



## **WHALLEY**

# **HOUSING NEEDS SURVEY**

**Ribble Valley Strategic Housing**

**Report prepared by John Barber  
Housing Officer  
January 2011**

# WHALLEY HOUSING NEEDS SURVEY

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## **Appendices**

Appendix 1 – Copy of Housing Needs Survey Form

Appendix 2 – Summary of Comments  
Appendix 3 – Breakdown of Housing Need

## **WHALLEY HOUSING NEEDS SURVEY INTERIM SHORT REPORT** **JANUARY 2011**

### **SUMMARY AND KEY FINDINGS**

#### **AIM**

To investigate the local affordable housing need for the parish of Whalley in Ribble Valley.

#### **SURVEY DISTRIBUTION AND RESPONSE**

In agreement with Whalley Parish Council, Ribble Valley Borough Council prepared a two-part survey for distribution (see Appendix 1). The questionnaire was based on the Department of Environment Food and Rural Affairs' (DEFRA) revised Housing Needs Survey Form, dated November 2005, and produced in partnership with the Housing Corporation and the National Network of Rural Housing Enablers. The questionnaire is divided into two parts. The first part seeks information on existing households; while the second part is for those persons/households in housing need.

The survey forms were posted on the 19<sup>th</sup> November 2010 to 1524 households within the Parish of Whalley (see Figure 1), in accordance with Ribble Valley's Council Tax records. Householders were allowed four weeks to complete the survey forms, to be returned by prepaid post to the Housing Officer by the 17<sup>th</sup> December 2010. Additional Part Two survey forms were made available for anyone likely to have a local affordable housing need in the next five years.

A total of 1524 survey forms were issued, 2 were returned undelivered and 8 spoiled and a total of 523 replies were received, a response rate of 34% to the survey, a good response rate in comparison to other local Housing Needs Surveys undertaken by Ribble Valley. Of the 523 Part One Surveys returned, 62 arrived with Part Two completed. Of the part twos returned several did not have all the questions in that part fully answered, however to ensure all information obtained from the surveys is included in the analysis these have been included. Therefore, with all 62 Part Two forms this equates to 12% of returned forms and a total of 4% of the total survey forms issued.

### **SUMMARY AND KEY FINDINGS**

The key points regarding the housing market and its context in Whalley parish are as follows: -

- Council Tax records reveal that Whalley has proportionately less housing stock in the lower two bands of A and B (25%) compared to Ribble Valley (33%) and Lancashire's (58%) profiles. **This profile indicates a lack of affordable housing stock in the parish.**
- According to Land Registry records from Jan 2010 to November 2010, the **'average sale price' of properties within Whalley as £294,360.** The lowest average sale price in Whalley's postcode area during this quarter was **£109,000 for a flat type property.** From research into the current advertised open market values, at the time of research, the lowest advertised sale price in the Whalley parish was **£119,950** for a two-bedroom house. The median house price for Whalley Parish was £250,000 for a semi-detached three-bedroom house. **This is an indicator of a lack of affordable housing within the parish.**
- On average Whalley's house prices are 25% higher than Ribble Valley and 53% higher than the whole of Lancashire.
- The largest numbers of respondents in housing need are single or two person households (56%).
- Of those that responded and identified a housing need; 27 (44%) are families (see Appendix 3).
- Most people in housing need would prefer to buy their own home (61%).
- 8% would consider a property under the New Build Home-Buy Scheme<sup>1</sup> or a Shared Ownership Scheme<sup>2</sup>, while 37% would prefer to rent.

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<sup>1</sup> Government Scheme, which enables people to buy a share in a newly built private property.

<sup>2</sup> Whereby a person can buy a share of the property with a housing association or private developer.

- 6% of housing within Whalley is classified as affordable housing either owned by the Council / local registered social landlord.
- Although there is intense competition for affordable properties, the number of respondents in housing need who have registered with the local authority and housing providers is low (27%).
- 54% of respondents in housing need state that their net earnings are below £385 per week.
- The survey shows that of those households that responded, 37% are in favour of more housing being developed if it were affordable and for local people.
- Of the respondents to part two of the survey 74% were in favour of affordable housing.
- The median affordable mortgage (based on net earnings and a 95% mortgage) for the Parish is £55,575.
- The average mean affordable mortgage (based on net earnings and a 95% mortgage) for the Parish is £61,273.

## **1. INTRODUCTION**

Ribble Valley Borough Council in partnership with Whalley Parish Council undertook a Housing Needs Survey in November/December 2010.

The area included in the survey broadly covers the BB7 9 postcode as shown in Figure 1.

The survey aims to provide an indication of the number, type and cost of affordable of housing that is required within the parish. It has to be recognised, however, that any survey of this kind has its limitations:

- People's responses express their aspirations as well as need. Whilst it is necessary to take account of these when considering need, affordable housing is based on actual need. For example, although a single person may state a preference to live in a two or three bedroom property, in reality they may only qualify for a one-bedroom unit.
- The survey does not identify those who have already left the area due to lack of affordable housing; those that work but do not live in the parish; or those living without a fixed address.
- Further work is required to explore the needs of those requiring support and care.

The survey also gives the views of respondents on any future housing development in the parish.

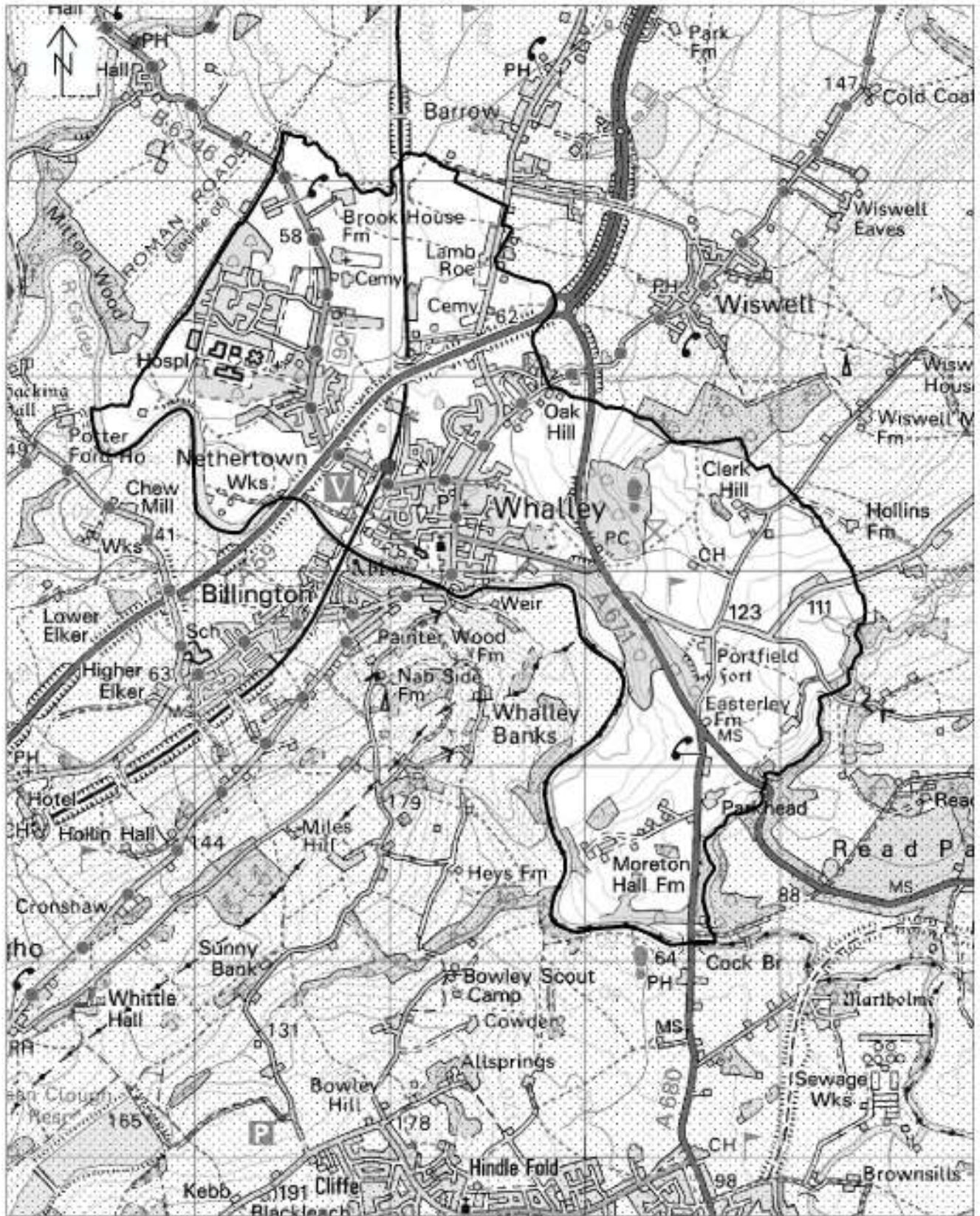
### **1.1 WHALLEY**

Whalley is a large village in the Ribble Valley, East Lancashire on the banks of the River Calder. The parish consists of the old village that has grown from a traditional village centre with a large estate of new properties on the site of the former hospital just out of the centre. It benefits from having good transport links with road and rail giving access to East Lancashire towns, (Clitheroe 3 miles, Accrington 9 miles and Blackburn 11 miles) larger cities, the coast and beautiful surrounding countryside.

A busy village centre containing a variety of shops, restaurants, galleries and public houses all supported by local and visiting shoppers. Many people come to see the Historic Whalley Abbey and Parish Church. These buildings date back to medieval times and hold a fascinating link to centuries of history. Whalley Viaduct's 48 brick arches stride across the valley of the River Calder, dominating the landscape and is the longest and largest railway viaduct in Lancashire.

The 2001 census gave a population of 2645 many of who travel to work outside the area. Traditional employment would have been in mill and agricultural work but with the demise of these industries other sources of paid work necessitate going further field.





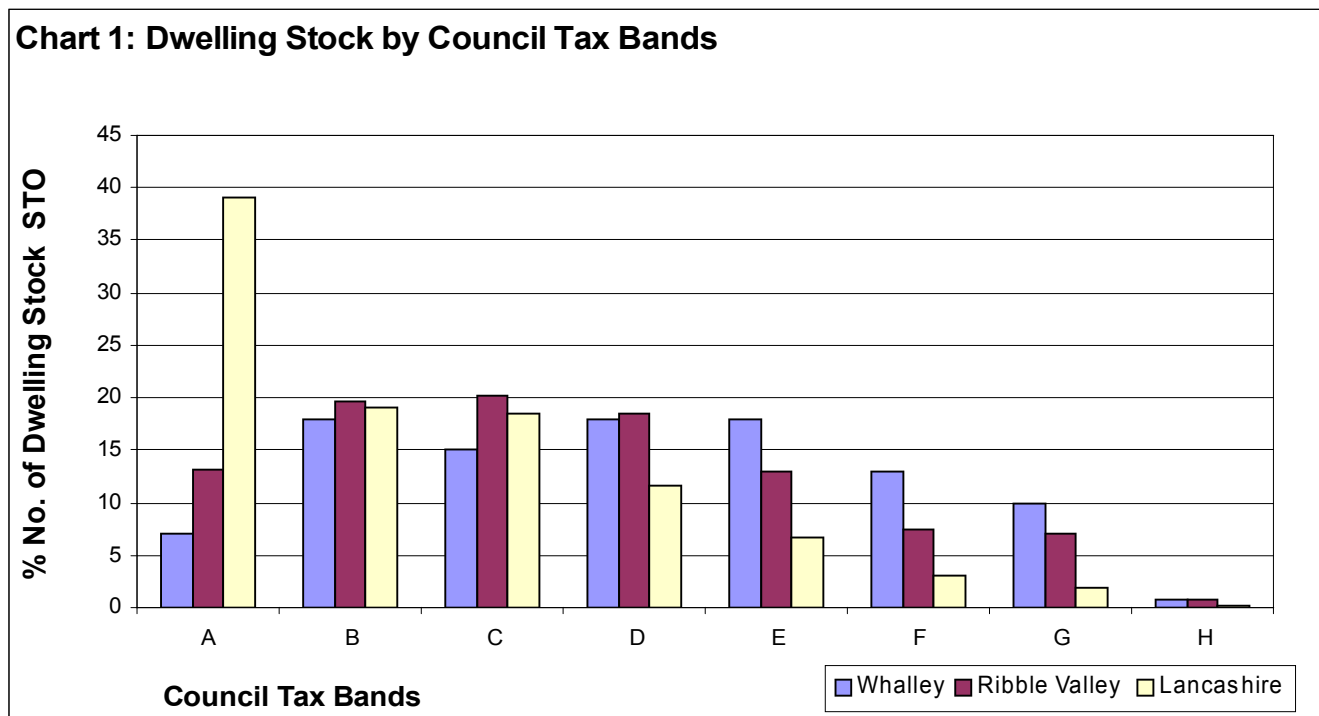
Scale NTS 19 October 2010

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2010

Figure 1: Whalley Parish  
2. **HOUSING MARKET & CONTEXT**

## 2.1 COUNCIL TAX BANDS

Council tax bands provide an overall profile of the relative value of housing in Whalley. The following chart profiles this against Ribble Valley and Lancashire as a whole. The chart shows that Whalley has proportionally less housing stock in the lower two bands of A and B (25%) compared to the Ribble Valley (33%) and Lancashire's profile (58%). **This profile indicates a lack of affordable housing stock in the Parish.**



## 2.2 PRIVATE SECTOR HOUSING MARKET

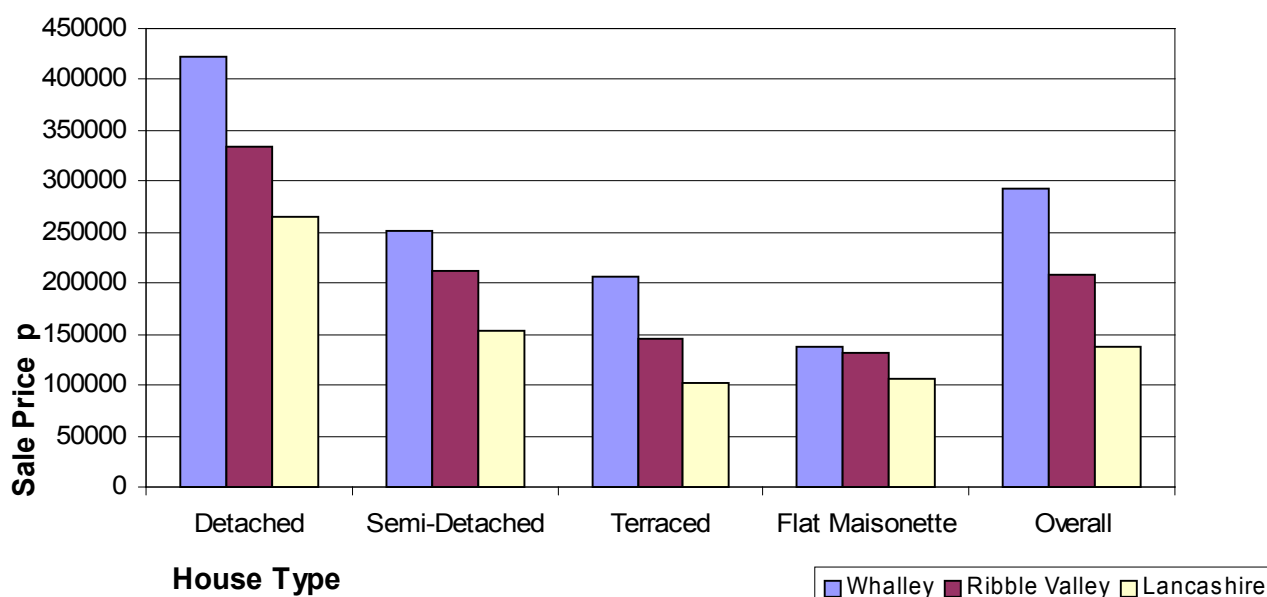
### 2.2.1 Owner Occupied

Local Estate Agents, Local Papers, and the World Wide Web were consulted for current advertised open market sale prices. From the information gathered the **lowest advertised house price in Whalley parish, at the time of research was £119,950** for a two-bedroom house. The median house price for Whalley Parish was £250,000 for a three-bedroom semi detached house. House prices ranged from £119,950 to £1,400,000.

