

Cumbria Rural Housing Trust

Unit 4b Redhills Business Park, Penrith, Cumbria, CA11 0DT

T: 01768 242135 E: cumbria@ruralhousing.fslife.co.uk W: ds.dial.pipex.com/cumbria.rural.housing



Reproduced by kind permission of Holiday Lakeland Cycles

Allonby

**Housing Needs Survey Report
January 2002**

Allonby Housing Needs Survey

January 2002

1.0 SUMMARY AND KEY FINDINGS

1.1 Aim

- 1.1.1 An investigation into the need for affordable or low cost housing for local residents in the parish of Allonby, carried out on behalf of Allerdale Borough Council (Allerdale BC) in response to their District wide housing survey.

1.2 Work undertaken

- 1.2.1 A housing needs survey was carried out in Allonby in 1994 by Cumbria Rural Housing Group (predecessors to Cumbria Rural Housing Trust), which identified that there was little need for additional affordable housing in the parish.
- 1.2.2 Allerdale BC felt that the 1994 survey needed updating, due to rising property prices and the potential increase in number of holiday homes in the area. Allonby Parish Council, however, did not wish to participate in the survey this time and so a postal survey was undertaken without the support of the Parish Council.
- 1.2.3 This report is the result of a two part questionnaire posted to every household in the parish of Allonby and returned by post to Cumbria Rural Housing Trust (CRHT) by 7 September 2001. Part One collects basic information from every household. Part Two collects information about any household wishing to move, or set up home separately within the parish now or in the future. Forms were also advertised as available to households who had left the parish but might wish to return.
- 1.2.4 CRHT made use of census data, information on the local and national housing market obtained from the Land Registry and local estate agents; and information on local employment, services and community activities compiled from several sources, including Allerdale BC and the clerk to the parish council.
- #### **1.3 Key findings**
- 1.3.1 The survey response rate for the parish as a whole was 38%, higher than the average of 35% return rate for this type of survey.
- 1.3.2 The average price for a house in Allonby (CA15 6 postcode area), April 2001 and March 2002, was £48,823. It is worth noting that in this period, there were 58 sales of terraced houses, 8 sales of semi-detached houses and 9 of detached houses. This average price compares with an overall price for Cumbria as a whole for the same period, which was £79,173. Most respondents in our survey (83%) are home-owners, and only nine out of the 81 returning Part One of the form are currently renting from a private landlord.
- 1.3.3 We contrasted the population profile of Part One respondents with the Local Profiles for Allonby, and Cumbria as a whole. The typical 'beehive' shape of a healthy population is reflected in the Cumbrian profile, but there is a slight dip in the 15-29 age group in the Local Profile outline. This is remarkably more pronounced in the Part One survey return profile, suggesting that in addition, the over 45s are more likely to fill in and return our forms. Lack of

affordable housing, to take up employment elsewhere and lack of public transport were the main reasons why people have left the parish in recent years.

- 1.3.4 Nine households returned Part Two forms, indicating that they considered themselves to be in housing need within the parish. Of these, five were homeowners. We would normally expect the majority of homeowners to possess sufficient equity in their current home to be able to remain within the housing market.
- 1.3.5 The remaining four households were currently renting from a private landlord. One of these requires to move now, two within twelve months and one within three years. Reasons given for wanting to move include the private tenancy ending shortly, householder's home too large or too small, couple setting up home together, first independent home and to be near work. All four would prefer to continue renting.
- 1.3.6 All four households currently renting are families with young children and based on the income details provided three would require provision for affordable housing in order to be able to remain in the parish. This challenges the commonly held perception that only pensioners' bungalows are required in the parish.
- 1.3.7 Estimates were made of the rate of new household formation among young people who did not return Part Two of the survey form. Allowing for migration in and out, new household formation and existing supply, this suggests that perhaps another two households might require affordable housing over the next five years, in addition to those identified through the Part Two returns, making a total of five. These might need housing to rent or perhaps shared ownership, but in the absence of other information, this estimate must be regarded as tentative.

2.0 CHARACTERISTICS OF THE PARISH

2.1 Location and geography

2.1.1 The parish of Allonby lies outside the Lake District National Park on the west coast of Allerdale District, to the north of Maryport and west of Aspatria. The parish is small, spanning approximately six square kilometres, framed by the Black Dub and Crookhurst Beck and Mealo Beck. The Main settlement is Allonby itself, a small town with spectacular views over the Solway Firth.

