



Housing Needs Survey Report for Arnside Parish 2023

Section 1 of 4 only **Context and Key Findings**

For the rest of the report
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ACTion with Communities in Cumbria (ACT) is the community development organisation and Rural Community Council for Cumbria. The organisation champions community and rural issues, with a wide-range of resources available for voluntary and community organisations. This includes written and video case studies of community projects and guidance on community engagement, community planning, governance, business planning, funding and running community buildings. For more information please contact:

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Background

ACT is the rural and community development charity for Cumbria. We champion community and rural issues and support communities to take effective action.

ACTion with communities in cumbria champions community and rural issues



ACT hosts the Community Led Housing Hub for Cumbria and Lancaster. We support communities where there is active interest in talking about housing needs for the current residents and the future population. Community led housing is an approach which puts local needs right at the heart of development. There are many different ways for communities to deliver homes. There are some examples of successful and established projects on our [website](#).

Arnside Parish Council approached ACT in order to update their understanding of housing need in the parish. The pressure on housing stock from second homes, a shortage of homes affordable to people on local wages and the continued ageing population trend were all factors in wanting to have better information. The Parish Council has taken a proactive view and wants to have a snapshot of local need in order to be able to engage most effectively with their changing housing authority: Westmorland and Furness Unitary Authority assumed responsibility from South Lakeland District Council on April 1st 2023.

This report summarises survey responses and makes suggestions based on our understanding of the local housing context. The report includes all the data collected through the survey and a description of what the data indicates.

Alongside local and contextual information about housing stock and current market activity, suggestions are made to guide the next stage of community conversation about housing in the Parish. We strongly recommend a continuation of the excellent engagement work which has been done so far, to make sure that any development in the Parish is truly beneficial to residents and people with close connections to the area.

To aid sharing of the key findings and indications of the survey, a short summary has been produced for wider distribution amongst the community.

Survey methodology and notes on data

The Housing Needs Survey was hand delivered to 1136 homes in the Parish. It was also made available via a SurveyMonkey link shared on social media and through the Parish Council website. The online survey went live on January 9th and ran for six weeks until Feb 20th 2023.

Additional paper copies of the survey were available, by request, to people who have left the area but want to return for family or work reasons. It was also possible for one household to fill in the survey for more than one future housing need – for example two grown up children both needing a first home in the next five years. Some of this was done online. There was one request to ACT for an additional paper form.

The envelope delivered to each home included an introductory letter and a pre-paid return envelope. 451 surveys were returned by post, and 61 were input directly to SurveyMonkey. Postal returns were then manually uploaded, to allow for collation of results.

The total number of responses received was 512 which is 45% of the number distributed. This is a high return rate and shows a high level engagement from the community. A 30% response rate would be usual for this sort of survey.

Surveys continued to be returned by post after the close date of Feb 20th. Where possible we accommodated these late returns. However, a small number of surveys (6) could not be incorporated into the analysis because they arrived after the input was completed.

The survey was divided into three parts, each with a specific function for gathering data.

Part 1 is for completion by each household (regardless of housing need) to give a snapshot of the current community and housing situation. This section asks about who lives in the home (age and gender) and whether the home is owned or rented. It also asks whether the household is generally supportive of development, with an option for people to say what sort of homes they think are most needed.

Part 2 of the survey is for those who have identified that they need to move in the next five years, with a desire to stay in the parish. To help shape our understanding of affordable housing need in particular, there are questions about earnings, savings and equity which would be available to support a move. There are also questions about who will make up the new household and what their connection is with the parish.

Part 3 of the survey is aimed exclusively at those responding as second home owners. It is useful to engage with this important minority in the housing market. Understanding how second home properties are being used, and what proportion of the whole they are, can help plan for the future.

Questions were not answered in full on all surveys, and in some cases this makes it difficult to draw a conclusion. Where insufficient information is given this has been stated.

