

# Lawshall Housing Survey Summary

This document provides an overview of the main issues/themes emerging from the data collected as part of the Lawshall Housing Survey, conducted during March and April 2016. The summary was prepared by Dr Will Thomas, Suffolk Business School, University Campus Suffolk.

Precise needs are likely to be underestimated given that there will be households in the village that did not respond to the survey.

## Key Issues:

- **Responses were received from 231 households in Lawshall**
- **The majority of responses were from owner-occupiers of detached houses and detached bungalows**
- **Most residents do not see a need, or express a desire, to move or extend their property but a sizeable proportion do see a need to move**
- **Those expressing a need to move are driven by a need for a property that is a better size for their needs (whether larger or smaller); most wish to stay close to Lawshall**
- **There are approximately 79 children that will need to move out of households represented by these responses, most will move away but some will wish to stay locally**
- **38 households represented by these results have at least one person with a long-term health condition**
- **Whilst most households in the village do not have concerns about the cost of housing, a small number of households have significant concerns relating to household bills**

## About Your Household and Your Current Home

Survey forms from 231 households in Lawshall were collected using a mixture of electronic surveys and paper-based collection. Results from the paper-based surveys were input by a team from Lawshall; all the responses have been used in the subsequent analysis.

The responses are analysed at the level of households, but represent approximately 520 residents of the village of which 53% are female.

The table below summarises the ages of those represented in survey responses:

	Frequency	% of responses
Under 11	38	7%
11-17	39	7%
18-24	46	9%
25-34	33	6%
35-44	45	9%

45-54	81	15%
55-64	91	17%
65-74	91	17%
Over 75	59	11%

The table below summarises the type of accommodation:

	% of responses
Detached House	38%
Detached Bungalow	28%
Semi-detached House	16%
Terraced House	10%
Semi-detached Bungalow	6%
Flat or Apartment	1%
Residential Care Home	0% (one response)
Bedsit/Studio	0%

The table below summarises the tenure type of accommodation:

	% of responses
Owner-occupied (no loan/mortgage)	55%
Owner-occupied (with loan/mortgage)	35%
Rented from Council	4%
Rented from a private landlord (unfurnished)	3%
Rented from a Housing Association	2%
Rented from a private landlord (furnished)	0% (one response)
Tied-Housing	0% (one response)
Co-Ownership Housing	0% (one response)
Residential Care Home	0% (one response)
Shared Ownership Housing	0%

Of those that own their own property, 71% share ownership with a spouse or partner and 23% are the sole owner.

The majority of homes have either 3 bedrooms (46%) or 4 bedrooms (28%). There are more smaller properties (1 or 2 bedrooms – 18%) than larger properties (5 or more bedrooms – 6%). The average (mean) size of properties in the village is 3.15 bedrooms per property.

The majority of respondents have lived at their current address for more than 10 years (61%) with 26% having lived at the same property for between 3 and 10 years. 4% of respondents have lived at

their current address for less than 1 year.

The survey asked respondents for factors that influenced their decision to move to their current home. The most popular 5 responses were:

	Number of responses
To move from urban area to country	69
A bigger garden	60
To move to a larger home	56
To move closer to family or friends	38
To be closer to work or a new job	30

## Your Future Housing Choice

Whilst the majority of respondents do not see a need to move or extend their property (50%) a clear proportion anticipate a need to move or extend either within the next 1 to 2 years (8%) or 3 to 5 years (9%). A further 23% are unsure about their future housing needs. These results suggest some uncertainty about the housing needs in the village.

Only those indicating that they have a clear need or intention to move answered the following questions in this section (total eligible respondents is 58). The number of responses to these questions suggests that some caution should be exercised when using this information. Most questions allow for multiple responses, so totals may not equal 58.

When asked for the reasons motivating a desire to move/extend the most popular reasons given were: to move to a larger home (6 responses); to move to a smaller home (5 responses); a bigger garden (5 responses). No other options secured more than 3 responses. 29 responses indicate a preference for existing properties with 16 in favour of new build and 9 in favour of self-build. There was no interest in co-housing. Interest in new build properties is largely due to perceptions of better energy efficiency (14 responses) and lower maintenance costs (10 responses).

There is a preference for moving into detached properties (both houses and bungalows received 21 responses each) with semi-detached properties less popular (bungalows 12 responses and houses 9 responses). Whilst most respondents *would like* 3 bedrooms (22 responses) there is also significant interest in both 2 and 4 bedroom properties (both 9 responses). However, when asked what size property they *expect* to move into there is more variation: 14 indicate 2 bedrooms, 16 indicate 3 bedrooms and 10 indicate 4 bedrooms.

The majority of those looking to move or extend wish to stay within Lawshall (21 responses) or within Lawshall and its surrounding parishes (14 responses). 9 respondents indicate that they have been prevented from being able to find a suitable property in Lawshall for more than 1 year (4 of these for more than 5 years). This is mainly due to not being able to find the right property (9 responses), but costs also play a significant role (3 cannot afford the cost of a mortgage, 3 cannot afford moving costs, 3 indicate a lack of affordable housing).

The most favoured option to assist moving is self-build (7 responses) with 3 respondents indicating that they would consider moving to a smaller house if it would make the move easier. 3 respondents

were willing to consider moves to more affordable parts of the Babergh district, and 2 to more affordable parts of the County.

These results may indicate a mismatch between the property available in the village and the desires/needs of those that wish to move (and stay locally).

## **Future Changes to the Number of People in Your Household**

There were 205 responses to the question concerning whether members of the household will need to move into their own accommodation in the next 10 years. Of these 64 responded positively and are therefore eligible for the remaining questions in this section.

