



## **SOUTHWOLD AND REYDON SOCIETY HOUSING REPORT 2012**

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### **1. INTRODUCTION**

- In 2009 the Southwold and Reydon Society developed a Planning Manifesto for Southwold and Reydon, outlining the principles that the Society believes should be applied in local planning developments. Arising from this the Society recognized that it needed to establish some basic facts about housing in the area and this reports seeks to do that.
- We have drawn on information from the 2001 Census, the 2008-9 and 2010-11 voting registers, information obtained from Waveney District Council under Freedom of Information requests, the 2010 mid-year population estimates from the Office For National Statistics, information from local Housing Associations and the Homechoice scheme and the Southwold Town Council's 2006 Housing Needs Survey.
- We have tried to establish some statistics about the different types of property in Southwold and Reydon and to analyse trends in the nature and occupancy of housing in the area over the last ten years. We have also tried to summarise what is available locally in the form of social housing. We emphasize that the picture we derive from the publicly available information is not always complete but we are confident that the picture presented is largely accurate.

### **2. NUMBER OF DOMESTIC DWELLINGS IN SOUTHWOLD AND REYDON**

- The 2001 National Census (Appendix 2) identified 1284 dwellings in Southwold, of which 790 were permanently occupied. 450 were second homes or holiday homes and 44 were vacant. So the proportion of non-empty dwellings in Southwold in 2001 that were second homes or holiday homes was 36%.
- Figures supplied by Waveney District Council in July 2012 give 1148 domestic dwellings in Southwold and 1417 in Reydon. Of the Southwold dwellings, 335 paid the full Council Tax, 290 paid the single person rate, 401 paid the second home 90% rate, 71 paid the long term empty dwelling rate and 40 were unoccupied exempt dwellings. In addition, 218 properties paid business rates due to their classification as holiday units.
- These figures show that there are 1366 potential residential properties in Southwold, 619 (49%) of which are second homes or holiday units. In Reydon, there are 1446 potential residential dwellings, of which 188 (14%) are second homes or holiday units.
- In Southwold and Reydon combined, there are 2812 potential residential properties, of which 807 (31%) are second homes or holiday units.
- Overall, there has been an increase in the number of dwellings in both Southwold (82) and in Reydon (174). Planning figures suggest a slightly higher increase but not all of these may have been built or have been offset by other dwellings changed to use as holiday lets. In addition, the large number of extensions (345) has also added residential capacity.

- This addition of housing has been more than offset by changes of use of dwellings from residential properties to second homes or holiday lets which have increased in the same period from 450 to 619 (Southwold) and from 98 to 188 (Reydon).
- The percentage of second homes and holiday lets in Southwold (excluding vacant properties) reached 49% in 2012 (up from 36% in 2001)
- The percentage of second homes and holiday lets in Reydon reached 14% in 2012 (up from 8% in 2001)
- The percentage of second homes and holiday lets in Southwold and Reydon combined reached 31% in 2012 (up from 22% in 2001)

## **2. POPULATION OF SOUTHWOLD AND REYDON**

- From 2001 to 2011, the resident adult population of Southwold has reduced from 1328 to 974 (27% decline) while that of Reydon has reduced from 2240 to 2192 (2% decline).
- The combined population has dropped from 3568 to 3166 (11% decline)
- The number of under 18's in Southwold and Reydon has gone down from 628 in 2001 to 454 in 2011, a decline of 28%. This suggests that the overall decline has been principally among families with children, which is borne out by the high proportion of dwellings occupied by single persons and the increasing number of second homes and holiday lets.