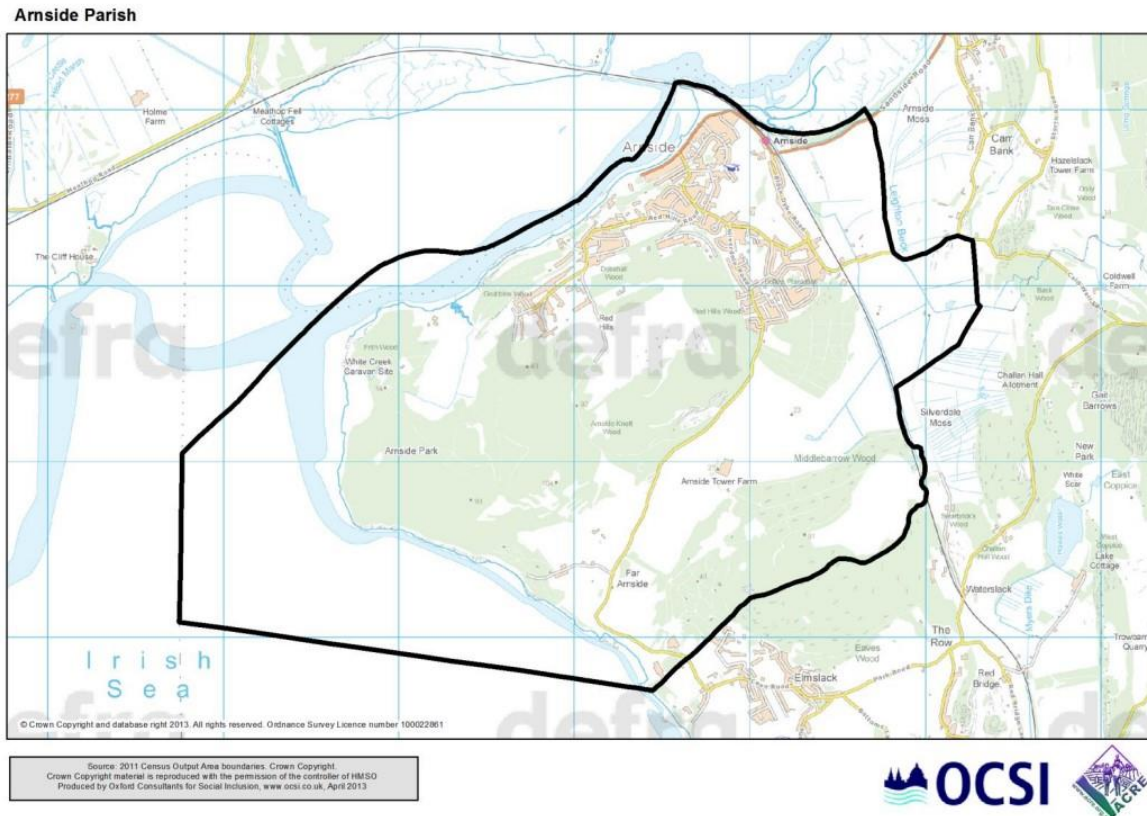
Where percentages are quoted, unless otherwise stated, they are a percentage of the number of answers for that question, rather than the number of returned surveys in total. As a consequence, numbers (totals) are not consistent throughout. For instance, there were 464 responses to the question about supporting a small development of affordable homes (85% in favour and 15% against) and 471 responses to the question about becoming a member of a Community Land Trust (88% not wishing to join and 12% interested to join). The aim has been to represent the trend in each response.

Data from the 2021 Census is being phase-released over the next 18 months. As a result, some of the official data used in this report still relies upon 2011 Census figures and the Parish Profile which used this data.

Where possible we have used the most up-to-date information, from the Office for National Statistics, even if it is not available at parish level, where it helps to provide clarity or context. Some of the data is a Middle-layer Super Output Area (MSOA) which covers Arnside, Milnthorpe and Holme, and some is for the South Lakeland District Council area.