Information from the Land Registry Website was used to gain further information on the 'actual average house price sales' in Whalley's postcode area of BB7 9. The benefit of the Land Registry records is that it enables a base for comparison of prices against a wider context. The information shown represents 34 sales for the period Jan 2010 to November 2010.

The chart shows that the '**Overall**' average actual house price sale was **£294,360 for Whalley's postcode area**. The information also reveals that the **lowest average sale price in Whalley's postcode area was £109,000 for a terraced property**. Based on the overall average figures, Whalley's house prices are 25% higher than Ribble Valley and 53% higher than the whole of Lancashire.



**Chart 2: Land Registry Average House Prices**

### 2.2.2 Private Rented Sector (PRS)

At the time of research there were seven commercially advertised properties for rent within a half-mile radius of Whalley centre. The most expensive was a 4 bed-roomed detached house at £1,250 per calendar month. The lowest priced property was a one bed-roomed flat at £450 pcm. The average price for available property was £735 pcm; the only 'average' family home available to commercially rent was a 4 bed-roomed semi detached house at £750 pcm. This is an indicator of the lack of affordable private rented accommodation within the parish.

## 2.3 PROFILE OF AFFORDABLE HOUSING IN WHALLEY

There are 90 units of affordable housing in Whalley, 72 are owned by Ribble Valley Homes which consists of 14 general needs houses and 58 sheltered or supervised properties for the over 55's. St Vincent's H.A. own a total of 14 properties for rent to general needs clients, with Accent HA owning 4 flats for local single people or families.

### 2.3.1 Registration of interest in affordable housing

There are currently 406 households on Ribble Valley's Social Housing Register for Whalley and are broken down as follows: -

- 171 requiring one bedroom sheltered accommodation
- 64 requiring two bedroom sheltered accommodation
- 70 requiring one bedroom general needs accommodation
- 40 requiring three bedroom house
- 5 requiring a four bedroom house

### **3. ANALYSIS OF WHALLEY HOUSING NEED SURVEY RESULTS**

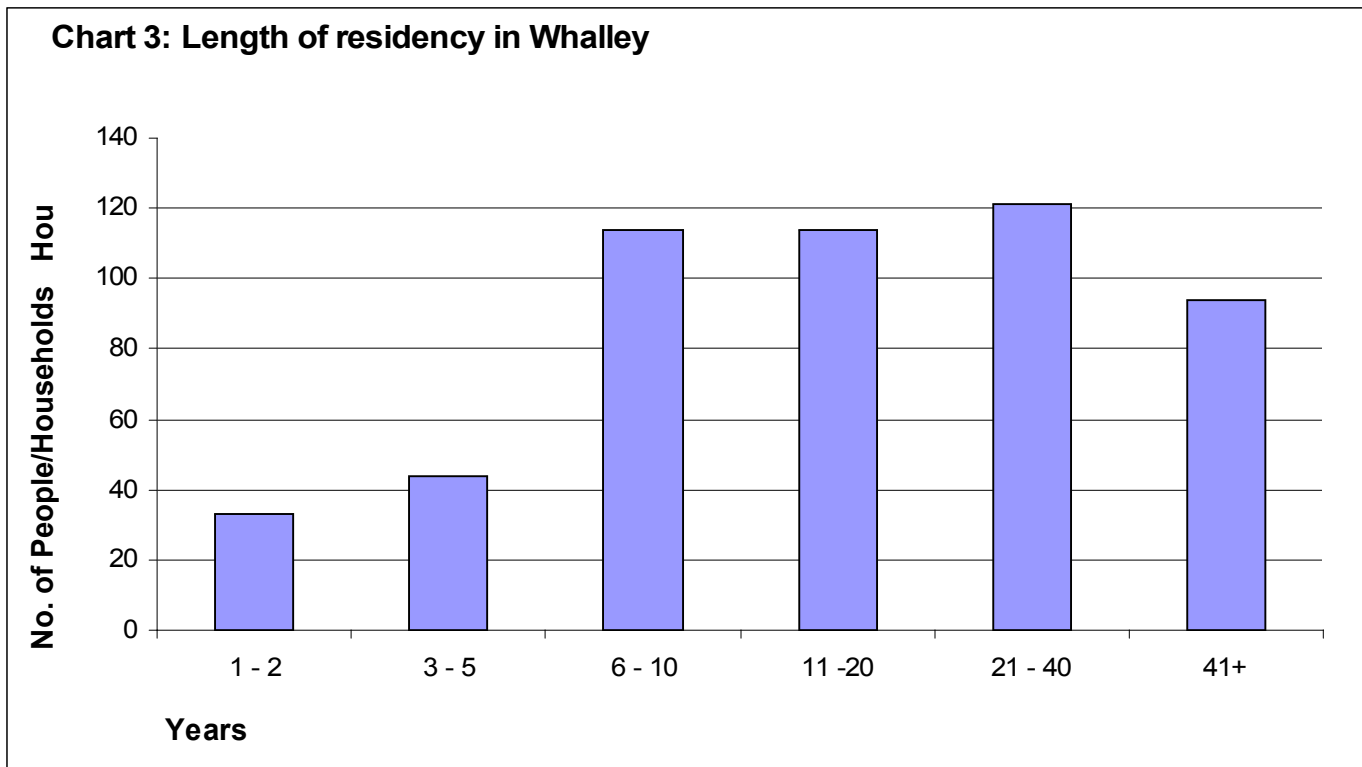
The Strategic Housing Department for Ribble Valley Borough Council, in agreement with Whalley Parish Council prepared a two-part survey for distribution (see Appendix 1). The questionnaire was based on the Department of Environment Food and Rural Affairs' (DEFRA) revised Housing Needs Survey Form, dated November 2005, and produced in partnership with the Housing Corporation and the National Network of Rural Housing Enablers. The questionnaire is divided into two parts. The first part seeks information on existing households; while the second part is for those persons/households in housing need.

The survey forms were posted during week commencing 22<sup>nd</sup> November 2010 to 1524 households within the Parish of Whalley (see Figure 1), in accordance with Ribble Valley's Council Tax records. Householders were allowed three weeks for completion of the survey forms, to be returned by prepaid post to the Housing Office by the 17<sup>th</sup> December 2010. Additional Part Two survey forms were made available for anyone likely to have a local affordable housing need in the next five years.

A total of 1524 survey forms were issued, 2 were returned undelivered, eight were spoiled; a total of 523 replies were received, a response rate of 34% to the survey, a good response rate in comparison to other local Housing Needs Surveys undertaken by Ribble Valley. Of the 523 Surveys returned, 62 arrived with a completed Part Two. Of these Part Two surveys received, several did not have all the questions answered, however to ensure all information obtained from the surveys have been included in the analysis. Therefore, data from all the 62 Part Two forms (4% of the total surveys posted) received from households indicating a need for affordable housing is used in this report.

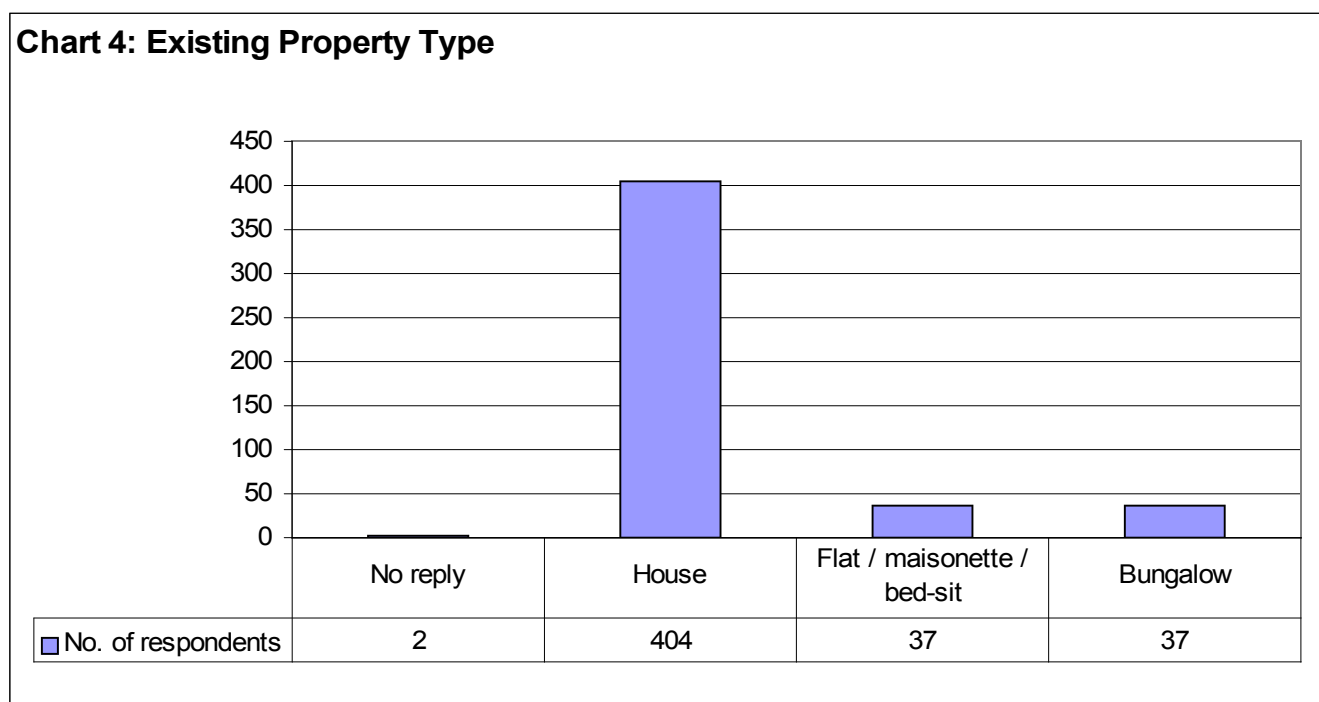
## 4. PART ONE: INFORMATION ON EXISTING HOUSEHOLDS

### 4.1 Length of Residency in Whalley

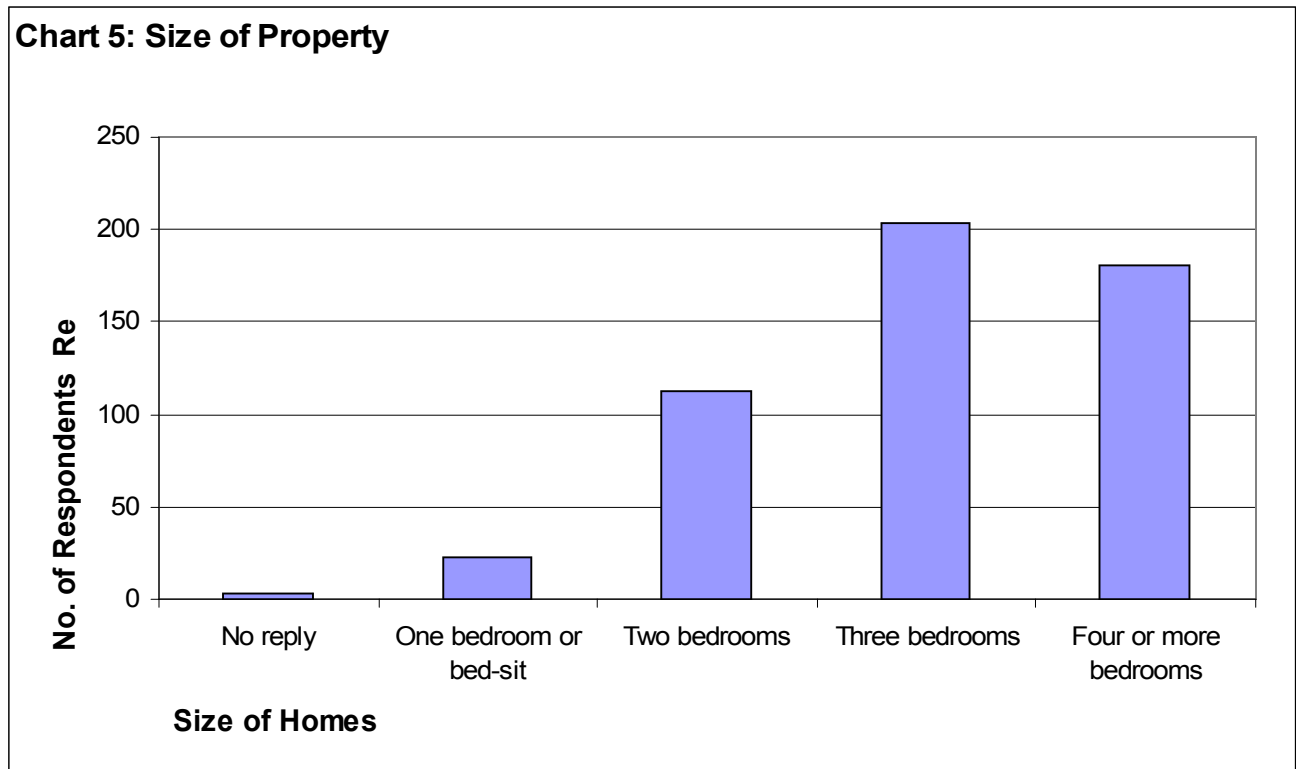


There is a clear indication that Whalley has a stable community life reflected by the number of people who have lived in the village for many years. 63% of those who responded to the survey have lived in Whalley for more than ten years. The average length of residency is 16 years, but there are also a significant number of residents (37%) who have moved to Whalley in the last 10 years.