The results suggest that there are approximately 79 children who will be over 16 and intending to move out; 10 parents or grandparents; and 8 others. The desire to move out of the current household creates a demand to for housing. In the majority of cases (66) the person is likely to move out in 3 to 10 years but there is a substantial more immediate need with 21 intending to move out within 1 to 2 years and 17 within the next year. 40 individuals hope to remain within Lawshall, with 58 hoping to move away.

The majority of those moving out expect to move into a house (Semi-detached – 30; Terraced – 29; Detached – 23 responses) or into a flat or apartment (28 responses). In most cases, respondents anticipate purchasing the property with a mortgage (51 responses) but a significant proportion anticipate private rental (22 responses) or even outright ownership (13 responses).

Two questions asked about the financial arrangements for those moving out. Most responses indicate an uncertainty about the costs of mortgage or rent that might be affordable (perhaps because the move is not expected for some years). Amongst those able to answer this question costs of £100-£150 per week(15 responses) and £150-£200 per week(8 responses) were most popular. Whilst in most cases the deposit or bond will come from personal savings (63 responses) parents also expect to support their children in a very significant proportion of cases (42 responses). A much smaller, but still significant, proportion will seek government support (22 responses).

## **Care and Support Needs of the People in Your Household**

Respondents were asked to note the disability or long-term illnesses of members of their household. In total 60 conditions were registered across 38 households. This suggests that there are a number of households in which one person has multiple healthcare challenges or multiple people living with at least one healthcare challenge. Where they are in receipt of care or support this is most commonly given by a family member (12 responses) or provided by the NHS (10 responses). 4 respondents indicated that they do not regard the support they get as sufficient.

33 households responded to the question concerning adaptations for those with a disability. 20 respondents indicate that they have no adaptations, but that none are required. However, the responses also show that 6 households do not have adaptations but feel they are needed – the survey does not allow for these people to be identified, but signposting to support was given in the survey

documentation.

The most common facilities already existing in properties in the village are: handrails (9); a ground floor toilet (8); and downstairs bedroom (5). The most common adaptations that respondents feel need to be provided are: an alarm system (6); bathroom adaptation (4); and wheelchair adaptations (3).

Only 3 respondents indicate that they *need* to move in order to resolve the problems that they have with their house (12 indicate that they do not). In one case this is because their home cannot be adapted, and another to move closer to family and friends. The last remaining case was 'for another reason'.

13 respondents indicate with some certainty that they have an elderly relative that may need to move to Suffolk within 3 years to receive support; a further 10 respondents are unsure. The majority of respondents indicate that they expect this person (or people) to live independently, perhaps with some support, but 5 indicate an expectation that they will move into residential care.

## Money Matters

For 37 (out of 68 responses to this question, 54%) respondents, rent or mortgage costs account for less than 15% of their net household income. Whilst 62 respondents indicate that they have no problem in paying for housing-related bills a small number of residents indicate that these costs do cause problems (2 with rent/mortgage; 5 with fuel bills; 6 with Council Tax; 5 with other bills) and a further 8 respondents prefer not to say. Further analysis shows that 4 households indicate problems with 2 of these costs and 2 households with 3 costs. These concerns prompt some respondents to aim to take action to enable them to meet these costs: 8 spend less on household non-essentials; 7 on household essentials; 5 increase their hours of work; and smaller numbers take other steps including increasing their borrowing or using savings.

28 respondents indicate that they have total savings in excess of £25,000; with 15 indicating savings of less than this and a further 11 indicating no savings at all. This figure may prove significant in terms of paying for the future costs of care.

The table below summarises the estimated value of the respondents' property:

	Number of responses
£50,000 - £100,000	0
£100,000 - £150,000	1
£150,000 - £200,000	9
£200,000 - £250,000	8
£250,000 - £300,000	11
£300,000 - £350,000	10
£350,000 - £400,000	8
£400,000 - £450,000	1
£450,000 - £500,000	7
£500,000 - £550,000	3

£550,000 - £600,000	3
£600,000 - £650,000	5
Prefer not to say	9

The table below summarises the estimated equity in the respondents' property

	Number of responses
Less than £0	0
Up to £9,999	0
£10,000 - £29,999	1
£30,000 - £49,999	1
£50,000 - £74,999	3
£75,000 - £99,999	1
£100,000 - £199,999	12
£200,000 - £499,999	29
£500,000 or more	9
Prefer not to say	17

The results in the two tables above result from the large proportion of properties owned without a mortgage – that the majority of the value of the property is available as equity.

The table below summarises household (annual gross) income of respondents:

	Number of responses
Up to £10,000	2
£10,000 - £15,000	0
£15,000 - £20,000	7
£20,000 - £25,000	5
£25,000 - £30,000	7
£30,000 - £40,000	11
£40,000 - £50,000	5
£50,000 - £60,000	5
More than £60,000	13
Prefer not to say	26

## Concluding Comments

Whilst the detailed interpretation of results into a formal plan required additional insight and analysis a small number of discussion points are highlighted below.

- Almost 25% of households express a desire or need to move in the next few years:
  - Many wish to stay in or near to Lawshall
  - There is no clear indication that the current housing mix (size, type, tenure) is unsuitable, but some indication that the right properties are not available
  - There is a small but significant interest in self-build
- A large number of households have at least one person that will need to move out in the next few years (in most cases a child):
  - Many wish to stay in Lawshall, but more than half will move away
  - This raises questions about whether the 'family home' will continue to be suitable after children leave
- Quite a large proportion of households have at least one person with long-term care needs:
  - There was a small, but clear, indication that adaptations are required in some properties to keep them suitable for ongoing needs
  - At the moment, few of those with long-term needs feel a *need* to move out of their current property
- Most households in the village do not have a concern meeting their household bills, but a small proportion do. There is a risk that this group may become hidden amongst a generally affluent picture.