2.2 Social amenities, transport and employment

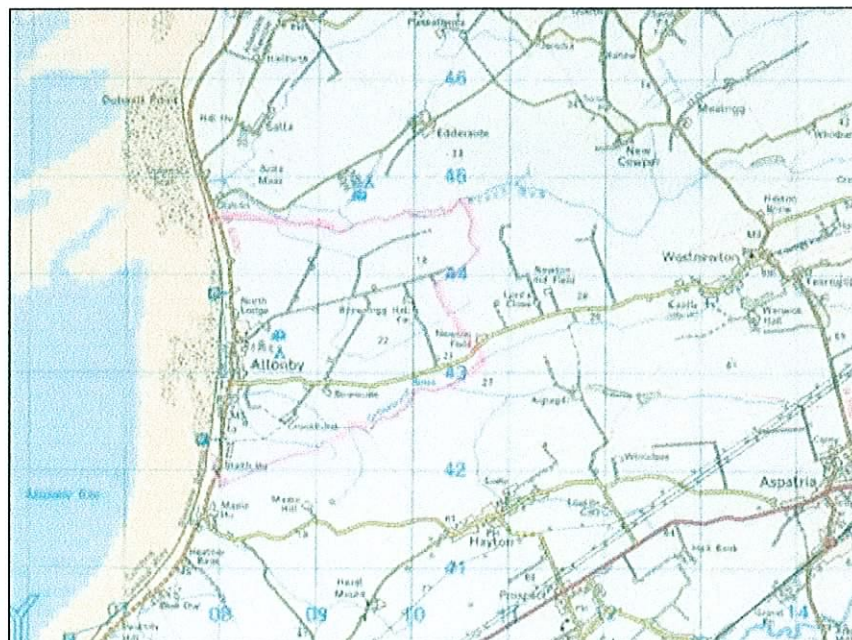
2.1.2 Allonby is six km from Maryport and 15km from Cockermouth but in the absence of major roads remains relatively isolated. The main businesses are therefore small - the main employers in the area are joiners and the Springlea Leisure Centre. Tourist attractions other than the leisure centre include part of the Cumbria Coastal Way, the Allerdale Ramble and Allonby Bay, and there are caravan sites in Allonby and to the south of the town.

2.1.3 There is no railway station in Allonby, but a line runs through Maryport and Wigton with links to Workington and Carlisle. The number 60 bus service runs through Allonby from Maryport to Skinburness. This is a Monday-Saturday service, calling hourly in Allonby in both directions.

2.1.4 There are churches at both north and south ends of Allonby. The parish also contains a tea room/restaurant, a general store, a post office, a village hall, public houses, a school, a library, a leisure centre, public telephones and a recycling centre. Fundraising is underway for a playground. Other services in the parish include a village newsletter, a village notice board, mains gas, mains drainage and mains water. Community clubs or societies include an indoor bowls club, a cricket club, a sewing group and a children's drama group.

2.1.5 The main road through the parish is the B5300. There are other, unmarked roads in the parish.

Allonby Parish Boundaries Map



Reproduced by kind permission of Ordnance Survey © NC/02/31031

3.0 HOUSING IN ALLONBY

3.1 Housing stock and tenure – census data

3.1.1 In May 1999, new ward boundaries for the districts in Cumbria became effective. New statistics for these areas are not as yet available and so estimates have been made for Tarns, the ward that incorporates Allonby.

3.1.2 This understood, the key points from the Allonby local profiles are:

- the proportion of owner-occupiers is slightly higher than the county average, at 77.7% (compared to 70.1% for Cumbria as a whole);
- Second homes and holiday homes account for 11% of household spaces. This figure is above the Cumbrian average of 5.5%, but below the rates encountered in 'honeypot' villages in the Lake District National Park;
- there is a much higher than average rate of private renting, at 14.7%, compared with the county-wide figure of 7.0.

3.2 Private sector housing market

3.2.1 We contacted local estate agents for information about availability and prices of houses on the market. Houses in the area are few and far between – the population is graded as 'sparse' on the 1997 Local Profile sparsity banding¹ - and popular when they do come on the market.

3.2.2 Information from the Land Registry on property sales in the CA15 6 postcode area, which includes Allonby, is set out below. It is clear that the average full time wage earner in Allerdale, on £342 per week², would struggle to be able to afford anything other than a terraced house in the Allonby area. This said, however, house prices are considerably lower here than in much of the rest of rural Cumbria.

Total average house prices and sales for postcode area CA15 6, April 2001 - March 2002³

Detached		Semi-detached		Terraced		Overall	
Average Price	Sales	Average Price	Sales	Average Price	Sales	Average price	Sales
£92,794	9	£64,750	8	£39,804	58	£48,823	75

Average property prices in Cumbria, April 2001-March 2002

House type	Detached	Semi-detached	Terraced	Overall
Current average price	£134,096	£70,547	£49,206	£79,149

3.2.3 No estate agency that we contacted had property for let in Allonby.

3.3 Local Authority and Housing Association housing

3.3.1 There are no council-owned houses for rent in the parish.

¹ Note from the 1997 Local Profile: There are 3 sparsity groupings, defined as urban (more than 4 persons per hectare); sparse (between 0.5 and 4 persons per hectare) and super sparse (under 0.5 persons per hectare). Local Profile, CCC Information and Intelligence, 1997.

² Full time wage earning figures taken from the ONS New Earnings Survey, Cumbria County Council Website, and recent surveys undertaken in the district.

³ Property prices from HM Land Registry.

- 3.3.2 There is no Housing Association owned stock in the parish. Home Housing recently had some property in the area, but this has been sold through Right to Buy.
- 3.3.3 The Allonby Almshouses, owned by a Quaker Trust, provide ten renting opportunities in the parish⁴. Four respondents in the Part One survey indicated that they lived in these almshouses.
- 3.3.4 One respondent indicated on the Part Two survey form that they were registered on the local authority's housing register.

