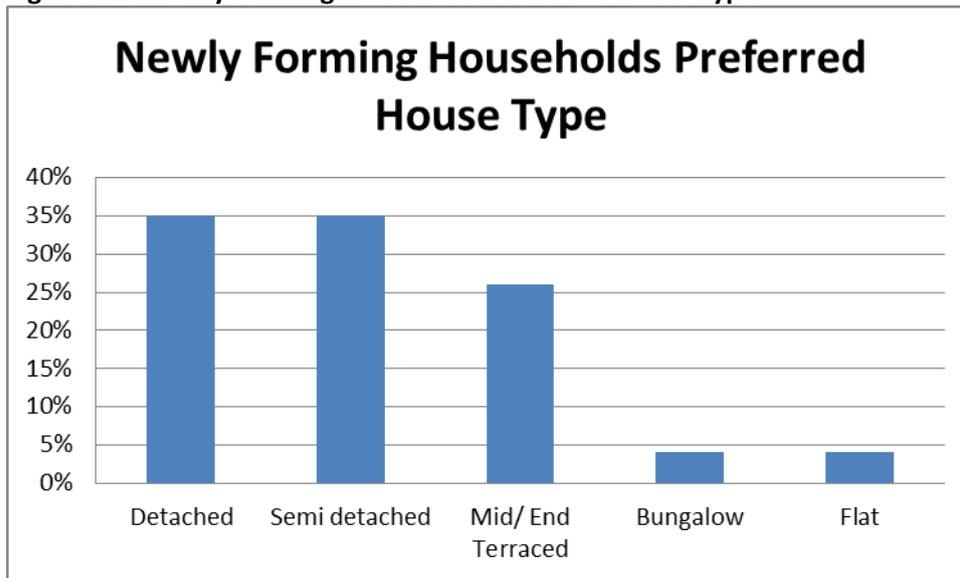


Table 4.17 Newly Forming Households Preferred House Type

Newly Forming Households House Type Preference	
Detached	35%
Semi detached	35%
Mid/ End Terraced	26%
Bungalow	4%
Flat	4%

4.3.5 Household Incomes

As shown in Figure 4.30 below, newly forming households which need to move have varying levels of income. Eleven percent (11%) have a gross annual income of less than £12,000, 21% have an income between £12,000 and £18,000, 21% have an income between £18,000 and £24,000, 21% between £24,000 and £30,000, 11% between £30,000 and £42,000, no instances of income between £42,000 and £60,000 were recorded, while 16% have an income of over £60,000 per annum.

Figure 4.30 Income of Newly Forming Households

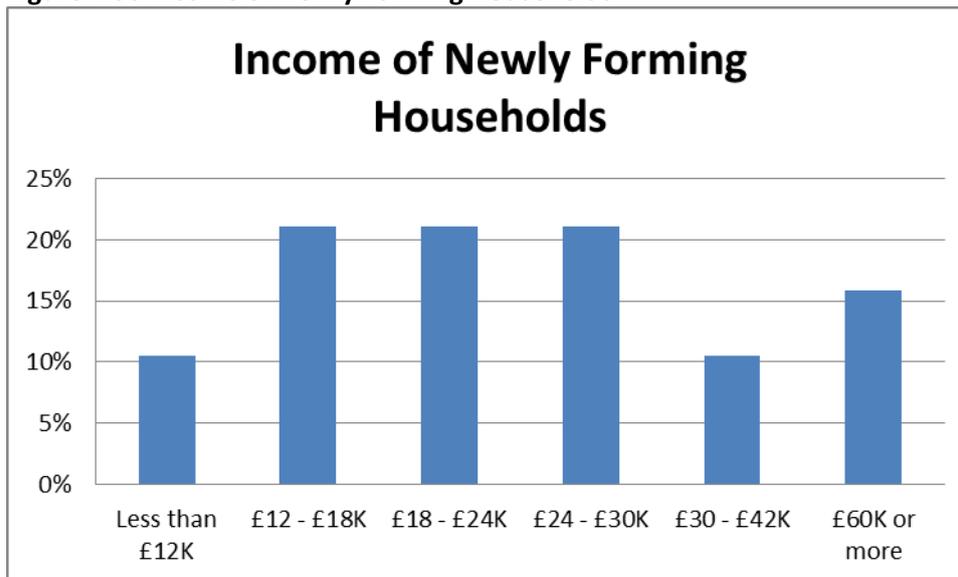


Table 4.18 Income of Newly Forming Households

Newly Forming Household Income	Percentage
Less than £12K	11%
£12 - £18K	21%
£18 - £24K	21%
£24 - £30K	21%
£30 - £42K	11%
£60K or more	16%

4.4 Comments on Affordable Housing Provision

Survey respondents were also given the opportunity to provide further comments in relation to the provision of affordable housing. A total of 485 responses were provided. While each comment was individual, analysis of these has highlighted a number of key themes and comments. We have summarised the type of comment received by ward as shown in Table 4.19 below.

Most comments were received from respondents currently resident in Garstang (30%), followed by Brock with Catterall (14%), Preesall (13%), Hambleton with Stalmine (12%), Pilling (11%), Great Ecclestone (8%), Wyresdale (8%) and Calder (3%). When we compare this to the proportion of surveys

received from each ward we can see that those in Garstang were more likely to provide a response to this question.

Overall 40% of responses indicated that there is a need for affordable housing in their area, a further 5% stated that there is a need for elderly housing, 2% specifically stated a need for bungalows, while 1% said there is a need for starter homes. This accounts for 48% of respondents who thought there is a need for additional affordable housing. Respondents in Calder, Wyresdale and Garstang were most likely to think that there is a need for affordable housing. Those in Hambleton were most likely to say that there is a need for elderly housing (10%).

Twenty per cent (20%) of respondents said that there was no need for additional affordable housing in their area. In Great Ecclestone this rose to 43% of responses, followed by Brock with Catterall and Hambleton with Stalmine (both 26%).

Across all areas 6% of responses expressed concern about the lack of infrastructure in place to support additional housing development, this accounts for 13% of responses in Pilling and 10% in Hambleton and Stalmine.

Almost one quarter of comments were so varied that they could not be categorised, many included details of the respondents personal circumstances, others related to survey administration, wider comments about the Local Plan and lack of employment locally.

Table 4.19 Summary Comments on Affordable Housing Provision

Comment	Brock with Catterall	Calder	Garstang	Great Eccleston	Hambleton & Stalmine	Pilling	Preesall	Wyresdale	Grand Total
Need for Bungalows	1%	0%	2%	3%	2%	4%	0%	0%	2%
Need for Elderly Housing	7%	0%	3%	0%	10%	8%	6%	2%	5%
Lack of infrastructure	3%	7%	3%	3%	10%	13%	9%	7%	6%
Need for affordable housing	35%	57%	50%	38%	24%	36%	31%	56%	40%
No need for affordable housing	26%	7%	16%	43%	26%	19%	17%	10%	20%
Other	24%	21%	24%	15%	22%	21%	34%	20%	24%
Need for Starter Homes	0%	0%	0%	0%	2%	0%	0%	5%	1%
Protect the Greenbelt	3%	7%	3%	0%	3%	0%	2%	0%	2%
Percentage of Comments by Ward	14%	3%	30%	8%	12%	11%	13%	8%	100%

5. Housing Need and Affordability

The methodology used to estimate the number of households and projected households who lack their own housing or live in unsuitable housing and who cannot afford to meet their housing needs in the market involves adding the current unmet housing need and the projected future need and subtracting this from the current supply of affordable housing. This approach aligns with that used in preparing Strategic Housing Market Assessments, against guidance from the Department of Communities and Local Government (DCLG).

In summary, this assessment of need sets out:

- Stage 1: Current Housing Need (also called 'backlog need')
- Stage 2: Future Housing Need
- Stage 3: Affordable Housing Supply
- Stage 4: Estimate of Annual Housing Need

Table 5.1 summarises the steps undertaken in reaching the overall estimate of annual housing need:

Table 5.1 Summary of Housing Needs Assessment Calculation

Step/ location in chapter	Stage	Calculation	No.
Stage 1: Current Housing Need			
5.1.1	Homeless Households	Annual requirement	145
5.1.2	Overcrowding and Concealed Households	Current need	185
5.1.3	Other Groups	Current need	1,110
	Total Current Housing Need (gross)	5.1.1 + 5.1.2 + 5.1.3	1,440
5.1.4	Total who cannot afford to meet their needs in the private sector	77%	1,109
5.1.4	Total who wish to stay in the rural areas of Wyre	72%	798
	To be reduced at a rate of 20% per annum (annual requirement)	5.1.4/ 20%	160
Summary of Total Current Housing Need			160
Stage 2: Future Housing Need			
5.2.1	New Household Formation (gross per year)		315
5.2.1	Total who wish to stay in the rural areas of Wyre	80%	252
5.2.2	Total who cannot afford to meet their needs in the private sector	84%	211
	To be reduced at a rate of 20% per annum (annual requirement)		42
Summary of Total Future Housing Need			42
Stage 3: Affordable Housing Supply			
5.3.1	Affordable dwellings occupied by	4%	6

	households in need		
5.3.2	Surplus Stock	Have assumed no surplus stock as social rented sector in high demand	0
5.3.4	Committed New Supply of Affordable Housing	Based on units currently on site	55
5.3.5	Annual Supply of Social Re-lets	Assumed 78% of annual supply of social rented units	16
5.3.6	Total Affordable Housing Supply	5.3.1 +5.3.2 +5.3.4 +5.3.5	77
	Summary of Total Affordable Housing Supply		77
Stage 4: Estimate of Annual Housing Need			
Stage above	1	Summary of Total Current Housing Need	160
		PLUS	
Stage above	2	Summary of Total Future Housing Need	42
		MINUS	
Stage above	3	Summary of Total Affordable Housing Supply	77
		Net Shortfall	125

5.1 Current or Backlog Need

5.1.1 Homeless Households

CLG SHMA guidance suggests that information on homeless households and those in priority need who are currently housed in temporary accommodation should be considered in needs modelling.

Therefore, the first category of housing need considered is homeless households or those in insecure tenure. This includes households who are living in temporary accommodation, for instance they are under notice to quit or their lease is coming to an end. This is taken as an indicator of the number of households who are potentially homeless or currently living in temporary accommodation across the rural area.¹⁰

The household survey indicated that there are a total of 145 rural households who are homeless, under notice, or real threat of their tenancy coming to an end.

