

# Report on the Flamstead Housing Needs Survey 2023

FINAL V1

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## 1. Background

Community Development Action Hertfordshire (CDA Herts) is an independent charity which seeks to support sustainable rural communities and voluntary and community sector infrastructure in Hertfordshire.

CDA Herts works with communities to explore the issue of affordable housing and identify whether there is a need for affordable local housing and how to meet that need. If a local need is demonstrated then a site, including a Rural Exception Site<sup>1</sup>, can potentially be used to provide affordable housing in perpetuity in that community. This is generally the case with smaller settlements below 3000 people. Surveys can also prove to be a useful tool both in gauging the level of local support for affordable housing and for providing data to inform the mix of affordable housing provision in the future, identifying priorities for delivery. The survey results can also be a catalyst for bringing forward affordable housing schemes.

Affordable housing provision should seek to address the needs of the local community by accommodating households who are unable to satisfy their housing requirements through the normal housing market. This approach helps to ensure that communities are able to continue to develop as sustainable, mixed and inclusive, particularly in times where there is often a wide disparity between income levels and housing costs. In England, the ratio of average house prices to incomes is around 11:1 and in Dacorum it is 14:1<sup>2</sup>. This presents a significant affordability gap when attempting to secure finance for mortgages where typically lenders will only provide between 3.5 and 4.5 times income. Whilst local employment levels have been high, wage rises have not kept pace with house price inflation. According to DWP in Dacorum, 35.5% of people claiming housing benefit (or housing element of universal credit) are employed, suggesting that incomes have been assessed as inadequate to meet their housing costs.

### Background to the Survey

CDA Herts has been working for more than 25 years with Parish and District Councils across Hertfordshire, including in Dacorum, to assist them in identifying local housing needs at parish or village level. For Flamstead, the agreement for CDA Herts to conduct a Housing Needs Survey came initially from contact with the parish council who were interested in exploring the affordable housing need in the Parish, no recent survey having been carried out.

The District Council (Dacorum Borough Council (DBC)) is currently revising its own Local Plan. As a part of that process, the council is required to demonstrate that there is a land supply available for housing and economic development that satisfies the target level of housing delivery that it has been allocated (through an Objectively Assessed Need process (OAN)). Where Councils are unable to demonstrate that there is a five-year land supply they risk having their local

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<sup>1</sup> Rural Exception Sites are sites where there is an “exception” made to local and national planning policies, where development may be permitted on land not ordinarily available for development (For example, Greenbelt land) in order to meet an identified local need for affordable housing that is retained in perpetuity. (National Planning Policy Framework (NPPF) HMG 2020, Paras 77 & 145)

<sup>2</sup> Data from; National Housing Federation. *Home Truths 2021/22 The housing market in the East of England*. 2022. National Housing Federation, London.

development plan rejected at examination which may in course risk opening the way to undesired and unplanned development.

The draft Dacorum local plan, which completed its consultation phase in Feb 21, included a “call for sites” exercise whereby landowners and developers were able to put forward potential sites for consideration for future housing development within the LA strategic plan. Dacorum Borough Council are also collaborating with other local authorities in South-West Herts (Dacorum, Watford, Three Rivers, Hertsmere & St Albans) and Hertfordshire County Council, to produce a Joint Strategic Plan for the area. The individual local authorities involved maintain responsibility for producing their own Local Plans.

A desktop study at the time of writing revealed no major strategic housing sites within Flamstead Parish.

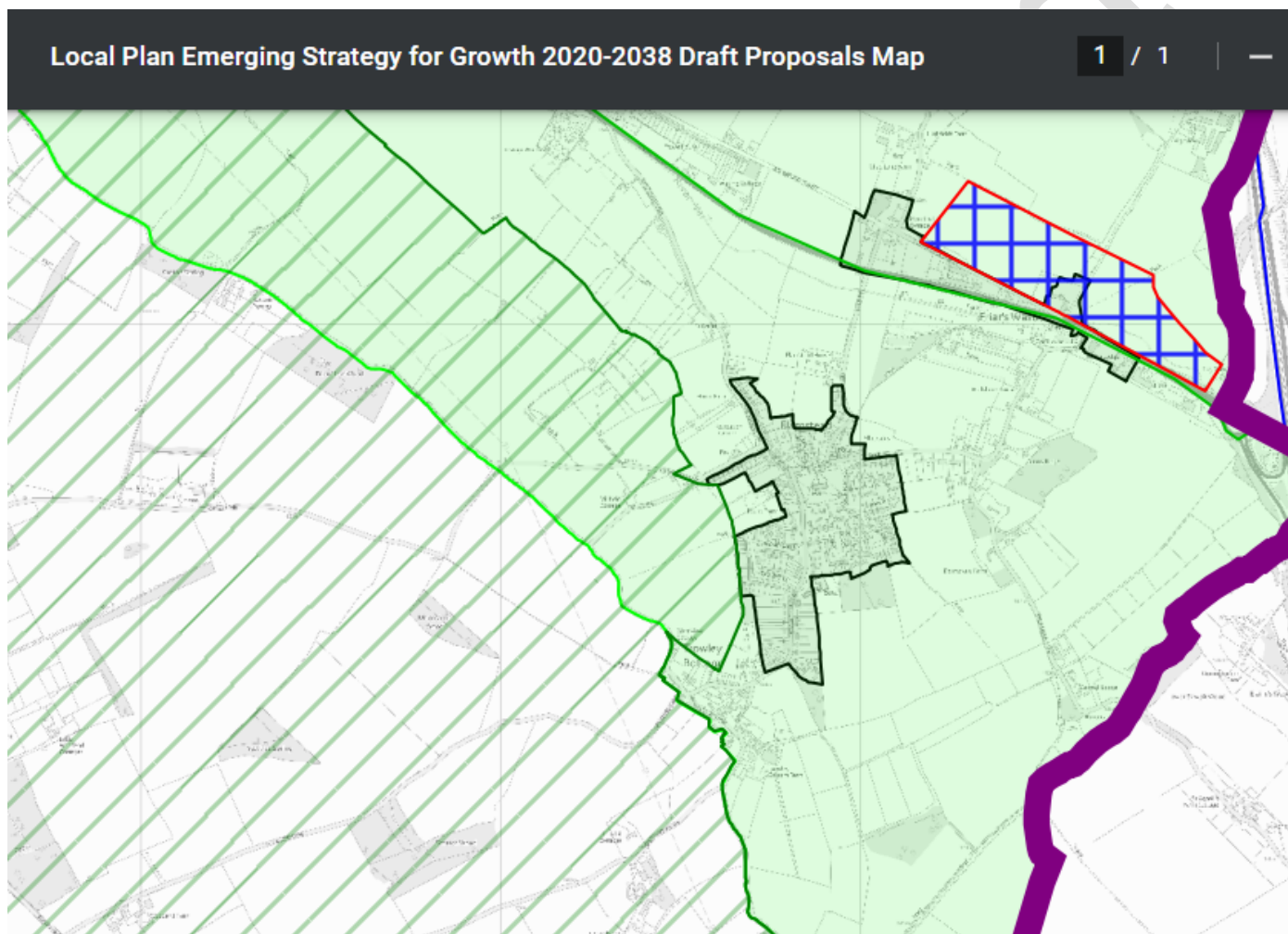


Figure 1a © Ordnance Survey – Dacorum Borough Council Emerging Plan for Growth 2020-2038 Draft Proposals Map

The map illustrates that the village itself is “washed over” by the Green Belt with the hatched area to the west designated as an AONB.

## Purpose

The housing needs survey provides a snapshot of the need for alternative accommodation for local people at the time the survey is undertaken, as well as information about existing housing within the parish and residents' views about housing need.

The survey collects background information about the housing stock in the area surveyed. It also seeks the views of local people about future affordable housing in the area. Housing Needs Surveys generally set out to identify which locations are suggested by the contributors to be potentially suitable for a small housing development to accommodate local needs identified through the survey.

The survey seeks to quantify the level and type of housing need within the area along with understanding attitudes more widely to affordable housing provision. Analysis of the survey results includes an assessment of whether those seeking accommodation are able to afford to access housing locally. Where it is possible to do so, the report sets out to translate any need identified into a guideline brief for the number, size and type of accommodation required to meet that need.

## Alternative means of affordable housing delivery

Not all affordable housing is necessarily provided by local authorities or housing associations. Community-led housing is another potential delivery vehicle for affordable housing. Locality, (a charity specialising in community advocacy) provide the following description of Community-led Housing;

*“Community-led housing projects are run by individual community groups determined to build the types of homes that local people need and want.*

*It is usually developed by, with and for a community-led organisation or enterprise, and is controlled and in some cases owned by a community-led organisation or enterprise.*

*These projects aim to solve local problems by working for and with the local community.”*

Reflecting a growing interest in community-led housing as an alternative means of delivery, survey respondents are asked in the questionnaire if they support community-led housing or whether they are interested in becoming involved in a community-led project.

## Methodology

A hand delivery method of distribution was used for the survey with prepaid reply envelopes provided for return. The survey commenced on the 1<sup>st</sup> April 2023 with a deadline of 12<sup>th</sup> May 2023. According to the census of 2021, there were 1398 people living in approximately 540 households<sup>3</sup> in the Flamstead Parish. Adjusting to limited increased housing development post 2011 and to cater for a small number of properties on the margins of the parish. In total, around 545 survey forms were distributed. Additional forms were made available for collection within the parish.

An online version of the survey was also made available through Survey Monkey<sup>tm</sup>, mirroring the questions asked in the hard copy paper version. (78 responses were received using this method of submission). The Survey Monkey online portal permits one survey submission per IP address.

CDA Herts Housing Needs Questionnaire (Appendix 3) has been previously accepted by local authorities in Hertfordshire, a number of whom contributed to its design. It is broadly similar to those used by Rural Housing Enabling services across England and Wales.

In interpreting the results of the survey, CDA Herts takes account of local house prices and the availability and turnover of social housing stock in the area. CDA Herts uses the National Housing Federation's method for assessing affordability. This method assumes that a 10% deposit is required and that a mortgage of three and a half to four times income will be available.

No follow up or additional sampling by face to face interviewing has been employed in this survey due to time constraints, resource and financial implications. The information given by respondents has been taken at face value except where it is clear and obvious that errors in the completion of the questionnaire have occurred.

Neither completed application forms, nor the names and addresses of respondents are disclosed or released to any third parties including County, Parish or District Councils; these remain confidential to CDA Herts. Where express permission has been given, contact details of people in housing need may be passed on to the appropriate Registered Provider<sup>4</sup> if a new affordable housing scheme is proposed. The full CDA Herts privacy statement is accessible at <http://www.cdaherts.org.uk/privacy-statement/>

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<sup>3</sup> Household Census data for 2021 is unavailable by Parish at the time of writing – 535 homes in the 2011 census

<sup>4</sup> "Registered Provider" is the legal term given to providers of affordable housing (for example, Housing Associations)



## 2. INTRODUCTION

The total number of completed survey questionnaires received was **163** a response rate of 30.2% based on the c.540 forms circulated. 78 surveys were completed online with 85 paper surveys submitted. Relative to other surveys carried out in the county and regionally this is a good response and at the top end of the expected range.

The following pages summarise the data arising from the survey. Percentages shown are the percentages of returned forms (163 = 100%) unless otherwise stated.

Where possible to do so, additional information, supplied in covering letters or on the questionnaire, and the National Housing Federation's affordability analysis as described above, have been used to reflect as accurately as possible respondents' circumstances in relation to their ability to access suitable housing.

### GENERAL NATURE AND CHARACTERISTICS OF FLAMSTEAD PARISH

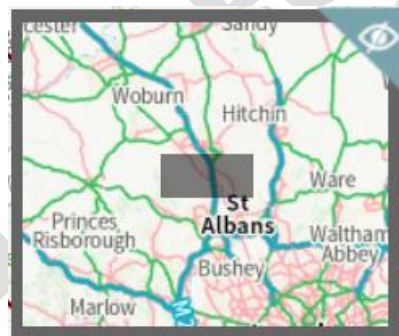
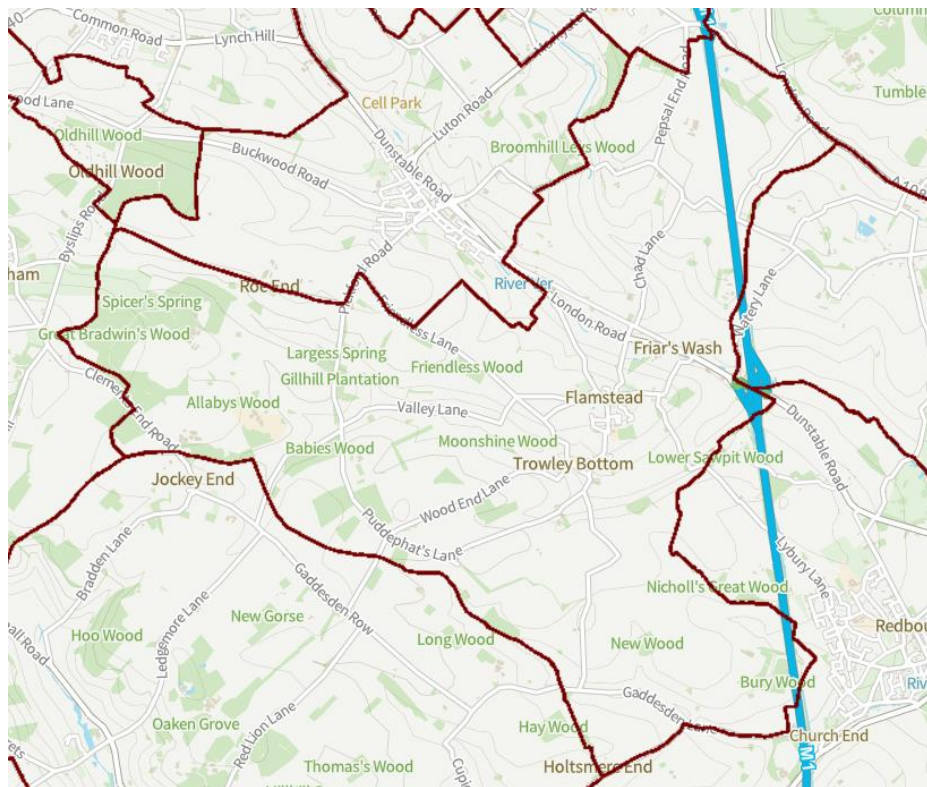
Flamstead is in the North East of the Hertfordshire Local Authority of Dacorum Borough Council. It is situated south of Markyate and west of Harpenden. The parish has an active parish council and is mainly rural in character. It includes the smaller community of Trowley Bottom to the south-west of Flamstead village. The village features an attractive centre and has a recreation ground with a newly constructed pavilion which is also used for various community activities. The parish church is also situated in the centre of the village.