Information has also been gathered to create a picture of the local housing position. This has included reference to Rightmove, to gauge recent and current market options, and the Land Registry for completed house sales data.

Arnside Parish – Map and context



Arnside Civil Parish is a small coastal parish in the south of South Lakeland District, bordering Lancashire. It is part of the Arnside and Silverdale Area of Outstanding Natural Beauty (AONB). This larger AONB area was the focus for the last housing needs assessment for Arnside, in 2014, with the last Parish level work being carried out in 2009.

Arnside is part of the new Westmorland and Furness Unitary Authority, from April 1st 2023.

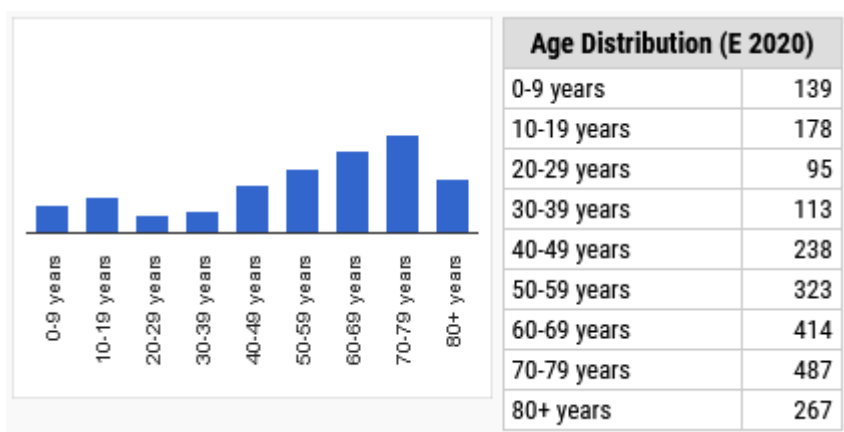
The population of the parish is approximately 2,335 (2011 census data). This extract from the Parish Profile gives an indication of how the population breaks down.

<p>How many people live locally?</p> <p>2,335</p> <p>47.0% male; 53.0% female</p>	<p>How many households?</p> <p>1,140</p>	<p>Children under 16</p> <p>240</p> <p>10.2% (England average = 18.9%)</p>	<p>Working age adults</p> <p>1,140</p> <p>48.9% (England average = 64.7%)</p>	<p>Older people over 65</p> <p>955</p> <p>40.8% (England average = 16.3%)</p>
<p>Lone parent families with children</p> <p>20</p> <p>13.7% of all families with dependent children (England average = 24.5%)</p>	<p>Single pensioner households</p> <p>265</p> <p>23.1% of households (England average = 12.4%)</p>	<p>People from Black or Minority ethnic groups</p> <p>80</p> <p>3.3% (England average = 20.2%)</p>	<p>People born outside the UK</p> <p>75</p> <p>3.3% (England average = 13.8%)</p>	<p>Dependency Ratio</p> <p>1.05</p> <p>England average = 0.55</p>

Typical of the South Lakeland District, Arnside has an aging population, both as a result of inward migration of retirees and people living longer. Figures in this table show population percentage by age group at 2021 census with the +/- % change since 2011. You can see that the age group over 65 is an increasing percentage of the total population.

	South Lakeland District	Arnside, Milnthorpe and Holme MSOA	South Lakeland District	Arnside, Milnthorpe and Holme MSOA	South Lakeland District	Arnside, Milnthorpe and Holme MSOA
Age	Under 15 yrs		16-64 yrs		65+ yrs	
% pop 2021	14.1%	14.3%	57.8%	52.6%	28.1%	33.2%
+/- % change since 2011	-1.2%	-0.7%	-2.7%	-3.4%	+3.9%	+4%

The table and graph below from www.citypopulation.de shows another feature of the age profile of Arnside. Based on 2020 figures from the Office for National Statistics, note the low number of people in the 20-29 and 30-39 age groupings.