5.1.2 Overcrowding and Concealed Households

The 2015 Household Survey questionnaire asked households to consider the number of bedrooms in their home and whether they had too few, too many or the right number to meet their household needs. While this has been reported at 4.1.6 above the number, age and gender of household

¹⁰ Those who are in insecure tenure may never make a homeless presentation but consider themselves to be in housing need. These figures may, therefore, be greater than the number of homeless presentations recorded each year.

members has also been analysed and compared to the number of bedrooms. Using the ‘bedroom standard model’ the number of overcrowded households has been calculated.

Analysis of the survey responses indicates a total of 185 households who are currently living in overcrowded accommodation in rural Wyre.

A concealed household is one which currently lives within another household and has a preference to live independently and is unable to afford market housing.¹¹ To avoid double counting these households are considered as part of the newly forming household figures.

5.1.3 Other Groups

There are a number of other groups which also must be considered when determining current housing need. This includes households living in dwellings which are unsuitable due to property condition and disrepair, households (couple, people with children and single adults over 25) sharing a kitchen, bathroom or WC with another household, those living in unsuitable accommodation due to specialist needs or impaired mobility, and those who need to move due to harassment, threats of harassment and problems with neighbours.

The survey data indicates that a total of 142 households live in dwellings which are unsuitable due to property condition and disrepair; 188 households sharing facilities with another household; 193 who need to move for health reasons; and 142 households who need to move due to harassment, threats of harassment and problems with neighbours.

Based on the household survey, households who stated that they need to move in order to find cheaper, more affordable accommodation totalled 445 in rural Wyre.

This means that there are a total of 1,110 households within the ‘other groups’ category.

5.1.4 Total Current Need and Affordability

Based on the information provided in 5.1.1 to 5.1.3 above, Table 5.2 summarises total Current Need (Gross Backlog Need). Overall 10% of households are in current housing need. This accounts for a total backlog need of 1,440 households.

Table 5.2 Total Current (Gross Backlog) Need

Category	Specific Element of Need	No. Households
Homeless households or those in insecure accommodation	Under notice or threat of notice, tenancy coming to an end	145
	Need to move to find cheaper/ more affordable accommodation	445
Mismatch of household need and current dwelling	Overcrowded according to ‘bedroom standard model’	185
	Those living in unsuitable	193

¹¹ CLG Strategic Housing Market Assessment Guidance Annex G p. 39

	accommodation due to specialist needs or impaired mobility	
	Sharing Facilities	188
Dwelling amenities and condition	Property Condition	142
Social needs	Households who need to move due to harassment, threats of harassment and problems with neighbours	142
Total No. Households in Need		1,440
Total Households		14,232
% of Households in Need in Rural Wyre		10%

Many of these households may be in a position to meet their housing needs in the private housing market. We have established an affordability threshold which takes into account whether the household has savings and income levels. The income element of the affordability calculation is based on a multiple of 3.5 gross annual income.

Based on house price data provided in Chapter 3 we have established affordability thresholds for each ward, these are shown in Table 5.3 below. From this data we can see that households would have to earn a minimum of £38,557 in order to afford lower quartile priced property in the least expensive ward of Preesall, this rises to an average threshold of £55,654 across all wards in rural Wyre.

Table 5.3 Lower Quartile House Prices and Average Income Required

Ward	Lower Quartile House Prices	Average Income Req'd
Brock with Catterall	£174,950	£49,986
Calder	£215,000	£61,429
Garstang	£178,500	£51,000
Great Eccleston	£169,950	£48,557
Hambleton and Stalmine	£159,950	£45,700
Pilling	£250,000	£71,429
Preesall	£134,950	£38,557
Wyresdale	£275,000	£78,571
All Rural Areas	£194,787.50	£55,654

From the income data provided in the household survey, we know that 77% of households who need to move have a gross annual income of £42,000 or less. On this basis we have assumed that 23% of households who need to move can afford to do so in the private housing market. **This leaves 77%, or 1,109 households who need to move but are unable to meet their housing needs in the private sector.**

Further analysis shows that 28% of existing households in current need would choose to move out of the rural area of Wyre. Once this group have been removed a total of **798 households remain in housing need in rural Wyre.** Using the standard housing needs assessment assumption advocated by

DCLG, it is assumed that current need reduces at a rate of 20% per annum and equates to an **annual requirement of around 160 dwellings per year**.

5.2 Future Need

5.2.1 New Household Formation

Thirteen percent (13%) of those who need to move within the next five years are newly forming households. Newly forming households are comprised of those who need to move to form a new household (i.e. to leave the parental home) and those who need to form a new household due to relationship breakdown/ divorce/ separation. This accounts for a total of 2.2% of the total population, or 315 households across the rural areas of Wyre. Survey findings indicate that 80% (252) of these newly forming households wish to stay in the rural Wyre area.

5.2.2 Total Future Need and Affordability

We know from the analysis above that 84% of newly forming households are unable to afford lower quartile house prices and would be unable to meet their housing needs in the private market. This means that a total of 211 newly forming households will be in housing need in the rural area. This is assumed to decrease at a rate of 20% per year over the five year period so total future need per annum is 42.5 units.

5.3 Affordable Housing Supply

5.3.1 Affordable Dwellings Occupied by Households in Need

Our analysis of the 2015 household survey indicates that 4% (6) of households who are in current housing need occupy properties in the social rented sector which would become available for relet if they were to move to more suitable accommodation.

5.3.2 Surplus Stock

No surplus vacant stock is assumed in the rural areas.

5.3.3 Units to Be Taken Out of Management

It has been assumed that no social rented units will be taken out of management over the next five years.

5.3.4 Committed New Supply

Since 2009/10 local Registered Providers have completed a total of 139 units (101 rented and 38 shared ownership units) in the rural wards of Wyre. A further 55 (36 rented, 19 shared ownership) Registered Provider units and 32 Section 106 units (19 rented, 13 shared ownership) units are currently on site. A further 134 affordable housing units are proposed on sites which currently have planning permission (breakdown of rented/ shared ownership still to be finalised).

Using the current figures for units currently on site it has been assumed that a total of 55 new affordable dwellings will be built during 2015/16.

5.3.5 Annual Supply of Social Re-lets

Analysis of the MyHomeChoice Fylde Coast lettings data shows that there were a total of 51 social rented properties which became available for let during 2014/15 in the rural areas of Wyre. Our analysis shows that 31 of these lets were new supply units, meaning 20 lets were relets of existing stock. DCLG Social Housing Lettings data indicates that the average proportion of social housing lets made to internal transfers to existing tenants during 2012/13 and 2013/14 was 22%. The annual supply of social rented relets has therefore been assumed to be 16 (that is 78% of 20).

5.3.6 Total Affordable Housing Supply

Based on the information provided in 5.3.1 to 5.3.5 above Table 5.4 summarises the total affordable housing supply. Overall there is an annual supply of 16 units of social rented relets and assumed development of 55 affordable dwellings during the current year, a further 6 units would become available if those in current need were to move from their existing properties rented from a Housing association. This equates to a total annual affordable housing supply of 77 units.

Table 5.4 Total Annual Affordable Housing Supply

Affordable Housing Supply	
Affordable Dwellings Occupied by Households in Need	6
Surplus Stock	0
Units to Be Taken Out of Management	0
Committed New Supply	55
Annual Supply of Social Re-lets	16
Total Affordable Housing Supply	77

5.4 Estimate of Annual Housing Need

5.4.1 Net Shortfall

The annual net shortfall of affordable dwellings across the rural areas of Wyre is 125 dwellings per year. This is comprised of:

Table 5.5 Summary of Net Shortfall

Type of Need	Number of Households
Backlog Need	160
PLUS	
Future Need	42
Total Need	202
MINUS	
Affordable Supply	77
Net Shortfall	125

5.4.2 Profile of Affordable Dwellings

Of those households who need to move within the next 5 years, and wish to stay within rural Wyre 35% would choose to move to Garstang, 19% need to move to somewhere within the rural area of Wyre (without specifying which area), 15% need to move to Hambleton and Stalmine, while 9% need to move to Brock with Catterall, 8% need to move to Preesall, 6% need to move to Great Eccleston, 6% need to move to Pilling, 1.4% need to move to Wyresdale and 1.2% need to move to Calder. Table 5.5 demonstrates the size of property required by ward. Using the bedroom standard model we can see that 73% of households which need to move within the next five years require a 1 bedroom property, 21% require a two bedroom property and 6% require 3 bedrooms. The number of dwellings required by size; whether General Needs or Older Persons housing by ward are shown in Table 5.6 below.

Table 5.6 Annual Affordable Requirements by Ward and Size

Ward	General Needs 1 bed	General Needs 2 bed	General Needs 3 bed	Total General Needs	Older Persons 1 bed	Older Persons 2+ beds	Total OP	TOTAL
Brock with Catterall	5	2.5	1	8.5	3.5	0	3.5	12
Calder	1	0	0	1	1	0	1	2
Garstang	22	6	2	30	10	3	13	43
Great Eccleston	4	2	0	6	2	0	2	8
Hambleton & Stalmine	9	2	1	12	5	1	6	18
Pilling	4	1	0	5	2	0	2	7
Preesall	5	1.5	0.5	7	3	0	3	10
Wyresdale	1	0	0	1	1	0	1	2
Rural Areas	18	5	0	23	0	0	0	23
Total	69	20	4.5	93.5	27.5	4	31.5	125

From the 2015 household survey we can see that 58% of households which need to move within the next five years require a house, 35% require a bungalow and 7% require a flat or maisonette. This would equate to a total of 72.5 houses, 43.75 bungalows and 8.75 flats or maisonettes.