The A5 (former Watling Street) runs through the parish and has a number of businesses along it, including a truckstop. Several contributors referred to the difficulty that lies in exiting the village on to the A5 at busy periods.

The village has a small primary school, Flamstead Village school which has places for around 90 children. According to Ofsted the school was rated "Good" at the time of writing. There is also a pre-school that operates in the village.

Various clubs and societies operate within the village including the Women's Institute, Cricket Club and the Markyate and Flamstead Care Group. The village of Flamstead has a village post office and convenience store along with two public houses in the village centre and a further public house in Trowley Bottom.

Limited analysis of the current local housing market for the village is given in Appendix 1 of this report.



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**Figure 1 Map of Flamstead Parish**

## PARISH AND PLACE PROFILE

According to the census of 2021 there were:

1400 residents in the parish of Flamstead living in 540 households.

It is estimated that there have been around 5 net gain housing completions since the 2011 census. Although Dacorum produces comprehensive reports on housing completions, it was not possible to access this data broken down by parish.

In Flamstead from the 2021 census;

24.7% were aged between 0 and 19

54.2% were of working age (aged 20 to 64)

21.1% were aged 65 and over (England average = 18.4%)

Housing characteristics;

The **tenure** of housing within the parish was:

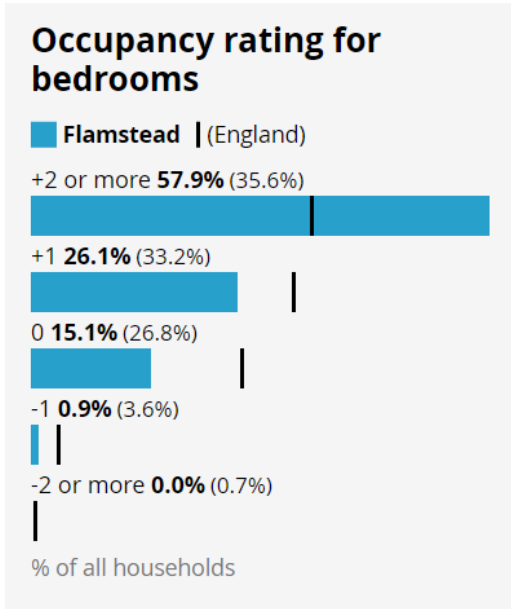
	Flamstead %	England Average %
<b>Owned outright</b>	42	32.5
<b>Owned with a mortgage or shared ownership</b>	35.7	29.8
<b>Private rented</b>	10.1	20.6
<b>Social rented</b>	12.2	17.1

**Table 1a Housing tenure**

House Size

	Flamstead %	England Average %
One Bed	5.6	11.6
Two Beds	10.6	27.3
Three Beds	40.5	40.0
Four or more beds	42.3	21.0

Of note from this data is the number of persons over the age of 65, 21.1% in the parish compared to the national average, 18.4%. The area also has a significantly larger proportion of four or more bed houses than the national average (43.3% against 21.0%) and owner occupiers running above the national average. This provides a hint that affordability may be of concern within the community with a lack of smaller housing stock and that under occupation of homes may be a factor in the community. This is supported by the "Occupancy Rate data" shown in Figure 1b – this provides a calculation of the surplus bedrooms in a property in relation to the number of occupants. The +2 or more rating applies to 57.9% of properties in Flamstead as opposed to the England average of 35.6%.



**Figure 1b Census 2021 Occupancy Data for Bedrooms**

(Further information of current house prices can be seen in Appendix 1)

### Local Authority Housing Register and Stock Data

Dacorum District Council provided outline numerical data for those currently registered for social housing within the parish.

They reported that the average weekly rents within Dacorum Borough were (as of January 2021):

1 bed properties	2 bed properties	3 bed properties	4 bed property
£100.15	£118.96	£134.74	£146.23

**Table 1c Social Rent levels**

### How many affordable housing units (general needs) units are provided within the parish?

This represents Dacorum Borough Councils housing stock in Flamstead. (We do not have access to a definitive list of all affordable housing units in the Parish.)

	Flat	House	Bungalow	Total
<b>Studio</b>	0	0	0	0
<b>1 bed</b>	7	0	0	7
<b>2 bed</b>	0	4	0	4
<b>3 bed</b>	0	36	0	36
<b>4 bed</b>	0	0	0	0
<b>Total</b>	7	40	0	47

**Table 1d LA Social Housing Stock**

### How many sheltered housing units are there in Flamstead?

5 x 1 bedroom supported housing units

### What is the turnover of social housing stock in Flamstead?

14 properties in the last 5 years.

8x 1 bed

2x 2 bed

3x 3 bed

2 of these were Supported Housing allocations, both 1 bedroom properties.

**How many households in Flamstead are registered as waiting for social housing in the Parish, along with the number of bedrooms required?**

	Nos of families
1 bed	3
2 bed	2
3 bed	8
4 bed	0

**How many households have registered as wishing to move to social housing in Flamstead, along with the number of bedrooms required?**

	Nos of families
1 bed	20
2 bed	2
3 bed	1
4 bed	4

**How many applicants require adapted / supported housing & nos of beds?**

From the 40 applicants in the 2 previous tables that have a registered interest or village connection to Flamstead, 6 are over the age of 60 and would be interest in a supported housing property.<sup>5</sup>

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<sup>5</sup> [Clarification provided by DBC Housing officer] *I would like to add that the question on the Housing Register about village connection or wanting to move into a supported housing property is not mandatory so there could be more applicants that have an interest in moving to this area but have not officially disclosed this.*  
*However, we do have a much greater demand for the larger areas of Dacorum such as Hemel Hempstead, Berkhamsted and Tring rather than the villages surrounding.*

### 3. SURVEY RESULTS

#### SECTION ONE: ALL HOUSEHOLDS

##### Q1 Connection to the Area

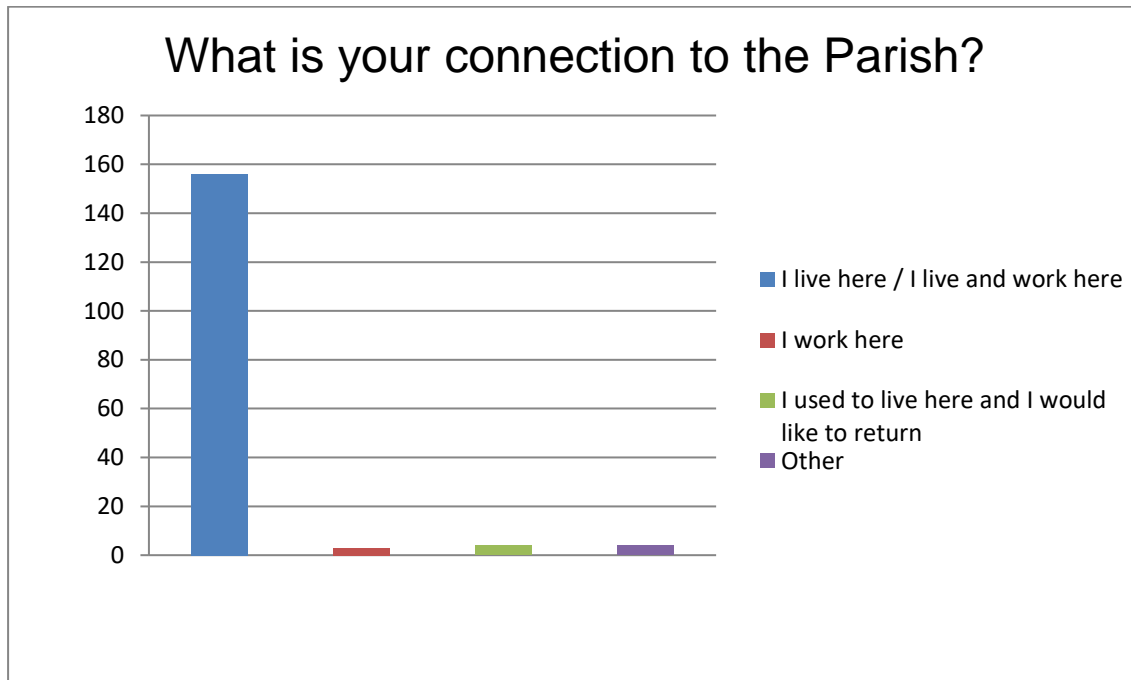


Figure 2

##### Connection to the Parish

Of the respondents, 156 reported that they currently live or, live **and** work in the parish. Four reported that they used to live in the area and would like to return<sup>6</sup>. Four entered “Other” and were invited to provide further information. Of these, two reported that they were landowners (one living in the parish, the other two answering “other” also lived in the parish one providing further clarification, *I live here was born in the village though can’t afford to buy and now struggling to pay private rent.*

Three respondents said that they worked in the parish (this being one of the criteria by which applicants may be assessed as being suitable for meeting the local connection criteria for affordable rural housing)

<sup>6</sup> Under National and Local rural affordable housing policies a “strong connection” to a community can be considered as justification for inclusion as part of the consideration of a local housing need.

## Q2 Support for Affordable Housing

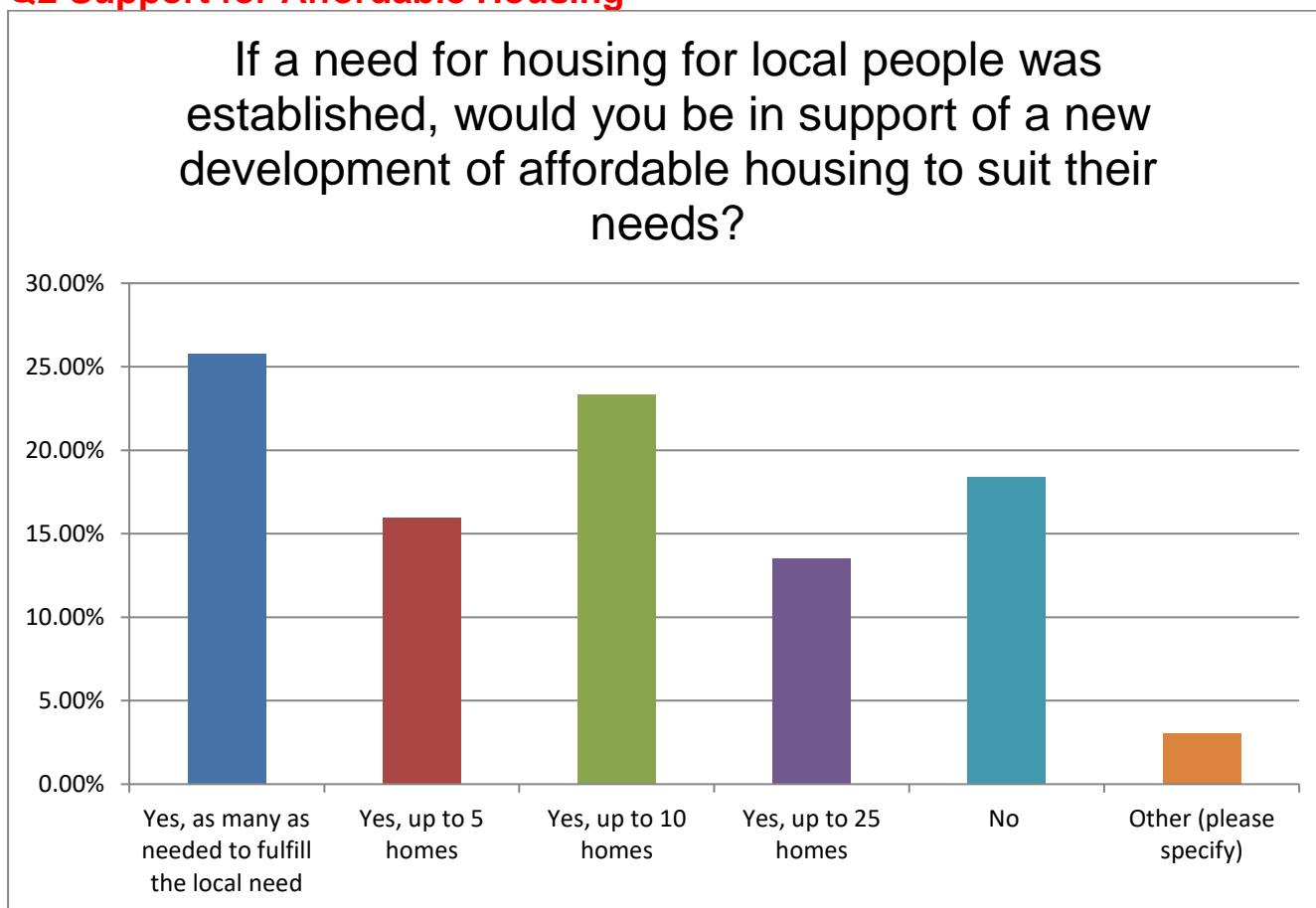


Figure 3. Support for affordable housing

If a need for housing for local people was established, would you be in support of a new development of affordable housing to suit their needs?		
Answer Choices	Responses	
Yes, as many as needed to fulfil the local need	25.77%	42
Yes, up to 5 homes	15.95%	26
Yes, up to 10 homes	23.31%	38
Yes, up to 25 homes	13.50%	22
No	18.40%	30
Other (please specify)	3.07%	5
	<b>Answered</b>	<b>163</b>

Table 2 Support for Affordable Housing – General responses

**81% of respondents said that they supported some form of new affordable housing in the parish.** Further analysis of responses in the “Other” category revealed further support, with one respondent stating that they did not support social or affordable housing. The largest percentage showing support was in the “As many as needed to fulfil the local need” category, at 25.77%, followed by “up to 10 homes category” with 38 responses (23.31%). “Up to 25” were selected by 18.4% with the smallest number of homes “Up to five” selected by 15.95%.