Housing types and tenures

The Arnside Parish Profile shows the breakdown of housing types as follows (2011 data):

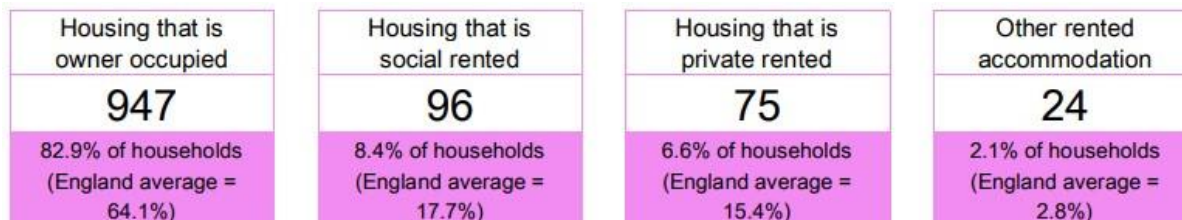
<p>Detached houses</p> <p>509</p> <p>38.8% of dwellings (England average = 22.3%)</p>	<p>Semi-detached houses</p> <p>322</p> <p>24.5% of dwellings (England average = 30.7%)</p>	<p>Terraced houses</p> <p>156</p> <p>11.9% of dwellings (England average = 24.5%)</p>
<p>Flats (purpose built)</p> <p>162</p> <p>12.3% of dwellings (England average = 16.7%)</p>	<p>Flats (other)</p> <p>163</p> <p>12.4% of dwellings (England average = 5.4%)</p>	<p>Caravan or other temporary accommodation</p> <p>01</p> <p>0.1% of dwellings (England average = 0.4%)</p>

This table shows 2021 Census data for South Lakeland District regarding housing types:

date	2021	
geography	South Lakeland	
measures	value	percent
Accommodation type		
Total: All households	47,657	100.0
Detached	15,108	31.7
Semi-detached	14,655	30.8
Terraced	11,042	23.2
In a purpose-built block of flats or tenement	4,149	8.7
Part of a converted or shared house, including bedsits	1,113	2.3
Part of another converted building, for example, former school, church or warehouse	826	1.7
In a commercial building, for example, in an office building, hotel or over a shop	572	1.2
A caravan or other mobile or temporary structure	192	0.4

These statistics show that Arnside has a broadly typical housing mix for the Local District area. The housing stock has a higher percentage of detached properties and a lower number of terraced houses than either the district or national average.

Arnside has higher owner-occupier rates than the national average and a relatively low rate of social housing tenancies. These figures (below) are from the Parish Profile (2011 data).



Key Findings

45% of households in the Parish completed and returned the survey (512 of 1136). This is a high return rate and shows a high level of engagement from the community. A 30% response rate would be usual for this sort of survey.

Support for housing development

Of the 464 respondents who answered the question 85% said they would be supportive of a small development of affordable homes (4-8) to meet an identified need. Fewer, 70%, remained supportive of the idea when a market element was introduced for cross subsidy. Open Market housing development was supported by 39% of respondents.

The three questions about Community Led Housing show that 75% would be supportive of not-for-profit community led development, with 8% saying that they would like to be involved in such a scheme.

55 people (12%) said they would be interested to join a Community Led Housing group to assist with such a development. These people were signposted to contact the Parish Clerk for further details.

Those who were not supportive of development at all, commented on things like:

- the likelihood of spoiling the village ambience and damaging the AONB environment
- new homes being inadequately prioritised or protected for the people they are built for (to meet local affordable need)
- homes in the parish are perceived to sit empty, as second homes, for much of the year
- pressures on infrastructure including parking, sewage and health services. Without improvement here first, development is not sustainable.

Existing housing options in Arnside Parish

In the past 12 months (March 2022 – March 2023) 38 homes have sold in the area, with an average value of £364,000 (Land Registry).