4.0 THE SURVEY

4.1 Distribution and return rate

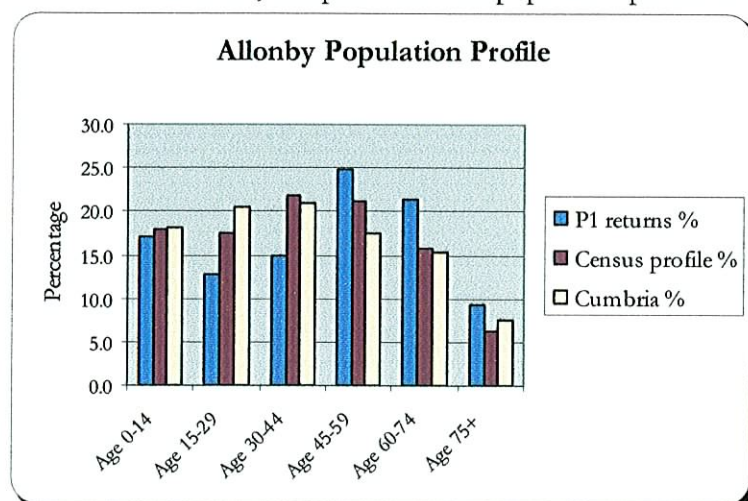
Distribution and return rate		
Allonby 2002		
	Number	% return (of total forms distributed)
Forms distributed	215	
Part One forms returned	82	38.1
Part Two forms returned	9	3.7

Approximately 9% of Part One Forms therefore enclosed a Part Two Form to indicate they needed to move house within the parish in the next 5 years.

- 4.1.1 Of the 215 forms distributed, 82 household survey forms (Part One) were returned, showing a response rate of 38.1%. For comparison, the average response rate for this type of parish housing survey carried out by CRHT is 35%.

4.2 Population

- 4.2.1 The most recent official data on population at ward level is the 1998 profile⁵, an update of the 1991 Census (based on a projection made in 1995).
- 4.2.2 The chart below shows the population profile of Allonby, against Cumbria as a whole, from the 1995 statistics, compared with the population profile of the Part One respondents.



⁴ Information taken from the Housing Corporation website, www.housingcorp.gov.uk.

4.2.3 This chart illustrates a number of points. Firstly, the 'beehive' shape of the Cumbrian profile is typical of a healthy population. In comparison, however, the census profile for Allonby is lacking in younger age groups. This may be for a number of reasons, for example lack of educational or employment opportunities, affordable housing or services in general.

4.2.4 Another point to come out of this chart is that the over 45s are much more likely to fill in and return our survey forms than the younger age groups. If we take the census figures as representative of the parish at the time of the survey, it seems that the 15-29 year olds are most under-represented in our report, while the 45-59 year olds have a higher proportion represented.

4.3 Age structure changes: Allonby 1991 - 1995

4.3.1 We compared the resident population in 1995 with the census of 1991, to find that there was an increase of 20 or 5%, comparing with the Cumbrian average percentage increase of +0.2%.

4.4 Household age structure: Part 1 respondents

Age group	Male No	Male %	Female No	Female %	Total No	Total %
Age 0-14	11	13.8	14	15.2	25	14.5
Age 15-18	2	2.5	6	6.5	8	4.7
Age 19-25	1	1.3	5	5.4	6	3.5
Age 26-29	3	3.8	2	2.2	5	2.9
Age 30-44	12	15.0	15	16.3	27	15.7
Age 45-59	21	26.3	24	26.1	45	26.2
Age 60-65	4	5.0	7	7.6	11	6.4
Age 66-74	16	20.0	12	13.0	28	16.3
Age 75+	10	12.5	7	7.6	17	9.9
Total	80	100	92	100	172	100

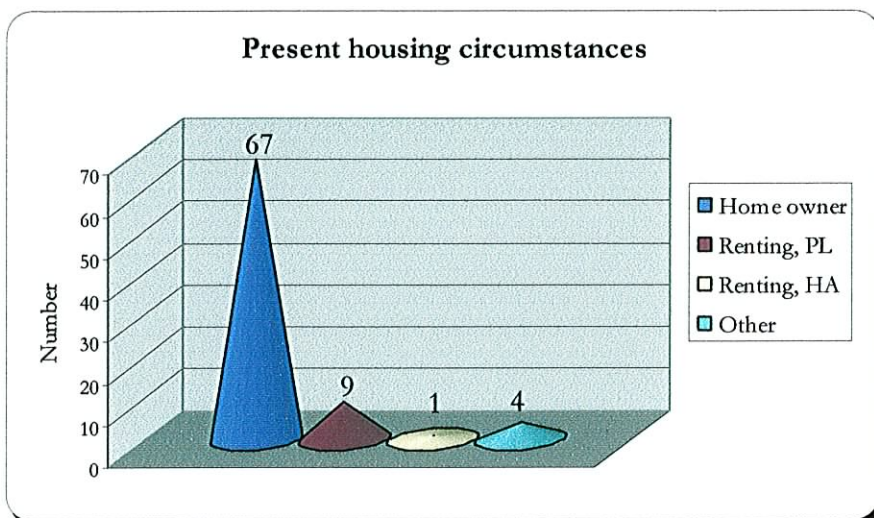
4.4.1 As the table above shows, nearly a quarter of household members included in returned Part One forms are aged 0-25. This is a fairly healthy proportion of the population, but there are very few respondents in their late twenties. The majority of households represented in the survey (58.7%) are over the age of 45. The chart below illustrates the structure a little more clearly.