18.4% of respondents selected “No” and opposed any form of new affordable home provision in the area. Whilst this puts opposition to affordable housing in the minority of only one in five, it represents a similar level of opposition as that found in other surveys conducted by CDA, where support is typically in the 80% - 85% range. Whether relating to development itself, the need for

social housing or concerns about the adequacy of infrastructure provision, those answering “NO” give a useful insight into the concerns of locals.

People answering “No” are specifically asked to give their reasons in the Comments section, therefore further commentary is summarised and discussed in the COMMENTS section of this report. Many of these relate to the belief that social housing is either not needed, wanted or sustainable in the community.

Further analysis of the five responses given in the “Other” category reveals further support. Four gave support around a desire to see the plans or location first, one said “Yes” but for homes to be spread around the village with one respondent restating their opposition to affordable homes.

Overall, the level of support for affordable housing was broadly in line with other recent surveys conducted by CDA Herts in Hertfordshire.



### Q3 Potential sites

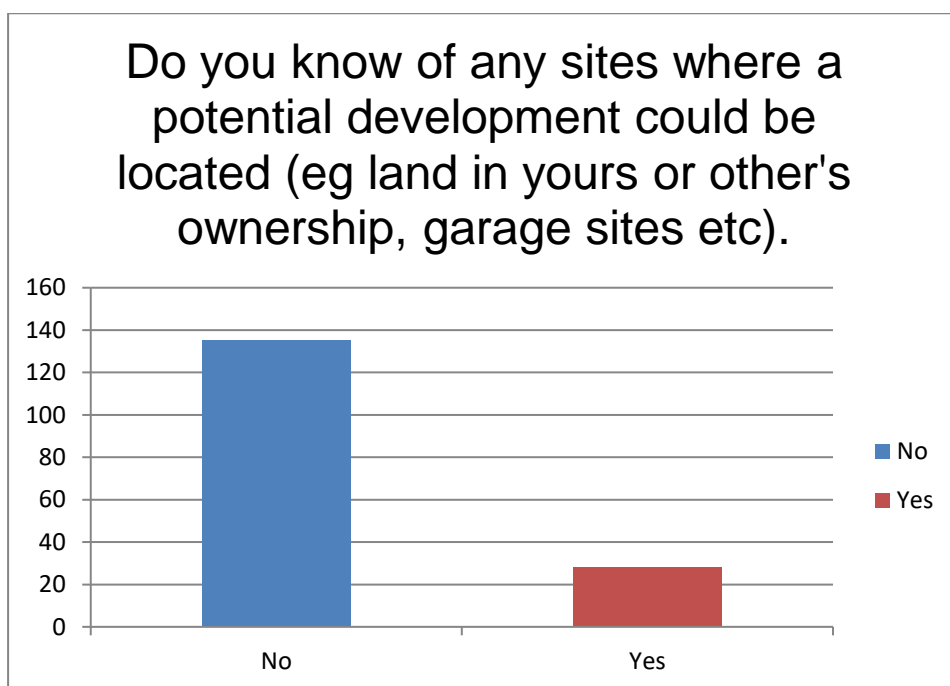


Figure 4 – Do you know of a potential site?

28 respondents reported that they were aware of potential sites for development, though only 25 of those went on to provide any further information where the questionnaire then asks for further detail on potential locations. No assessment has been carried out regarding the suitability of suggested sites. In all 12 potential sites were proposed as detailed in the table below. One response simply stated “NO”. One suggested “Fields around the village” whilst another said “Not on Green Belt land”.

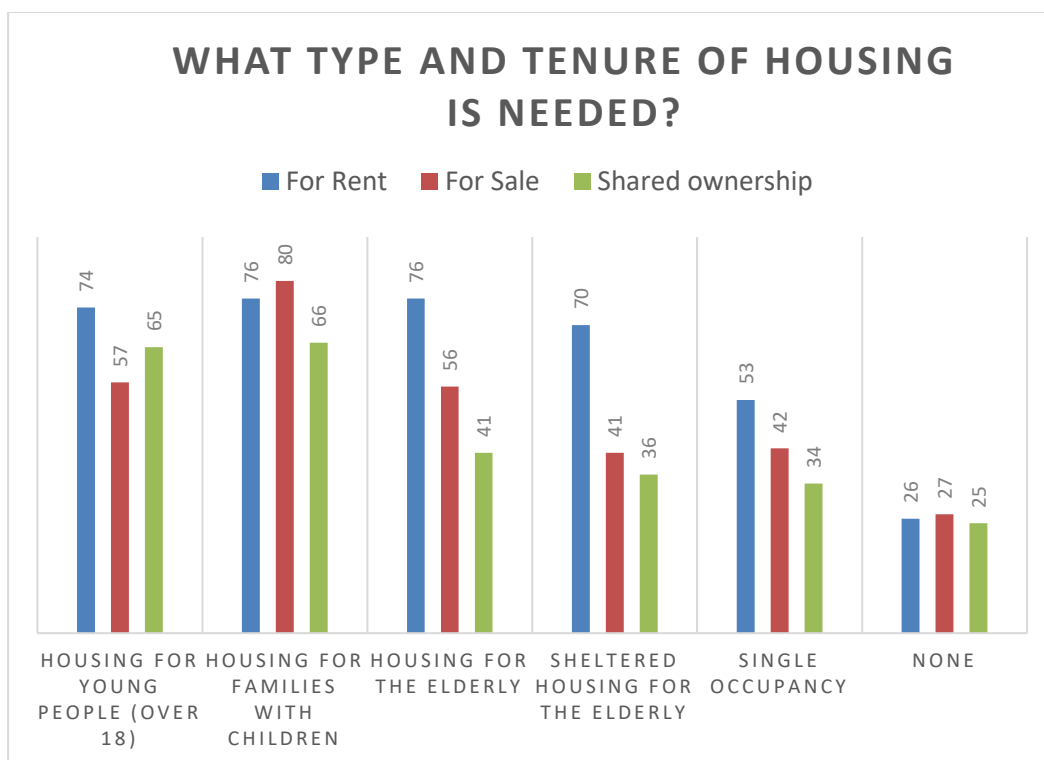
Seven respondents referred to a potential to develop the site of garages in Parsons Close. Further assessment of sites in conjunction with local intelligence and appropriate consultation would be needed to pinpoint the appropriate sites for further consideration. There has not been any qualitative or quantitative assessment undertaken as a part of this exercise. Three of the responses were from landowners suggesting land in their ownership.

	Location	Detail	Frequency
1	Parsons Close	Garages	7
2	Trowley Heights	“Behind”	4
3	Friendless Lane	Car park	4
4	Rear Friendless Lane to Pound Farm		1
5	Singlets Lane	(No detail)	1
6	Trowley Bottom Farm	(No detail)	1
7	Rec Ground	(No detail)	1
8	Delmer End Lane	Old Stables	1
9	Littlestone Farm	(No detail)	1
10	Rose and Crown	Land adjacent	1
11	Trowley Hill Rd	Either side of old builders yard	1
12	Puddephat Estate		1
13	Around Flamstead		1
14	Not in Green Belt		

Table 2a List of suggested sites

## Q4 Who should housing be for?

All households answering the questionnaire were asked,



**Figure 5. Opinions of preferred housing recipients / tenure types**

Respondents were invited to select as many categories as they wished. The maximum for each individual category was therefore 163. There was significant support across all tenures and housing types. “Housing for sale for families with children” was the most frequently selected single category, chosen by 80 or 49% of the respondents. Across all tenure types, Housing for families with children was the most popular category, selected on 222 occasions.

Housing for young people was the second most selected category (196 in total), with “For rent” 74 and “Shared Ownership” 65 more popular than “For Sale” 57 - possibly reflecting the perceived difficulties for young people to achieve home ownership.

Sheltered Housing and Housing for the elderly each showed “for rent” significantly more popular than the other categories. “For sale” was only just over half as popular as “For Rent” for these categories, the largest disparity in these responses. This may suggest that housing for the elderly or sheltered housing is important to retain for the community in the opinion of contributors – or simply that property transactions become more taxing with age and infirmity.

Table 2, below, shows the frequency with which each option was selected by each of the respondents.

	For Rent	For Sale	Shared ownership	Total
Housing for young people (over 18)	74	57	65	196
Housing for families with children	76	80	66	222
Housing for the elderly	76	56	41	173
Sheltered housing for the elderly	70	41	36	147
Single Occupancy	53	42	34	129
None	26	27	25	78
Other (please specify)				3

**Table 2b. Who housing should be for?**

The question also provided the opportunity to provide additional comments on the “Other” category. Of the three responses – one said “possibly all” but they were unaware of the demographics of the village, the second CLH [Community Led Housing] permanently affordable CLT [Community Land trust] and the third gave a more fulsome response,

*“Though these should be first offered to people with either living in the village who can’t afford rent/buying before being offered to others with genuine connections to the village who can’t afford private rent or buying. Also feel if they are to buy this is on condition they can only be resold to villages at no profit”*

The number selecting “None” across all categories averaged at 16% of the total. Whilst this is a lower figure than the “No” responses in Question 2 (18.4%), this is not considered significant as this question does not require an answer, therefore it may be skipped by a respondent not wishing to engage with it.

## COMMENTS (Q 25)

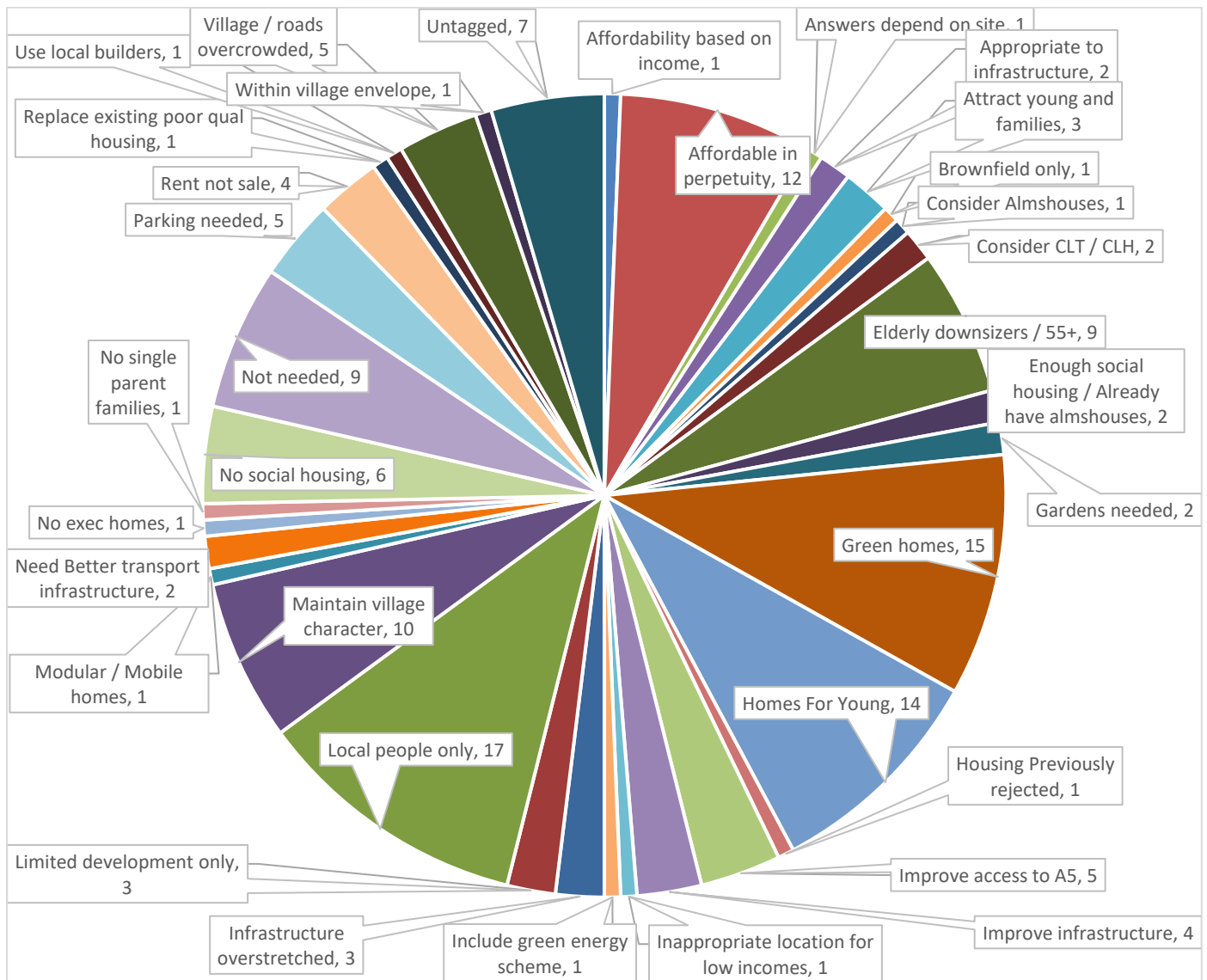
**“Thank you for completing the survey. If there is any further relevant information or comment that you would like to include, such as the importance to you of energy efficiency or that a development should fit into the style and character of the village, please provide it here.”**

Comments were received from 77 of the respondents. The survey software provides a “word cloud” which provides a snapshot of the responses based upon the frequency with which particular words occur. The size of the word illustrates its frequency of use in the Comments section. The cloud is of limited and illustrative use only.