6. Consultation Findings

6.1 Stakeholder Consultation

A broad range of stakeholders were consulted as part of the RAHNS. Consultees included:

- Mark Broadhurst, Head of Housing, Wyre Council
- Andy Foot, Fylde Coast Housing Strategy Manager
- Councillor Ron Greenhough, Wyre Council
- Steve Gornall, Head of Primary Care Blackpool CCG Parish Council Consultation
- Tracey Hirst, Planning Officer, Wyre Council
- Sarah McCarthy, Head of Supporting People, Lancashire County Council
- Councillor Peter Murphy, Wyre Council
- Garry Payne, Chief Executive, Wyre Council
- Rea Psillidou, Planning Policy and Economic Development Manager, Wyre Council
- Helen Spencer, Great Places Housing Association
- Nick Stevenson, Rural Housing Enabling Officer Wyre Council
- Daniel Griffiths, Regenda Housing Association
- Peter Tinson, Chief Operating Officer, Fylde and Wyre CCG
- Cath Thornton, Windsor Surgery, Garstang

The key themes and issues raised by these consultees included:

- Current need and demand
- Future developments
- Older People
- Health
- Infrastructure

6.1.1 Current Need and Demand

Consultees supported the view that current house prices are high in rural Wyre, leading to affordability issues among local residents. It was thought that many young people are leaving the rural areas to pursue education and employment opportunities elsewhere, and those who wish to stay may have to move to adjacent areas in order to afford housing.

Consultees confirmed that previous policies of restraint resulted in few developments in rural areas, with only a few Rural Exception Sites being developed. The policies have now been changed but little new developed has been delivered due to the impact of the recent recession and a generally slow shift towards the new approach. There has also been significant local opposition to new developments. Overall consultees agreed that there has been insufficient rural housing development.

Housing staff indicated, that in the main, few people from rural areas apply to be part of the social/affordable housing register. This was thought to be due to the lack of previous rural developments and existing provision which meant that rural households do not apply because they are aware that supply is limited. The Council and its partners are currently promoting MyHomeChoice and

encouraging people in housing need to register, but this can be too late in the case of recent new developments where there is a need to pre-register and where time on the waiting list may be a factor in allocation.

Anecdotal evidence suggests that some Parishes are finding local need for new affordable housing but need to conduct extensive advertising to be able to allocate new homes and, in some areas, have had to go outside the parish to attract applicants.

Consultees considered the impact of any extension of the Right To Buy to Housing Association tenants and agreed that rural areas would be popular for Right To Buy. An example of a previously Council owned rural estate was provided indicating that 70% of units had been bought, compared to 33% in other areas.

Park Homes were also considered and, while some consultees thought that these were generally of a high quality, many had been purchased by older people moving into the borough and the facilities required by older people were not in place in the park home locations. It was reported that high numbers of Disabled Facilities Grants have been made to occupants of park homes.

The private rented sector in Wyre was thought to have increased in size in recent years, with one consultee suggesting that it had increased from 7% and was now 'in double figures'. The private rented sector was considered to be an important part of the housing market, particularly in areas where there is limited provision of social rented accommodation.

6.1.2 Future developments

Some consultees were aware of a general concern around the development of new affordable housing amongst rural communities. Many perceive that people moving to affordable housing will be from other areas and that anti-social behaviour issues may increase. Overall, there have been some successes in delivering rural affordable housing, but it is difficult to persuade communities to accept these new developments. It was considered that affordable housing is most likely to work where it is delivered on a relatively small scale.

Local Registered Providers are supportive of continuing development in the rural areas of Wyre, subject to further analysis of their Business Plan projections in light of recent policy announcements affecting future rental incomes and the Right to Buy. Registered Providers have an interest in future development in the rural areas and suggest that their own small sites may be preferable to Section 106 provision as they can be bespoke and smaller scale which provides a more diverse range of housing opportunities for local people. It was considered that Section 106 units 'use up' the Registered Providers development capacity through off shelf products which differs in quality and standard and may be located in areas which impact on management of their wider stock. Registered Providers can also offer a variety of intermediate tenures such as affordable rent and shared ownership if they have driven the development costs.

Consultees thought that local Registered Providers had consistently delivered new units since 2011. These have tended to be for Affordable Rent rather than Social Rent. Registered Providers indicated that, due to recent policy changes and restrictions on rent increases, it is difficult to estimate the potential to deliver future affordable housing developments at the time of this work.

Overall it was agreed that recent and future priorities will be to increase the number of affordable housing units in rural areas.

6.1.3 Older People

Consultees thought that Garstang, in particular, had a higher proportion of older people than the rest of the borough. Some considered there to be sufficient sheltered housing and highlighted changing preferences leading to less demand for traditional sheltered housing.

It was thought that there are large numbers of older households 'locked into' larger properties as larger properties are more difficult to sell and there is little suitable accommodation to enable downsizing.

It was noted that a new Extra Care facility is being developed in Fleetwood, but consultees thought that demand from existing Fleetwood residents would meet the planned provision and any need in the rural areas would not be met. Consultees agreed that there was a need for further Extra Care provision.

With the increasingly elderly population, issues of social isolation and loneliness were said to be increasing. Similarly the elderly population are more likely to have multiple long term conditions and dementia. Health providers felt there is a need to increase the number of care home beds, but are currently observing a decrease in supply.

6.1.4 Health

There was a strong desire for Clinical Commissioning Groups (CCGs) to be involved in planning future housing developments so that they are in a position to plan what services they will need to put in place. CCGs described GPs and primary care services as 'full' with many experiencing staffing and recruitment problems. CCGs also supported rural affordable housing as it can assist in their staff recruitment if there is a supply of affordable housing which staff can apply for.

6.1.5 Infrastructure

It was mentioned that Wyre is a net exporter of labour, with more people living in Wyre and travelling out of the area for work, than those living elsewhere and coming to the area, and those who both live and work in the area. In terms of travel to work areas it was considered that, in the main, the Western side of the borough has strong links with Blackpool and in the Eastern side stronger links with Preston and Lancaster are in evidence. There are, however, several self-contained settlements where the indigenous economy is based around agriculture or haulage, for example.

6.2 Parish Council Consultation

Two consultation events were held with rural Parish Council Planning Ambassadors, the first at 6pm on 4th August and the second at 10am on 5th August. The consultation events were intended to raise awareness of the survey, provide Parish Councils with the opportunity to feedback on affordable housing needs in their area and raise any wider housing market issues of relevance to the RAHNS. Nine representatives attended from the following Parish Councils:

- Cabus
- Inskip
- Myerscough
- Nether Wyresdale
- Out Rawcliffe
- Preesall
- Winmarleigh

The key issues raised at these consultation events included:

- The need for more sheltered housing and housing suitable for older people in rural areas. It was suggested that provision of this type of accommodation would serve to free up existing houses which are currently being under occupied by smaller, older households. It was also considered that the majority of older people do not want to live in 'old people's housing' and market housing should reflect the needs of older people. It was suggested that more bungalow style and flatted accommodation should be developed for the older persons market.
- The need for more affordable properties for younger households to buy, with the majority of consultees agreeing that younger, working households cannot afford to buy in the rural areas due to high house prices and lower income levels. It was suggested that smaller properties and starter homes are needed.
- How to ensure affordable homes remain affordable, with some consultees citing examples of homes build to be 'affordable' being sold at full market value on resale, thus, no longer being affordable provision.
- While consultees acknowledged the difficulties associated with ensuring ongoing affordability of properties there was a feeling that the Council view 'affordable housing' to mean Affordable Rented housing provided by the housing association sector. Several consultees indicated that their understanding of affordable housing included properties for home ownership such as starter homes
- Consultees discussed the differences between different parts of the rural area with some being very rural and agricultural where there is a particular need for accommodation for households involved in farming occupations.
- Some consultees raised the issue of park/ mobile homes being used as permanent accommodation and thought this had arisen due to lack of affordability of market housing in rural areas.
- Parish Council consultees thought that it is beneficial to have Neighbourhood Plans in place in order to better plan housing developments in rural areas.
- Some consultees felt that further housing development on greenfield land was inevitable but requested that the council make decisions on which land to develop by taking into account and protecting the most productive agricultural land.
- Infrastructure issues were also raised with consultees indicating that schools are over-subscribed and doctors' surgeries are full to capacity and this type of infrastructure needs to be in place to support affordable housing development.

6.3 Community Drop In Events

Drop in events across the rural areas of Wyre were held throughout the week commencing 15th June 2015, following the posting out of surveys in week commencing 18th May 2015. The purpose of the events was to allow residents to ask questions about the survey itself, affordable housing in general and to get help in completing the survey forms if needed. Each consultation was facilitated by at least one member of the North Star team and one Officer from Wyre Council. The events were publicised in advance with each survey issued including an invite to the Community Drop In Events, Parish Councils were also advised of the events and asked to inform their local communities. The drop in events were held in community buildings within rural villages/parishes which were part of the survey area. A total of 31 people attended the drop in events throughout the week.

6.3.1 Great Eccleston

This drop in was held on 16th June at Great Eccleston Village Centre from 3-7pm. Nine people attended the consultation.

At the time of the consultation, there was also a live planning application/consultation ongoing alongside consultation on Wyre Councils' Local Plan Issues and Options document. Most of those who attended wished to discuss the planning consultation in relation to a proposed development at Hall Lane or wished to comment on the Local Plan. One attendee wanted to better understand the definition of Affordable Housing in relation to the survey and another wished to understand how to complete a survey for adult children living at home and to discuss the possibilities of them being able to rent or buy in the village.

6.3.2 Stalmine

This drop in was held on 17th June at Stalmine Village Hall from 3-7pm. Five people attended the consultation.

Two of the attendees were from the Parish Council and wished to understand more about the process and intended use of the results of the survey, two people needed help in completing their survey forms for themselves and for adult children living at home. One attendee wished to discuss the survey and to collect a new copy of the survey for completion.

6.3.3 Cabus

This drop in session was held on 18th June at Cabus Village Hall between 3-7pm. Four people attended the consultation.

Key issues raised included the demographic make-up of Cabus and its older population. It was felt that any new provision should be tailored to the needs of older people. The view was also expressed that any new provision should be near existing facilities and not on the edge of existing settlements or on greenfield sites. It was however acknowledged that there is a lack of brownfield sites.

Consultees in Cabus thought that it was impossible to purchase a home for less than £170,000 but for local residents it was likely that anything over £100,000 would be unaffordable. Some areas were

thought to be better suited to 'starter' homes rather than executive style 4 bedroom commuter homes which local residents cannot afford. One consultee said that young people are drawn by the big cities and it is only those young people involved in farming and agriculture who want to stay locally and in these occupations market housing is unaffordable.