### 4.2 Property Type

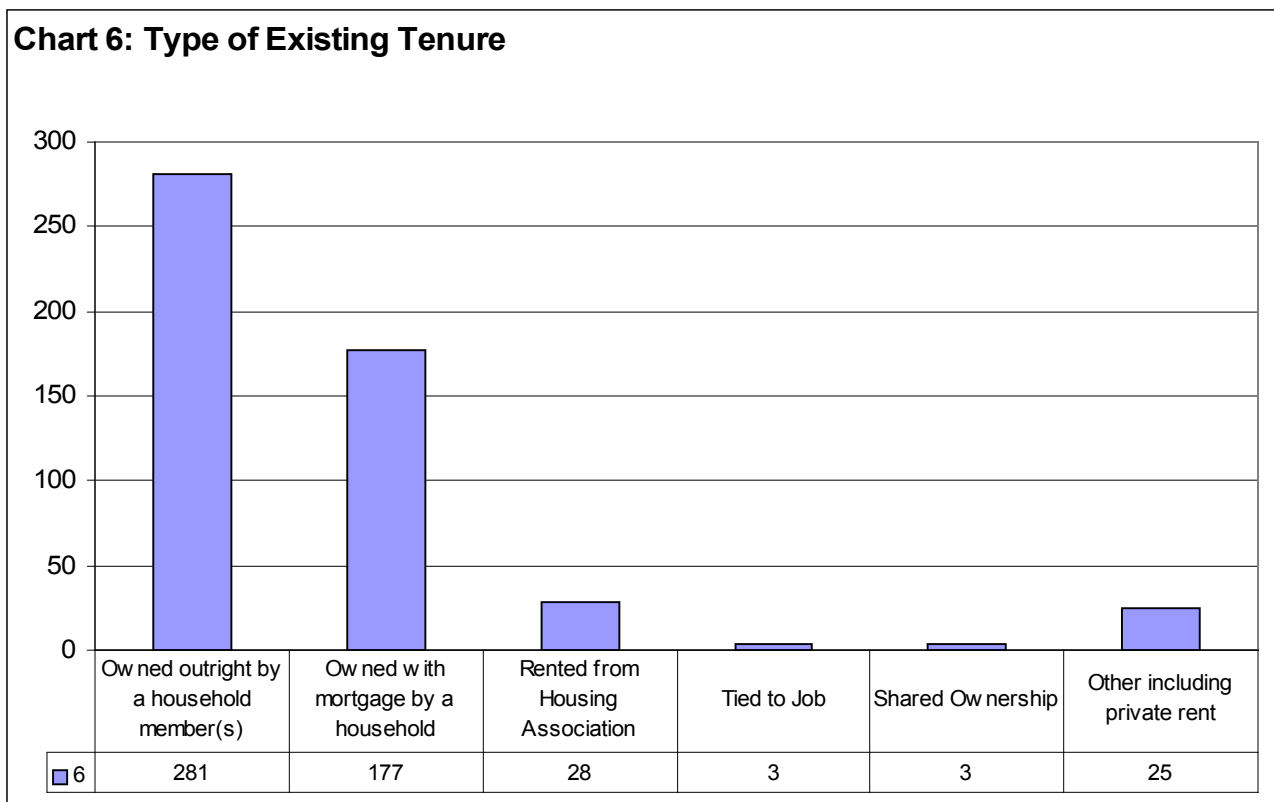


### 4.3 Size of Property



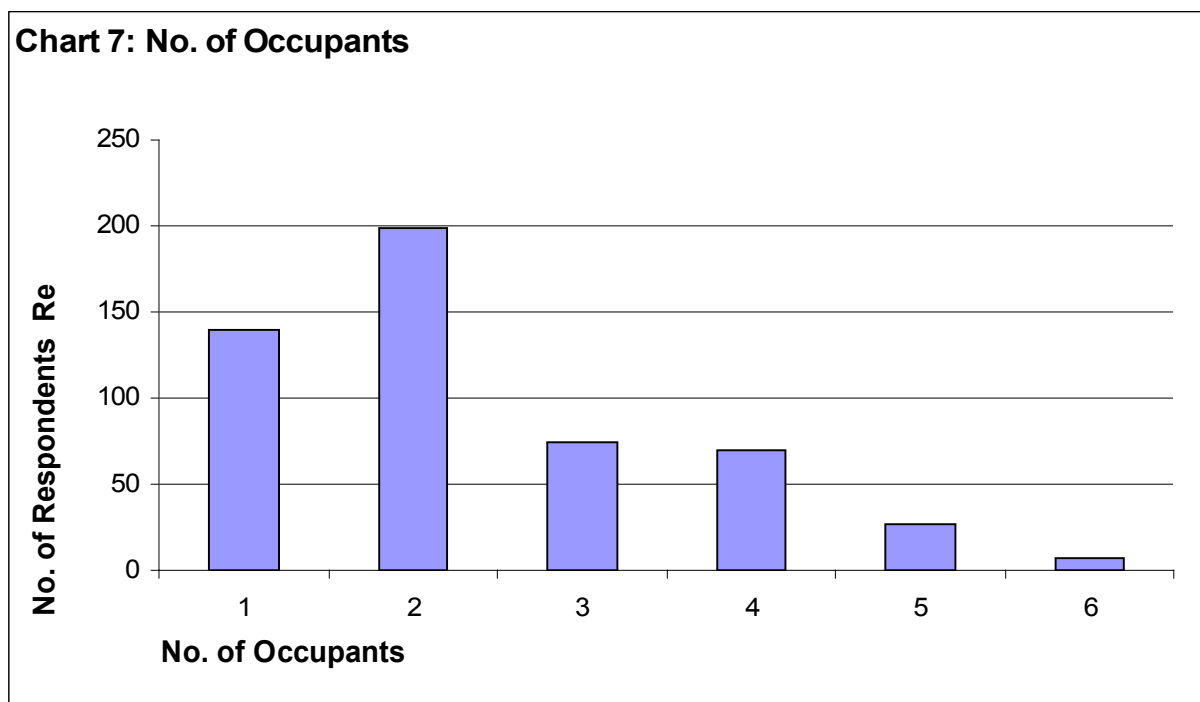
61% of respondents live in 2 or 3 bedroom accommodation while 34% of respondents live in 4+ bedroom properties.

### Tenure



88% of respondents own their own home, which is higher than the percentage of people throughout both the Ribble Valley (81%) and County average of 75%<sup>3</sup>, who own their own properties. Only 10% of properties are rented within the parish, which is below the County average of 25%.

#### 4.5 Number of occupants per household



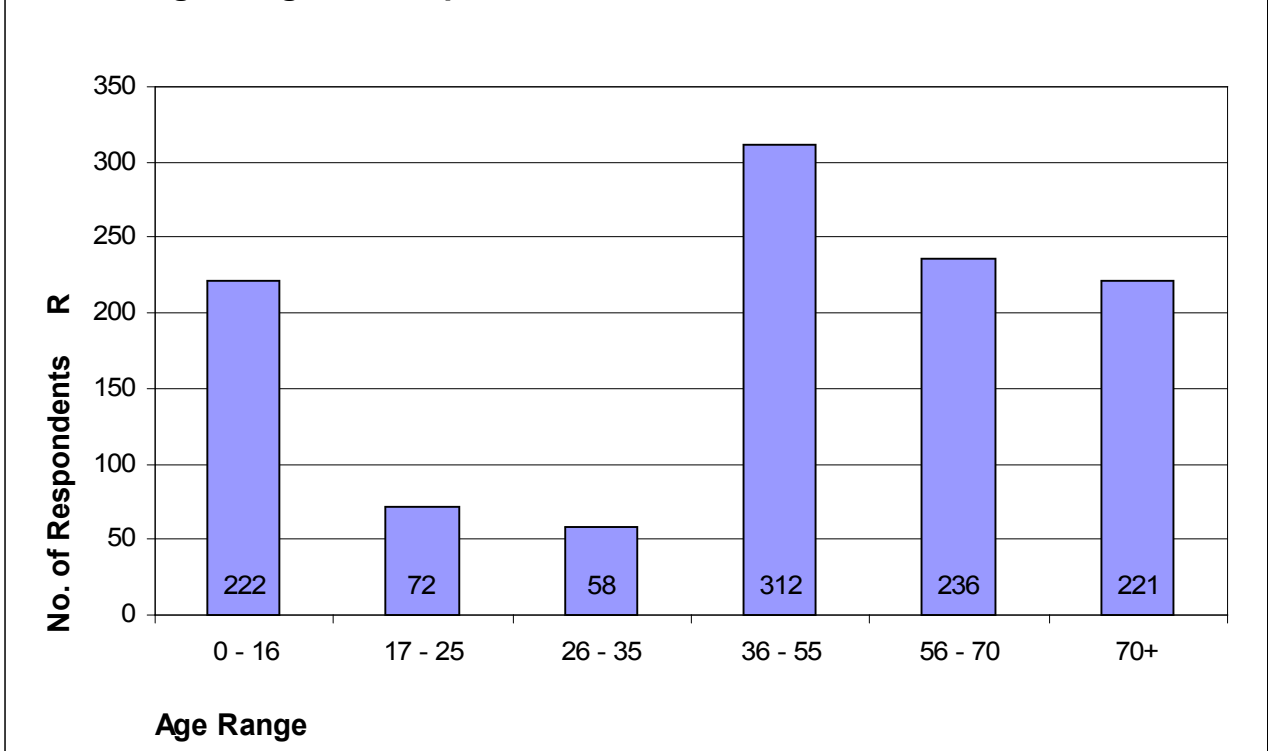
The chart indicates that of those who responded, two-person households are the most common.

#### 4.6 Age range of respondents

Identifying the age range of respondents provides some idea of need for future accommodation within the parish (Chart 8: Age Range of Occupants). In the long term, the 0 - 16 year olds are going to require housing; whereas the 17 - 25 year old age group may have housing needs either now or in the near future. 41% of people who responded to the survey are over 55 years old. These figures will have implications on future provision of housing for older people.

<sup>3</sup> Source: ONS – Census of Population, 2001

**Chart 8 : Age Range of Occupants**



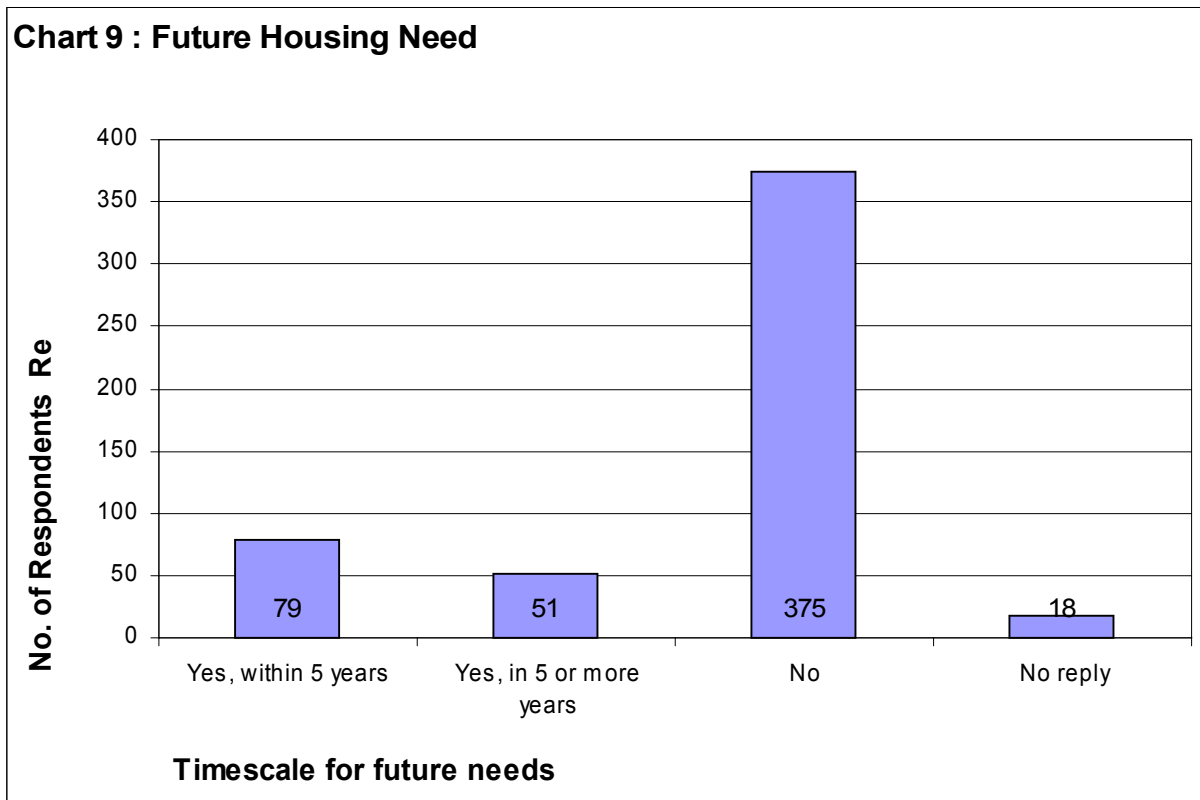
The 17 - 25 (6%) age group tend to want to move from family accommodation to independent housing but stay within easy reach of their families. 14 respondents (3%) indicated that they require adaptation of their existing home to make it more physically accessible for themselves. These respondents will have an implication on future provision of supported housing for older people within the parish.



#### 4.7 Migration of residents

The survey asked if anyone in the household had moved away from Whalley in the last 10 years due to difficulties in finding a suitable affordable house within the village. 5% (26) of the Housing Needs Survey's respondents stated that they knew family members i.e. children, parents, brothers, and sisters who had moved away for that reason.

#### 4.8 Future affordable housing development within the Parish



Out of the 523 questionnaires returned 79 (15%) respondents indicated that they are in need of alternative accommodation now / within the next five years. 51 (10%) stated that they would be looking for future accommodation in five or more years, and a further 375 (72%) had no need for alternative accommodation.