Figure 7. Comments “word cloud”

Whilst the level of support was 81% for some form of affordable housing in Flamstead (Q2) many contributors took the opportunity to express their concerns and preferences (particularly as those answering “No” to Q2 are specifically asked to give their reasons for doing so). Of the 30 respondents answering “No” 17 went on to provide comments (52%) whilst of those responding “Yes” to Q2, 45% went on to add their comments. Data labels were manually attached to each comment in a subjective attempt to capture the essence of the comments made. This is represented in Figure 8 in the form of a pie chart.



**Figure 8. Comments (themes)**

A wide range of opinions were expressed in the comments received in the survey. These reasons fall into broadly three categories, 1. Who should housing be for 2. What the characteristics of development should be and 3. Reasons for opposition.

### 1. Who should housing be for?

It was clear that some serious thought had been devoted to the issues around development in the context of Flamstead. The most common theme was in connection with the importance of affordable housing being made available to local people,

*“Any new affordable housing in the village should be in small groups in order to maintain the character of the village. It should be for people with strong links to the village, such as having family here or working here. The houses should be built to a high standard of energy efficiency - both to reduce carbon emissions and to keep energy costs as low as possible for the occupiers,”*

The comment also addresses the importance of “Green homes” – an imprecise term used to cover a range of issues relating to sustainability, zero carbon and energy efficiency. The commenter above also makes the significant connection between the benefits to the environment of reducing energy consumption whilst providing affordable energy to those on lower incomes.

Returning to the “Local” theme, one respondent linked the unavailability of affordable housing to historic policies promoting home ownership through “right to buy”,

*“Wouldn't it help to stop selling off council houses or at least sell one / build one. I know I'm dreaming. Any new housing should only be for people who already live here.”*

Young people were identified most prominently as the preferred recipients of housing, closely followed by the older generation in the comments,

*“I believe there should be affordable homes to be able to keep the younger hardworking sons and daughters in the village”*

One respondent expressed the issues affecting both younger and older people,

*“I would like to think that if I got unable to look after myself and large house there could be alternatives to manage to stay in the village I was born in ie a small bungalow. I also think council housing for young people of the village is a must, as the houses are just too expensive for them.”*

Several respondents recognise the ecosystem around housing and the way in which an absence of available housing can have a knock on to other sectors,

*People are living in housing which is 2/3 bedroomed and are on their own through bereavement or relationship breakdown and need / want to downsize but have issues as there is no properties for older single people in Flamstead.*

A consequence of homes being unavailable for elderly downsizers is that larger family homes may become under-occupied and unavailable to purchase (or rent) for families requiring more space.

Several respondents were keen to see housing for young families,

*“Would be great to have affordable housing for young families and attract more children to the village school. Please stop the building of really expensive houses.”*

## 2. What sort of housing should be provided?

The three main themes that emerged were “Green Homes”, “Maintaining Flamstead’s village character” and “Ensuring homes were affordable in perpetuity”.

Various comments were made relating to providing high environmental standards, covering a range of issues including energy efficiency, electric car charging and the use of ground / air source heat pumps. One respondent suggested using low carbon modular homes or a mobile home park for providing low cost housing.

One respondent suggested that by building in “small groups” it would help to maintain the character of the village. The small scale of any new development was seen by others as a condition of acceptance of additional housing,

*“Any future developments in the village is likely to have a detrimental impact on its character and rural feel which people who live here value highly. if there is to be any future development in the village we would only support a very small scheme (if at all) of good quality houses in keeping with the street scene on a brownfield site only.”*

Ensuring that homes were kept affordable in perpetuity was seen as important to several people, as well as being for local people;

*The housing should fit into the style of the village. Its a great shame that our young people cannot afford to stay in the village. I also have a daughter, her partner and young baby who have had to move away that I am sure*

would be interested in moving back to the village if affordable housing was available. if tyhe land could be found I would be in favour of more homes than 10.

### 3. Reasons for objecting.

Some respondents felt that that there was no need for further social housing in the village and that there was adequate provision already within the village – including through the Almshouses. A small number of comments also suggested that the village had been canvassed previously about whether further housing development was appropriate and that it had been rejected. It is not clear whether this was about housing development in general or more specifically about affordable housing. It was also suggested that there should be no variation to the village's status [in the Dacorum Strategic Local Plan] where only limited infilling of housing would be permitted.

A feeling that the village was already overcrowded, with services overstretched was conveyed by several objecting to development (and also some as a caveat who agreed that further affordable housing is appropriate). Access to GP services were singled out as an issue affecting the parish.

Comments were received suggesting that social housing and the “sort of people” who live in social housing were not appropriate for the village. One suggesting that the absence of good public transport links out of the village or employment opportunities within it meant that it was difficult for people on lower incomes to access work.

A full redacted list of comments will be provided to the Parish Council as an in confidence addendum to the report.



## 4. SECTION 2 Assessing Housing Need

*Is anyone in your household in need of new or alternative accommodation within the Parish? (This includes those in current need and also anyone who is predicted to need housing within the next 5 years). WE PARTICULARLY WANT TO HEAR FROM HOUSEHOLDS WHOSE NEED FOR HOUSING IS NOT MET BY THE CURRENT NORMAL HOUSING MARKET IN THE AREA*

29 respondents answered YES to this question, (17.8% of respondents) and went on to complete sufficient detail of Section 2 of the questionnaire which explores the nature of housing need in more depth. For the purpose of assessing housing need 29 = 100% of those reporting a need for housing<sup>7</sup>. This figure is towards the top of the range of responses in comparison with other surveys.

### Q6 – Length of connection to the parish

The survey seeks to establish the strength of local connections of those people expressing housing need. All of those completing this section of the survey had a connection of at least two years, with 17 out of 29 having a local connection of 21 or more years.

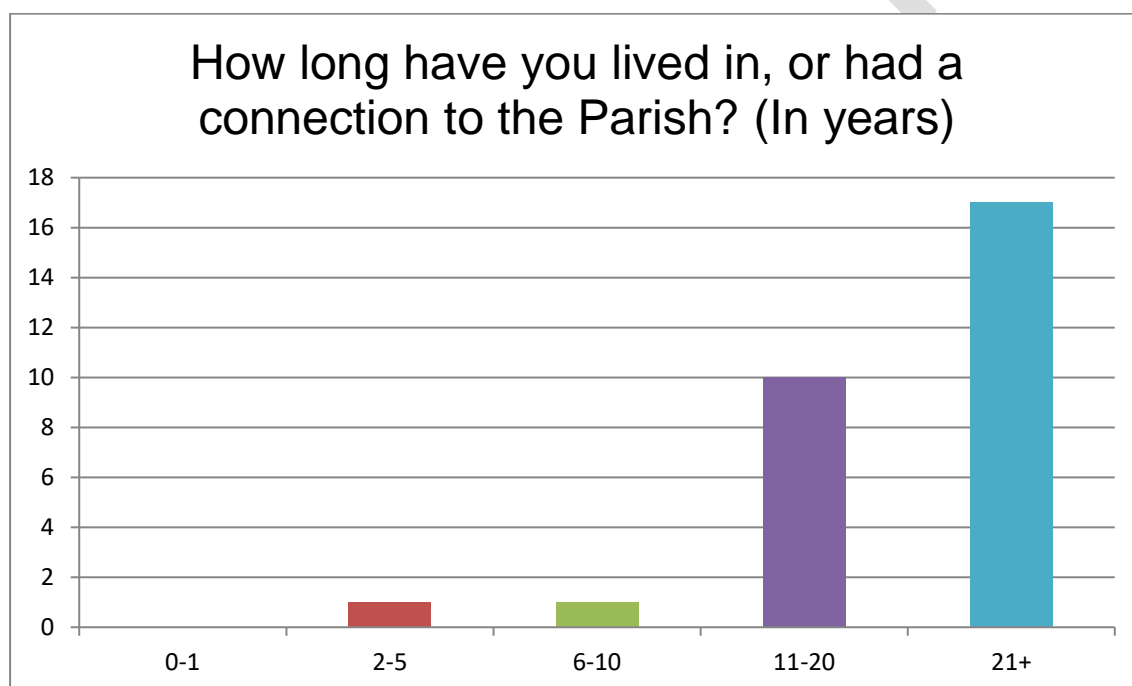


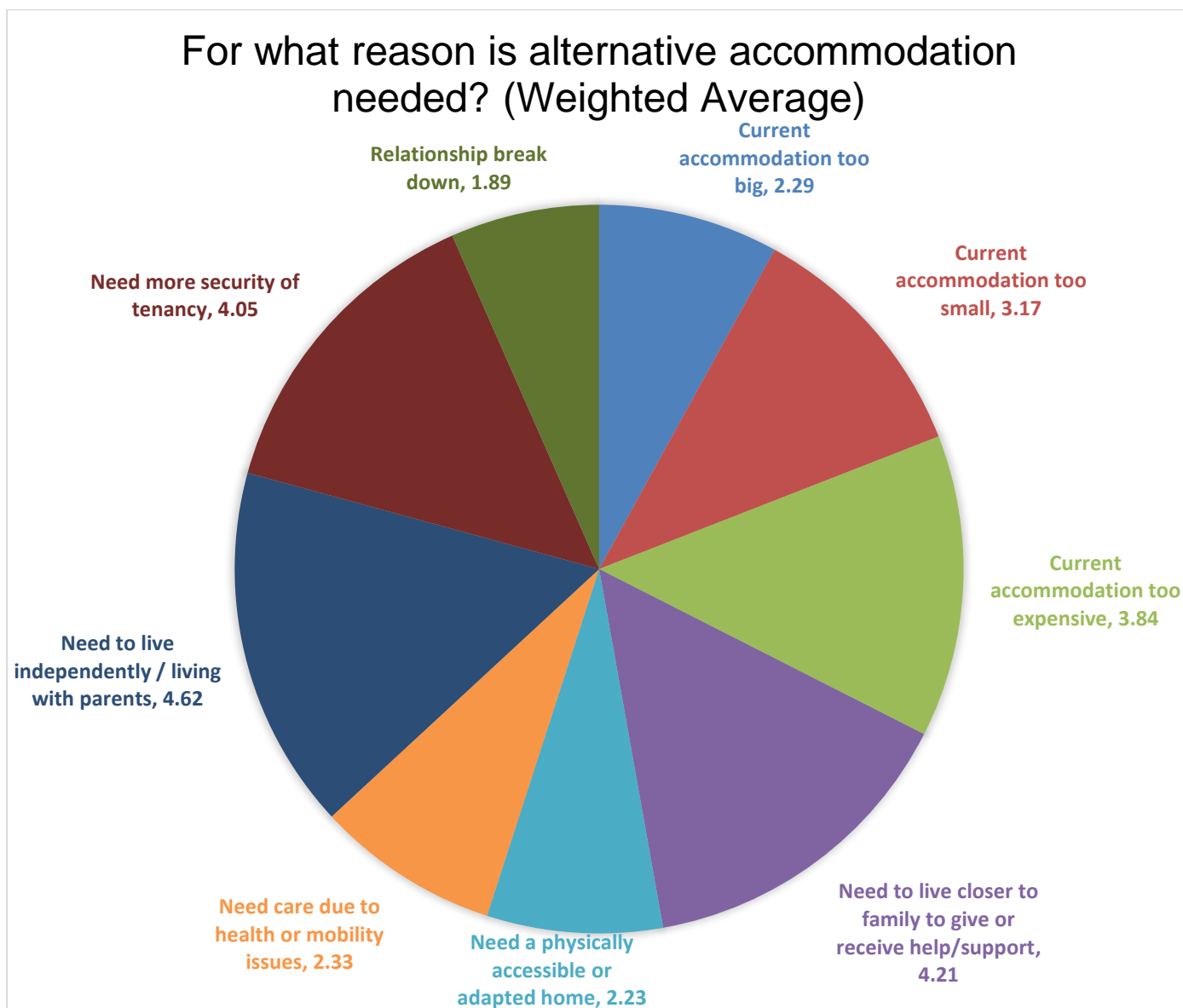
Figure 9. Connection to the Parish

<sup>7</sup> NOTE: This is not the final recommended number of housing units required based on the analysis of the data provided. See [Section 4](#) of this report.



## Why is housing needed?

The reasons given for needing housing were:



**Figure 10 Reasons for housing need (weighted average)**

The questionnaire asked people in housing need to give a reason for needing alternative housing. This was weighted in five categories from “Not Important” (weighted one) to “Most Important” (weighted 5). Respondents were able to select as many categories as they wished as there are often a combination of factors that lead to housing need. Figure 10 above gives an average weighting of the responses given. The numerical value given is a combination of the number of times a factor is selected, combined with the significance given to it by the contributor. However, it is important to recognise that for some respondents, for example those citing “Relationship Breakdown” as the factor placing them in housing need, whilst only showing an average weighting of 1.89, is for them critically important.

The highest weighted factor was given as “Needing to live independently” which was selected in the “Important” categories 20 times and a weighted average of 4.62. 18 of the 29 completing section Two of the questionnaire (reporting housing need) selected “Needing to live independently” as the most important factor, nearly double the next highest factor, “Needing to live close to family to give / receive support”. There were similar levels of priority given to accommodation being too expensive and respondents needing greater security of tenure (16 each

in the “Important” categories). Frequently these factors were selected in combination by the same respondents.

Again, whilst the weighted averages for those selecting a need for adapted housing, or care due to an illness or disability was low, this factor is critical to the small number affected. They were selected five and six times respectively in the “Important” categories.

Most of those who added comments in this section had selected at least one other category. Their comments related to further commentary to confirm their reason for needing alternative accommodation, for example one referred to “*Needing accommodation all on one level due to age*”. Another explained that they were living in to care for a relative which had led them to have no security of tenure.

