

# West Lancashire Parish Summary: North Meols

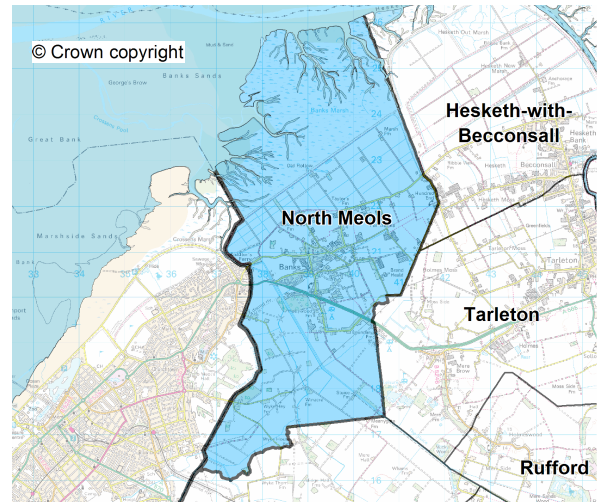
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## Introduction

- 1 The shortage of housing that is affordable to local people, particularly in the rural areas, has long been recognised by West Lancashire Council. This document has been prepared as part of a larger research project and provides a profile of the housing needs in North Meols Parish. It is intended to assist the Parish Council, in association with the Borough, to plan and deliver small schemes of the right type of affordable housing where they are needed. It provides a description of the area (based on information provided by the Parish Council) and contains key statistics, drawn from a variety of sources, to provide an idea of the current housing and future need in the Parish.
- 2 An important part of the work is the estimation of the need for affordable housing. In both Borough and Parish level analyses, Fordham Research has used Government definitions of what is affordable and measured housing need according to the methods laid down in Government Guidance. The Borough level analysis is used to produce a key planning output: the affordable housing target and the overall number of households in need.
- 3 The purpose of the parish reports is different: to provide an overall impression of the housing situation in each parish. Although the figures are based on a survey of all the dwellings in the parishes, the smaller total response achieved at parish level (corresponding to the smaller total household population) means the parish figures do not have the same robustness as the borough level equivalents. However, we are satisfied that the figures are as precise as the broad method set out in Guidance allows.
- 4 The parish summaries provide 'gross' rather than 'net' figures for housing need – that is to say the number of new affordable dwellings required in each parish each year, but ignoring any supply of affordable houses becoming available. The supply would come from re-lets of existing social rented housing or newly built affordable housing. We do not take supply figures into account at a parish level since supply figures are only available at a Borough level and cannot be reliably estimated for each parish, and they tend to fluctuate from year to year. It is better to use the gross needs figure and local judgement regarding the likely flow of affordable relets.
- 5 The parish summaries provide a succinct background upon which the Parish Council can consider whether and what level of new housing it wishes to see. This applies to both market and affordable housing. Adopted Local Plan Policy DE3 (Affordable Housing Development) provides what are known as 'rural exceptions' criteria. These say that there must be evidence of need in the parish and that the housing should be made available to local people.

## **An introduction to North Meols**

6 The Parish of North Meols is located on the north-west edge of West Lancashire Borough. The main settlement in the Parish is the village Banks, containing around 1,500 people. The village is bisected by an old railway embankment and drainage channel. The village has a distinctly different character on each side, with the larger 'old' village on the north side and the 'new' village to the south, made up of high priced 'commuter' homes.



7 Settlements originally developed along the main roads running through the village and in recent years infill developments have been allowed. The village has two churches, two primary schools, a pub, a club, a leisure centre and a variety of shops. It also incorporates two holiday caravan parks and a small industrial estate.

8 Industry in North Meols was traditionally farming and some shrimping. A major employer was the Greaves Hall NHS hospital located in the village but since its closure in 1992, residents tend to commute to work in Preston, Liverpool and Manchester. The main opportunities for employment within the Parish are in farming, care work, the service industry and tourism, through the caravan parks.