One consultee queried the definition of affordable housing and suggested that this created confusion as it was not clearly defined by the Council. Local people view affordable homes as those which local people can afford to purchase, but recent provision of affordable housing has been Social Rented. There was also the perception that affordable housing is allocated to people from outside the local area.

Other consultees said that they recognised the need for affordable housing but thought there was a great deal of opposition expressed locally. Overall they considered there was a need for developers to build smaller homes which young people can afford.

6.3.4 Claughton

The Claughton on Brock drop in event was held at Claughton Memorial Hall on 19th June between 3-7pm, three people attended.

Key issues discussed included the concern that, due to the high cost of new build properties in the owner occupied market, houses were not selling because people could not afford or access the mortgages required. Consultees also thought that recent affordable housing developments in the area had been allocated to people from outside the area. There was also the view that there were a high number of care homes for the elderly in the area but what was required was more sheltered housing for sale and for rent. Consultees also had concerns about infrastructure issues and a perceived lack of GPs, Dentists and primary schools to meet the needs of the existing population.

6.3.5 Garstang

The final drop in event was held on Saturday 20th June at Garstang library from 9:30 – 1pm. Ten people attended the consultation.

Most attendees were visiting the library but also stopped to discuss the survey, the majority having already completed and returned the forms. One attendee wished to discuss the content of, need for and intention of the survey in detail. Some also wished to discuss the Local Plan and the allocation of land for housing in general terms.

Other issues raised included difficulties experienced by younger households of working age who were trying to get on the property ladder but found themselves priced out of the market.

One consultee suggested existing affordable housing in their area was currently empty demonstrating a lack of need in the village. The majority of consultees, however, stated that there is a need for more affordable housing. One said:

'No-one disputes that more housing is needed, it's just that people don't want it next to them!'

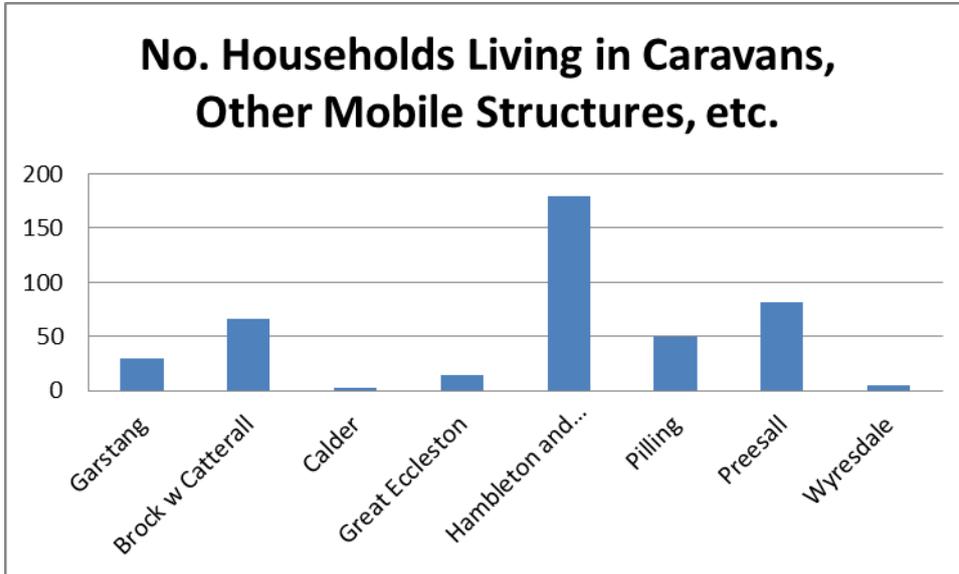
7. Park Homes

Wyre Council sought additional information on Park Homes to gain an understanding of the drivers and housing aspirations of those households which choose to live in Park Homes. This area is considered to be of particular importance given the relatively large numbers of Park Home sites in rural Wyre and in light of the recent publication of the Housing and Planning Bill, including the potential duty the council may have to consider the needs of people residing in or resorting to districts for housing accommodation on caravan sites. The 2011 Census shows that there are a total of 427 households in rural Wyre living in a caravan, other mobile or temporary structure home accommodation, which includes park homes. This is 56% of the total households living in caravans, mobile or temporary structures in all areas of Wyre.

In this section we draw on national research published by the University of York which sets out some key findings in relation to the aspirations and drivers of those currently living in Park Homes. We have also drilled down into the household survey data to identify households currently living in Park Homes in Wyre on a permanent basis in order to analyse their current and future housing needs. We have also carried out in depth interviews with agents who specialise in Park Homes sales and the owners of Park Homes sites in rural Wyre.

Census 2011 data showing the breakdown of households living in caravans, other mobile or temporary structures in the rural wards of Wyre is set out below. It is not possible to delineate between households living in park homes and other, similar accommodation, however, given the number of park home sites in the area, it is safe to assume that a high proportion of these households live in park homes.

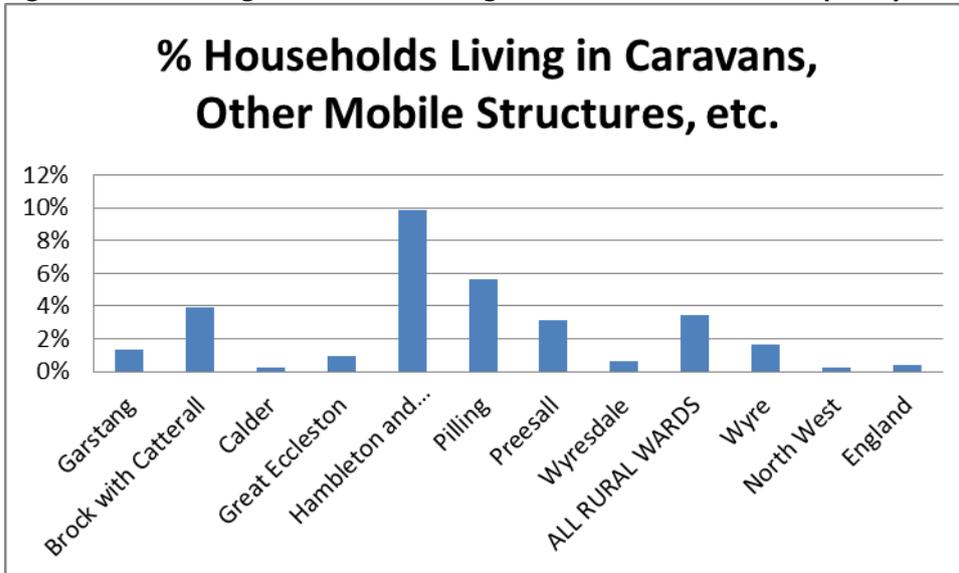
Figure 7.1 Households Living in Caravans/ Mobile/ Temporary structures, Census 2011



Source: ONS Neighbourhood Statistics

The greatest concentration is in Hambleton and Stalmine at 179 households, followed by Preesall at 81. The figure below sets out households living in caravans, mobile or other temporary structures as a percentage of all households in the ward.

Figure 7.2 Percentage Households Living in Caravans/ Mobile/ Temporary structures, Census 2011



Source: ONS Neighbourhood Statistics

In the rural wards of Wyre, 3.45% of households live in caravans, mobile or temporary structures compared to just 0.37% in England and 1.62% in Wyre as a whole. Again, Hambleton and Stalmine have a high proportion of households in this type of accommodation. Only four wards: Garstang, Wyresdale, Great Ecclestone and Calder have a lower percentage than Wyre as a whole.

7.1 National Research on Park Homes

While there is a limited amount of recent research on Park Homes, Bevan (2009)¹² examined the choices and constraints faced by residents of non-permanent accommodation such as park homes. The research explored the extent to which the types of accommodation in which people were living affected residents' experiences of their homes.

Previous research has described park homes as set apart from 'traditional' housing by construction, tenure and history (Niner and Hedges, 1992)¹³. Park homes are a unique tenure, relating to the historic links that this form of accommodation has with caravans. They do not count as 'dwellings' under the law, but are classified as 'chattels'. Visually, modern park homes usually resemble detached bungalows in appearance.

DCLG data shows that residents own their home, but not the land on which their home sits. Instead residents pay a pitch fee to the site owner, which covers the ground rent, maintenance costs of the common areas of the park, and also services provided on the park. The large majority of sites are privately owned but local authorities and housing associations own and run a few sites as well.¹⁴

Bevan confirms that a key characteristic of the park home sector is the age profile of its residents, with the majority of park homes occupied by older people. The trend towards park homes as a housing option for older people has evolved quite rapidly over the last couple of decades. Berkeley Hanover Consulting (2002)¹⁵ highlighted that whilst Niner and Hedges, 1992 identified that around 55% of park homes were occupied by people aged 60 or over, this proportion had risen to over 68% ten years later. Around two thirds of park sites operate resident age restrictions, most commonly with a minimum age limit being set at 50 or over (Berkeley Hanover Consulting, 2002). Many parks advertise themselves as a retirement lifestyle option and this is supported by our consultation with park home agents in the area. However, Bevan notes that not all parks have age restrictions and can provide a housing option for other people, including a route into home ownership for younger first time buyers. One reason for the orientation of park homes towards older residents is the attitudes of mortgage lenders towards park homes. There are limited numbers of specialist agencies offering mortgages on park homes, which means that park homes tend to only be affordable for people with the capital to buy a park home outright. This often means home owners choosing to downsize from their previous homes.

Bevan identified two main groups of residents with different motives for moving to live in park homes. The first group comprised people who had moved to park homes primarily as a result of constraints within the wider housing market. The second group had decided to move to park homes more in relation to the lifestyle choice this form of accommodation offered, often downsizing from their previous homes.

In relation to constraints within the housing market a number of Bevan's research participants had moved to a park home because the housing options that were available to them were very limited, and they often could not afford to buy a home in the area they wanted to live in. A characteristic of

¹² Park Home Living in England: Prospects and Policy Implications, A Working Paper, (2009) Centre for Housing Policy, University of York

¹³ Niner, P. and Hedges, A. (1992) *The Mobile Homes Survey*, London: Department of the Environment

¹⁴ Department for Communities and Local Government (2008a) *A new approach for resolving disputes and to proceedings relating to Park Homes under the Mobile Homes Act 1983 (as amended): A consultation paper*, London: Department for Communities and Local Government.