## The family makeup of those in Need

The questionnaire asks:

### What is the family makeup of those in need?

Answer Choices	Responses	
A single adult	51.72%	15
An adult couple	10.34%	3
A family with 1 child	6.90%	2
A family with 2 children	13.79%	4
A family with 3 or more children	0.00%	0
A single elderly person	10.34%	3
An elderly couple	3.45%	1
A single parent	3.45%	1

**Table 3 Family makeup**

18 of the respondents reported that their households will require accommodation for one person only (either a single adult or a single elderly person). Seven respondents needed accommodation as parents with children (one a single parent). Four households were elderly, one an elderly couple. The responses evidence a total of 44 people in housing need whose ages and genders were given, as shown in Table 4.

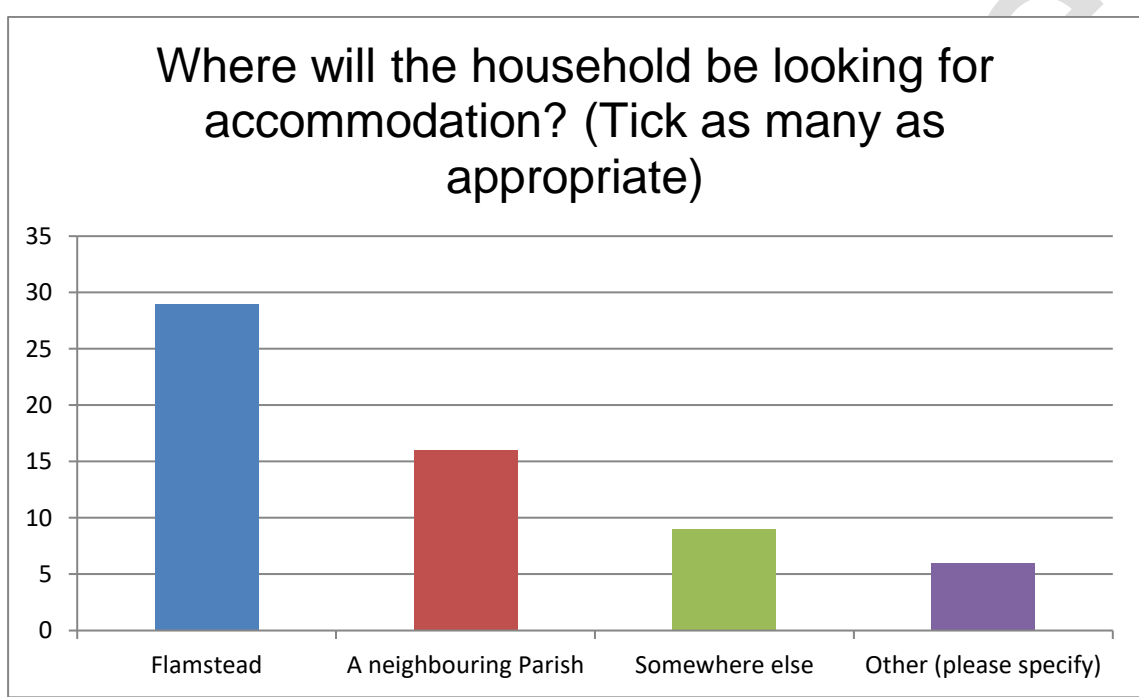
How many people in your household are in housing need?	
Male 0-12	2
Male 12-17	1
Male 18-25	7
Male 26-54	5
Male 55-69	2
Male 70+	0
Female 0-12	3
Female 12-17	3
Female 18-25	9
Female 26-54	7
Female 55-69	2
Female 70+	3
TOTAL	44

**Table 4. Ages and genders of those in need**

The highest number of respondents who provided age and gender details were in the 18-25 age group (16 responses), representing 36% of all housing needed. Only three respondents were aged 70+ and 14 were in the 26-54 age-bracket. In all nine children (Under 18) were reported (20%) underlining the pan-generational need for housing among the respondents.

**Where housing is wanted (Q11)**

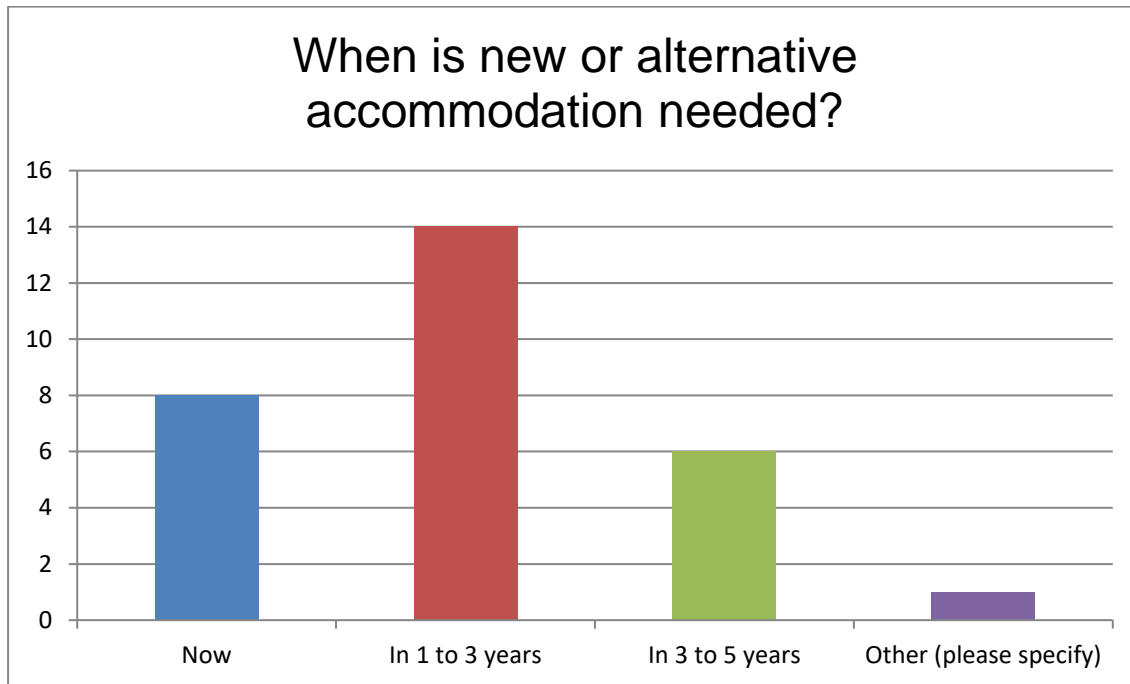
The survey was made available to current residents of Flamstead with the option for the survey questionnaire to be made available to those with ties to the area, such as those who previously lived in the parish and wish to return, or those who work locally and wish to live in the parish. The questionnaire asks where people whether people are looking for housing in Flamstead, in a neighbouring parish or “somewhere else”. The respondent is able to specify all three choices and provide further detail if they wish to.



**Table 5. Desired location where housing is required**

All of the respondents completing section 2 of the questionnaire included Flamstead within their favoured locations for housing. Those who selected “Other” variously suggested that if they were unable to secure accommodation locally they would, by necessity search elsewhere. All of the respondents were therefore considered to be actively interested in pursuing housing options within the village.

## When do households need to move?



**Figure 11. Timescales for new accommodation**

Eight of the respondents reported a need to move immediately. Fourteen reported a need to move within 1 to 3 years. The six who reported a housing need within three - five years have been retained within the figures because of the length of time it typically takes to deliver affordable housing (rarely within three years). The respondent stating "other" provided personal information about their circumstances that it was judged would not prevent them from being eligible to access affordable housing, therefore they are also retained among those considered in housing need.

## Characteristics of Housing required (Q 15)

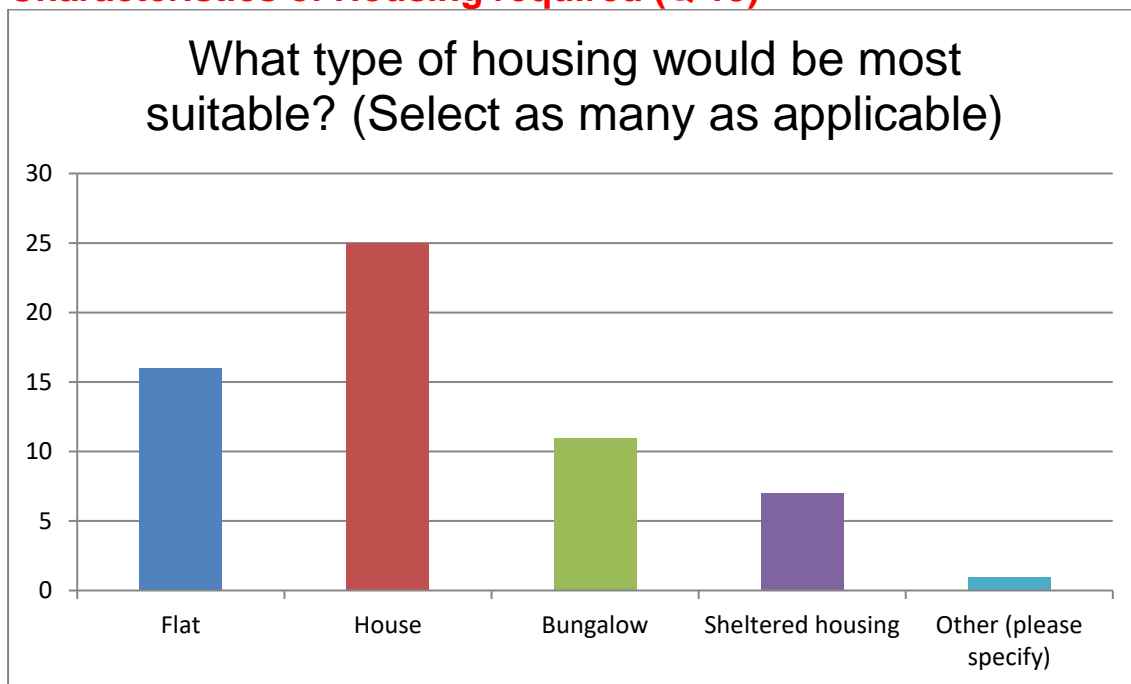


Figure 12 Type of accommodation preference

A total of 60 responses were made by the 29 who completed Part Two of the questionnaire (more than one choice is permitted). Houses were the most sought-after type of accommodation (25 responses), followed by flats (16) and bungalows (11). Seven expressed a preference for Sheltered Housing. One respondent answering "Other" simply said "All of the above".

## Tenure of housing preferences (Q.17)

The 29 respondents seeking to move and find new accommodation indicated the following tenure preferences. Many of them took the opportunity to select multiple possible preferred tenure types (Total = 80);

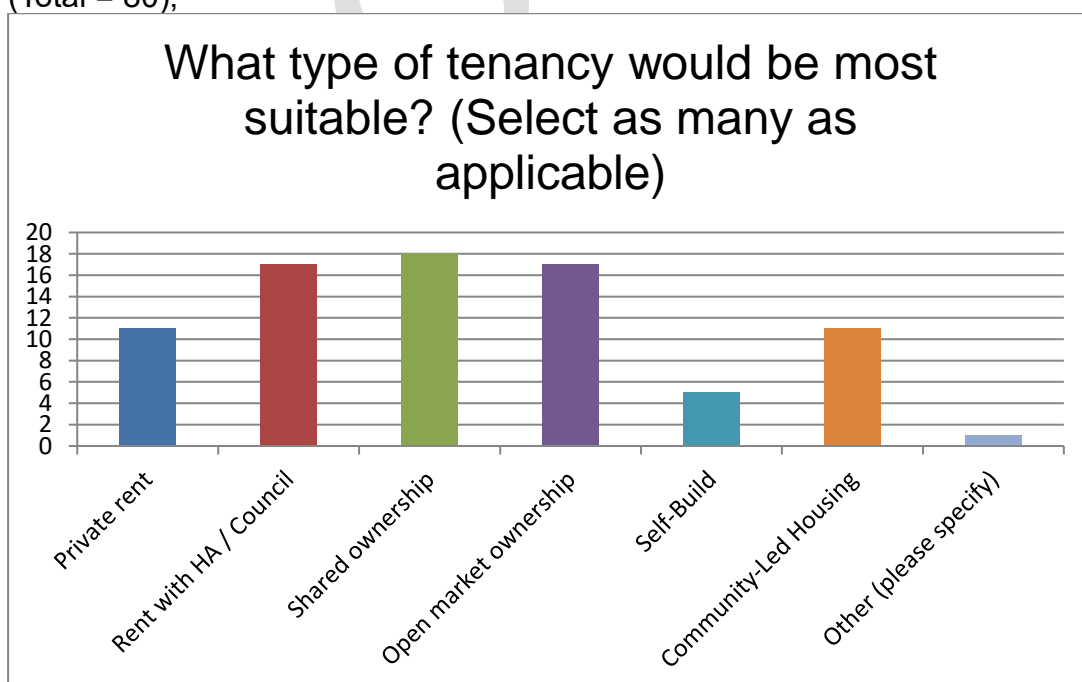


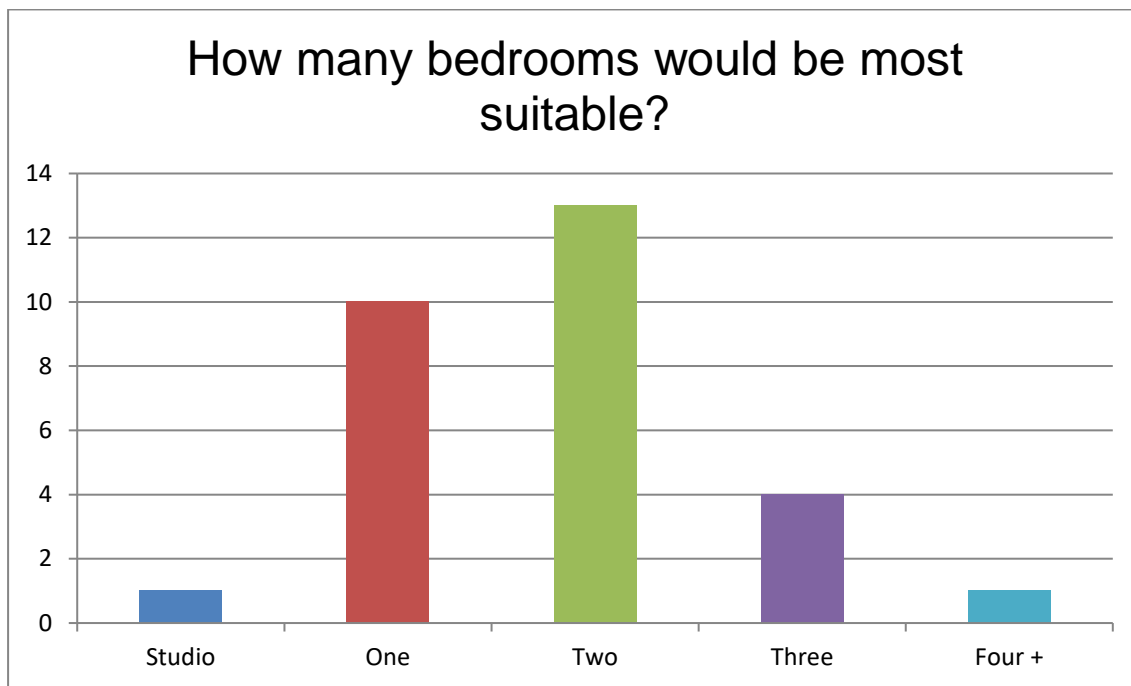
Figure 13 Tenure preferences (housing need)

The largest response was a preference for people wishing to part-buy their own home through shared ownership (18 responses), closely followed by “Rent from a housing association or the council” (selected 17 times) and “Open Market Ownership” (also 17). 11 respondents would consider renting from a private landlord among their options.