9 Residents in the 'old' village tend to be older people many of whom were born in the Parish, left to find work and homes, and then returned to the village in later life. The 'new' village is made up of families who were attracted to the area for the good local schools and the rural way of life, and commute to work. Younger people often find they have to leave the Parish to find affordable homes, either in the open market or social housing. Some older residents have had to leave the village because there is insufficient housing, at the right price, particularly in the more expensive area of the 'new' village. Migration into and out of the 'new' village tends to depend on the changing needs of the individual families that live there.

10 Residents, particularly in the 'old' village, take a keen interest in ensuring that the future development of the village is sustainable. To this end they have, in co-operation with the local landowners, submitted ideas of what is required in the village over the next fifteen years including housing needs.

11 Residents feel that small-scale 'infill' housing development is not the way forward as the current infrastructure is not able to sustain such development. They have suggested a full regeneration programme to address the infrastructure issues and allow for a planned and phased redevelopment of the village.

## **Impressions of future affordable housing requirements from within the Parish**

12 Parish Councils were asked to gauge the opinion of Parish residents on the nature of housing required in the Parish in the future, particularly focusing on affordable housing. They were asked to consult as many residents as possible and ensure suitable demographic diversity was achieved in order to document the full range of opinions. This section presents the results of this process as submitted by North Meols Parish Council.

### ***Affordable housing need and type***

13 The consultation indicates that the majority of those that participated believe that there is a need for affordable housing in North Meols Parish and that they would be happy to see the development of affordable housing locally. It was felt a range of affordable tenures are required locally and that social rent, shared ownership and intermediate rent should all be provided in the future. The consultation also specified a need for homes for older people and homes suitable for newly formed households.

14 The consultation suggested that bungalows, houses and flats above retail developments, are the affordable property types most suitable for those wishing to set up home for the first-time. The consultation also identified a desire for affordable housing products to be developed that allow older residents to downsize, but stay in the community.

### ***Local Connection***

15 The Council requires new Registered Social Landlord (RSL) / Housing Association affordable housing developments to mirror the local connection criteria used by the Council or as updated as part of any review of the Council's Housing Allocation Scheme. The applicant must show, and this should be verified, that they meet one of the following conditions:

- Have lived in that area for three out of the past five years.
- Have family who have lived in that area for at least the last two years, and are moving to either give them support or receive support from them.
- Need to move to, or stay in, that area to receive the support of local organisations or support facilities, for example, day centres, treatment centres, and you would not be able to continue to go to these facilities if you moved away from the area.

16 Every allocation / property sale should ideally go to an applicant with a local connection at both initial and subsequent sales. Rent dwellings follow the same criteria.

17 The consultation noted that those working in the village, including key workers who commute to the village for work, should be added to the above list of local connections that would make people eligible for social housing in the Parish.

- 18 The consultation disagreed that where a new affordable housing scheme has been built, the local community should be given the first opportunity to occupy the new housing, followed by anyone with a local connection to the rest of West Lancashire nor that it should be available to anyone with a local connection to West Lancashire on a first come, first served basis.
- 19 The consultation indicated that local people should be defined as anyone with a local connection to a particular settlement contained within the borders of West Lancashire.
- 20 When a new scheme is developed there can be circumstances, despite research findings, where take up / interest in a scheme is not as expected. There can be many reasons for this, such as changes in individual circumstances or changes in the economic climate. Clearly it is not in the best interest of the housing provider to keep the houses empty, for practical and economic reasons, so it is normal practice to introduce “cascade” arrangements that allow residents from neighbouring parishes or wards to take up the housing, before expanding the catchment area to the rest of the Borough. The consultation response disagreed that this is an appropriate response for North Meols Parish. They felt that instead affordable housing developments should only be built to meet the needs of the local settlement.