¹⁵ Berkeley Hanover Consulting (2002) *Economics of the Park Homes Industry*, London: Office of the Deputy Prime Minister.

this group was that they had often made quite short geographical moves, and had stayed quite near their previous homes, often in or near the same town or within the same local authority district.

Bevan describes how other respondents felt that there were limited alternatives available at the time they needed to move. Often the choice appeared to be between flats, or park homes. Respondents felt that park homes offered better value for money in terms of internal space standards, and also the availability of a small garden.

A similar number of Bevan's research participants wanted a retirement lifestyle specifically associated with park homes. In contrast to the constrained choice group, these respondents varied widely in the distances they had moved from their previous homes. Whilst some had made moves of a short distance, others had moved some considerable distance, a characteristic of these respondents was that they had planned for their retirements.

Positive features that were identified with park home living were having the resources to enjoy a comfortable lifestyle, free from worry about having sufficient income throughout retirement; money available to fund holidays or to fund extended stays abroad over the winter; the opportunity to visit family who lived overseas on a regular basis, or to enable leisure pursuits such as golf or bowls. Further, these respondents often highlighted downsizing from their previous homes to release capital to fund their retirement lifestyle of choice.

One reason for choosing to live in a park home that cut across Bevan's respondents related to health issues. For some respondents part of the motivation for buying a park home was due to having affordable accommodation with an internal living space that was that was all on one level. The maintenance of park homes also featured as a reason for choosing this form of accommodation, both in terms of their physical upkeep and also cleaning and housework.

The majority of respondents across the groups highlighted above expressed considerable satisfaction with their accommodation and the lifestyle associated with park homes. Indeed, respondents often felt that their actual experiences of park home living were better than initial expectations. The very positive views by these respondents echoed the findings of previous research on park home residents, which found that residents often 'waxed lyrical' about park home living (Niner and Hedges, 1992).

The positive attribute that they described in the most emotive terms was a strong sense of community, and being with a set of people who had a similar outlook on life. A recurring theme amongst respondents was descriptions of their parks as being 'like a little village'.

7.2 Current Supply of Park Homes in Rural Wyre

There are 57 Mobile Home Parks in Wyre, with 48 of these sites (3,574 pitches) in the rural areas. As we have seen, there were several park homes on the market at the time of this study. Wyre Council data indicates that 2,724 of these are holiday and touring pitches while 850 are residential mobile homes where people reside permanently in a park home. It is difficult however to confirm the true number of households permanently living in park homes but it is likely that a high proportion of the 2,724 holiday units are also used as permanent homes.

As part of the work set out in Section 3 above, looking at availability and asking prices in the rural wards of Wyre, we also looked at the number and asking prices of park homes marketed through Rightmove. The number and asking price by ward are set out below.

Table 7.3 Park Homes For Sale

Ward	No. for Sale	Average Price
Brock with Catterall	2	£147,500
Hambleton and Stalmine	7	£98,278
Great Eccleston	5	£79,490
Garstang	3	£78,333
Wyresdale	1	£69,950
Preesall	5	£68,780
Pilling	6	£155,317
Calder	0	£0
All rural wards	29	£110,212
Median House Price in Wyre	£137,500	
Source: Rightmove		

The highest asking price for a Park Home was in Hambleton and Stalmine, at £227,999 for a new three bedroom park home at the Wyre Country Park, close to Staynall and Hambleton. The lowest asking price was £23,950 for a second hand two bed unit at Willow Grove Park, near Preesall. The average asking price for Park Homes in Brock with Catterall ward was above the average sale prices for homes in Wyre as a whole in 2014.

In 2011 emerging Council Tax evidence from the borough indicated that some residents were occupying holiday let caravans (including semi-permanent mobile homes and chalets often referred to as Park Homes) as their main or sole home, in breach of the caravan sites licensing and planning conditions. Early investigations by the Council revealed that this affected a considerable number of sites including those which have a short closed season in the winter (usually from around January to March) when residents are understood to make alternative living arrangements for the period, such as staying with family and friends, booking holidays elsewhere or using other temporary local accommodation.

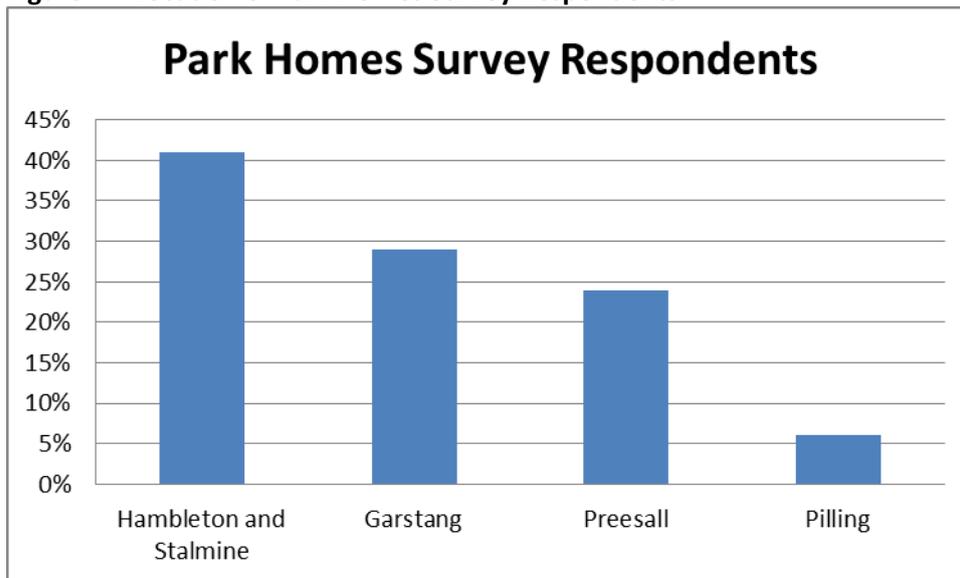
The number of people living permanently in holiday caravans raises a number of issues, not only from a health and wellbeing perspective but also in planning terms, the impact on the loss to the tourism economy and the past and future contribution caravans might have towards the general housing supply figures. Furthermore, as caravans and mobile homes are generally priced quite modestly, it is important to try to understand if they make any contribution to providing a more affordable housing product in the borough.

In 2012 council officers started an exercise to identify permanent residents of Park Homes and to register them for council tax. This is an ongoing exercise which will now be undertaken on a permanent and regular basis and will be extended to include barges and houseboats which are also being occupied on a permanent basis in the borough. Results from this work show that between 2012 and 2015 in excess of 500 caravans with newly registered permanent residents are now paying council tax in the rural area of the borough.

7.3 Household Survey Park Homes

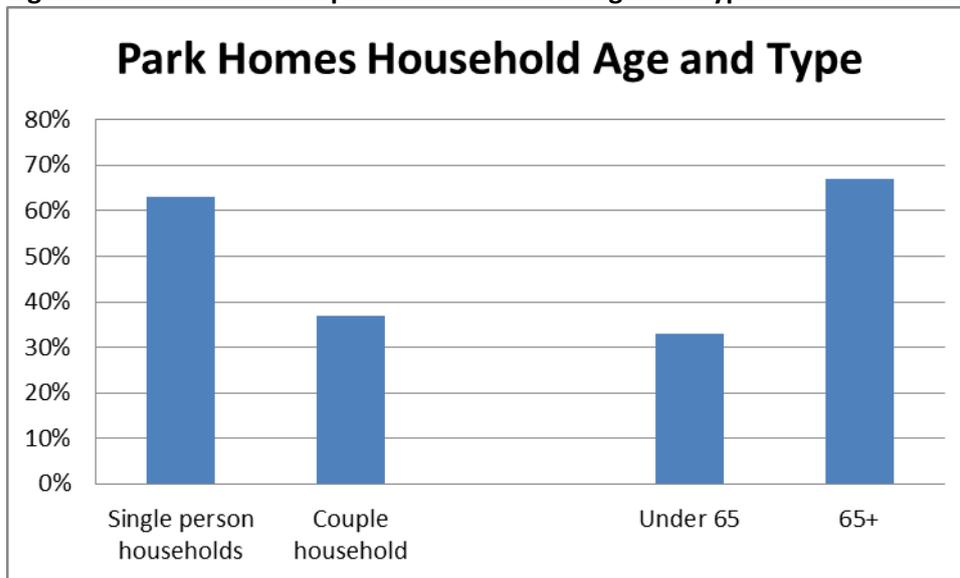
Around 1% of respondents to the 2015 Rural Affordable Housing Needs Survey indicated that while they considered themselves to be owner occupiers, they were also occupants of Park Homes. Of these respondents, the majority (41%) lived in park homes in Hambleton and Stalmine, 29% lived in Garstang, 24% in Preesall and 6% in Pilling. For all park home residents who responded to the survey the park home was their only/ main residence.

Figure 7.4 Location of Park Homes Survey Respondents



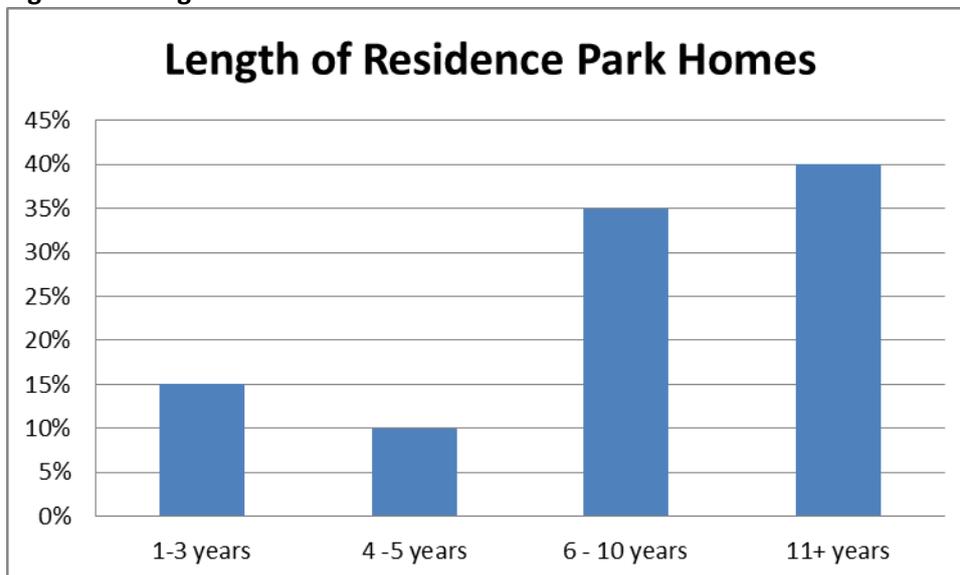
Sixty three percent of park home residents were single person households while the remaining 37% were two person households. In those two person households the two residents were a couple in a relationship either as husband and wife or cohabiting couple. Almost seventy per cent (67%) were aged 65 or over and 33% were aged under 65. Those under 65 were all within the 45 to 59 age group.