This survey also provided an option for “Community-led” housing (11 selections) and “Self-build” for which five respondents opted. The one respondent selecting “Other” said in the comments field “Anything” and also selected all of the other options.

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## Minimum number of bedrooms required Q 16



**Figure 14. Number of bedrooms required**

The questionnaire asks respondents about their preferred number of bedrooms, without making an objective assessment at this stage, of entitlement or need. The responses point to a demand for smaller properties. The most frequently selected number of bedrooms desired was for two, selected 13 times with one and studio selected a combined 11 times. Three bed homes were selected on four occasions and one family required four or more bedrooms.

## Economic circumstances of households needing housing

### Households' gross annual income (Q20)

The questionnaire seeks information on the economic circumstances of each respondent in order to assist with the assessment of affordability for different property types and tenure options. However, ordinarily, not all respondents are willing to disclose this information. All 29 of the respondents provided income details. Of the 29 who responded, three reported a gross annual household income of under £10,000. Nine gave their income as between £10,001 - £20,000. And nine reported an income between £20,001 - £30,000. Four respondents gave £30,001 - £40,000 and four between £40,001 and £50,000. None had incomes in excess of £50,000.

£80,000 is generally assessed as being an income level beyond which affordable housing options are ruled out.

One respondent was keen to stress the importance of looking at income levels as the determinant of affordability:

*"The essential criteria for any new housing for local people in need must be security of tenure and genuine affordability. This means rented social housing at rent levels determined NOT as a proportion of prevailing market rents, but on the premise that households should not be required to pay rent that exceeds 35% of income (after taxes and housing benefits).."*

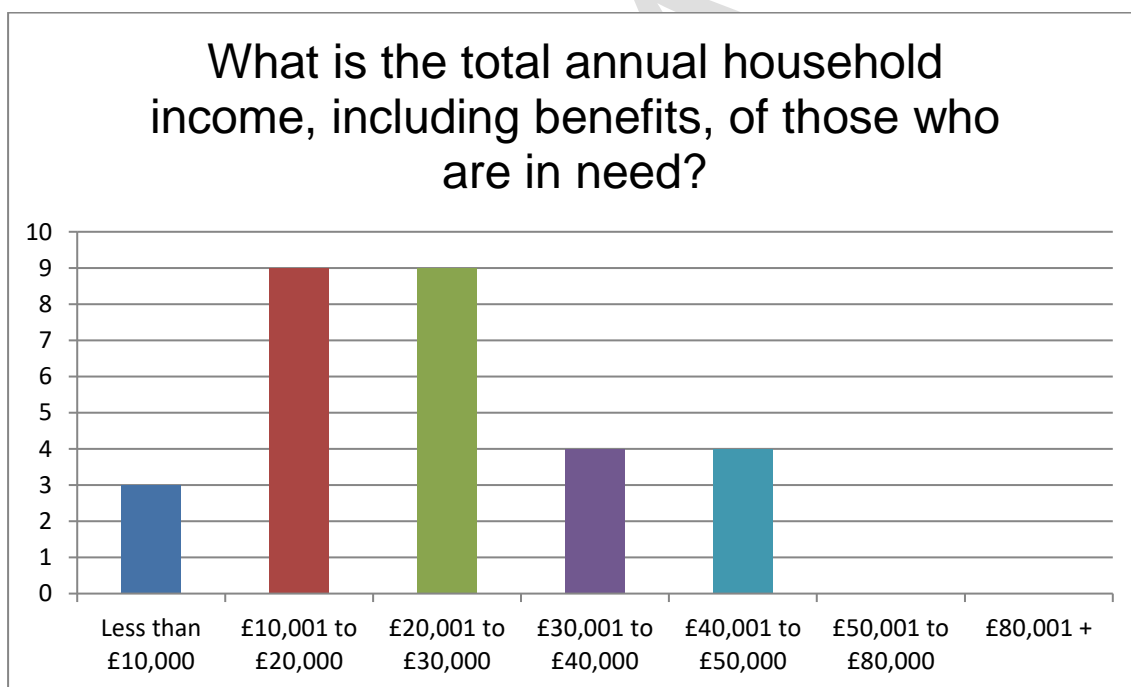


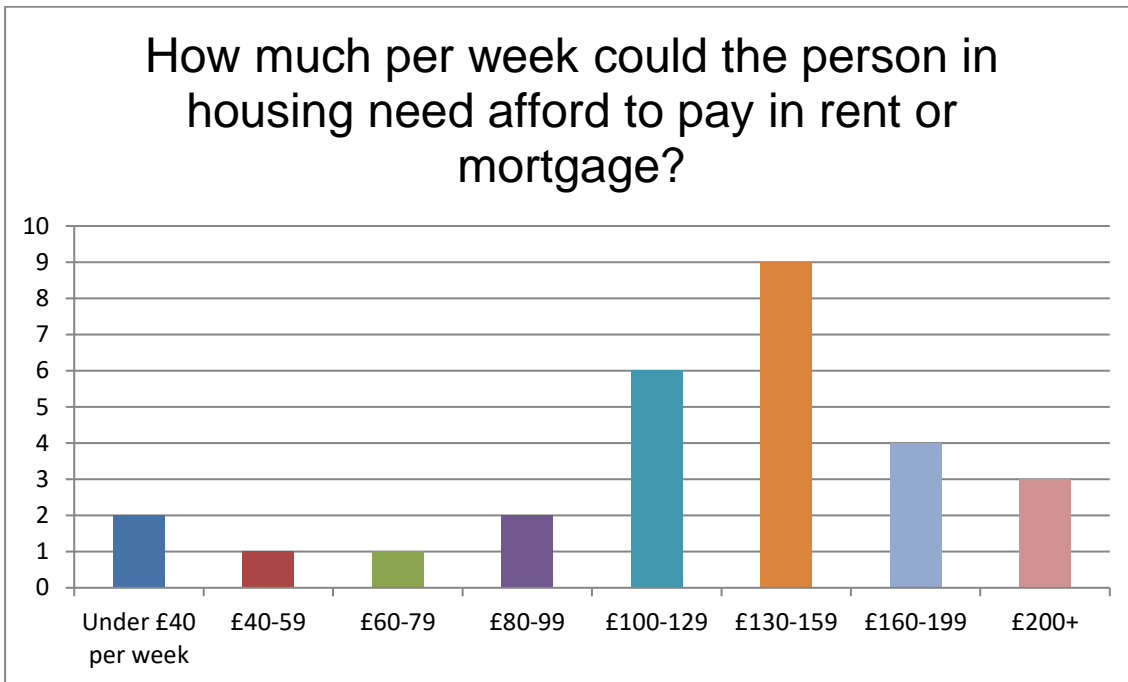
Figure 14a Income data

### Weekly rent or mortgage available (Q 21)

Respondents reported a range of values that they could afford to pay for housing weekly. All 29 households answered this question. Six said that they could only afford under £100 per week



**suggesting that they are at the extreme end of housing / income imbalance<sup>8</sup>.** Six said that they could afford between £100 and £129 and nine households reported that they could afford to pay between £130 and £159. Three could afford £160 to £169 and two reported being able to afford in excess of £200 per week.



**Figure 14b. Money available for rent / mortgage**

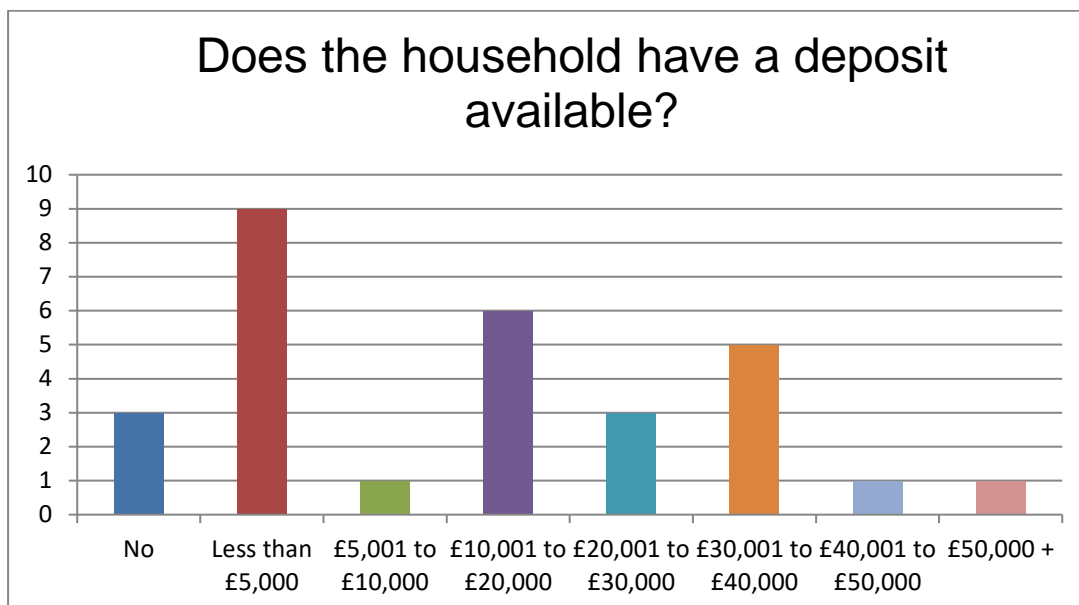
### **Availability of a deposit to purchase housing**

Securing mortgage finance is not only dependent on income, but also frequently difficult to achieve borrowing unless there is a substantial deposit available. 100% mortgages are largely a thing of the past. Recent volatility in the mortgage lending market has also made securing finance more difficult. Some lenders offer preferential interest rates to borrowers who are able to provide large deposits.

Each of the 29 respondents provided details about their ability to provide a deposit. Three had no deposit available and nine had less than £5,000, five between £5,001 and £10,000. Seven respondents had a deposit between £10,001 - £20,000 and eight between £20,001 and - £40,000 available. One reported deposit monies of £40,001 and £50,000 with one reported over £50,000.

A 5% deposit for the lowest priced property on Rightmove™ in Flamstead at time of writing (£475,000) would be £23, 750 – achievable for seven of the 29 respondents.

<sup>8</sup> Average private rent in Dacorum stands at approximately £270 per week (Source: National Housing Federation, "Home truths" Online. 2023)



**Table 8 Deposit available**

## Registration as being in housing need

Q 22 “Is the person(s) in need currently on the Local Authority's Housing Register (Waiting List)?”

Of the 29 answering this question, only five reported that they were currently registered with the local authority as waiting for affordable housing. Low levels of registration are typical in surveys of this type.

## Reason for not being registered

Q 19. “If the person(s) in need are not on the Local Authority's Housing Waiting List, please explain why they are not registered. (They / you will need to register with the local authority for consideration of any future affordable housing scheme.)”

Of the 24 who are not registered on the Dacorum Borough Council Housing Register, the reasons given for not registering are as follows: 11 thought they would not qualify for a council home, six thought they would have to wait too long for a council home and two felt they would be excluded because they do not already have a council home. 10 households did not give a reason (including one who skipped the question. The household responding “other”, stated “We have been removed from the list” without any further explanation of the reason why.<sup>9</sup>

Answer Choices	Responses
They / you do not currently have a council / housing association home	2
They / you do not think they qualify for a council / housing association home	11
They / you would have to wait too long for a council / housing association home or there aren't any available	6
Not applicable / Skip this question	9
Other (please specify)	1

**Table 10. Reasons for not registering**

<sup>9</sup> In common with other local authorities, Dacorum Borough Council periodically remove applicants from their housing register if they are believed not to meet their eligibility criteria or are considered adequately housed.

## 5. Assessment of Affordable Housing Need

The analysis of Section Two of the survey uses collated data from the survey responses. In order to assess the housing need each individual's responses are examined in order to make an assessment. In total 23 respondents answered sufficient questions in Section 2 indicating that they or someone in their household were in need of affordable housing to be able to make an outline individual assessment of housing need. All of these respondents indicated that they, or someone within their household, needed to move within five years. However, one of the 23 was aged under the age of 18 and was therefore not included within the assessment. A total of **22** households are therefore considered to reflect a potential short to medium term need for housing within the Parish.