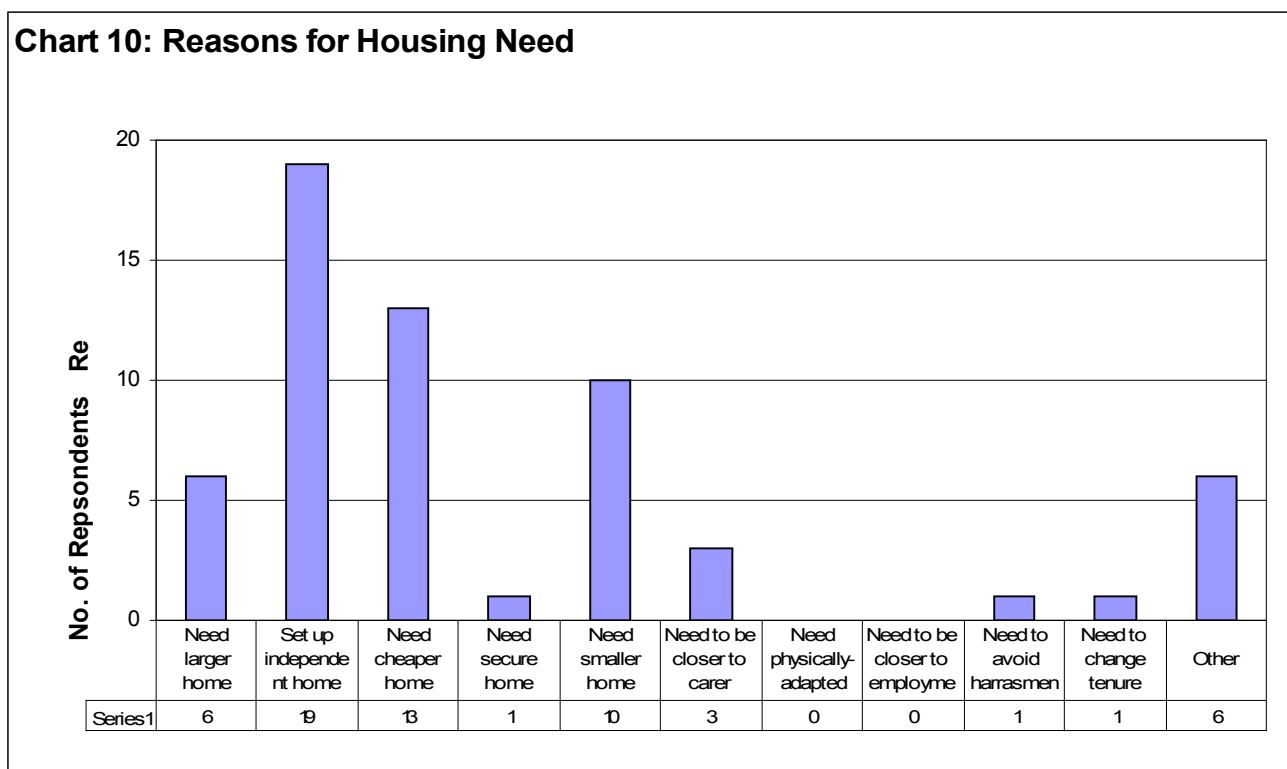
The 195 of those who responded (37%) stated they were in favour of a small development of affordable housing within the area. A breakdown of responses is shown in Appendix 2.

## 5. PART TWO: HOUSING NEEDS INFORMATION

Completed Part Two survey forms were received from 62 households, indicating a need to move to another house within the Parish. The household composition of those returning Part 2 is shown below:

- 19 Single households representing 31% of the total
- 8 Couple households representing 13% of the total
- 29 Family households representing 47% of the total
- 3 Elderly households representing 5% of the total

### 5.1 Reasons for housing need



Out of 523 questionnaires returned, 62 respondents stated that at least one member of their household is in housing need and one of the above circumstances is given as the reason<sup>4</sup>.

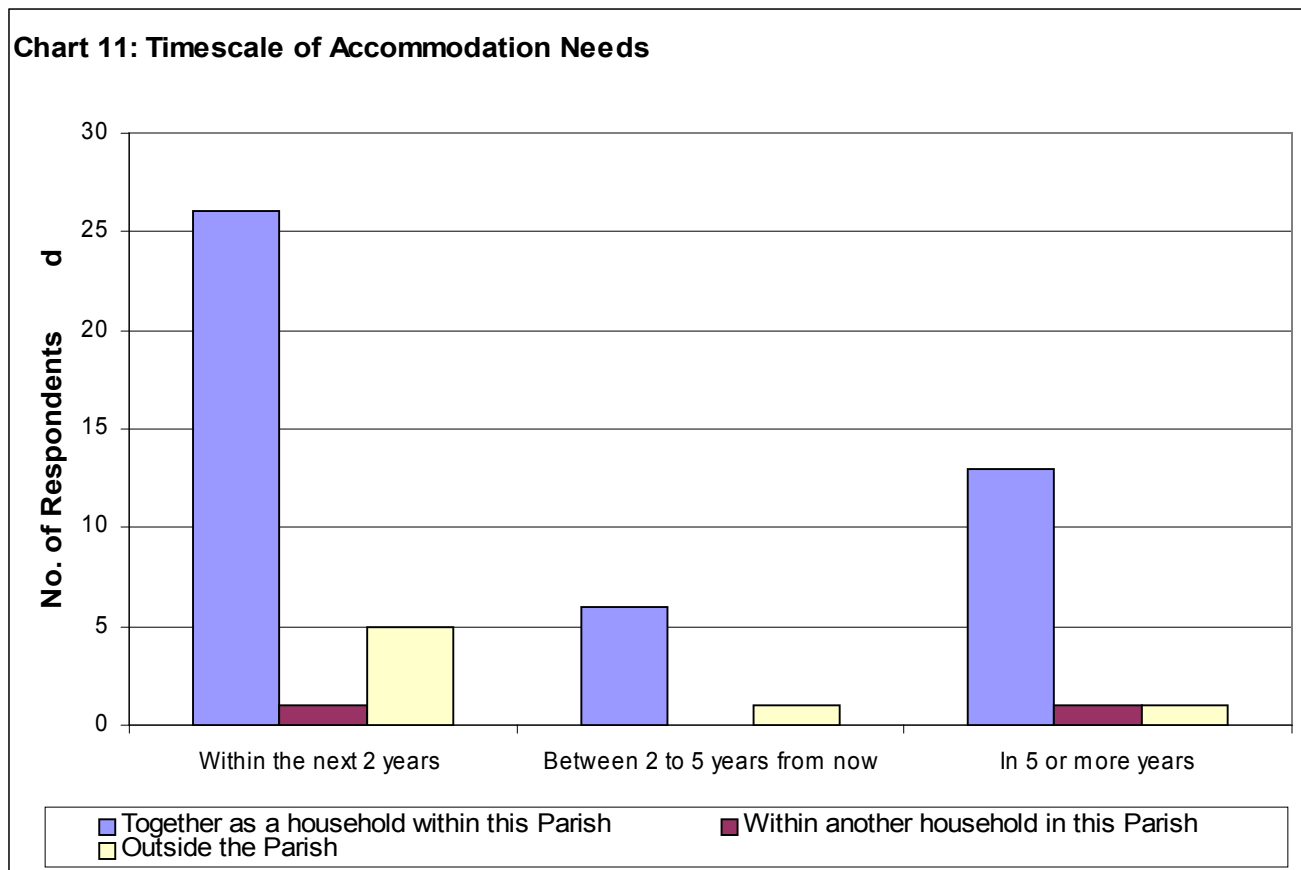
This figure represents 12% of respondents who have someone in their household who is in housing need. A high proportion of respondents (19 31%) who believe they are in housing need stated that they require independent accommodation. This is often younger people wishing to set up home for the first time.

10% (6) of respondents stated that their current home is too small, while 16% (10) household/respondent stated that their accommodation was too large and expressed a wish to downsize. 5% (3) stated that they needed to be closer to a carer or dependent to give or receive support.

Of the 'Other' comments received the majority referred to the need for future residential care due to health and mobility problems.

<sup>4</sup> Some respondents gave more than one reason.

## 5.2 Timescale of Accommodation Needs



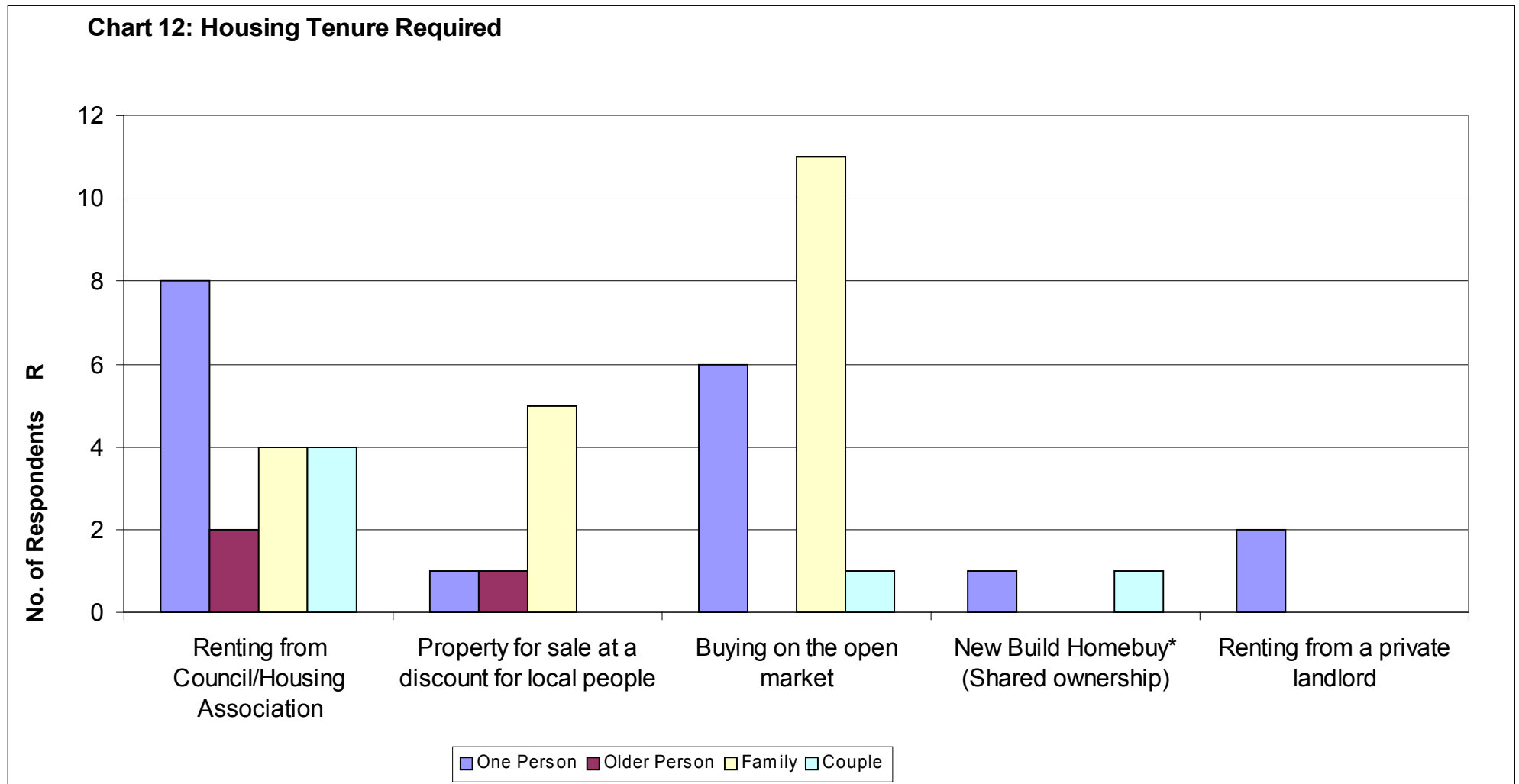
The survey asked whether any household needed accommodation within the next 2 years, between 2 to 5 years or in 5 or more years although it is recognised that this is difficult to predict. Of the 62 respondents who indicated a housing need, 26 (42%) require housing within the next 2 years. 7 (11%) stated that they would require alternative housing in the next two to five years and 13 (21%) in five or more years. The majority of respondents currently live together as a household within the Parish.

### Accommodation required for people with support needs and disabilities

Of the 62 respondents who stated that they are in housing need, 13 indicated a need for some level of support or facilities for disabled householders. These respondents requirement are broken down as follows:

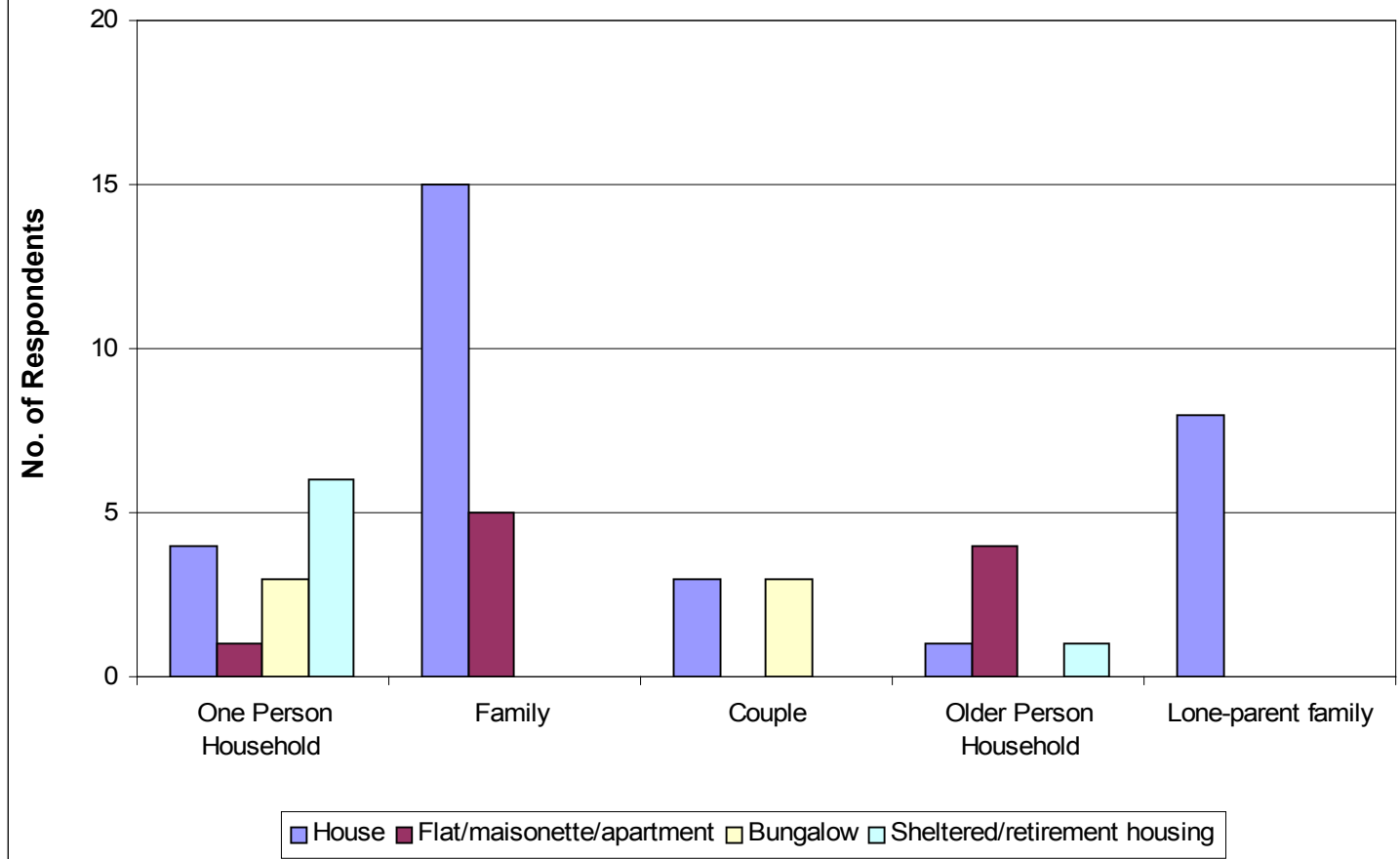
- 9 requiring ground floor accommodation
- 1 requiring other housing; such as sheltered housing with support services provided
- 3 Requiring sheltered housing with support services provided

## 5.4 Housing accommodation required by tenure



## **5.5 Housing Accommodation Required**

**Chart 13: Housing Accomodation Required**





A further breakdown of accommodation against tenure required is included within Appendix 3.