Figure 7.5 Park Homes Respondents Household Age and Type



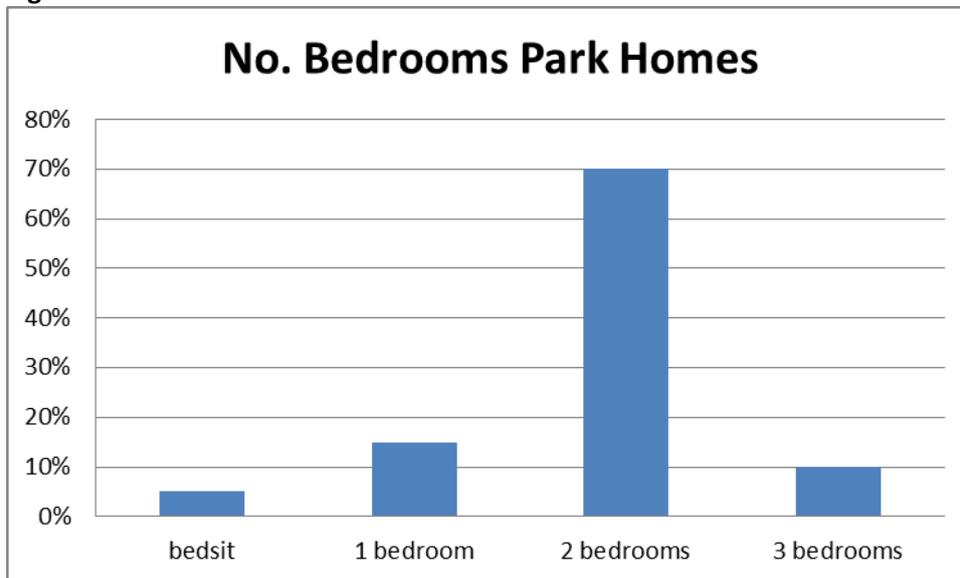
In terms of length of residence, 40% of park home residents had lived in their current home for eleven years or more, 35% had been resident for six to ten years, 10% for four to five years and 15% for less than three years.

Figure 7.6 Length of Residence Park Homes



All respondents stated that they were not overcrowded, nor under occupying their homes. These responses confirm our analysis that none are overcrowded. Overall 70% had a two bedroom home, 15% had one bedroom, 10% had three bedrooms and 5% stated that they had bedsit style accommodation.

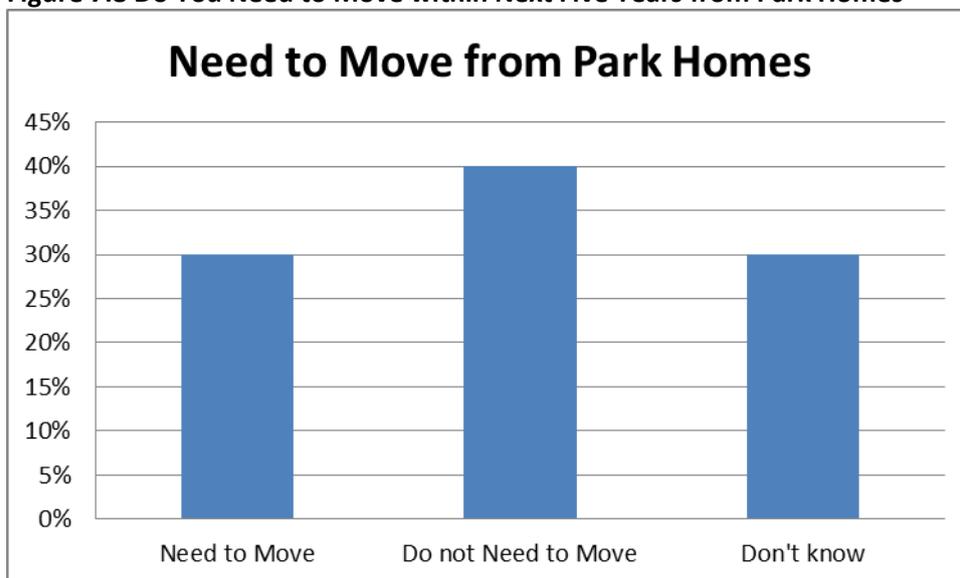
Figure 7.7 Number of Bedrooms Park Homes



Although not overcrowded, 15% of park home owners stated that they required an additional bedroom – this can be broken down as 10% for medical needs and 5% for when grandchildren came to visit.

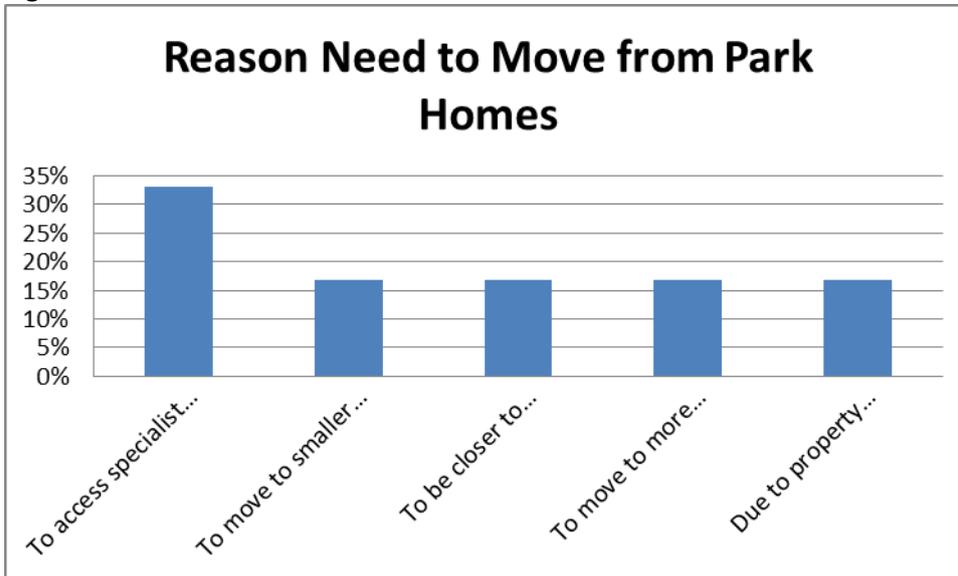
Forty per cent (40%) of park home residents stated that they did not need to move within the next five years, 30% said that they did need to move and 30% did not know.

Figure 7.8 Do You Need to Move within Next Five Years from Park Homes



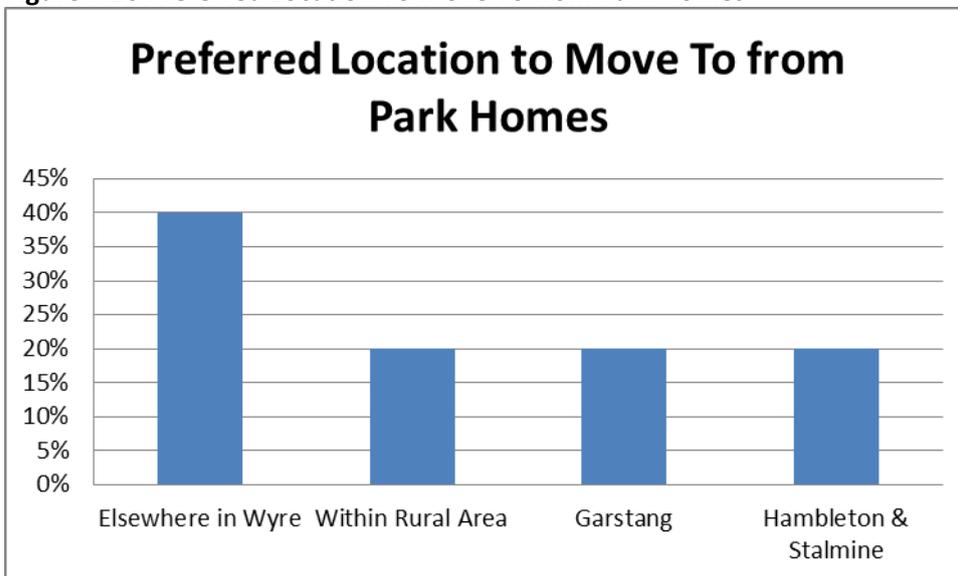
Thirty three per cent (33%) need to move in order to access specialist accommodation such as sheltered housing; marginally less than 17% need to move to access smaller accommodation, with similar levels wanting to be closer to shops/ amenities (16.7%), to move to cheaper accommodation (16.7%) and due to property condition (16.7%).

Figure 7.9 Reasons Need To Move from Park Homes



Of those who wish to move 40% wished to move elsewhere in Wyre, 20% to an unspecified location within the rural areas of Wyre, 20% wish to move to Garstang and 20% to Hambleton and Stalmine. Sixty per cent (60%) wished to move to sheltered housing, 40% wish to move to a bungalow, 40% wish to move to a flat or maisonette.

Figure 7.10 Preferred Location To Move To from Park Homes



All of those who need to move would like to move to renting from the local authority (67%) or from a housing association (33%). Sixty per cent (60%) of park home residents who need to move are not currently saving for a deposit to rent or buy a property. None of those who are currently living in a park home and need to move are currently on the Fylde Coast Housing Register, but 50% would like to be. In terms of gross monthly income 33% have an income of less than £1000 per month, 33%

have between £1,001 and £1,500, 16.7% have an income of between £3,501 and £5,000 and 16.7% prefer not to say.

7.4 Consultation

As part of the research into the role of park homes in rural Wyre, we undertook semi structured telephone interviews with estate agents currently marketing park homes in Wyre. One of these was a 'traditional' sales and lettings agent who also sold park homes in the area and the other was a large agency specialising purely in park homes, based in the North West.