Properties sold in Arnside March 2022- March 2023 (Land Registry figures)									
Detached		Semi-detached		Terraced		Flat		Total	
Avge Price	Sold	Avge Price	Sold	Avge Price	Sold	Avge Price	Sold	Avge Price	Sold
£452,000	16	£344,000	11	£288,000	4	£238,000	7	£364,000	38

There are 9 properties currently listed for sale on Rightmove, March 2023, with an average price of £352,000. See Appendix 2 for more detail.

This confirms that for many respondents who would like to buy in the area house prices are generally out of reach of median earnings for South Lakeland District at £31,034 (Cumbria Observatory, 2022 data).

A further 3 properties are listed for private rent on Rightmove, March 2023, 2 and 3 bed accommodation, ranging from £850 to £1,450 per calendar month.

There are homes in Arnside managed by South Lakes Housing, to meet affordable need. Most of these are for rent, and they do not turnover very often.

Local Housing Associations will look for ways to meet the affordable rent and low cost home ownership needs of a local area.

Housing need – affordable and open market

For the purposes of this report, we have used the Cumbria Choice criteria as a guide for eligibility for affordable housing (see Appendix 1).

Cumbria Choice holds the housing register for local authorities and housing association properties across Cumbria, to help those in housing need find a home in the area. Because demand for housing generally outstrips supply, their criteria are used to create priorities, and not everyone who is on the register will be able to find exactly what they are looking for in their preferred location.

We would, however, recommend encouraging people who are in housing need to register with Cumbria Choice. Without doing so, households will not be able to access any homes managed by Housing Associations in the area, which do become available.

Only 9 households who responded to the survey said that they were on the housing register.

Of the 512 returned forms, 78 said that either the whole household or someone currently living in it wished to move, 72 within the parish. Of these, 56 want to move within the next five years.

Those who are looking ahead 5+ years are considering young children leaving home in the future, or the changing needs of older residents over time as health or mobility diminishes, with no specific or immediate requirement. This is important information for planning ahead for housing need to come.

30 of these households do not meet any of the Cumbria Choice criteria for affordable housing need. The information they have given is helpful to ensure that any future housing development which is not specifically for the affordable market, meets the requirements of the local population.

Not in need of affordable housing in Arnside in next five years	Number
Can meet their needs via open market – downsize	16
Can meet their needs via open market – family	8
Plan to leave the area	6
total	30

The housing described by those who want to move in the open market is generally smaller property or level access property for downsizers, and larger family homes for families growing up, or those with resources to support a new first home as a young person leaves home. The housing stock in Arnside could theoretically meet these needs; there are bungalows, flats and apartments and family homes. However, for many people even with

some savings or equity behind them the market prices may be out of reach.

Local occupancy restrictions on newly built market homes could help address this problem by curtailing some of the inflation caused to house prices by the second homes and holiday let market, which tend to price out those on local wages.

This leaves 26 households with an affordable housing need in Arnside in the next five years.

What is the affordable housing need described?

12 of the households identify someone looking to set up their first independent home, across a range of purchasing options (6 open market, 4 shared ownership, 1 'first homes' model and 1 discount market sale). These households are initially 1 or 2 person homes looking for 2 or 3 bedroom accommodation.

None of those planning to leave the family home in the next five years have expressed a preference for rented accommodation, private or social.

The new households describe their motivation for moving as follows:

What is your main reason for needing to move?	Number
Need smaller home	1
Need larger home	1
Need secure home	2
Need cheaper home	2
Curent home affecting health	4
Setting up first independent home	12
Change in family circumstances	1
Other/no answer	3
total	26

Those 8 who are interested in renting from a Housing Association have varied needs: Four people want 1 bed accommodation across bungalow, sheltered and 'any' categories; 1 person wants a 3 bed home, 1 x 2 bed flat and 1 'any' 2 bed accommodation.