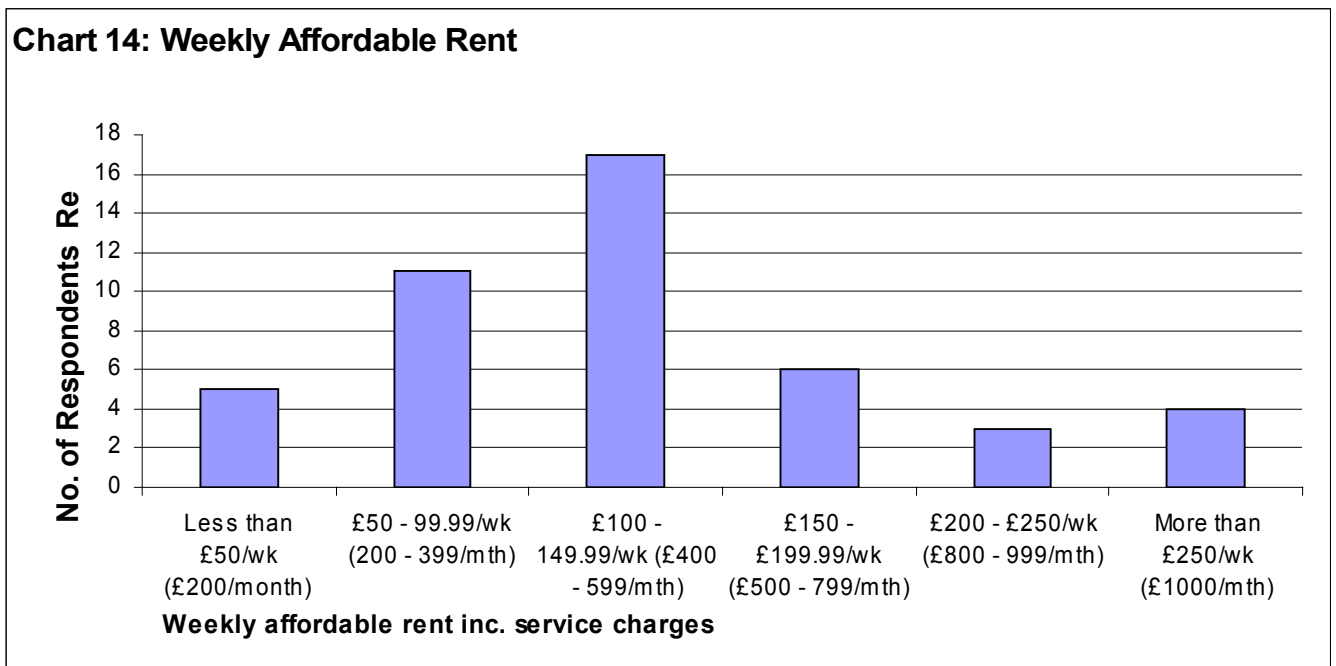
## 5.6 Affordability of Property

In determining local affordability from the results of the Housing Need Survey, the following financial indicators have been used.

- Housing for rent – rent levels no higher than 25% of the gross weekly full time earnings of those people identified as being in housing need.
- Housing for sale – to be affordable with a 95% mortgage equivalent to three times the gross annual income of those people identified as being in housing need.

### 5.6.1 By weekly rent

Of the 46 respondents to this question, as shown in the Chart 14 and Table 1, 16 (37%) of those who did respond stated that they could only afford a rent of less than £100 a week.

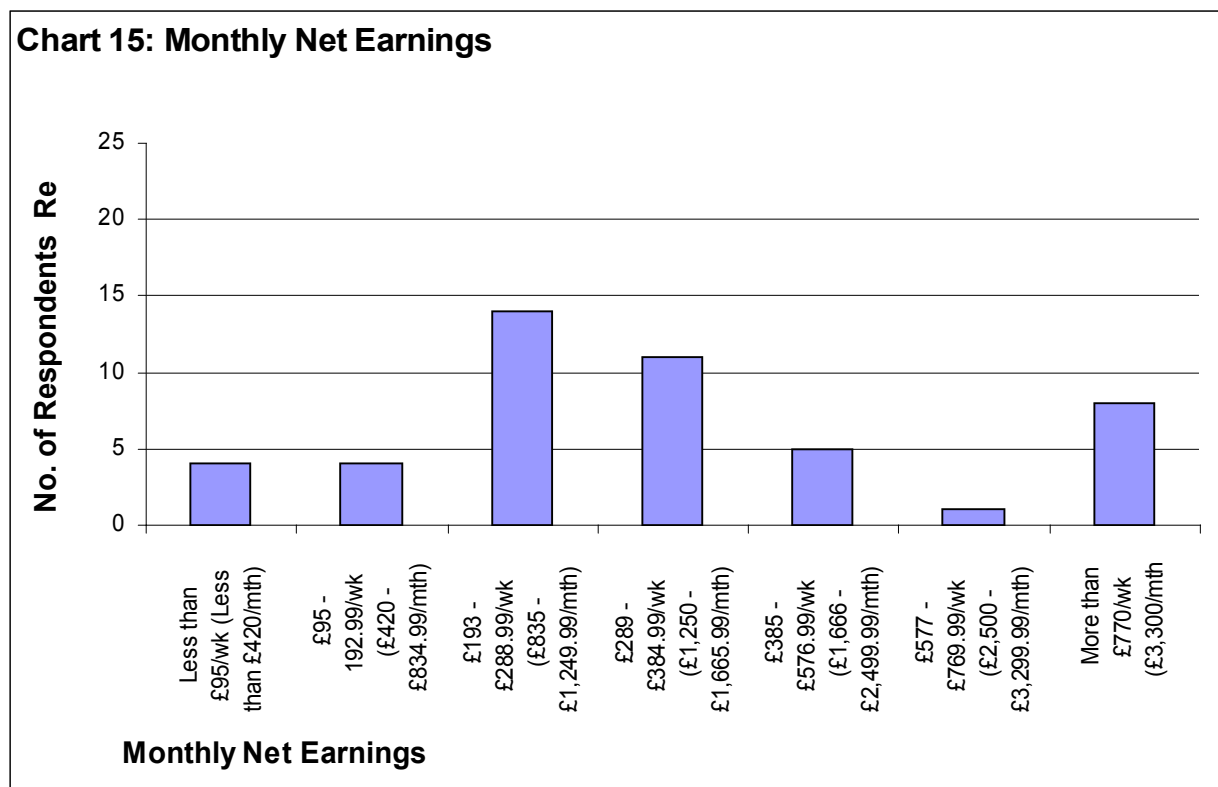


**Table 1 – Weekly Affordable Rent inc. Service Charges**

| Weekly Gross Income | Weekly Rent | Monthly Rent | No. of Respondents |
|---------------------|-------------|--------------|--------------------|
| <£50 per week       | £13         | £50          | 5                  |
| £50 - £99.99        | £25         | £108.00      | 11                 |
| £100 - £149.99      | £37.50      | £162.50      | 17                 |
| £150 - £199.99      | £50         | £216.50      | 6                  |
| £200 - £249.99      | £56.50      | £245.00      | 3                  |
| £250 +              | £62.50      | £270.50      | 4                  |

### Monthly Net Earnings (After Tax) of person/households seeking alternative accommodation

70% of respondents state that they earn less than £385 per week (approx £26,000 per annum gross). To obtain a mortgage on a £100,000 property a person would normally have to earn in the region of £30,000 pa gross.



Based on the above Monthly Net Earnings and assuming sole ownership affordable home ownership would need to be based on the following figures:

| Monthly Net Income | Gross Annual Income | 95% Mortgage | House Price | No. of Respondents |
|--------------------|---------------------|--------------|-------------|--------------------|
| <£420              | £6,550              | £18,675      | £19,655     | 4                  |
| £849.99            | £13,260             | £37,790      | £39,780     | 4                  |
| £1,249.99          | £19,500             | £55,575      | £58,500     | 14                 |
| £1,665.99          | £25,989             | £74,070      | £77,968     | 11                 |
| £2,499.99          | £39,000             | £111,150     | £117,000    | 5                  |
| £3,299.99          | £51,480             | £146,718     | £154,440    | 1                  |
| +£3,300            | £53,040             | £151,164     | £159,120    | 8                  |

The median affordable mortgage (based on net earnings and a 95% mortgage) for the Parish is £74,070.

The average mean affordable mortgage (based on net earnings and a 95% mortgage) for the Parish is £80,073.

### 2- Bed Home – Affordability Values

| Monthly Net Income | Gross Annual Income | 95% Mortgage | House Price | No. of Respondents |
|--------------------|---------------------|--------------|-------------|--------------------|
| <£420              | £6,550              | £18,675      | £19,655     | 1                  |
| £849.99            | £13,260             | £37,790      | £39,780     | 3                  |
| £1,249.99          | £19,500             | £55,575      | £58,500     | 1                  |
| £1,665.99          | £25,989             | £74,070      | £77,968     | 6                  |
| £2,499.99          | £39,000             | £111,150     | £117,000    | 2                  |
| £3,299.99          | £51,480             | £146,718     | £154,440    | 0                  |
| +£3,300            | £53,040             | £151,164     | £159,120    | 1                  |

The median affordable mortgage (based on net earnings and a 95% mortgage) in the Parish for a 2-bed house is £74,070.

The average mean affordable mortgage (based on net earnings and a 95% mortgage) in the Parish for a 2-bed house is £71,821.

### 3- Bed Home – Affordability Values

| Monthly Net Income | Gross Annual Income | 95% Mortgage | House Price | No. of Respondents |
|--------------------|---------------------|--------------|-------------|--------------------|
| <£420              | £6,550              | £18,675      | £19,655     | 1                  |
| £849.99            | £13,260             | £37,790      | £39,780     | 0                  |
| £1,249.99          | £19,500             | £55,575      | £58,500     | 5                  |
| £1,665.99          | £25,989             | £74,070      | £77,968     | 1                  |
| £2,499.99          | £39,000             | £111,150     | £117,000    | 2                  |
| £3,299.99          | £51,480             | £146,718     | £154,440    | 1                  |
| +£3,300            | £53,040             | £151,164     | £159,120    | 1                  |

The median affordable mortgage (based on net earnings and a 95% mortgage) in the Parish for a 3+- bed house is £55,575.

The average mean affordable mortgage (based on net earnings and a 95% mortgage) in the Parish for a 3+- bed house is £80,982

### 4- Bed Home – Affordability Values

| Monthly Net Income | Gross Annual Income | 95% Mortgage | House Price | No. of Respondents |
|--------------------|---------------------|--------------|-------------|--------------------|
| <£420              | £6,550              | £18,675      | £19,655     | 0                  |
| £849.99            | £13,260             | £37,790      | £39,780     | 0                  |
| £1,249.99          | £19,500             | £55,575      | £58,500     | 0                  |
| £1,665.99          | £25,989             | £74,070      | £77,968     | 1                  |
| £2,499.99          | £39,000             | £111,150     | £117,000    | 0                  |
| £3,299.99          | £51,480             | £146,718     | £154,440    | 1                  |
| +£3,300            | £53,040             | £151,164     | £159,120    | 0                  |

The median affordable mortgage (based on net earnings and a 95% mortgage) in the Parish for a 3+- bed house is £74,070

The average mean affordable mortgage (based on net earnings and a 95% mortgage) in the Parish for a 3+- bed house is £110,394.

*1- Bed Flat/Apartment - Affordability Values*

| <b>Monthly Net Income</b> | <b>Gross Annual Income</b> | <b>95% Mortgage</b> | <b>House Price</b> | <b>No. of Respondents</b> |
|---------------------------|----------------------------|---------------------|--------------------|---------------------------|
| <£420                     | £6,550                     | £18,675             | £19,655            | 0                         |
| £849.99                   | £13,260                    | £37,790             | £39,780            | 0                         |
| £1,249.99                 | £19,500                    | £55,575             | £58,500            | 0                         |
| £1,665.99                 | £25,989                    | £74,070             | £77,968            | 1                         |
| £2,499.99                 | £39,000                    | £111,150            | £117,000           | 0                         |
| £3,299.99                 | £51,480                    | £146,718            | £154,440           | 0                         |
| +£3,300                   | £53,040                    | £151,164            | £159,120           | 0                         |

The median affordable mortgage (based on net earnings and a 95% mortgage) in the Parish for a 1-bed flat/apartment is £55,575.

The average mean affordable mortgage (based on net earnings and a 95% mortgage) in the Parish for a 1-bed flat/apartment is £55,575.