4.6 Tenure and second home ownership

4.6.1 It is possible that private tenants, especially those in short-term lets, may be under represented in our survey. On the other hand, we know from previous parish surveys that second home owners are less likely to return forms than resident households, simply because the houses may well lie empty for many months. This potentially leads to a slight under-recording of home ownership. On balance, it is likely that the tenure profile is representative of the present situation in the parish. There has been a trend for rates of home ownership to increase over the past ten years, partly through the sale of former council property under the right to buy.

4.6.2 The only social housing in Allonby appears to be the Allonby Almshouses at North Lodge, properties owned by a Quaker Trust.

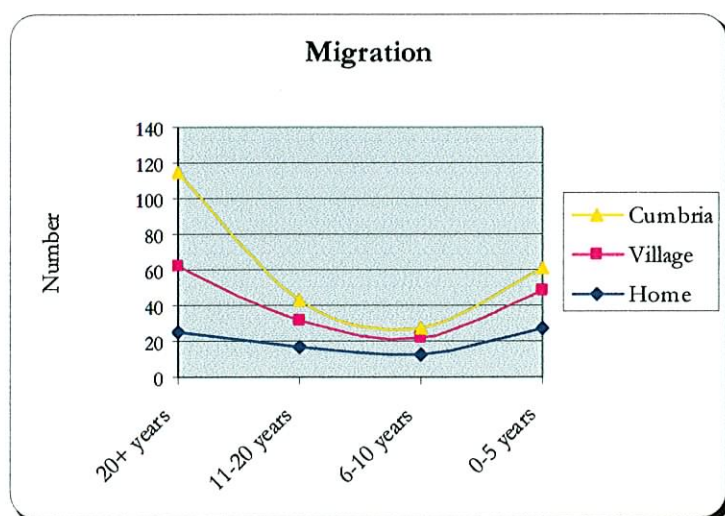
4.6.3 Two (2.4%) respondents living in Allonby said that they owned another home, and two did not answer. Both respondents with more than one home said that the Allonby home was their main home. This compares with the 1991 Census figures, which showed that 5.5% of homes in Cumbria as a whole were either second homes or holiday homes.



4.7 In-migration

4.7.1 Respondents were asked how long they had lived in their home, their village and in Cumbria; the total numbers are shown below.

	20+ years	11-20 years	6-10 years	0-5 years
Home	25	17	13	27
Village	37	15	9	21
Cumbria	53	11	5	13

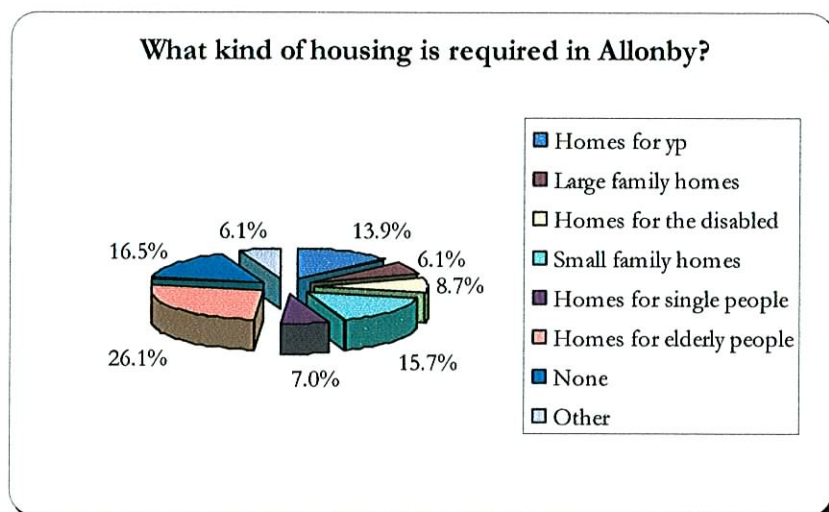


4.7.2 The chart above shows the movements of the people of Allonby over more than twenty years. There is a significant dip in the number of respondents who moved into the parish between six and ten years ago, while the number of residents moving into the area in the last five years has shown a marked increase. This indicates that residents of the parish have either lived in the area for a very long time, or for a very short time. It is possible that parishioners started moving out of the area ten years ago. Interestingly, this is also reflected to a certain extent in the population profile from census returns for people in the 15-29 age group, as well as the profiles from the part two returns. Families with young or teenage children, for example, may have moved away from the area between five and ten years ago, or their children may have left at a later stage,

perhaps to find employment. It is also worthwhile to note that 53 respondents (approximately 65%) have lived in Cumbria for more than twenty years. The remaining 35%, therefore, have moved in to the area from outside Cumbria. This is a fairly typical proportion for surveys of this type.

4.8 Housing Need: how residents see it

- 4.8.1 The survey asked respondents what housing, if any, was needed in their parish. This question is useful to see how well social housing provision would be accepted in the area. Respondents could give more than one answer.