### ***Target Occupancy Groups***

- 21 When new affordable housing schemes to buy are developed, the following target groups are given priority consideration. Schemes for rent are usually allocated via nominations to households from the Council waiting list.
- Existing Council / RSL tenants
  - Any applicant on the Council Housing Register
  - Any applicant in the private rented sector
  - First-time buyers
  - Key worker
  - Any owner-occupier living in overcrowded accommodation
  - Applicant who has owned a property previously, but has lost the home through matrimonial divorce proceedings, who has capital available, but is still unable to purchase a home to meet their needs
  - Any other person
- 22 The consultation agreed that this is a sensible approach, although it was felt that it was important to stress that the local letting criteria was met by all of these groups. They felt that those living in under-used private property and wish to downsize should be eligible as their present accommodation could be better utilized by others.

- 23 When developing affordable housing for sale, the Council always requires that the prospective purchasers must:
- Have a regular income and be a household that that does not have to spend more than 25% of their gross household income on sustaining the total value of the rent and mortgage payment annually, or at a level regarded as good practice, as published by the Housing Corporation or Homes and Communities Agency
  - Be able to demonstrate that they could not ordinarily purchase an equivalent property in the same locality to the affordable housing type being considered on the open market, based on their household income and taking account of any other reasonable assets owned by the household
  - Be able to demonstrate that their household is able to sustain the required housing costs, when taking into account their other reasonable household expenditure
- 24 The North Meols consultation response agreed with this approach. It stressed that when considering affordable housing, open market housing must be included in the planning process as there is a demand for both in the Parish.

***Other issues***

- 25 The consultation response felt that the intention to occupy each affordable housing property to its full capacity was inappropriate, as affordable housing schemes should be tailored to the needs of the settlement and not be 'speculative'.
- 26 It was felt that affordable housing should only be developed in North Meols Parish if it will remain as affordable housing in perpetuity. The consultation response also felt that the Council does provide enough information about the types of affordable housing products available in the Borough.
- 27 The consultation highlighted that a response had already been submitted by the Parish Council for the Strategic Housing Needs Survey and the Employment Sites Survey, setting out local ideas for the future development of the village.

***Available plots of land***

- 28 The Parish Council did not indicate any plots of land within North Meols Parish that may be considered suitable by the Parish Council or local residents for the development of affordable housing or other housing projects as the infrastructure of the village needs to be upgraded.
- 29 The Parish Council have put forward a 15 year plan for the village to ensure that it develops sustainably. The plan included a range of regeneration proposals including that of the development of affordable housing and the upgrading of infrastructure. The consultation stressed that 'affordable' housing or any other aspect of development should not be considered in isolation and that a regeneration approach should be coordinated.

## Information from the household survey

30 This section describes North Meols Parish using results from the household survey collected as part of the Housing Needs and Demand Assessment across the whole of the Borough. Overall 278 responses to the survey were obtained within the Parish representing over 15% of households in the Parish. This is a good rate of return and enables robust figures to be produced for the Parish.

### Current stock of affordable housing

31 The Parish currently contains a total of 71 units of Council-owned social rented housing. The types of housing available are summarised in the table below.

<i>Client Group</i>	<i>No. of dwellings</i>	<i>Dwelling type</i>	<i>No. of dwellings</i>	<i>Dwelling size</i>	<i>No. of dwellings</i>
General Needs	30	House	23	1 bedroom	40
Category 1	41	Flat/Maisonette	7	2 bedroom	8
Category 2	0	Bungalow	41	3 bedroom	23
Group Scheme	0			4+ bedroom	0
Warden*	0				
<b>Total</b>	<b>71</b>	<b>Total</b>	<b>71</b>	<b>Total</b>	<b>71</b>

Source: West Lancashire Council (2010)

32 The Parish also contains a total of 54 units of RSL-owned social rented or intermediate housing. The types of housing available are summarised in the table below.