*2- Bed Flat/Apartment - Affordability Values*

| <b>Monthly Net Income</b> | <b>Gross Annual Income</b> | <b>95% Mortgage</b> | <b>House Price</b> | <b>No. of Respondents</b> |
|---------------------------|----------------------------|---------------------|--------------------|---------------------------|
| <£420                     | £6,550                     | £18,675             | £19,655            | 1                         |
| £849.99                   | £13,260                    | £37,790             | £39,780            | 0                         |
| £1,249.99                 | £19,500                    | £55,575             | £58,500            | 2                         |
| £1,665.99                 | £25,989                    | £74,070             | £77,968            | 1                         |
| £2,499.99                 | £39,000                    | £111,150            | £117,000           | 0                         |
| £3,299.99                 | £51,480                    | £146,718            | £154,440           | 0                         |
| +£3,300                   | £53,040                    | £151,164            | £159,120           | 1                         |

The median affordable mortgage (based on net earnings and a 95% mortgage) in the Parish for a 2-bed flat/apartment is £55,575

The average mean affordable mortgage (based on net earnings and a 95% mortgage) in the Parish for a 2-bed flat/apartment is £71,011.

### 3- Bed Flat/Apartment - Affordability Values

| Monthly Net Income | Gross Annual Income | 95% Mortgage | House Price | No. of Respondents |
|--------------------|---------------------|--------------|-------------|--------------------|
| <£420              | £6,550              | £18,675      | £19,655     | 0                  |
| £849.99            | £13,260             | £37,790      | £39,780     | 0                  |
| £1,249.99          | £19,500             | £55,575      | £58,500     | 0                  |
| £1,665.99          | £25,989             | £74,070      | £77,968     | 0                  |
| £2,499.99          | £39,000             | £111,150     | £117,000    | 0                  |
| £3,299.99          | £51,480             | £146,718     | £154,440    | 0                  |
| +£3,300            | £53,040             | £151,164     | £159,120    | 1                  |

The median affordable mortgage (based on net earnings and a 95% mortgage) in the Parish for a 2-bed flat/apartment is £151,164. The average mean affordable mortgage (based on net earnings and a 95% mortgage) in the Parish for a 2-bed flat/apartment is £151,164

### 1- Bed Bungalow - Affordability Values

| Monthly Net Income | Gross Annual Income | 95% Mortgage | House Price | No. of Respondents |
|--------------------|---------------------|--------------|-------------|--------------------|
| <£420              | £6,550              | £18,675      | £19,655     | 0                  |
| £849.99            | £13,260             | £37,790      | £39,780     | 0                  |
| £1,249.99          | £19,500             | £55,575      | £58,500     | 0                  |
| £1,665.99          | £25,989             | £74,070      | £77,968     | 0                  |
| £2,499.99          | £39,000             | £111,150     | £117,000    | 0                  |
| £3,299.99          | £51,480             | £146,718     | £154,440    | 0                  |
| +£3,300            | £53,040             | £151,164     | £159,120    | 1                  |

The median affordable mortgage (based on net earnings and a 95% mortgage) in the Parish for a 2-bed bungalow is £151,164

The average mean affordable mortgage (based on net earnings and a 95% mortgage) in the Parish for a 2-bed bungalow is £151,164.

### 2- Bed Bungalow - Affordability Values

| Monthly Net Income | Gross Annual Income | 95% Mortgage | House Price | No. of Respondents |
|--------------------|---------------------|--------------|-------------|--------------------|
| <£420              | £6,550              | £18,675      | £19,655     | 0                  |
| £849.99            | £13,260             | £37,790      | £39,780     | 0                  |
| £1,249.99          | £19,500             | £55,575      | £58,500     | 2                  |
| £1,665.99          | £25,989             | £74,070      | £77,968     | 0                  |
| £2,499.99          | £39,000             | £111,150     | £117,000    | 0                  |
| £3,299.99          | £51,480             | £146,718     | £154,440    | 0                  |
| +£3,300            | £53,040             | £151,164     | £159,120    | 1                  |

The median affordable mortgage (based on net earnings and a 95% mortgage) in the Parish for a 2-bed bungalow is £55,575 The average mean affordable mortgage (based on net earnings and a 95% mortgage) in the Parish for a 2-bed bungalow is £87,438.



*1- Bed Retirement Home - Affordability Values*

| <b>Monthly Net Income</b> | <b>Gross Annual Income</b> | <b>95% Mortgage</b> | <b>House Price</b> | <b>No. of Respondents</b> |
|---------------------------|----------------------------|---------------------|--------------------|---------------------------|
| <£420                     | £6,550                     | £18,675             | £19,655            | 1                         |
| £849.99                   | £13,260                    | £37,790             | £39,780            | 1                         |
| £1,249.99                 | £19,500                    | £55,575             | £58,500            | 2                         |
| £1,665.99                 | £25,989                    | £74,070             | £77,968            | 0                         |
| £2,499.99                 | £39,000                    | £111,150            | £117,000           | 0                         |
| £3,299.99                 | £51,480                    | £146,718            | £154,440           | 0                         |
| +£3,300                   | £53,040                    | £151,164            | £159,120           | 0                         |

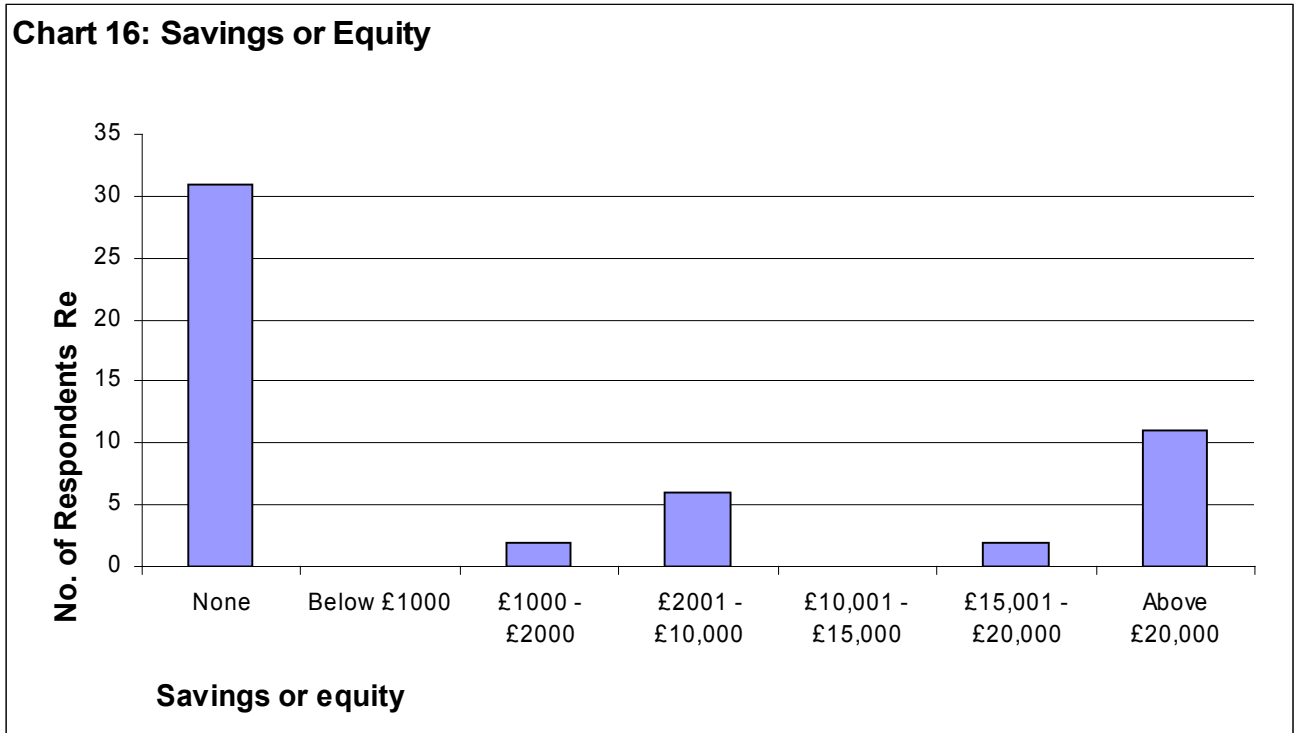
The median affordable mortgage (based on net earnings and a 95% mortgage) in the Parish for a 1-bed retirement home is £55,575

The average mean affordable mortgage (based on net earnings and a 95% mortgage) in the Parish for a 1-bed retirement home is £41,903

*2- Bed Retirement Home - Affordability Values*

| <b>Monthly Net Income</b> | <b>Gross Annual Income</b> | <b>95% Mortgage</b> | <b>House Price</b> | <b>No. of Respondents</b> |
|---------------------------|----------------------------|---------------------|--------------------|---------------------------|
| <£420                     | £6,550                     | £18,675             | £19,655            | 0                         |
| £849.99                   | £13,260                    | £37,790             | £39,780            | 0                         |
| £1,249.99                 | £19,500                    | £55,575             | £58,500            | 1                         |
| £1,665.99                 | £25,989                    | £74,070             | £77,968            | 1                         |
| £2,499.99                 | £39,000                    | £111,150            | £117,000           | 0                         |
| £3,299.99                 | £51,480                    | £146,718            | £154,440           | 0                         |
| +£3,300                   | £53,040                    | £151,164            | £159,120           | 0                         |

The median affordable mortgage (based on net earnings and a 95% mortgage) in the Parish for a 1-bed retirement home is £55,575 The average mean affordable mortgage (based on net earnings and a 95% mortgage) in the Parish for a 1-bed retirement home is £64,822



### 5.7 Employment profile of those in housing need

59% of those respondents who identified a housing need have at least one person within the household who is in full time employment. 12% were students and 19% were retired

From the results of those in housing need, 11 (13)% would be classified, as 'Key Workers'<sup>5</sup> in those areas where key worker policies apply.

<sup>5</sup> Key Workers - are public sector or service employees as identified by the Government who live within certain regions covering the South, South East, East who are eligible for affordable housing

## **6. CONCLUSION**

- This survey provides an indication of the housing needs in Whalley. 62 people/groups of people identified a housing need. These results would require further assessment and analysis but represent an early indication of housing need in the parish.
- Although a response rate of 34% is an acceptable indicator of need and attitudes in the parish, 66% of residents did not respond to the survey. It is therefore not possible to accurately identify exactly what their housing needs are<sup>6</sup>.
- Although though the current housing market is depressed (during this Housing Need Study) local estate agents report being 'quite busy' in Whalley, the properties, which are available, are very expensive and are inaccessible to those on average incomes.
- Most people prefer to own rather than rent. However, due to the high prices many people cannot afford to purchase on the open market
- Of those people stating that they are in housing need only 17 (29%) respondents have registered on 'Ribble Valley Homes' waiting list. This could be an indication of the low expectations that people have of any affordable housing being developed and or qualifying for any such housing.
- 78% of those respondents who identified a housing need have at least one person within the household who is either in full time employment or retired.
- There are selection of comments made by respondents to the survey in Appendix 2 to this report and reflect a variety of opinions. As can be seen some people are obviously intensely opposed to development and their comments have been very strong and at times inappropriate. It should be observed by all reading this survey report and its data, the point of the survey was not to establish reasons for planning permission to be granted but to assist those residents of Whalley who need or will need in the future affordable housing to allow them to continue to live in the village where they live or have lived.

## **7. RECOMMENDATIONS**

- When considering the size/type of affordable housing which may be required within the parish it is important to take into account the criteria which would be applied by the local authority and/or housing association when allocating such properties.
- It must also be remembered that this Housing Needs Survey represents a snapshot in time. Personal circumstances are constantly evolving and any future development should take account of this.
- That local people with a housing need are encouraged to register with Ribble Valley Borough Council's Affordable Housing Register.
- Further solutions and mechanisms of low cost home ownership are researched and piloted within the borough.
- That in low cost home ownership properties measures are put in place, where possible, to ensure the discount is held in perpetuity.<sup>7</sup>
- That the Housing Officers, Ribble Valley's Planning and Housing Departments continue to work with the local community, Housing Associations, Landowners and Developers operating

<sup>6</sup> The results have a fairly large non-response bias.

<sup>7</sup> To ensure that more than one owner can benefit from the initial discount.

in the area to identify suitable existing buildings/appropriate sites which could be developed to meet the needs of local people.

## **Appendix 1**

### **Copy of Housing Needs Survey**



# PARISH HOUSING NEEDS SURVEY

## Whalley



Thank you for taking the time to complete this questionnaire. Please use the pre-paid envelope to return this questionnaire to us by **17th December 2010**

**QA Is this your main home?**

Yes, main home .....  No, second home .....

**If this is your second home do not complete the rest of the form but please do return it.**

### Part 1 - You and your household

**Q1 How would you describe your current home?**

|  |                          |   |                          |
|--|--------------------------|---|--------------------------|
| House .....                              | <input type="checkbox"/> | Bungalow .....                            | <input type="checkbox"/> |
| Flat/maisonette/apartment/ bed-sit ..... | <input type="checkbox"/> | Caravan/mobile home/temp. structure ..... | <input type="checkbox"/> |
| Sheltered/retirement housing .....       | <input type="checkbox"/> | Other .....                               | <input type="checkbox"/> |
| If 'Other' please specify                |                          |   |                          |

**Q2 How many bedrooms does your home have?**

|                              |                          |                             |                          |
|------------------------------|--------------------------|-----------------------------|--------------------------|
| One bedroom or bed-sit ..... | <input type="checkbox"/> | Two bedrooms .....          | <input type="checkbox"/> |
| Three bedrooms .....         | <input type="checkbox"/> | Four or more bedrooms ..... | <input type="checkbox"/> |

**Q3 What is the tenure of your home?**

|   |                          |  |                          |
|---|--------------------------|--|--------------------------|
| Owned outright by a household member(s) .....           | <input type="checkbox"/> | Owned with mortgage by a household member(s) ..... | <input type="checkbox"/> |
| Shared ownership (part owned/part rented) .....         | <input type="checkbox"/> | Tied to job .....                                  | <input type="checkbox"/> |
| Rented from a Housing Association/Local Authority ..... | <input type="checkbox"/> | Other .....  | <input type="checkbox"/> |
| If 'Other' please specify                               |                          |  |                          |

**Q4 How many years have you and your household lived in this Parish or neighbouring Parishes?**

|                    |                          |                     |                          |
|--------------------|--------------------------|---------------------|--------------------------|
| 0 - 2 Years .....  | <input type="checkbox"/> | 11 - 20 Years ..... | <input type="checkbox"/> |
| 3 - 5 Years .....  | <input type="checkbox"/> | 21 - 40 Years ..... | <input type="checkbox"/> |
| 6 - 10 Years ..... | <input type="checkbox"/> | 41+ Years .....     | <input type="checkbox"/> |



**Q11 Can you suggest a site or redundant building which could be developed for affordable housing?**

**Q12 Comments**

**Thanking you for taking the time to complete Part 1 of this questionnaire. The results of this survey will be available in the coming months, and will help the Parish to decide on its future plans. Please be assured that this questionnaire is completely confidential and anonymous. Part 2 to this questionnaire commences overleaf please continue if you have a housing need.**

## Part 2 - Housing Needs

This Section should be completed by any person for which either the following apply:-

- You are the householder and wish to move to alternative affordable accommodation in the Parish or neighbouring Parish, or anticipate wishing to do so in the future.