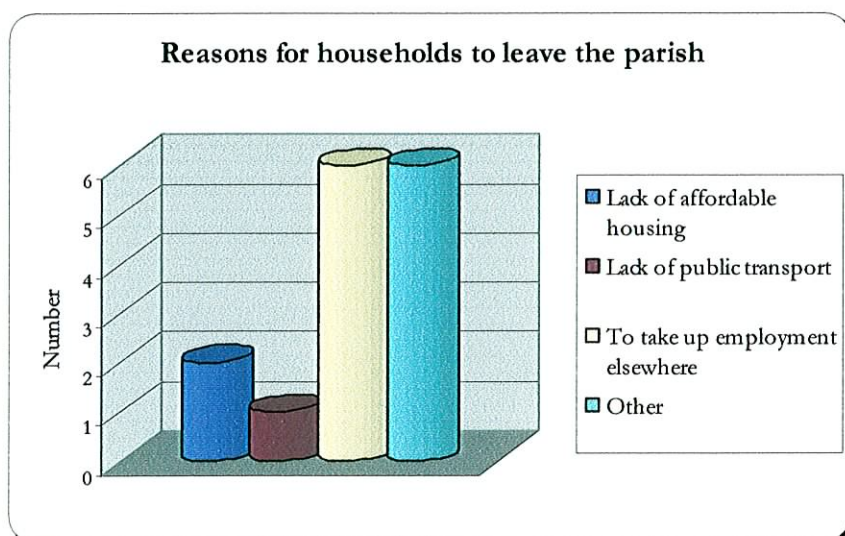
- 4.8.2 Over a quarter of answers given showed that householders felt that Allonby most needed more homes for the elderly. Only sixteen respondents felt that small family homes were required, while nineteen felt that no further homes were needed at all.
- 4.8.3 Parishioners were asked whether they objected to the possibility of a development of affordable homes in the parish, built specifically to meet the needs of local people. 87% replied that they did not object.

4.9 Future housing intentions

- 4.9.1 Seven households returning the part one forms indicated that they wanted to move house or set up home separately in the parish within the next five years.
- 4.9.2 Respondents were also asked if anyone living with them now as part of their household would need to set up home separately over the next five years. Seven households in Allonby said 'Yes' to this question.
- 4.9.3 Nine households returned Part Two of the form, designed for people needing to move or set up home separately. Two households replied positively to the question referred to in 4.9.2 did not return survey forms, however, suggesting that up to two more households are in potential housing need.

4.10 Evidence of residents leaving Allonby parish

4.10.1 Fourteen households stated that at least one household member had left the parish in the last few years. The total number of household members leaving was an eighteen and reasons for these are shown below.



4.10.2 The most popular reasons for leaving the parish were to take up employment elsewhere. Other reasons included marriage (3), death (2) and divorce (1). Only two stated that their reason for moving was a lack of affordable housing.

5.0 HOUSEHOLDS WISHING TO MOVE

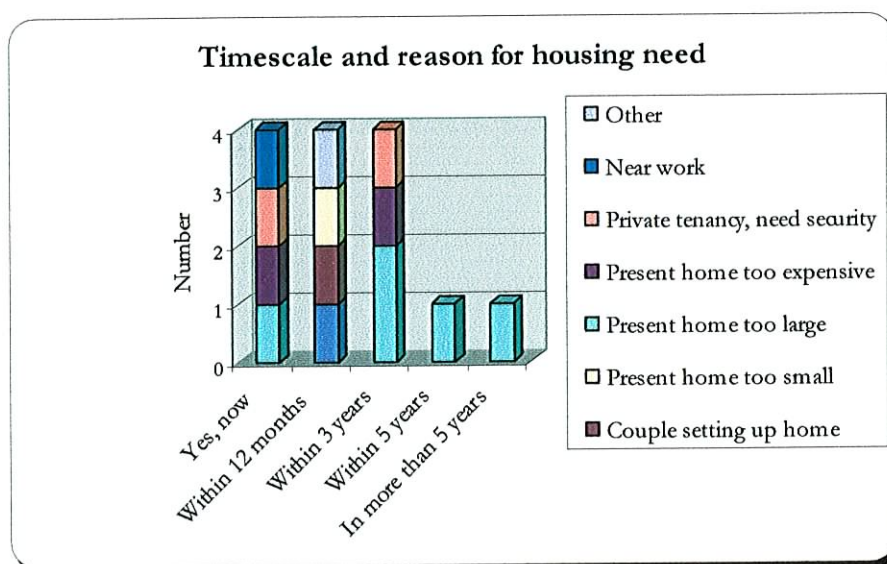
5.1 Return rate

5.1.1 Nine respondents returned Part Two of the form, designed for individuals or households needing to move, or set up home in the parish in the future. This represents 11% of households returning questionnaires.

5.1.2 One of these households was registered on the Local Authority's housing register. Rural areas are renowned for such low figures, as Local Authority accommodation is known to be scarce. Half of the respondents, however, stated that they wished to rent their next home.