## **3. PROFILE OF SOUTHWOLD POPULATION AND ITS HOUSING NEEDS**

- In 2006 the Southwold Council carried out a 'Southwold Local Housing Needs Survey' and this allows us to compile a profile of the population of Southwold at that time.
- 1300 survey forms were sent out and 423 were returned, representing a total of 790 people. 353 forms returned were from permanent resident households, representing a turnout of about 50% (see Appendix 4). The age profile amongst the returns showed that 9% of the population were aged 0-15, 7% were aged 16-24, and 54% were aged 60 or over. 77% of households had lived in Southwold for at least 10 years. 10% of households were in Local Authority or Housing Association properties, and a further 8% were in rented accommodation.
- 83% stated that affordable housing is needed. 17.5% of respondents had close family members who have had to move out of the Parish because they were unable to find or buy or rent suitable accommodation.
- 56 households (16%) said they were in need of alternative accommodation [young people wishing to set up their own home 29; families, young couple, relationship breakup 24; elderly households 20].
- Taking into account the 50% turnout of responses, the total need for social housing in Southwold could be as high as 100 units. This is confirmed by the waiting list for affordable housing in Waveney District Council area. In August 2012, 2719 households were seeking affordable rented accommodation, with 67 specifically requesting accommodation in Southwold

and Reydon, a figure likely to be heavily depressed by local knowledge that all affordable housing in Southwold and Reydon is currently occupied.

#### **4. SOCIAL AND AFFORDABLE HOUSING**

- The main categories of available social and affordable housing in the area are: Local Authority rental; Housing Association rental and shared ownership; and charitable rental.
- There is a total of 94 units in Southwold and 148 units in Reydon, a total of 242 which constitutes 8.6% of the total housing stock in both Southwold and Reydon. These are an important part of the local housing provision.
- Nonetheless, the evidence of housing need confirms that this is inadequate provision to meet current needs.

#### **5. OVERALL CONCLUSIONS**

- In the ten years 2001-2011/12, a clear trend has been maintained in which, despite significant building development, the number of permanent residences in both Southwold and Reydon has declined whilst the number of second homes and holiday lets has increased to 49% of the total housing stock in Southwold in 2012 (up from 36% in 2001), 14% in Reydon (up from 8%) and 31% in Southwold and Reydon combined.
- At the same time, the resident adult population in the area has declined by 27% in Southwold (to 974) and by 2% in Reydon (to 2192). The combined adult resident total in 2012 is 3166 (11% decline from 2001). The 28% drop in 0-18 year olds in Southwold and Reydon confirms that most of the population decline has been among families.
- Evidence of housing need shows that many residents with young children, or adult children of residents with families have had to seek housing outside Southwold. Even though 8.6% of the housing stock is made up of affordable rented accommodation, there is significant unmet demand for affordable accommodation.
- The increase in business holiday lets and in second homes, together with its resultant decline in resident population and shift in that population away from families, is a trend which has major implications for the life of both Southwold town itself but also the wider community of Southwold and Reydon. The challenges and issues raised include:
  - Ensuring the sustainability of the local community. Research by Matthew Taylor MP on rural communities concluded that a rural community becomes unsustainable when the proportion of second and holiday homes exceeds 25%. The sharp decline in young people must, for example, raise questions about the medium/long term viability of one of the two local Primary Schools, probably that in Southwold;
  - Managing the consequences for the shrinking but still significant resident population of Southwold of the trend for relocation of businesses and services to Reydon (significantly in the near future the doctors' surgery and fire station). Increasingly, the wider community of Southwold and Reydon must be seen as wholly interrelated and this has further implications not least for affordable and readily accessible transport between Southwold and Reydon.

- Securing the provision of further affordable rented housing and low-cost house purchase options that allows local families the chance to stay living in the area. This has been identified as a priority by Southwold Town Council but its achievement depends on policy and planning decisions by Waveney District Council and local Housing Associations;
- Ensuring the provision of effective and accessible services (most obviously health and social care) to meet the changing needs of the ageing resident population;
- It is not immediately obvious what the community can do to meet these challenges or influence these or other consequences of the housing market. However, these challenges underline the need for a joined-up approach to the overall planning of developments and services in Southwold and Reydon. The Society hopes, therefore, that this report will be a valuable contribution to the work currently under way to develop a Town Plan for Southwold and a Parish Plan for Reydon. More broadly, this report may also be seen as strengthening the case for ensuring the needs of Southwold and Reydon are taken fully into account as policy on planning, housing and transport are developed by the responsible authorities including Waveney District Council and Suffolk County Council.