All 23 respondents reported that the accommodation would be desired within Flamstead and or a neighbouring Parish. One respondent was found to own their own home, however this was an elderly person seeking adapted housing appropriate to a disabled older person. Because of the challenges of accessing suitable housing for the elderly, they have been retained within the assessment of the unmet housing need for the Parish.

### **Presentation of Survey Results Explanatory NOTE-**

*In this section of the survey report we report on the type of housing that was selected by each contributor. We refer to this as the “**Expressed Need**”. We carry out an assessment of the eligibility / suitability of the applicants for the type of housing that they have expressed based solely on their responses.*

*We then set out a suggested “**Assessed Need**” which reconciles the aspirations of applicants with the reality of what may be available to them. This helps to build a wider picture of the affordable housing need without being prescriptive about delivery. Because each applicant is entitled to make more than one choice of housing type and tenure (for example Shared Ownership and Affordable Rent, Flat and House), the total number of units identified in this section exceeds the total number of respondents. The **Assessed** need sets out the maximum number of each type of housing we believe could possibly be delivered in each category.*

*In the Conclusions section of the report, a **net figure** is provided for the total number of housing units required. This provides the total number of units for which we have established a short or medium term local need (removing any double counting). There will be a range of options available for delivery that could potentially meet the housing needs of the local community. We do not believe that it is appropriate for this report to prescribe the mix of housing required and limit the options available. Section 4 helps to build a picture of the available options that could meet the needs and aspirations of the community. Nonetheless, there are households in the survey, for whom **socially rented accommodation appears to be the only viable option.** To make this clear, the conclusion of the report gives a suggested minimum number of socially rented properties.*

The questionnaires were examined individually and in detail and the need indicated was as follows:

### **Expressed a desire to buy on the open market: (Nine households)**

Part 2 of the survey is designed to identify those people who are unable to meet their housing need through the normal functioning of the housing market. However, inevitably some contributors complete the questionnaire despite having the means to purchase their own property.

Others who express a desire to own their own property may complete this section because the type of property that they seek (for example adapted homes for the elderly and disabled) may not be readily available within the parish.

Nine households expressed a desire to buy a home on the open market. Of these only one expressed a preference for open market ownership without expressing any other preference. This respondent selecting only “ownership” was found to have an insufficient level of income, deposit and available finance for a mortgage appropriate for outright home ownership unless it was heavily discounted.

Of the others expressing “Outright ownership” as one of their preferred options, due to insufficient levels of deposit or income to purchase on the open market the respondents expressing a preference only for outright ownership were assessed for other tenure types as follows;

Assessed Need (those selecting “Ownership”)

No of Units	No of Beds	Assessed Tenure Type
1	2	Shared ownership
1	1	Sheltered / Adapted Ownership / Shared Ownership / Private Rent /
3	1	Affordable Rent
1	1 / Studio	Affordable Rent
1	1	Shared ownership / Community Led Housing (CLH) / Self-Build
1	1	Shared ownership / Affordable Rent
1	3	Shared Ownership / Affordable Rent

**Table 11. Assessed need - wish to own outright**

### **Expressed an interest in shared ownership: (13)**

13 households indicated an interest in shared ownership, of those a total of 6 households were assessed as being potentially eligible for shared ownership. As with other categories, the opportunity to select alternative tenure types among respondents means that there are a number of other potentially viable options. The seven households considered unlikely to be eligible for shared ownership were generally ruled out because of insufficient household income levels or available finance for rent / mortgage payments.

No of Units	No of Beds	Assessed Tenure Type
3	1	Affordable Rent
1	1	Sheltered / Adapted Ownership / Shared Ownership / Ownership
1	1	Shared ownership / Community Led Housing
1	2	Affordable Rent / Shared ownership / Community Led Housing
1	1	Affordable Rent / Community Led Housing / Private Rent
1	1	Affordable Rent / Private Rent
1	1	Affordable Rent / Shared ownership
1	2	Affordable Rent / Private Rent / Shared ownership
1	2	Affordable Rent / Community Led Housing
1	2	Shared Ownership
1	1	Affordable Rent / Affordable Self-build

**Table 12. Assessed need - Shared Ownership**

**Expressed a preference for Social / Affordable rental housing: (12)**

12 of the respondents indicated a wish to rent from a Housing Association or Council, however only three of those households selected that tenure option without selecting at least one other. Of those selecting as one of their preferences “Social / Affordable rental housing”, based on the financial information provided, four were assessed as being unlikely to have any other viable housing option. Additionally, a further three households had selected Community Led Housing as a preference for housing, but had low income levels that would only render some form of affordable community led scheme viable for them.

No of Units	No of Beds	Assessed Tenure Type
2	1	Affordable Rent
1	2	Affordable Rent
1	1	Affordable Rent / Private rent
1	1	Sheltered / Adapted affordable rent
1	2	Affordable Rent / Community led housing / Self-build
1	1	Affordable Rent / Shared ownership / Private Rent
1	2	Affordable Rent / Shared ownership / Private Rent
1	1	Affordable Rent / Community Led Housing
2	2	Affordable Rent / Community Led Housing
1	2	Affordable Rent / Shared ownership / Community Led Housing

**Table 13. Assessed need - social rental**

**Expressed a preference for private rental housing: (Nine)**

Nine households selected private rental as a possible tenure option, though only one of those selected this option alone and that respondent had an income level that was almost certainly too low to afford a privately rented property. Because of the high levels of private rent in the area, only **three** were assessed as being potentially appropriate for private rent, although each with other potential tenure options.

No of Units	No of Beds	Assessed Tenure Type
2	1	Affordable Rent
1	3	Affordable Rent
1	1	Adapted / sheltered Affordable Rent
1	2	Affordable Rent / Community Led Housing
1	1	Affordable Rent / Shared ownership
1	1	Affordable Rent / Private rent
1	2	Affordable Rent / Private rent / Shared ownership
1	1	Affordable Rent / Community Led Housing / Self build

**Table 14a Assessed need - Private Rental Housing**

## Self – Build (One) and Community–led Housing (Six)

Self-build was selected on one occasion. This form of housing can take many forms – a fully self-funded self-build project appeared from the income expenditure and savings data provided to be well out of reach for this person however, self-finish or assisted self-build could be an option by which housing could be made more affordable.

No of Units	No of Beds	Assessed Tenure Type
1	1	Affordable Rent / Affordable Self Build

**Table 14b Assessed need - Self-build**

Community-led housing (CLH) was selected on six occasions. Because CLH can take many forms it is challenging to provide a definitive picture of how it may be achieved for each applicant. Bearing in mind that CLH can be a means by which affordable housing can be delivered, rather than being based solely on income, the starting point for the assessment of its appropriateness is whether the household is willing to consider it as an option. All of the households were considered to have income levels sufficiently low that only a CLH scheme which delivered properties which were affordable (for example with rent pegged to income) we likely to be viable.

No of Units	No of Beds	Assessed Tenure Type
1	1	Affordable Rent
1	2	Community-Led Housing / Shared Ownership / Affordable Rent
1	1	Affordable Rent / Community Led Housing
2	2	Affordable Rent / Community Led Housing
1	1	Affordable Rent / Affordable self-build / Community Led Housing

**Table 14c Assessed need – Community-Led Housing**

## Sheltered Housing, housing adapted for the disabled and housing for the elderly

Q15 of the questionnaire asks about the preferred type of housing. Two of the respondents expressed an interest in sheltered housing reporting some form of age related need or disability, although one of these was a homeowner (under-occupying a four bedroom house). This person has been retained within the report of housing need at this stage because of their reported need for an adapted home. [It is also noted that there is Almshouse provision within Flamstead].

Five respondents selected “Bungalow” as one of their housing preferences. Further analysis of these showed that three of them had selected Bungalow along with a range of property types (possibly in order not to limit their options) rather than because of a disability or specific need. One additional person who selected “Bungalow” (but not sheltered housing) also made reference to mobility issues. This would require further investigation – however for the sake of reporting they were deemed to require a bungalow or other ground floor accommodation.

**Three** were therefore considered in need of sheltered or adapted housing.

No of Units	No of Beds	Assessed Tenure Type
1	1	Sheltered / Adapted (Affordable Rent)

1	1	Sheltered / Adapted (Owned / Shared Ownership / Private Rent)
1	1	Adapted / Accessible

**Table 15 Assessed need / sheltered housing / adapted housing**

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## 6. CONCLUSIONS

We consider that there is some need for affordable housing in Flamstead Parish in order to meet purely local needs. This assessment is based only on those who completed Section Two of the Housing Needs Survey questionnaire indicating a housing need and willingness to live within the parish or adjacent to it. The assessment does not include the needs of those people who expressed a need for alternative housing (Answering Yes to question 5) but failed to provide any further detail. No personal interviews have been conducted as part of this survey. The assessment makes no attempt to extrapolate according to survey the return rate.

### Total affordable housing need assessed

A need for a total of **22** units can be identified across various different tenure types

Recommended tenure types have not been provided here in the conclusions because there is frequently more than one potential option for each household. The tables in Part 4 provide an indication of the maximum number and type of units that could potentially be deliverable in each category. The exception to this approach lies in the assessment of the number of affordable (social) rented properties required, **where this may be the only viable option available.**

The respondents' desired properties of the following types and minimum bedroom numbers:<sup>10</sup>

Type	Affordable rent minimum	Total
1 bed flat / house	6	11
2 bed flat / house	2	6
3 bed house	1	2
4 bed house	0	0
1 bed sheltered / adapted	1	2
1 bed adapted / accessible	1	1
<b>TOTALS</b>	<b>11</b>	<b>22</b>

Table 16 Gross expression of housing need with affordable minimum

This can be summarised as:

**14 x 1 bed units**

**6 x 2 bed units**

**2 x 3 bed units**

Table 16a. Number of units (Gross)

### Discounting the housing Need

In order to attempt to deal with the possibility that some of the respondents will have met their housing need by other means by the time that any housing is delivered, it is customary to also provide a "Net" figure which halves the recommendation given in the survey (with rounding). As is the case here, survey respondents often represent their desire to see that housing is provided for local people as a priority. The provision of a net figure may assist in mitigating the possibility that there may insufficient local people in need at the time of housing delivery. In surveys such as this

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<sup>10</sup>Refer to : *Presentation of Survey Results Explanatory NOTE-*



one we recommend that the “net” figure is taken as the starting point for potential affordable housing provision.

Type	Affordable rent minimum	Total
1 bed flat / house	3	6
2 bed flat / house	1	3
3 bed house	1	1
4 bed house	0	0
1 bed sheltered / adapted	1	1
1 bed accessible / adapted	1	1
<b>TOTALS</b>	<b>7</b>	<b>12</b>

Table 17 NET expression of housing need with affordable minimum

## SUMMARY

1. It is considered that the most significant need is for one bed accommodation with roughly half of the need expressed being specifically for affordable rent. It is noted that a significant proportion of these are younger people, reflecting the national picture of difficulties in accessing housing for younger people.
2. It is considered that there is interest and potential for provision of shared ownership properties within the housing mix, however there is also a significant demand for affordable general needs rent which should be considered (noting the recommended minimum number of units).
3. There is a small demand for housing for downsizers and those who require adapted / sheltered housing for the elderly.
4. Support for affordable housing provision at around 80% is in line with other surveys conducted by CDA Herts.
5. There is only a small level of interest in self-build but greater interest in exploring options for delivery of community-led housing options.
6. However, it is noted, particularly among those opposing affordable housing provision in Flamstead that there are concerns about the ability of services and infrastructure available in the village to support additional housing.
7. Providing a development appropriate to the style and character of the village was held to be important to several contributors as was the delivery of sustainable and energy efficient housing.

## FURTHER COMMENTS

8. Discussions on the size and tenure of housing, as well as the suitability of sites (including those suggested) should take place between the community, Parish Council, relevant Housing Associations and the Local Authority before finalising any potential housing mix and in accordance with the planning process.

## APPENDIX ONE: ACCESSIBILITY OF LOCAL HOUSING (COST, NATURE AND AVAILABILITY)

### Housing for open market sale

Land Registry data provides recent average house prices of flats, terraced and semi-detached houses. The average house price in Hertfordshire was £517,148 in 2021/2022 (source National Housing Federation Home Truths 2021/22).

This is well above the national average for England and Wales of £350,674 for the same period.

### What's the average house price in AL3?

Flamstead is within the wider postcode of AL3, which also encompasses part of St Albans, Markyate and Redbourn. The average sold property prices for the past 12 months (May 2023) for properties in the postcode of AL3 are provided below (source Zoopla):

Average Sold Prices in AL3 April 2022 – March 2023	
Detached	£1,138,825
Semi-detached	£749,223
Terraced	£633,296
Flats	£325,251

National Housing Federation East of England provides average (mean) house price information annually (Home Truths 2021/22, The housing crisis in the East of England) along with an assessment of affordability:

	Mean house price 2021/22	Mean annual earnings 2021/22	Ratio of house prices to incomes	Income needed for a 80% mortgage at (3.5 x income)	Mean monthly private sector rents 2021/22
Hertfordshire	£517,148	£38,490	13	£118,205	£1198
Dacorum BC	£506,083	£36,473	14	£115,676	£1180

**Table 18. Housing cost and affordability ratios**

On researching property for sale in Flamstead<sup>11</sup> (on Zoopla.co.uk), there were nine properties available;

Number of bedrooms	Property Type	Price (£)
2	Semi-detached House	550,000
3	Semi-detached House	475,000
3	Semi-detached House	525,000
3	Terraced House	600,000
3	Semi-detached House	900,000
4	Semi-detached House	775,000
4	Detached House	825,000
4	Detached House	900,000
4	Detached House	1,300,000
5	Detached House	1,750,000
6	Detached House	925,000
Average		865,909

**Table 19 Properties for sale in Flamstead<sup>12</sup>**

The National Housing Federation’s method for assessing affordability was used, which assumes a 10% deposit is available and that a mortgage of 3.5 x income will be available. We have applied a 4 x gross salary calculation as these mortgages are also available. (This is for illustration only as individual circumstances will affect people’s mortgage eligibility and it is likely that some people in housing need will not be able to borrow as much whilst others may be able to borrow more over a longer period).