5.2 Reasons and timescale for re-housing

5.2.1 Householders were asked to give one or more reasons for needing to move. These are illustrated below.

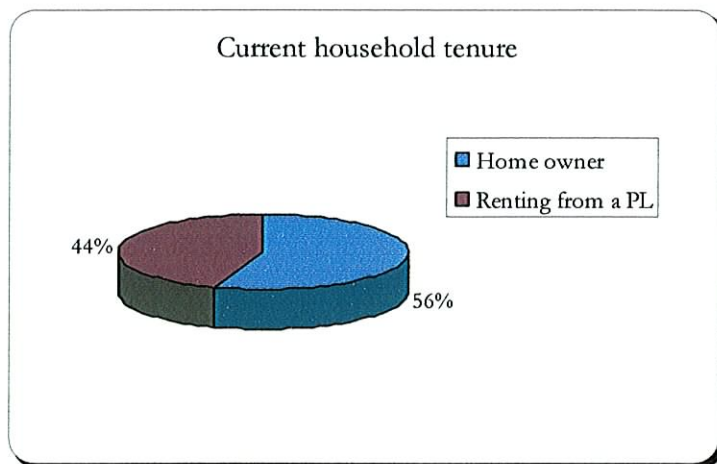


5.3.1 The length of time indicated for wanting to move implies the household's level of satisfaction with his or her current tenure, and clearly the longer the timescale, the less urgent the need. Seven out of nine wished to move within three years, which suggests some urgency.

5.3.2 Five respondents stated that the reason they needed to move was that their present home was too large. Two stated that their present home was too expensive and two that they required a more secure tenure.

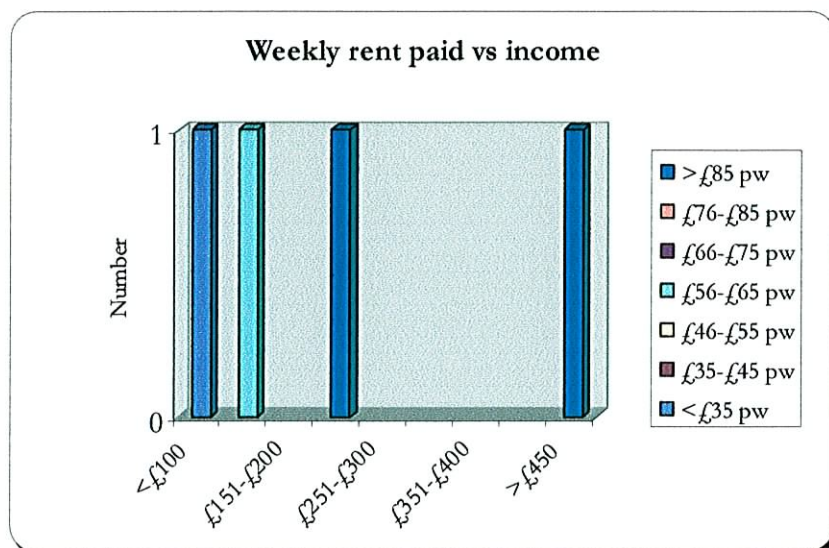
5.3 Present housing circumstances

5.3.1 Households were asked to describe their current tenure. 56% were currently homeowners and the rest were currently renting from a private landlord, as illustrated below.



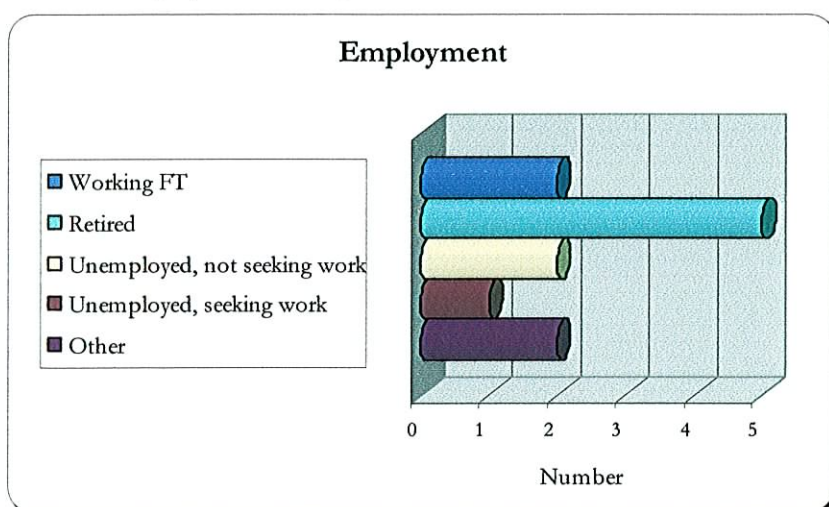
5.4 Income, economic status, and affordability of chosen housing options

- 5.4.1 Home owners would normally have sufficient equity in their current home to afford to purchase their next house and so not be considered in need of social housing provision. Of the five home owners returning Part Two of the form, three own their house outright, one states that the household has a mortgage and one did not answer. Based on income details provided, it is likely that all of these households would be able to remain within the property market, particularly as all five wish to downsize - the home too large being the reason the household wishes to move.
- 5.4.2 The remaining four households currently rent and wish to continue renting when they move to their next home. Based on income details provided and reasons for wishing to move, three would be considered to be in need of affordable housing. The remaining one household has a higher income but also a larger family to provide for and may also be in need of provision for affordable housing. One household in need of affordable housing, however, states that she wishes to move away from the area completely.
- 5.4.3 Three households, all currently renting from a private landlord, receive Housing Benefit.
- 5.4.4 The following chart illustrates current weekly income against weekly rent paid, which gives an idea of the existing economic status of households in Allonby, and therefore the probable economic conditions for parishioners in the immediate future.