<i>Tenure</i>	<i>No. of dwellings</i>	<i>Client Group</i>	<i>No. of dwellings</i>	<i>Dwelling type</i>	<i>No. of dwellings</i>	<i>Dwelling size</i>	<i>No. of dwellings</i>
Social rented	38	General needs	54	House	40	1 bedroom	0
Shared ownership	16	Sheltered	0	Flat/Maisonette	0	2 bedroom	19
		Supported	0	Bungalow	14	3 bedroom	33
						4+ bedroom	2
<b>Total</b>	<b>54</b>	<b>Total</b>	<b>54</b>	<b>Total</b>	<b>54</b>	<b>Total</b>	<b>54</b>

Source: West Lancashire Council (2010)

### Household profile

33 The table below shows key statistics for North Meols Parish compared to equivalent figures for West Lancashire as a whole. The proportion of social rented households at 2.7% is lower than the Borough-wide figure. There is a higher proportion of private rented accommodation and owner-occupied accommodation in the Parish compared to the Borough.

- 34 North Meols Parish contains a range of different household types similar to the Borough average. However, North Meols contains a higher proportion of non-pensioner households without children than West Lancashire as a whole. The proportion of households in unsuitable housing is slightly lower than the average for the whole Borough. The rate of overcrowding is also lower.
- 35 Households in North Meols Parish are more likely to contain an employed person than West Lancashire as a whole and less likely to contain only older people. An estimated one in four households in the Parish contain a member with support needs (25.3%) compared to one in five (19.5%) in West Lancashire.

<b>Table 3 Key statistics: North Meols Parish</b>					
	<i>North Meols</i>	<i>West Lancashire</i>		<i>North Meols</i>	<i>West Lancashire</i>
<b>Tenure</b>			<b>Total number of households</b>	<b>1,744</b>	<b>46,650</b>
Owner-occ'd (no mortgage)	52.6%	41.8%	Average household size	2.39	2.39
Owner-occ'd (with mortgage)	36.2%	35.0%	Average number of cars/vans	1.51	1.29
Social rented	2.7%	15.1%	Households in unsuitable housing	7.2%	7.4%
Private rented	8.5%	8.1%			
<b>Household type</b>			Households containing an employed person	63.2%	60.8%
Single pensioner	15.2%	16.4%	Older person only households	25.3%	27.9%
2+ pensioners	10.1%	11.5%	Households containing a person with support needs	25.1%	19.5%
Single non-pensioner	12.8%	12.5%	Households containing a key worker	23.2%	22.9%
2+ adults, no children	38.4%	32.6%	Proportion of households moving in the next 2 years (no. of households moving)	13.8% (240)	15.8% (7,383)
Lone parent	7.1%	7.9%	Number of households forming in the next 2 years (household formation rate)	255 (7.3%)	6,272 (6.7%)
2+ adults, 1 child	8.0%	8.0%			
2+ adults, 2+ children	8.5%	11.1%	Average number of bedrooms per dwelling	2.82	2.97
<b>Accommodation type</b>					
Detached	45.5%	44.8%			
Semi-detached / Terraced	51.2%	50.1%			
Flat / Maisonette	3.3%	5.1%			
<b>Overcrowding</b>					
Overcrowded	1.6%	1.8%			
Under-occupied	32.2%	42.4%			

Source: West Lancashire household survey, Fordham Research (2009)

- 36 The table also indicates that almost 13.8% of households in North Meols Parish intend to move home in the next two years, which compares with 15.8% of all households in West Lancashire. The rate of household formation at 7.3% is higher than the Borough average (6.7%).

**Financial situation of households in North Meols Parish**

37 The table below presents the financial situation of households in North Meols Parish. The table indicates that households in North Meols Parish record a median<sup>1</sup> income slightly above the Borough-wide level and a median savings level above the figure for West Lancashire. The median equity of owner-occupiers is £140,835 in North Meols Parish compared to £135,263 across West Lancashire.

Table 4 Financial profile for households in North Meols Parish		
	North Meols	West Lancashire
Median household income	£21,428	£20,398
Median savings	£2,403	£1,958
Median equity of owner-occupiers	£140,835	£135,263

Source: West Lancashire household survey, Fordham Research (2009)

38 Using information on the financial situation of households alongside the cost of market accommodation in the Borough (presented in the main report) it is possible to examine the ability of households to afford housing in West Lancashire. Overall some 19.5% of households in North Meols Parish would be unable to afford market accommodation of a suitable size in West Lancashire if they were to move home now. This compares with 26.2% of all households in the Borough.