- You are a relative of the householder (e.g. son or daughter) and currently live, or have previously lived, in the Parish and wish to find affordable accommodation in the Parish or neighbouring Parish, or anticipate wishing to do so in the future

**Q13 Where do those requiring accommodation currently live?**

Together as a household within this Parish .....       Within another household in this Parish .....   
 Outside the Parish .....

**Q14 When do those requiring accommodation need to move from this home?**

Within the next 2 years .....       Between 2 to 5 years from now .....   
 In 5 or more years .....

**Q15 What is the current tenure of your home?**

Owned .....       Provided with job (Tied) .....   
 Rented from Council/Housing Association .....       Living with parents/friends .....   
 Rented from a private landlord .....       Lodging .....   
 Part-bought/part-rented under shared ownership arrangement .....

**Q16 Which tenure would you prefer? Please indicate only one preference**

Renting from Council/Housing Association .....       New Build Homebuy\* (Shared ownership) .....   
 Property for sale at a discount for local people...       Shared Equity .....   
 Buying on the open market .....       Renting from a private landlord .....

\*Government scheme which enables people to buy a share in a newly built property

**Q17 Are you on the Local Authority or Housing Association register or waiting list? You are advised to do so**

Yes .....       No .....

**Q18 What type of accommodation would meet your needs? Please indicate only one preference**

House .....       Sheltered/retirement housing .....   
 Flat/maisonette/apartment .....       Other .....   
 Bungalow .....   
 If 'Other' please specify

**Q19 How many bedrooms are required?**

One .....       Three .....   
 Two .....       Four .....

**Q20 Does anyone in your household require any of the following?**

- |  |                          |   |                          |
|--|--------------------------|---|--------------------------|
| Accommodation on the ground floor.....   | <input type="checkbox"/> | Sheltered housing with support services provided..... | <input type="checkbox"/> |
| Other housing with support services provided....   | <input type="checkbox"/> | Residential care.....                                 | <input type="checkbox"/> |
| Home to be adapted to improve physical accessibility because of the disability of someone in your household..... | <input type="checkbox"/> | No.....   | <input type="checkbox"/> |

**Q21 Has your current home been adapted to improve physical accessibility because of the disability of someone in your household?**

- Yes.....  No.....

**Q22 Would an extension to your property resolve your housing needs?**

- Yes.....  No.....

**Q23 What is your main reason for needing to move?**

- |  |                          |                                      |                          |
|--|--------------------------|--------------------------------------|--------------------------|
| Need larger home.....  | <input type="checkbox"/> | Need physically-adapted home.....    | <input type="checkbox"/> |
| Need to set up independent home.....                                     | <input type="checkbox"/> | Need to be closer to employment..... | <input type="checkbox"/> |
| Need cheaper home.....   | <input type="checkbox"/> | Need to avoid harassment.....        | <input type="checkbox"/> |
| Need to be closer to carer or dependent, to give or receive support..... | <input type="checkbox"/> | Need to change tenure.....           | <input type="checkbox"/> |
| Need secure home.....  | <input type="checkbox"/> | Other.....                           | <input type="checkbox"/> |
| Need smaller home - present home is difficult to manage.....             | <input type="checkbox"/> |                                      |                          |
- If 'Other' please specify

**Q24 Please indicate the occupations of the people requiring housing?**

- |                           |                          |                              |                          |
|---------------------------|--------------------------|------------------------------|--------------------------|
| Director.....             | <input type="checkbox"/> | Occupational Therapist.....  | <input type="checkbox"/> |
| Manager.....              | <input type="checkbox"/> | Prison Staff.....            | <input type="checkbox"/> |
| Self-employed.....        | <input type="checkbox"/> | Probation Service Staff..... | <input type="checkbox"/> |
| Skilled worker.....       | <input type="checkbox"/> | Planner.....                 | <input type="checkbox"/> |
| Manual worker.....        | <input type="checkbox"/> | Professional.....            | <input type="checkbox"/> |
| Office worker.....        | <input type="checkbox"/> | Armed forces member.....     | <input type="checkbox"/> |
| Shop worker.....          | <input type="checkbox"/> | Agriculture.....             | <input type="checkbox"/> |
| Public sector worker..... | <input type="checkbox"/> | Tourism.....                 | <input type="checkbox"/> |
| Nurse/Health Worker.....  | <input type="checkbox"/> | Student.....                 | <input type="checkbox"/> |
| Police.....               | <input type="checkbox"/> | Homemaker.....               | <input type="checkbox"/> |
| Police Civilian.....      | <input type="checkbox"/> | Retired.....                 | <input type="checkbox"/> |
| Social Worker.....        | <input type="checkbox"/> | Unemployed.....              | <input type="checkbox"/> |
| Teacher.....              | <input type="checkbox"/> | Other.....                   | <input type="checkbox"/> |
- If 'Other' please specify / or same occupation

**Q25 What type of household are you?**

- |                             |                          |                         |                          |
|-----------------------------|--------------------------|-------------------------|--------------------------|
| One-person household.....   | <input type="checkbox"/> | Couple.....             | <input type="checkbox"/> |
| Two-parent family.....      | <input type="checkbox"/> | Lone-parent family..... | <input type="checkbox"/> |
| Older person household..... | <input type="checkbox"/> | Other.....              | <input type="checkbox"/> |
- If 'Other' please specify

**In order for us to determine the affordability of a property to meet your needs the following sections must be completed. All information provided is completely anonymous and confidential.**

**Q26 What is the maximum outgoing you could afford, including any service charges for a rental property?**

- |                                      |                          |                                       |                          |
|--------------------------------------|--------------------------|---------------------------------------|--------------------------|
| Less than £50/ (£200/month).....     | <input type="checkbox"/> | £150 - £199.99/ (£500 - 799/mth)..... | <input type="checkbox"/> |
| £50 - 99.99/ (200 - 399/mth).....    | <input type="checkbox"/> | £200 - £250/ (£800 - 999/mth).....    | <input type="checkbox"/> |
| £100 - 149.99/ (£400 - 599/mth)..... | <input type="checkbox"/> | More than £250/ (£1000/mth).....      | <input type="checkbox"/> |

**Q27 Could you please indicate the total take-home income (i.e. after deductions) including benefits, of everyone responsible for the cost of housing (rent or mortgage)?**

- |   |                          |   |                          |
|---|--------------------------|---|--------------------------|
| Less than £95/ (Less than £420/mth).....      | <input type="checkbox"/> | £385 - £576.99/ (£1,666 - £2,499.99/mth)..... | <input type="checkbox"/> |
| £95 - 192.99/ (£420 - £834.99/mth).....       | <input type="checkbox"/> | £577 - £769.99/ (£2,500 - £3,299.99/mth)..... | <input type="checkbox"/> |
| £193 - £288.99/ (£835 - £1,249.99/mth).....   | <input type="checkbox"/> | More than £770/ (£3,300/mth).....             | <input type="checkbox"/> |
| £289 - £384.99/ (£1,250 - £1,665.99/mth)..... | <input type="checkbox"/> |   |                          |

**Q28 Do you have any savings or equity in existing property which could be used to contribute towards a mortgage?**

- |                      |                          |                        |                          |
|----------------------|--------------------------|------------------------|--------------------------|
| None.....            | <input type="checkbox"/> | £10,001 - £15,000..... | <input type="checkbox"/> |
| Below £1000.....     | <input type="checkbox"/> | £15,001 - £20,000..... | <input type="checkbox"/> |
| £1000 - £2000.....   | <input type="checkbox"/> | Above £20,000.....     | <input type="checkbox"/> |
| £2001 - £10,000..... | <input type="checkbox"/> |                        |                          |

**Q29 Do you live in Whalley?**

- |          |                          |         |                          |
|----------|--------------------------|---------|--------------------------|
| Yes..... | <input type="checkbox"/> | No..... | <input type="checkbox"/> |
|----------|--------------------------|---------|--------------------------|

If 'Yes', please go to question 32

**Q30 If you don't live in the Parish now have you lived in Whalley in the last 20 years?**

- |          |                          |         |                          |
|----------|--------------------------|---------|--------------------------|
| Yes..... | <input type="checkbox"/> | No..... | <input type="checkbox"/> |
|----------|--------------------------|---------|--------------------------|

**Q31 Do you live in any of the adjoining Parishes of Whalley?**

- |          |                          |         |                          |
|----------|--------------------------|---------|--------------------------|
| Yes..... | <input type="checkbox"/> | No..... | <input type="checkbox"/> |
|----------|--------------------------|---------|--------------------------|

**Q32 Do you work in:**

- |                         |                          |              |                          |
|-------------------------|--------------------------|--------------|--------------------------|
| Whalley.....            | <input type="checkbox"/> | Neither..... | <input type="checkbox"/> |
| Adjoining Parishes..... | <input type="checkbox"/> |              |                          |

**Q33** Has any adult member of your household been offered a job in Whalley but was unable to take up the job offer due to lack of affordable housing?

Yes .....  No .....

**Q34** Do you have any other strong local connection to the Parish?

Used to live in Parish .....  Work in the Parish part-time .....   
Parent of child lives in the Parish .....  Voluntary work in the Parish .....   
Work in the Parish full-time .....  Other .....   
If 'Other' please specify

**Thank you for completing this questionnaire. The information in this questionnaire is processed on behalf of the Strategic Housing Department for Ribble Valley Borough Council in accordance with the Data Protection Act 1998. Ribble Valley BC use anonymised reports of the data collected by the Housing Needs Survey to improve housing needs across the Borough. For more information please refer to Ribble Valley BC's website [www.ribbonvalley.gov.uk](http://www.ribbonvalley.gov.uk) or John Barber Housing Officer, Ribble Valley Council Offices, Church Walks, Clitheroe, Lancashire, BB7 2RA Tel. No.: 01200 413235 Email: [john.barber@ribbonvalley.gov.uk](mailto:john.barber@ribbonvalley.gov.uk)**

## **Appendix 2**

### **Copy of Comments from Whalley Housing Need Survey**

#### **Sample of comments from Whalley respondents**

1. Yes - The land made available at Riddings Lane if the surveyors dept be moved to Barrow Brook on A59. The bungalows & houses adjacent to the surveyor buildings would complement new affordable housing
2. Every week in the Clitheroe Advertiser much property is listed for sale. The roads in Whalley especially in the centre are crammed with often huge vehicles moving your surveyors dept to A59 in Barrow Brook would help. Peoples fear of losing green fields for ever indicates a national need for parliament to make countrywide laws to restrict harmful new building in our homeland Great Britain.
3. In my opinion the only new accommodation needed in Whalley or elsewhere in the Ribble Valley should be interchangeably designed starter/retirement accommodation. There is no sign of commercial development in the borough to require larger units which would inevitably put greater strain on the service infrastructure, especially transport due to even more commuter traffic.
4. Whalley should be kept a village with no more housing the main road needs sorting out to relieve the madness at peak times.
5. People live here because of it's size, it's village community & village spirit. People who want to live here are middle class working people who want the best for their children, who will very probably not live here too in the future, as they will likely go to university & settle away from here. The nearest towns in the last 20 years have become disgraceful & unwelcoming places, with no opportunities, why would the people of Whalley want to live here when it's being destroyed by the government!!
6. On the car park outside of the council offices in Clitheroe. Small developments could be in the small villages to support their schools, post offices etc. Why don't do surveys there? Will this be lost??? It is completely anonymous, why are you asking names etc? There are plenty of houses for sale in Whalley under £150,000 buy those. Could we ask the members of Ribble Valley Borough Council where they live? Where they would prefer houses to be built - would they publish their private details? Will the new government keep the promise to take the views of the local residents instead of forming big developments on oversubscribed areas? What would you call affordable? Where would the deposits come from??
7. No further houses need to be built as this is a small village with just enough amenities to meet the evergrowing population.

8. There are plenty of houses in the Whalley, Calderstones, Brockhall & surrounding areas that have been on the market for many years and not sold. All houses built in the area will soon rise in value bringing them out of reach of first time buyers.
9. The old crematorium on Mitton Road
10. We feel Whalley is already congested enough with traffic and amenities at the limit. Larger towns would be better suited to handle further housing developments.
11. Q.10 - No more large houses or enormous developments. Whalley cannot cope with any more houses. The proposed development is outrageous. The planning department must not allow this to happen. The village will be destroyed.
12. Unless a new school is built & the infrastructure of Whalley improved & greatly extended I feel the village has reached saturation point already. Any future developments would spoil the quality of life for all if the underlying facilities are not in place.
13. We have always lived where we could afford to. There is no shortage of 'affordable' housing in nearby towns such as Accrington, Great Harwood, Rishton, Burnley. I see no reason to build affordable housing in villages such as Whalley where there is limited employment opportunity.
14. To get through Whalley at certain times is absolutely impossible, wait days to see the doctor, parking is impossible, people park across driveways so only on the outskirts of Whally would be possible to build.
15. Land which is currently for sale for residential development (Haulage company) on left hand side of road before Billington. Land on business park adjacent to roundabout at McDonalds in Whalley. Bypass site of ex garden centre going into Clitheroe.
16. Concerns for school overcrowding, doctors overworked, sewer capacity, village atmosphere compromised by overcrowding
17. No room for any additional housing of any sort in Whalley due to overloaded infrastructure
18. The nature of Whalley and the Ribble Valley should be protected. Any increase in housing stock should be built near near the major centres of employment Eg. Blackburn, Preston, Burnley etc. The villages of the Ribble Valley must be preserved, not turned into dormitory towns.
19. The traffic in Whalley Centre is currently at a dangerous level for children, elderly residents & emergency services. Any future development must improve the road network first.
20. Any housing "needs" would have to be preceded by careful attention to "infrastructure". The main road through the village is already congested. The only large school on Church Lane is full to capacity. The traffic and parking is already problematic.
21. Brownfield land only - If we desecrate local Greenfield sites we will no longer live in the Ribble Valley but the Ribble Single Estate. If this happens we will expect to pay lower council tax and get rid of the planners & council members who allowed it to happen. People living in Whalley have had enough of it and will have long memories. Re: proposed developments in Whalley. Like many people in Whalley I am 100% opposed to the proposed developments on Lawstead Farm. It will ruin the nature of the village, we will lose tourists & visitors, those who can will move; those who can't will demand a reduction in council tax & will make sure the council members - borough & parish who allowed it to happen are voted out.
22. Too many houses in Whalley we need to stop the building rather than increase activity.
23. I have answered yes to Question 10. But it is important to emphasize that this does not mean that this small development is misled or blended in with much larger private housing development. There are sufficient 3/4/5 bedroom houses in Whalley. I understand these are already problems will this mix at the development near the Petre Arms.
24. Having worked and saved hard to afford a house in the village of Whalley - Now likely to leave as developers/RVBC turn Whalley into a town.