5.5 Employment

- 5.5.1 Just one household wishing to move had any members in full time employment - both adult members were working full time in this case. Of the remaining eight, five were retired, two were unemployed and not seeking work and one was employed and seeking work. All three unemployed were single mothers.



5.6 Travel to Work

- 5.6.1 One household only therefore travels to work; a journey of 25-30 miles to Carlisle. By today's standards this is fairly typical - householders are fortunate if they are able to work within their parish. This is also reflected in the high number of car ownership in rural areas.

5.7 Special requirements

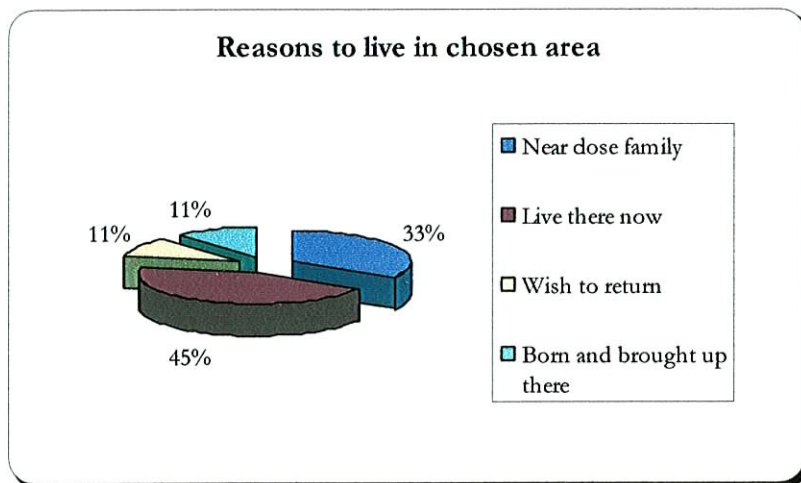
- 5.7.1 Householders were asked if anybody moving required access for wheelchairs, accommodation on one level, sheltered housing with a warden, or help with personal care. One household had two sons with learning difficulties who needed round the clock care.

5.7 Where respondents would choose to live

5.7.1 Six households would choose Allonby as a first preference. One would most like to live in Aspatria, one in Workington and one did not answer. As a second choice, two would pick Silloth and the remainder selected Cockermouth, Stainburn, Maryport, Crosby and Flimby. Two had no second or third choice. Maryport, Flimby, Aspatria and between Maryport and Silloth are the final choice for four households.

5.8 Reasons for living in chosen area

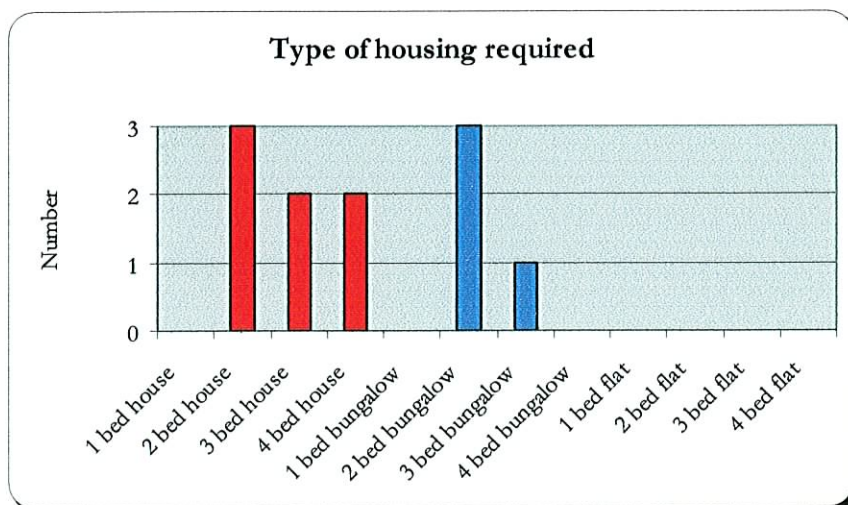
5.8.1 Respondents were invited to give more than one answer. The most common reason given was that the household already lived in the area, thus wishing to stay. Three wanted to be near close family, one wished to return to a different area and one was born and brought up in the Allonby.



5.8.2 No respondents were former residents of the parish, wishing to return.

5.9 Type of housing required

5.9.1 As the chart below shows, most households would prefer to live in a house, with two, three or four bedrooms being the most popular. Bungalows are also popular, possibly amongst the more elderly who would benefit from accommodation on one level.