Applying this method to purchase the cheapest brick-built property currently available in the area (£475,000 for a three-bed semi-detached house), a 10% deposit (£47,500) may be needed, plus an annual salary of £106,875 for a 90% repayment mortgage of £427,500 and monthly payments of around £2250 per month over 25 years (equivalent to £520 per week). Purchasing a “Park” or Mobile home may be an option for some, however borrowing on this type of property can be difficult and more expensive because of the relatively short lifespan of this type of building and a scarcity of lenders. It may also not satisfy the aspirations of those requiring additional living accommodation.

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<sup>11</sup> Search conducted 9<sup>th</sup> May 2023

## Housing for private rental

Availability of private rental property. Census data 2021 indicated that approximately 12.9% of housing in Flamstead was for private rental

As of the date of our search on Zoopla & Rightmove (19th September 2023), there was one property available for private rent in Flamstead for a three bedroom property with an asking rent of £1900 pcm. Current asking rents more widely in AL3 (includes Redbourn and West St Albans are as follows (Zoopla).

Beds	Studio	1	2	3	4
Number	1	2	6	4	7
Average	£925	£1275	£1740	£2582	£3929

The average social rents charged by Dacorum Borough Council (2023) in the district are (per week)

<b>1 bed properties</b>	<b>2 bed properties</b>	<b>3 bed properties</b>	<b>4 bed property</b>
£113.20	£128.12	£140.16	£155.10

**Table 22 Social rent levels in Dacorum**

## Shared ownership (Note)

Shared ownership affordability can be estimated by assuming the household will purchase 30% share<sup>13</sup> of the property. To buy this 30%, the householder would need at least a 10% deposit for the share; they can then borrow on mortgage up to 3.5 times their income to purchase the remaining amount of the share.

Rent would also be payable at approximately 2.5% on the un-sold equity (70 per cent). Service charges may be applicable, and some landlords may also consider outstanding debt when conducting their assessment of affordability.

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<sup>13</sup> The HCA model shared ownership agreement recommends that purchasers buy an initial percentage of between 25% and 75% dependent on circumstances. Staircasing in rural areas of populations of 3,000 or less are also generally restricted to a maximum of 80%.

## APPENDIX 2 THE QUESTIONNAIRE

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(c) CDA Herts

# Affordable Housing Needs Survey Flamstead



This survey is being conducted on behalf of Flamstead Parish Council by CDA Herts (an independent charity) to find out; if local people are in need of affordable housing, to determine the type of accommodation that would be most appropriate and to collect the views of the community.

**Everyone** with a connection to the Parish should answer SECTION 1 (questions 1 – 5). If you or someone within your household needs new or alternative housing please answer all of the questions. The survey should take approximately 10 minutes to complete. There is an opportunity to add any additional comments you feel are relevant.

**TO COMPLETE ONLINE GO TO: [surveymonkey.co.uk/r/Flamstead](https://surveymonkey.co.uk/r/Flamstead) and follow the instructions, or use your phone camera to access the survey via this QR code:**



**Please complete only one survey per household and return by hand to 127 Trowley Hill Rd, Flamstead AL3 8DS or in the envelope provided by 12<sup>th</sup> May 2023.** A 'household' is one family unit. If there is more than one family unit living within one home this would be considered as two separate 'households', each 'household' or family unit should complete one survey. Responses are anonymous. A final report will be provided to the Parish Council following this survey once analysis has been completed. People who used to live in the Parish and may wish to return should also complete the survey. They can go to [www.cdaherts.org.uk/rural-housing](http://www.cdaherts.org.uk/rural-housing) and follow the links to the survey.

Additional print versions of the survey are available, please telephone CDA Herts on 01992 289060 or 289055. Help and advice in completing the survey is also available.

# Affordable Housing Needs Survey – Flamstead

## SECTION ONE - ALL HOUSEHOLDS

\* 1. What is your connection to the Parish?

- I live here / I live and work here
- I work here
- I used to live here and I would like to return
- I have family here

Other eg. land owner, property developer (please describe)

\* 2. If a need for housing for local people was established, would you be in support of a new development of affordable housing to suit their needs?

- Yes, as many as needed to fulfill the local need
- Yes, up to 5 homes
- Yes, up to 10 homes
- No (if no, please give your reasons in the "any further comments" section at the end of the survey)
- Yes, up to 25 homes

\* 3. Do you know of any sites where a potential development of affordable housing could be located (including land in your ownership, garage sites etc)?

- No
- Yes (please provide details below)



\* 4. If new housing were to be built in this area, what sort of housing and tenure do you think would be most needed? (Please select as many as appropriate)

	For Rent	For Sale	Shared ownership (part rent part owned)
Housing for young people (over 18)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Housing for families with children	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Housing for the elderly	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sheltered housing for the elderly	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Single Occupancy	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
None	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Other (please specify)

\* 5. Is anyone in your household in need of new or alternative accommodation within the Parish? (This includes those in current need and also anyone who is predicted to need housing within the next 5 years). WE PARTICULARLY WANT TO HEAR FROM HOUSEHOLDS WHOSE NEED FOR HOUSING IS NOT MET BY THE NORMAL HOUSING MARKET IN THE AREA.

- Yes (**NOW complete SECTION 2 (All) of the questionnaire**)
- No (Please skip the next section and complete "Any further comments" (Q.25, Section 3) at the end of the survey where you can leave your comments)

**PLEASE COMPLETE SECTION 2 BEGINNING ON THE NEXT PAGE IF YOU ARE IN HOUSING NEED otherwise turn to p.8**

# Affordable Housing Needs Survey - Flamstead

## SECTION 2 Households in Housing Need ONLY

\* 6. How long have you lived in, or had a connection to the Parish? (In years)

- 0-1                       11-20  
 2-5                       21+  
 6-10

\* 7. How many people, including yourself, currently live in your household?

- 1                               4  
 2                               5  
 3                               6  
 Other (please specify)

\* 8. How many bedrooms does your home have?

- 1                               4  
 2                               5+  
 3

\* 9. How would you best describe your current housing tenure?

- Rent privately                       Own without a mortgage  
 Rent with Housing Association/Council                       Live with friends/family  
 Own with a mortgage  
 Other (please specify)

\* 10. When is new or alternative accommodation needed?

- Now  
 In 1 to 3 years  
 In 3 to 5 years  
 Other (please specify)

\* 11. Where will the household be looking for accommodation? (Tick as many as appropriate)

- Flamstead
- A neighbouring Parish
- Somewhere else (Please specify)

\* 12. ANSWERS TO THE FOLLOWING QUESTIONS RELATE SPECIFICALLY TO THE PEOPLE IN HOUSING NEED. For what reason is alternative accommodation needed?

Select as many as applicable 1 = least important

	1 least important	2 not very important	3 important	4 very important	5 most important	N/A
Accommodation too big	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Accommodation too small	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Accommodation too expensive	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Need to live closer to family in order to give or receive help/support	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Need a home which is accessible or adaptable (disability)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Need care due to health or mobility issues	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Living with parent need to live independently	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Need security of tenancy	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Relationship break down	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Other (please explain further your housing situation if you need to HERE )

**\* 13. WHAT IS THE FAMILY MAKEUP OF THOSE IN NEED?**

- A single adult
- An adult couple
- A family with 1 child
- A family with 2 children
- A family with 3 or more children
- A single elderly person
- An elderly couple
- A single parent

Other (please specify)

**\* 14. HOW MANY PEOPLE IN YOUR HOUSEHOLD ARE IN HOUSING NEED? (PLEASE ENTER THE AGES OF EACH, INCLUDING CHILDREN)**

Males, Ages

Females, Ages

**\* 15. WHAT TYPE OF HOUSING WOULD BE MOST SUITABLE? (SELECT AS MANY AS APPLICABLE)**

- Flat
- House
- Bungalow
- Sheltered housing
- Other (please specify)

**\* 16. How many bedrooms would be most suitable?**

- Studio
- One
- Two
- Three
- Four +

**\* 17. What type of tenancy would be most suitable? (Select as many as applicable)**

- Private rent
- Open market ownership

Rent with Housing Association / Council

Self-Build

Shared ownership

Community-Led Housing (normally social housing developed by the community for local people)

Other (please specify)

\* 18. Is the person(s) in need currently on the Local Authority's Housing Register (Waiting List)?

Yes  No

19. If the person(s) in need are not on the Local Authority's Housing Waiting List, please explain why they are not registered. (They / you will need to register with the local authority for consideration of any future affordable housing scheme).

- They / you do not already have a council / housing association home
- They / you do not believe they qualify for a council / HA home
- They / you would have to wait too long for a council / HA home or there aren't any available
- Not applicable / Skip this question

Other (please specify)

\* 20. What is the total annual household income, including benefits, of those who are in need of housing? (This information is needed in order to determine the affordability of potential new homes. Any information provided here is anonymous and confidential.)

- Less than £10,000
- £10,001 to £20,000
- £20,001 to £30,000
- £30,001 to £40,000
- £40,001 to £50,000
- £50,001 to £80,000
- £80,001 +

21. How much per week could you / they afford to pay in rent or mortgage?

- Under £40 per week
- £40-59
- £60-79
- £80-99
- £100-129
- £130-159
- £160-199
- £200+

\* 22. Does the person(s) in housing need have a deposit available?

- No
- Less than £5,000
- £5,001 to £10,000
- £10,001 to £20,000
- £20,001 to £30,000
- £30,001 to £40,000
- £40,001 to £50,000
- £50,000 +

23. If you would like us to pass your contact details to a relevant Housing Association in the event that an affordable housing scheme goes ahead, please provide your contact details including name, address, telephone number and email. This will help make sure your household's needs are considered. Any personal data collected will only be used in connection with this survey and will be destroyed after 5 years.

Please go to [cdaherts.org.uk/privacy-statement/](http://cdaherts.org.uk/privacy-statement/) to read our privacy policy in full

Name:	
Address:	
Email:	Phone:

\* 24. Do you consent for your contact details ONLY to be passed to our partnering Housing Association in connection with this survey and potential affordable housing in the Parish?

YES  NO

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25. **Do you have any comments?** If there is any further relevant information or comment that you would like to make (for example, the importance of energy efficiency, that housing should be provided for particular groups or how it should fit into the style and character of the village) or anything else important to you, please provide it here.

Thank you for completing the survey. The results will be collated in a report that will be shared with the community through the Parish Council.

**Please return your survey by hand (for preference) or in the Freepost envelope provided by 12<sup>th</sup> May 2023.**

To: CDA Housing Survey

**BY HAND** to

**c/o 127 Trowley Hill Rd, Flamstead AL3 8DS**

OR – Using the return envelope provided

CDA Herts Flamstead Survey

Freepost Plus RTXU-TGXJ-TKZS

Unit 2 Mead Lane Industrial Estate

Merchant Drive

HERTFORD

SG13 7BH

## APPENDIX 3 Chairman's letter



March 2023

Dear Flamstead Resident

### Affordable Housing Needs Survey in Flamstead Survey 1<sup>st</sup> April – 12<sup>th</sup> May 2023

One of the issues that frequently arises is that many people who live and work in our community struggle to access affordable and suitable housing.

Some may recall that a village survey was conducted back in 2016, which raised the issue:

*Affordable/starter homes: Among those wanting additional development, the type of new housing suggested by the majority (60%) was affordable/starter homes. Some indicated the need for a mix of additional rental and properties for sale. Affordability was cited as a significant issue for many respondents, particularly those that wanted to enable both young and old to remain in the village.*

I am pleased to say that the Parish Council is working with the registered charity Community Development Action Hertfordshire (CDA) and Dacorum Borough Council to look at the current housing need in the Parish. We are reviewing whether there is still a demand for affordable housing for people with a strong connection to Flamstead (through residency, family ties or employment) who cannot access the housing that they need locally. This could be the young, single people, families with young children, the elderly, or simply people struggling to make ends meet.

As a small community, we need to understand local people's housing needs properly. We can use the information you give us to decide if a development of affordable housing is needed and also what type of housing and where it should be provided. **We would like each household to complete one Housing Needs Survey questionnaire.**

Your part in this exercise is crucial, regardless of whether you need alternative housing, because a high response rate improves the accuracy of the survey result. Please read the information that you have been sent and follow the instructions given. Please answer ALL questions if you believe that you, or someone else in your household, may need affordable housing.

**ANY INFORMATION YOU SUPPLY WILL BE TREATED IN THE STRICTEST CONFIDENCE.** Information given as part of the Housing Needs Survey will only be seen by CDA and will be made anonymous and presented in a compiled format to the Parish Council and other partners.

The questionnaire can also be completed by friends and family who currently live elsewhere but who have a strong connection to the Parish and would wish to live in the area. Additional forms can be obtained from **CDA Herts, tel. 01992 289060** or the survey can be completed online. You can photograph this QR code with a smartphone and it will take you to the survey:



Or go to: [surveymonkey.co.uk/r/Flamstead](https://surveymonkey.co.uk/r/Flamstead)

**The deadline for completion is 12<sup>th</sup> May 2023.**

An affordable housing project could be provided if the need for affordable housing is confirmed (potentially restricted to local people unable to rent or buy on the open market). Depending on results, this could include housing for rent or shared ownership. Any development would only go forward after consultation and planning approval, using an appropriate site. I urge you to complete the survey even if there is no requirement in your extended household as all the data will be used to formulate any future plans should there be a decision to progress with such a scheme. Thank you in anticipation of your response and for your co-operation.

Yours sincerely,

*Tim Parsons*

Chairman, Flamstead Parish Council