This table shows the range of size and housing type preferred:

Affordable housing need & when needed	Any 1 bed accom	Any 2 bed accom	House 1 bed	House 2 bed	House 3 bed	House 4 bed	Bungalow/sheltered	Flat 2 bed	total
Now	1	1	1			1	1	2	7
Next 2 yrs	1	1		3	1		1		7
2-5 years		4		3	3		1		11
total	2	6	1	6	4	1	3	2	25*

* 1 respondent did not describe the accommodation they required in sufficient detail

People in housing need are moving from a range of housing tenures to an equally wide range. See Appendix 3 for full details. There is no clear pattern here, but there are few things to note.

- About half of the households want to rent their new home from a Housing Association or opt for a shared ownership model (part rent, part own). The other half want to buy a home, some through a discount scheme.
- No movers are looking to rent in the private sector. Those currently in the private rental sector want to move to housing association rental or shared ownership models. Though there is not a clear trend overall here, the spread of this change seems to suggest that households are not secure in the affordability or sustainability of their current housing.

NB The likely exception here is those who own their home (outright or with a mortgage) and whose need is a grown-up child to leaving to set up their first home.

The table below shows the preferred size of home by tenure:

Model of ownership and size of property sought	1 bed	2 bed	3 bed	4 bed	total
Open market		5	3		8
Discount market sale	1	2			3
First homes model		1	1		2
Rent from Housing association	4	2	1	1	8
Shared ownership		5			5
total	5	15	5	1	26

Observations on these findings

The aspiration to buy on the open market, is not (in all cases) supported by the income, savings and equity position of these household responses, as detailed. It is likely that the 8 'open market' preferences will access housing via a model of shared ownership or discount market sale including the government's first homes model.

Please note, these figures **do not** provide evidence for the need to build 26 new homes in the parish. They indicate a mis-match between what is available and what is affordable to these respondents, at the time this survey took place. The data shows an expressed need for 7 homes 'now' which are not achievable in the market.

Any further conversation about the housing needs in Arnside will want to reference the need described by these households as their situations change. However, the complexity of the housing situation means that building new homes is only ever part of the solution.

By using the mechanisms available to support those in housing need (through Cumbria Choice, or direct conversation with local Housing Associations) some of these needs may be met within existing housing stock.

Where there are conversations about a need for new housing development they must be guided by the needs which are not being met by the market. This might include a small number of homes for affordable rent (aprox 4-5) and small number of low-cost ownership model homes (aprox 4-5). The scale of any proposed development should be in keeping with the values of the

sensitive area, the space available for development and the support of the community for any such development. There does not seem to be significant support in the community for open market housing development.

It is also important to remember that the housing needs survey provides a **snapshot** and not a forecast of needs for the future. Recent shocks to our economy, and shifts in the housing market post Covid, have not yet left us (as households or as an economy) in a stable position from which to make long term assumptions about the cost of housing, or the rate at which earnings will respond to inflation.

We would strongly encourage you to build on the high level of engagement within the community to find a way forward which balances the various interests and needs described.

Talking together about your housing needs can help ensure that the community remains large enough and mixed enough to sustain vital services, and will enable the protection of the special features of Arnside which makes it such an attractive place to live and visit.

Suggested next steps

What the data tells us is that there is a shortage of housing which meets the needs of existing residents, at a price that can be afforded on local wages.

The range and complexity of housing tenures available suggest more detailed exploration of the options for those in need, to find the best solution.

Following this survey, next steps for the Parish Council could be:

- To encourage people who are, or will soon be in housing need to register with Cumbria Choice. This is important for the households in question to access the support and options available.
- Build on any local interest in developing a community-led approach to tackling these housing questions. Holding a public meeting to thank people for their engagement with the survey and to share the results would be a good opportunity to assess appetite.
- Discuss appropriate housing and development options with your local Councillors for the Westmorland and Furness Authority. Having their support in these discussions will be important and they will be able to help. This could include gaining a better understanding of the number of second homes and holiday lets in the area, which clearly impact affordability and access to housing.
- Approach local Housing Associations and discuss any development plans they may have for the area. The summary of this report provides useful community insight which you may wish to share with them in the course of dialogue.