6.0 CONCLUSION

- 6.1 Based on the findings of our report, there does appear to be a very small need for affordable housing for local people within Allonby. Three out of nine households returning Part Two of our form would require provision for affordable housing to enable them to remain in the area.
- 6.2 House prices, when there is any property on the market, are comparatively reasonable when compared with other house prices in Cumbria. Local incomes, however, are correspondingly low and so the property market remains beyond the means of many local residents.
- 6.3 There are no existing Housing Association properties in Allonby and no properties currently available to rent from the council. Rent prices in the area range from very low to very high, particularly in relation to the availability of well-paid work in the parish.
- 6.4 Allonby has a high proportion of elderly residents but contrary to popular belief, it is the young families who are in most need of affordable housing within the parish, if we are to go on income, expenditure and reasons given to move house. The elderly householders returning Part Two of our survey form are all homeowners wishing to downsize. At least three out of five own their property outright and, according to the details provided, will have sufficient equity to purchase their next home. Of the two remaining, one would also be able to afford to remain within the property market. The other household gave no current mortgage details but wishes to move from a four bedroom house into a two bedroom bungalow, and can afford up to £60,000, which would be sufficient to purchase a home in the parish.
- 6.5 The results of our survey alone do not indicate that any affordable housing provision developed in the parish must be solely for elderly households requiring homes with special adaptations. Due to the high number of elderly residents in Allonby, however, it is quite likely that a small number will require such housing at some point in the future.
- 6.6 Allonby has a reasonable number of young people within the parish and it is important that these people have the opportunity to remain in the area if they so wish.
- 6.7 The possibility that some people in housing need have not returned forms must always be considered. This is difficult to quantify, for obvious reasons. However, some estimate of new household formation over the next five years or so could be made from the demographic information provided in Part One of the survey.
- 6.8 On a 38% return rate, the number of young people aged nineteen to twenty five in the parish was 6. Proportionately, therefore, there could be 16 young people in this age range in the parish. Some of these may, of course, already be householders. Some may wish or need to move away for employment. Job opportunities for graduates in Cumbria are limited, and there is an established social expectation amongst young people completing university degrees that they will move away from the area where they were brought up, once they have finished their education. The Part One survey results show that 18 household members have left the parish in recent years, the main reasons being to find employment elsewhere. On a 38% return rate, there could therefore be a proportional total of 47 people leaving the parish in recent years.
- 6.9 National figures suggest that only 30% of single person households will eventually form an independent household.⁶ Taking this into account, and allowing for migration, one might expect

⁶ The proportion is low because it takes account of those who set up home with a partner – thus combining two people in one household – as well as those who never move out.

at most another three young people to need to set up home independently over the next five years.

- 6.9** Note, however, that with such a small population sample, this figure cannot be put forward as a completely reliable estimate. It is at best an educated guess.
- 6.10** When the need identified by the survey and the projection for new household formation are combined, this suggests that somewhere around six housing opportunities may be needed over the next five years.
- 6.11** The overall population of Allonby increased by 5% between 1991 and 1995. The results of our survey, however, show a migration out of younger parishioners and a migration in of older households.
- 6.12** Cumbria Rural Housing Trust would recommend a small development of up to six two, three or four bedroomed houses and two bedroom bungalows for rent and for shared ownership to sustain the younger developing community as well as provide affordable housing opportunities for the more established households.

APPENDIX

Explanation of 'Other' reason for housing need

- Renting from a Quaker Trust
- Allonby Almshouses
- Living in Almshouses

Explanation of Other housing required in the parish

- Maybe, pensioners bungalows
- Single storey accomodation is needed for elderly residential use (Bungalows)
- Council rented properties or Home Housing for eg
- There are always houses for sale here
- Most people end up ALONE
- No opinion - no interest
- Bungalows for elderly homes for newly weds
- Bungalows 2 and 3 beds
- Affordable housing

List of comments received in response to objections to future housing development

- What I object to is Allonby being a dumping ground for all the undesireables who are giving Allonby a bad name
- Would spoil beyond repair the small village way of live, eventually become 2nd homes/ holiday homes.
- When these houses get older and filled you will be asking the same question in 20/30 years so the village will gradually get bigger and bigger
- There is adequate, affordable homes already available
- Rented accommodation should be run professionally eg have references etc
- Local people already have a home
- All cheap local houses bought by one family in village and advertised in prisons for ex convicts between sentences as they make more money that way. Police are never out of the place. Everything vandalised.
- Because YOU will spoil the village.
- The village would be spoiled with new homes. They would be out of character.
- If these were to be DHSS supported people
- No opinion - no interest
- Would become to large and go on green belt land.
- Plenty empty houses now
- Providing it is for local people ie Village.
- I would NOT object there are no council houses in Allonby young people are having to leave village as they cannot affort private landlord rents.
- More than adequate supply of affordable houses always available with a negligible 'local' demand.
- Allonby is a old village, and new homes would have to blend into the era
- Wouldn't object to working, law abiding people, we have enough skiving, ne'er do wells from God knows where.

List of comments in response to other reason to leave the parish

- Death
- Died
- To get married
- I am widowed and alone
- Divorce
- Marriage
- Marriage

List of comments in response to other reason for housing need

- Lack of transportation
- Pensioners bungalows needed urgent

List of other employment

- Daughter
- Single mother

Your job/your partner's job

- Production worker

Please inform us of any problems with your health which may require special care:

- I have two sons with learning difficulties requiring a high level of round the clock care, receiving DLA for one.