Both described the market for park homes as buoyant, with park homes selling in as little as a few weeks in some cases. The age restrictions on most sites mean that they are seen as retirement villages for older households (50+) wishing to downsize.

Both said that purchasers came from outside the Wyre area, mainly from inland areas including Manchester, Burnley, Rochdale and Oldham, with people mainly moving to the area as they have spent holidays here in the past or to be closer to family members. The decision to purchase a park home in the area was that households saw it as offering "community, security and affordability". Sales were to households wanting to live on the parks, rather than as holiday homes. Price was seen as the main selling point as well as the relatively low utilities and maintenance costs. Another positive that purchasers saw was the ability to visit the sites and even stay on them for a while to get a sense of the community and have the opportunity to 'try before you buy'.

The most popular park homes were two bedded, with one bed a little harder to sell. The most popular parks were Wyre Vale, near Garstang; Smithy Leisure Park, near Winmarleigh; and Woodlands Country Park, near Pilling. Willow Grove, near Preesall, was noted as having a higher turnover as were smaller park homes on Burlingham Park, between Garstang and Cabus. Popularity was based on costs and site charges as much as location. Prices were felt to be around the £150,000/£180,000, compared to a bungalow in the area which could be around £350,000 in some areas. Moving to a park home was seen as a good alternative to a bungalow as it offered similar benefits but also released more equity to fund living/lifestyle costs for a longer period. Many sales were of second hand homes and the specialist agent quoted an 11 month waiting list for new park homes, such is the demand.

The agents felt that the single storey accommodation and easy maintenance of park homes enabled independent living for longer. Residence was around 5 years on average and that sales were prompted by the owners' death, death of a partner or ill health. They felt that most sellers went to live with family or to live in sheltered type accommodation (one agent felt that moves to sheltered accommodation were to outside of the Wyre area).

7.5 Conclusions

We see then that park homes are more prevalent in the rural areas of Wyre than the wider area. The local park home sites are popular with older households, typically from outside of the area looking to downsize. As well as the rural/coastal area, the sense of community is a key attractor as is price and cost of running and maintaining.

It is clear that park homes do have a clear role in meeting demand for smaller accommodation for older households, although this demand is not particularly from within Wyre, rather they serve a wider demand from across the North West/Lancashire.

The issues for this study are twofold:

- does the take up of park homes from older households, from outside the area limit the availability of this type of 'affordable' accommodation for resident, and younger households and;
- what are the later demands from downsizers on health and adult social services in Wyre.

The age restrictions on park homes (typically 50+) limit their role in any event, and the agents did not report demand from buyers from within Wyre. In terms of the second issue, the agents were less sure of the impact. Arguably, the security, extra equity and manageability of a park home supports independent living for longer, and the main reason for sales reported by the agents was that the owners were deceased. The feedback from the park home residents in the survey partly supported this as the majority did not say that they needed to move within the next 3 to 5 years. However, of those who did wish to move, a majority would like to move to sheltered accommodation, in rural Wyre, provided by the local authority or a housing association.

8. Conclusions and Recommendations

This section presents the overall conclusions and recommendations from the research findings and is presented in the following two sections :

- Housing and Planning Policy Conclusions and Recommendations
- Government Policy Recommendations

8.1 Housing and Planning Policy Conclusions and Recommendations

It is clear that there is a mismatch between current supply and housing need in the rural wards of Wyre. Analysis of the 2015 RAHNS undertaken as part of this work shows a net requirement of 125 affordable housing units per annum.

Of those households who need to move within the next 5 years, and wish to stay within rural Wyre, 35% would need to move to Garstang, 19% need to move to somewhere within the rural area of Wyre (without specifying which area), 15% need to move to Hambleton and Stalmine, while 9% need to move to Brock with Catterall, 8% need to move to Preesall, 6% need to move to Great Eccleston, 6% need to move to Pilling, 1.4% need to move to Wyresdale and 1.2% need to move to Calder. Table 8.1 demonstrates the size of property required by ward. Using the bedroom standard model we can see that 73% of households who need to move within the next five years require a 1 bedroom property, 21% require a two bedroom property and 6% require 3 bedrooms. The number of dwellings required by size; whether General Needs (GN) or Older Persons (OP) housing by ward are shown in Table 7.1 below.

Table 8.1 Annual Affordable Requirements by Ward and Size¹⁶¹⁷

Ward	General Needs 1 bed	General Needs 2 bed	General Needs 3 bed	Total General Needs	Older Persons 1 bed	Older Persons 2+ beds	Total OP	TOTAL
Brock with Catterall	5	2.5	1	8.5	3.5	0	3.5	12
Calder	1	0	0	1	1	0	1	2
Garstang	22	6	2	30	10	3	13	43
Great Eccleston	4	2	0	6	2	0	2	8
Hambleton & Stalmine	9	2	1	12	5	1	6	18
Pilling	4	1	0	5	2	0	2	7
Preesall	5	1.5	0.5	7	3	0	3	10
Wyresdale	1	0	0	1	1	0	1	2
Rural Areas	18	5	0	23	0	0	0	23
Total	69	20	4.5	93.5	27.5	4	31.5	125

¹⁶ Please note the annual affordable housing requirements by ward form a recommendation based on the CLG Housing Market Assessment methodology but do not comprise an affordable housing target.

¹⁷ The category 'Rural Areas' arises as some survey respondents did not specify a preference to live in a particular ward but did express a preference to live in the rural areas of Wyre. They may have been willing to live in more than one of the identified wards.

We can see that 58% of households which need to move within the next five years require a house, 35% require a bungalow and 7% require a flat or maisonette. This would equate to a total of 72 houses, 44 bungalows and 9 flats or maisonettes. It is also recommended that the tenure mix of affordable housing reflects the overall need for affordable housing and the aspiration for owner occupation through the development of a mix of affordable rent and shared/ low cost home ownership units.

Many local residents recognise the need for affordable housing in the rural area, but there is also considerable resistance to new development. Of particular concern is whether the services and infrastructure are in place to support the new dwellings and a perception that recent developments have been allocated to people from outside the local area. Our analysis of the lettings data does not support this perception, as between 77% and 100% of new developments were allocated to those with a local connection.

Many residents consulted are in favour of market interventions to enable the provision of starter homes and low cost home ownership.

Our findings support the findings of the Core Strategy which states that:

'The significant increase in house prices and lower than average incomes, means that properties have become less affordable in Wyre. There is the need for a significant proportion of affordable housing provision, particularly in rural areas'

and are in broad agreement with the 2013 Fylde Coast SHMA, which states:

'There is an estimated need for 300 affordable homes per year in Wyre, with Fleetwood, Poulton-le-Fylde & Carleton and Thornton collectively accounting for 182 properties. The remainder (118) are relatively evenly distributed throughout the other sub-areas.'

Recent Registered Provider developments since 2010 have delivered a total of 139 units (101 rented and 38 shared ownership units) and this will have had some impact on meeting the needs of current backlog and newly forming households identified in the 2010 RAHNS.

Local Registered Providers are supportive of continuing development in the rural areas of Wyre, subject to further analysis of Business Plan projections in light of recent policy announcements affecting future rental income and stock holdings. Registered Providers have an interest in future development in the rural areas and suggest that their own small sites are preferred to Section 106 provision. It was considered that Section 106 'uses up' Registered Provider development capacity through off shelf products which differ from the quality and standard of the Registered Provider product and may be in areas which impact on management of their wider stock. Registered Provider's can also offer a variety of intermediate tenures such as affordable rent and shared ownership if they have driven the development costs.

8.2 Government Policy Recommendations

At the time of writing (November 2015), there is a significant amount of uncertainty around future affordable housing development and for the housing sector as a whole. The focus of the current

Government is on enabling households who can to access home ownership, in an extension of the Help to Buy scheme to Housing Association tenants and the announcement of the Starter Homes initiative, for example. The 2015 Queens Speech outlined Government plans to extend the Right to Buy to Housing Association tenants and plans for a voluntary Right to Buy scheme have been put forward by members of the National Housing Federation and initial pilots have just been announced. Much of the initial analysis of the impact of this and other policy announcements has highlighted the possibility of a disproportionate impact on existing and new development of rural affordable housing. There may be exemptions from the Right to Buy for rural areas but it is not yet clear how this will work in practice. The recent Housing and Planning Bill has received its second reading in the House of Commons and further detail will come through this process; further secondary legislation; and consultation on elements of the proposed policy changes. Further consultation and legislation is expected and the Council will need to understand the implications of policies and legislation as they emerge.

The 2015 Budget also included announcements which impact on the business plans for housing associations including a decrease in the rents which can be charged to tenants by 1%, increasing rents for tenants with incomes over £60,000 ('Pay to Stay') and the forced sale of high value council housing stock to fund losses from the extension of the Right to Buy. The new Starter Homes initiative was announced by Government in 2015 which is likely to mean a change to the planning rules that currently require developers to build affordable homes for rent through section 106 agreements. The reforms will be brought through secondary legislation following the new Housing and Planning Act which is currently out to consultation. We are likely to see a change in the definition of Affordable Housing to include Starter Homes. This will be a key part of the government's target of building 200,000 Starter Homes by 2020, which will be lower cost homes for first time buyers under the age of 40. Starter Homes must be sold at a discount of at least 20% below the market rent, capped at £250,000. This will have a major impact on what type of affordable housing is delivered, particularly in rural areas but it is unclear exactly how this policy will be implemented until the new Housing and Planning Act comes into force. There is also increasing pressure from Government on Local Planning Authorities to get Local Plans in place and to accelerate the pace of residential development.

This will have a major impact on what type of affordable housing is delivered in rural areas but it is unclear exactly how this policy will be implemented until the new Housing and Planning Act comes into force alongside further secondary, supporting consultation and legislation. The housing and planning policy responses and approaches from Wyre to these recent and emerging announcements will need to be reviewed in detail and discussed with partners throughout the remainder of the year.

That said, backed up by existing evidence, policy and consultation and the responses to the RAHNS, there will be an appetite from housing providers to develop new rural affordable homes in the Borough and it is clear that there is a significant need. There appeared to be community and Parish Council support for new affordable housing overall, although individual proposals will need to be carefully managed and consulted on. The response rate for the household survey and the engagement with stakeholders was good overall.