25. Affordable housing means just that - not housing development as proposed. The recent examples of housing association building in Whalley (near nightclub) are a good example.
26. It is essential to bear in mind all the problems of more housing in Whalley - school, parking facilities as well as drainage and ensuing flooding problems from time to time.
27. I would only support a small development of affordable housing only.
28. I don't believe there is a need for anymore housing, affordable or otherwise. There is plenty of housing available in Whalley and nearby at a full range of pricing.
29. The infrastructure of Whalley should be resolved before housing of any type is built.
30. A suggested site for a small development could be the 'chicken shed' site off/near Accrington Road, Whalley. This would be an appropriate, easily accessible site, replace what is currently an eyesore, would be suitable as it is not Greenbelt land (as seems to be put forward for proposed housing recently)
31. Please be sensible when considering new housing proposals for Whalley as there are issues & concerns with the infrastructure, drainage, affect on Greenbelt, schools, traffic and parking etc. - All of which have been highlighted by the residents of Whalley following production of the Core Strategy document.
32. I don't want affordable housing as there is currently a portion of Calderstones at Whalley which is set aside for this and the homeowners do not maintain the properties and keep standards acceptable. I feel it lowers the tone and affordable housing is relevant to everyone depending on your income.
33. Whalley is currently groaning under the pressure of recent and continuing housing development. Without massive investment in the infrastructure of the village particularly drainage any further development will be detrimental for the whole village.
34. There has been a great deal of development at Calderstones and development is taking place at Barrow now (20 minutes walk from Whalley Centre!). I rented in Barrow for 8 years. There are opportunities to rent or buy locally. Whalley is a village, please let it remain one!
35. There is no need for more houses in Whalley. There are plenty of houses in the village and plenty of other smaller villages that need facilities. Whalley is a decent village and plenty of other smaller villages that need facilities. Whalley is a decent village - don't let developers force your hand and turn it into a village.
36. I would urge RVBC not to agree to the proposed building of hundreds of houses in Whalley by CEG & Co-op - it will destroy Whalley, the jewel in the crown of Ribble Valley, as a village forever. RVBC will have to shoulder the blame for that. It will be very interesting to see what happens at the next council elections! Be warned the residents of Whalley do not want houses on the Greenfield sites.
37. Until parking and congestion problems are sorted in Whalley. We are firmly against development of any sort. Present housing estates in the village have become car parks and it is time the council acted to prevent this nuisance. Indiscriminate parking or pavements abounds in this village.
38. I call for the resignation of Cllr Ranson for gross incompetence & mis-spending of public money.
39. RVBC offices - it seems to have no other purpose than to accommodate self-serving, jobsworth need maniacs who represent property developers rather than constituents.
40. I suggest somewhere which is land that has previously had buildings on which are no longer used. Do not use land which is just fields at present especially in Whalley.
41. Please note a small development and not hundreds of new properties. Whalley is or was a village and should remain as such. This seems to be the attitude of a large proportion of the people who live here now and this should be taken into account.



42. No - Whalley is full to bursting, there are over 100 properties for sale in the village with prices starting from £80,000 - we do not want or need more housing just so RVBC can make money from developers.
43. The infrastructure is not able to cope with anymore housing. The parking is abysmal and the roads are choked with traffic.
44. I don't think there should be anymore building until the infrastructure of Whalley has been properly assessed. We would need a larger primary school for definite.
45. Whalley had its fair share of recent development other parishes should now take their share and utilization of Brownfield sites. Preserve the village character.
46. We all would like affordable housing but the economic reality at the moment means that funds & resources must be utilised in more cost effective ways which will improve the NET NET GDP of the economy!
47. No, I cannot see how this could be done in Whalley. The infrastructure cannot cope. There is already affordable housing on the Calderstones site, new and existing housing.
48. The planned development for other housing will detract from the village feel, which is why I moved here in the first place.
49. If more houses are built there is very little employment in the area & very few provision shops so people will have to travel result more traffic. There are quite a few houses in the area empty for 10 months or more of the year these could be utilized a lot more. And too many houses converted for business use.
50. No more than 100 houses, preferably bungalows, split into two separate sites, for there is a need for this type of property due to an ageing population (local).
51. The Ribble Valley already has many affordable houses. Clitheroe for instance has lots of terrace houses that are perfect for young people starting on the housing ladder. It was exactly that type of house we had for our first property. Help young people with grants to improve existing properties.
52. Thank you for involving me/us. If we all had always objected over the decades of development in Whalley these would still only be a few homes! Ribble Valley youngsters need support to remain here.
53. I am in favour of affordable housing initiatives. However, having lived in Whalley for over 30 years, I am in no doubt at all that recent growth in residential properties in Whalley has put a strain on facilities (eg.traffic and schools) which is unsustainable if future development goes ahead.
54. Council yard at Riddings Lane to move to a more industrial site with better access. We need more housing for older people who live many times in a three bed family home, but where do these people move to . Council housing is hard to get, if these older people moved out of these family homes, make these homes more available to families so we don't have to build as many large housing developments, a small development of 2 bed bungalows in each area which people could buy themselves, taking away the huge demand for council owned property.
55. We have joined the campaign against further housing developments in Whalley as it will spoil the appearance and intimacy of the place. Also the village will suffer from further traffic congestion and I understand that there is not the infrastructure (ie. schools, drains etc) to support more houses.
56. The village is not capable is not capable of taking more housing - re infrastructure, schools, medical centre all these would need more upgrading and the traffic through Whalley can be never ending + no parking facilities.
57. Q10- Because you need to consider the massive damage to a large village caused by the present plans to destroy the community. If this was sensible I would agree. In the Core Strategy it claims (P40) Whalley was shown to be the best performing centre in terms of vitality + viability. This is no

doubt because people enjoy visiting Whalley - which RVBC promote as a tourist village but intend to destroy and turn into a congested, over-populated town from where secondary school pupils (due to the lack of places and government funding) will be in the Accrington area. Long live Town & Country planning destruction!

58. Lawsonsteads site - put a good mix of housing on this site put the affordable housing near to A59 entrance & keep plenty of green areas & mature trees please. Would need a school (primary) on this site - on Clitheroe side. Please ensure that affordable housing is to a high spec. stone fronted with stone lintels to be attractive & fit in with the scheme.
59. It is up to you (the supposed experts) to build houses which do not destroy village life. Whalley is not suitable for development. Why not try Wiswell, there is lots of space there (but lots of affluent people!). There is also land on Clitheroe Road owned by farmers and land owners. Farm land should not be protected because if it is farm land, much of it is not used. Compulsory purchase is the deal with this. What does the term 'affordable housing' mean? All homes are affordable to some people. You are this term in an emotive way.
60. Imperative NO Greenfield land to be used for building in Ribble Valley.
61. Whalley is a self sufficient village but only just. People come to Whalley for a little bit of peace and quiet before more housing surely the problem of parking for one, should be paramount. Why not for affordable housing look at Gisburn an area that really does need a "shot in the arm".
62. Closer to a choice of 2 schools - Whalley school already full. On bus route; all services are along the main road, wouldn't overcrowd the existing villages - congestion at Peak times already in Whalley.
63. The infrastructure, ie. drainage, would need improvement, school places will need to be examined and there is a phenomenal problem of parking.
64. I feel that with terraced houses and a number of apartments in Whalley there is sufficient affordable housing for the size of the village. We would like Whalley to stay as a village. The majority of new construction should be in Clitheroe. The businesses in Clitheroe need support.
65. Whalley village could not accommodate further housing development. I currently live on Calderstones Park, where additional housing is in the process of being built. How much more is needed?
66. Amenities/facilities in Whalley cannot cope with anymore housing. Roads/parking in Whalley is dangerous. Housing could be spread around the valley - possibly enhancing and improving facilities and opportunities in some of the small communities.
67. We would not object to small development of affordable houses what Whalley residents object to is the proposed massive developments at Lawnsteads which has nothing to do with affordable housing merely developers profits.
68. I object to any further building taking place in Whalley. It was my understanding when the first stage of re-development of the calderstones site was planned this was supposed to have affordable housing for local people along with the school. These didn't happen so I have no faith that any further housing development in Whalley will provide this either.
69. The main road through the village is still very busy and only the good will of drivers prevents it being blocked at pre-school and after school times even after the provision of the bypass road. Traffic is a problem in this village due to the lack of parking facilities.
70. I completely disagree with the RVBC's desire to build more housing in the Whalley area. It's too busy already!
71. HA/LA rented accommodation for families in Whalley seem to be in short supply.
72. Facilities in this area already overstretched much increased volume of traffic. More parking problems - all causing problems & already affecting life of present residents.

73. No, further major development, would despoil, what is recognized as one of the north of England's beauty spots, visited by many people, not only from the British Isles, but also from most continental countries bringing with them much needed revenue.
74. No more house builds in Whalley. Is overcrowded and already straining under the demands on all services, parking, infrastructure thus causing social 'dissatisfaction'.
75. Whalley is a beautiful village. Many residents have moved here because they wanted to get away from the busy urban towns. I am one of the those. I want to live in an area with unspoilt views, where the countryside is only 5 minutes away. Where I can go for a walk at midnight when the first snow has fallen. where I feel safe. Building more homes will only take away the countryside, the feeling of being safe, the wild life and many more things will be destroyed. Eventually more schools and shops will be needed to accommodate the growth and Whalley will just become another urban town! What will decrease? Probably the wildlife, the countryside will be further to reach and our policing will be reduced. What will increase? More noise pollution, traffic congestion, anti-social behaviour and crime. My belief is that by building more houses will only destroy the wonderful rural atmosphere of Whalley.
76. I firmly believe that there is sufficient housing in Whalley, King St & Queen St etc being affordable housing. Whalley is already overpopulated taking into consideration the existing infrastructure and amenities.
77. There is no need for "affordable" housing. Whalley already has a wide mix of housing. The affordable housing that has already been undertaken has been used as a smokescreen by both developers and the council to justify large scale and unwanted development. The prices charged for these houses are little below market value and when combined with the high council tax can hardly be described as affordable. This form is designed to try and justify a desire for new build which does not exist. Whalley does not need or want any further development. Why won't the council listen to the people of Whalley rather than pressing on their own agenda?

n.b. These are direct copies of the comments made and have not been altered to correct grammar or spelling.

## **Appendix 3**

### **Housing Accommodation v. Housing Tenure Required**

**Housing required in Whalley within the next 2 years**

| Household    | Tenure required          | House |       |       | Flat/Maisonette/Apartment |       |       | Bungalow |       |       | Sheltered/Retirement Housing |       |       |
|--------------|--------------------------|-------|-------|-------|---------------------------|-------|-------|----------|-------|-------|------------------------------|-------|-------|
|              |                          | 1 bed | 2 bed | 3+bed | 1 bed                     | 2 bed | 3+bed | 1 bed    | 2 bed | 3+bed | 1 bed                        | 2 bed | 3+bed |
|              | Buying on open market    |       | 1     | 4     |                           |       |       |          | 3     |       |                              | 1     |       |
|              | Discount buy             |       | 1     | 3     |                           |       |       |          |       |       |                              |       |       |
|              | Shared ownership Homebuy |       | 3     |       |                           |       |       |          |       |       |                              |       |       |
|              | Rental                   |       | 5     | 5     | 1                         | 2     |       | 1        | 2     |       | 3                            | 1     |       |
| <b>TOTAL</b> |                          |       | 10    | 12    | 1                         | 2     |       | 1        | 5     |       | 3                            | 2     |       |

**In 2 to 5 years**

| Household    | Tenure required          | House |       |       | Flat/Maisonette/Apartment |       |       | Bungalow |       |       | Sheltered/Retirement Housing |       |       |
|--------------|--------------------------|-------|-------|-------|---------------------------|-------|-------|----------|-------|-------|------------------------------|-------|-------|
|              |                          | 1 bed | 2 bed | 3+bed | 1 bed                     | 2 bed | 3+bed | 1 bed    | 2 bed | 3+bed | 1 bed                        | 2 bed | 3+bed |
|              | Buying on open market    |       | 2     | 2     |                           |       |       |          |       |       |                              |       |       |
|              | Discount buy             |       | 1     | 1     |                           |       |       |          |       |       |                              |       |       |
|              | Shared ownership Homebuy |       |       |       |                           | 1     |       |          |       |       |                              |       |       |
|              | Rental                   |       |       |       |                           |       |       |          |       |       |                              | 1     |       |
| <b>TOTAL</b> |                          |       | 3     | 3     |                           | 1     |       |          |       |       |                              | 1     |       |

**In 5+ years**

|                     |                          | House |       |       | Flat/Maisonette/Apartment |       |       | Bungalow |       |       | Sheltered/Retirement Housing |       |       |
|---------------------|--------------------------|-------|-------|-------|---------------------------|-------|-------|----------|-------|-------|------------------------------|-------|-------|
| Household           | Tenure required          | 1 bed | 2 bed | 3+bed | 1 bed                     | 2 bed | 3+bed | 1 bed    | 2 bed | 3+bed | 1 bed                        | 2 bed | 3+bed |
|                     | Buying on open market    |       | 3     | 2     |                           | 1     | 1     |          | 1     |       |                              | 1     |       |
|                     | Discount buy             |       | 1     |       | 1                         | 1     |       |          |       |       | 1                            |       |       |
|                     | Shared ownership Homebuy |       |       |       |                           | 1     |       |          |       |       |                              |       |       |
|                     | Rental                   |       |       |       |                           |       |       |          | 1     |       | 2                            |       |       |
| <b><u>TOTAL</u></b> |                          |       | 4     | 2     | 1                         | 3     | 1     |          | 2     |       | 3                            | 1     |       |