**Extent of housing need in North Meols Parish**

39 The table below shows the extent of housing need in the Parish following the CLG housing needs assessment model set out in the Practice Guidance. The table shows that there are an estimated 20 households in need of affordable housing each year within North Meols Parish, which constitutes 1.9% of the total household need in the Borough. Households in North Meols Parish are less likely to be in housing need than all households in West Lancashire (1.1% of households compared to 2.3% across the Borough).

Table 5 Gross need (per annum) in North Meols				
Area	No. of h'holds in need (gross)	Total no. of households	% of h'holds in need	As a % of all h'holds in need
North Meols	20	1,744	1.1%	1.9%
West Lancashire	1,081	46,101	2.3%	100.0%

Source: West Lancashire household survey, Fordham Research (2009)

<sup>1</sup> The median is an alternative way of calculating the average. It is the middle value of the distribution when the distribution is sorted in ascending or descending order.



- 40 Of the 20 households in need in North Meols Parish each year, ten are households containing children, eight are households containing two or more adults without children, one is a single adult household and one is an older person household. The gross need for housing in North Meols is therefore 20 units per annum. This does not take into account future supply, which cannot be accurately estimated for the Parish.
- 41 Further analysis shows that within the gross need figure, 15% is need for intermediate housing<sup>2</sup> with the remaining 85% being social rented. Finally, the calculation can be split by bedroom size, showing that 20% of the need is for one bedroom units, 45% two bedroom, 20% three bedroom and 15% for four bedroom units. Comparison with the current stock of social rented housing (Tables 1 and 2) suggests that there is a slight surplus of one bedroom properties.
- 42 It should be borne in mind that the requirement for one bedroom units produced by the CLG model is likely to be overstated since it does not take into account long term requirements of households, but only their current situation (e.g. space for children, or space for a carer). In addition, the model does not include the possibility of single person households being required to live in HMOs, as will tend to occur for some households if need is met through Local Housing Allowance in the private rented sector. For these reasons, we would not recommend building this size of accommodation in significant quantity.
- 43 The analysis here is solely of the need arising in North Meols Parish. In practice it may be necessary for the Council to redistribute affordable housing requirements between parishes and wards across West Lancashire in order to provide sufficient housing across the wider area. This is primarily because there are some areas where there is need for housing, but little or no locally available or suitable land.

***Difficulty of obtaining housing in North Meols Parish***

- 44 Respondents were asked to indicate whether a member of their family had recently (in the last five years) had to move out of the Parish to find a suitable home. Overall 16 households in North Meols Parish indicated that this had occurred. This represents 3.6% of households in the Parish, which is lower than the figure for households across West Lancashire of 4.6%.

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<sup>2</sup> Intermediate housing is affordable accommodation other than traditional social rent and includes products such as shared ownership, shared equity and intermediate rent.'

## **Conclusions**

- 45 Both the qualitative information submitted within the consultation response and the quantitative assessment of affordable housing need conducted as part of the household survey across the Borough indicate a requirement for affordable homes in North Meols Parish. When calculated using the guidance for assigning need, the requirement is for about 20 affordable houses per year (some of which can be met from turnover, and some from new supply). This can be viewed as an important issue because it is clear from both information sources that local households are having to leave North Meols Parish to secure appropriate accommodation, with would be first-time buyers particularly affected. It is also clear that social rented would be the affordable accommodation tenure most appropriate for North Meols and that these homes should vary in size to meet demand from young families or couples planning to have children.
  
- 46 The information provided in this report should support and be incorporated in to the Parish residents' development plan for the area. The acquisition of suitable affordable accommodation within North Meols Parish is a priority for those on the Parish Council and should be facilitated as much as possible by the Borough Council.