There are several existing and emerging delivery mechanisms which the Council will need to consider including:

- Delivery via planning gain/Section 106 agreements as part of mixed market sites

- On Rural Exception Sites (Saved Policy H15 of the Adopted Wyre Borough Local Plan)
- Through smaller scale development on public or housing association land or windfall sites
- Via Community Land Trusts/Community led projects
- Through custom or self build
- Starter Homes
- By working with Estates and other larger scale land owners
- Through the reuse of empty homes and commercial properties or the conversion of agricultural buildings
- Through emerging and new funding mechanisms such as Care and Specialist Housing Support, Platform for Life or other specialist funds
- Through the development of mixed tenure older persons developments, including Extra Care, in rural areas.

Due to the current and emerging national policy context, Wyre Council will need to look to the full spectrum of potential delivery mechanisms, not only the more traditional routes, and work closely with communities, developers and landowners to enable new rural, affordable homes where they are needed. It may be that, in the short to medium term, greater amounts of commuted sums are collected and spend of these will need to be carefully considered and managed, particularly in rural areas so that they are targeted and effective. The Homes and Communities Agency will also shortly announce a package of measures to support development, particularly focussed on ensuring the continued development of affordable housing/low cost home ownership.

Sites will need to come forward through the currently on going Local Plan process and it is important that sites which will deliver affordable homes are identified in rural areas. Sites such as these are likely to be developed by small and medium house builders whose numbers diminished through the recession and it maybe that the Council look to support such developers via the Local Enterprise Partnership Local Growth Funds or the HCAs Builders Finance Fund to enable affordable housing through market development.

With reference to the proportion of affordable housing which is both deliverable and viable, this should be regularly reviewed in the light of further information such as, currently, the Comprehensive Spending Review, Budget and the proposed new Housing and Planning Act.

APPENDIX 1 METHODOLOGY

Inception

Our first task within this study was to hold an inception meeting with Wyre Council following commission. The meeting offered the opportunity to fine-tune the methodology to ensure that all study requirements were addressed. We also discussed issues associated with the project and agree administrative procedures and contractual matters. In summary, the key tasks for the inception meeting were to:

- Obtain a background briefing that expands upon the detail contained in the study brief
- Review the methodology and fine-tune/enhance where possible
- Discuss survey administration and sample data
- Obtain any relevant information/data held by the Council
- Have an initial discussion around preferred consultees and consultation methods
- Agree the study outputs, time frame and key deadline/meeting dates
- Agree contractual and invoicing arrangements.

Following the inception meeting, we issued a Project Inception Document which outlined any changes to the methodology discussed at inception.

Document and Data Review

The first task following inception was to review existing evidence and research reports relating to Housing Need and Demand in Wyre. The aim was to draw on existing data either to ensure that we had a full understanding of the contextual environment or to extract new information specific to the topic. We also needed to ensure that we were not repeating work already undertaken. We reviewed the documents listed in 2.3 of this document.

We will also reviewed data held by the Council in relation to existing development programmes and pipeline plans for additional rural housing in each of the rural wards. We also reviewed data held in relation to: existing and planned Extra Care housing and older persons' provision, housing policies in the Council's emerging Local Plan, Help to Buy data, and information on numbers of holiday homes, second homes and mobile/ park homes, where held.

Survey

When considering our approach to the household survey, we have tried to balance practicality with budget and fully considered the potential for a range of research methods. One of the significant challenges faced in surveying the population of the rural wards in Wyre is the significant geographical spread and rurality of dwellings.

We carried out a postal survey as it allowed us to provide the opportunity for a large number, if not all residents, to participate. However, in any methodology, it is important to recognise its limitations and ensure all possible is done to make the method as inclusive as possible. For the postal survey, the key issue is that not all residents will be willing or able to participate in the survey.

We carried out a postal self-completion survey for a number of reasons:

- It is a tried and tested method which worked well for the 2010 survey. Keeping a consistent method allows trends in the data to be tracked over time where required.
- It is cost effective – the low cost per response allows for a greater number of individuals to be contacted than for face-to-face or telephone research, leading to a larger final sample size and a more robust dataset.
- It can be targeted – with an accurate contact database (using Council Tax database supplied by the Council),
- It is convenient – postal questionnaires can be completed by respondents at a suitable time and without the need to speak to an interviewer.

Every method does of course have drawbacks, for example:

- Postal surveys are less responsive – the reliance on respondents to physically fill in and post back their questionnaires reduces the overall response rate. As such, the final number of completed questionnaires received is dependent upon the willingness of the target audience to engage.
- It is slower – the time needed for the respondents to receive, complete and return the paper questionnaires means that more time is needed in the field.
- A postal survey is harder to monitor – respondents to self-completion studies are self-selecting and complete the survey without the assistance of a trained interviewer. This means that sampling cannot be strictly controlled and, in some cases, this can lead to the findings being skewed towards the views of those motivated to respond to the survey. However, this is still the most practical solution given the budget available, and the timescales also meant that we could include those who are slower to respond (as well as those highly motivated to respond immediately).

We sent out survey questionnaires to a 100% sample of the population within the rural wards. We worked with Wyre Council to agree the content of a cover letter and the survey questionnaire. A reminder to complete the survey mid point through the data collection period was also issued.

A Freepost envelope was included in each pack in order to avoid any cost incurred by the respondent and, by doing so, encourage a higher response rate. We also offered the option for households to complete the same survey online. The survey was also publicised on the Wyre Council website and in its e-newsletter. A link to the online survey was included in both the e-newsletter and on the website.

In most surveys it will be the case that some groups are over-represented in the raw data and others under-represented. These misrepresentations are usually dealt with by weighting the data. The idea behind weighting is that:

- Members of sub-groups that are thought to be over- or under-represented in the survey data are each given a weight
- Over-represented groups are given a weight of less than one
- Under-represented groups are given a weight of greater than one
- The weight being calculated in such a way that the weighted frequency of groups matches the population

- All survey estimates are calculated using these weights, so that averages become weighted averages, and percentages become weighted percentages, and so on.

In a weighted data set, each individual is assigned a weighting factor. In an unweighted table, each respondent or case is represented as a count of the base. Once you weight the data, by applying weighting factors, some respondents will now be counted as a value slightly more than one and others slightly less than one. Those groups that were previously under represented will have their weighed base increased because their weighting factors will be more than one. Conversely respondents belonging to groups that were over represented will see their weighted base go down, because their weighting factors will be less than one.

Because not all households respond, there is a need to gross up the weighted data so that it reflects the total number of households. The process of weighting and grossing is relatively straightforward. For weighting, 2011 Census data was used to establish the profile of households (those aged under 65 and those over 65) and the tenure profile of the area. This profile was then applied to the survey responses received. A rescaling (or grossing) value was then calculated by comparing the number of survey responses with the number of households in each ward. Due to ward boundary changes having taken place since the Census in 2011, weighting was applied at a rural area level, not at ward level.

Stakeholder Consultation

We undertook semi-structured interviews with key players in dealing with solutions for rural housing. The purpose of the consultation was to gauge initial views on current provision of services, where there are gaps, future demand and types of future provision.

The Parish Councils in each of the rural wards of Wyre were also contacted by email to provide their views on and inform the study through their detailed understanding of the rural housing need and demand in each area and also to understand what solutions will work locally. The further aim of the engagement with Parish Councils was to raise awareness of and support for the survey and increase response rates. Two additional meetings were also held to provide the Parish Council Planning Ambassadors with the opportunity to share their views on the need and demand for affordable housing in their locality.

Drop in sessions for members of the public in rural wards were also held across the area to allow respondents to ask questions and seek any help needed to complete the questionnaire.

Analysis and Interpretation

The analytical stages of the study bring together the data collected at each of the research stages described above. The analysis and interpretation of the collected data are key parts of any research methodology. This stage involved the analysis and interpretation of both qualitative and quantitative data.

The methodology used to estimate the number of households and projected households who lack their own housing or live in unsuitable housing and who cannot afford to meet their housing needs in the market involves adding the current unmet housing need and the projected future need and

subtracting this from the current supply of affordable housing. This approach aligns with that used in preparing Strategic Housing Market Assessments, against guidance from the Department of Communities and Local Government (DCLG). The specific tasks undertaken in the assessment of housing need and demand are detailed below.

In summary, this assessment of need sets out:

- Stage 1: Current Housing Need (also called ‘backlog need’)
- Stage 2: Future Housing Need
- Stage 3: Affordable Housing Supply
- Stage 4: Estimate of Annual Housing Need

Table A1.1 summarises the steps undertaken in reaching the overall estimate of annual housing need:

Table A1.1 Summary of Housing Needs Assessment Calculation

Step/ location in chapter	Stage	Calculation
Stage 1: Current Housing Need		
5.1.1	Homeless Households	Annual requirement
5.1.2	Overcrowding and Concealed Households	Current need
5.1.3	Other Groups	Current need
	Total Current Housing Need (gross)	5.1.1 + 5.1.2 + 5.1.3
5.1.4	Total who cannot afford to meet their needs in the private sector	77%
5.1.4	Total who wish to stay in the rural areas of Wyre	72%
	To be reduced at a rate of 20% per annum (annual requirement)	5.1.4/ 20%
Summary of Total Current Housing Need		
Stage 2: Future Housing Need		
5.2.1	New Household Formation (gross per year)	
5.2.1	Total who wish to stay in the rural areas of Wyre	80%
5.2.2	Total who cannot afford to meet their needs in the private sector	84%
	To be reduced at a rate of 20% per annum (annual requirement)	
Summary of Total Future Housing Need		
Stage 3: Affordable Housing Supply		
5.3.1	Affordable dwellings occupied by households in need	4%
5.3.2	Surplus Stock	Have assumed no surplus stock as social rented sector in high demand

5.3.4	Committed New Supply of Affordable Housing	Based on units currently on site
5.3.5	Annual Supply of Social Re-lets	Assumed 78% of annual supply of social rented units
5.3.6	Total Affordable Housing Supply	5.3.1 +5.3.2 +5.3.4 +5.3.5
Summary of Total Affordable Housing Supply		
Stage 4: Estimate of Annual Housing Need		
Stage above	1	Summary of Total Current Housing Need
PLUS		
Stage above	2	Summary of Total Future Housing Need
MINUS		
Stage above	3	Summary of Total Affordable Housing Supply
Net Shortfall		