## **APPENDICES: DETAILED INFORMATION ON WHICH THIS REPORT IS BASED**

### **APPENDIX 1: POPULATION**

**(A) Information from 2001 National Census:**

Population of Southwold: 1458 in 790 households  
Number under 18: 150, so number of adults (electoral roll) would be 1308 in 2001.

Population of Reydon: 2567  
From 2001 census we can get an age profile separately for Southwold and Reydon:

age	total	0-4	5-15	(0-17)\$	16-24	25-44	45-64	65-74	75+	mean
Southwold	1458	28	105	(150) 70	196	356	271	428		57.08
Reydon	2567	105	327	(478) 184	492	621	400	438		47.78

[\$ 16-17 assumed to be 25% of 16-24]

so percentage of under 18's in Southwold was 10.3% and in Reydon was 18.6%.  
Combined total of under 18's in Southwold+Reydon was 628 or 15.6%.

**(B) Information from 2010 mid-year Population Estimates from the Office for National Statistics:**

Population of Southwold (presumably the Southwold and Reydon ward of Waveney District): 3761.

The age distribution of the population is estimated as follows:

0-19	20-39	40-59	60-79	80+
523	506	943	1148	564

The total likely to be economically active (those aged 20-64) is 1754, the total likely to be in education (aged 5-19) is 407, and the total likely to be retired or partly retired (aged 65+) is 1407.

From 2010 population estimates, we have the combined total for Southwold and Reydon 3761. Assuming 0-17 comprise 90% of 0-19, we arrive at a combined figure for under 18s in Southwold and Reydon in 2011 of 471 (12.5%). So percentage of under 18s has gone down from 15.6% to 12.5% between 2001 and 2011.

**(C) Data From the Electoral Register and Waveney PCT**

The electoral register (taken in Oct 2011) gives 912 in Southwold and 2051 in Reydon, total 2963. This can be compared with the 18 and over figure from the 2010 population estimate, which is 3761-471 = 3290.

Population figures cited by Waveney PCT in the consultation over the Health Centre (2011) are: Southwold 1094, Reydon 2543, total 3637 (compared to the mid-year estimate total 3761). The Waveney PCT is within 3% of the 2010 population estimate and as it is broken down between Southwold and Reydon. We have used these figures in this report as the most accurate picture available of the permanent residents.

**(D) Overall Population of Southwold and Reydon and Ten-year Trends**

If we take the 12.5% under 18s off the 3637 Health Centre total we arrive at 3182 over 18s in 2011. The 219 of these missing from the voting list (6.9%) could be a combination of non-citizens and people not bothering to register.

If we simply correct the voting list figures by this 6.9% figure we arrive at the following table

	2001 total	2001 over 18	2009 over 18	2011 over 18
Southwold	1458	1328	1098	974
Reydon	2567	2240	2281	2192
Combined	4025	3568	3379	3166

## APPENDIX 2. NUMBERS AND USES OF DOMESTIC DWELLINGS

(Figures from 2001 National census, data from Waveney District Council, July 2012 , supplied under Freedom of Information requests and analysis of Waveney District Council Planning Approvals January 2000 - May 2012)

### (A) 2001 (Census data)

Southwold

1284 dwellings: 790 resident, 450 second homes or holiday homes, 44 vacant.

Reydon

1272 dwellings: 1135 resident, 98 second homes or holiday homes, 39 vacant.

### (B) 2012 (Waveney DC)

	Southwold	Reydon (Incl. Easton Bavents)
Total number of dwellings liable to domestic rates	<b>1148</b>	<b>1417</b>
Unoccupied exempt dwellings	40	40
Long term empty dwellings (paying 100%)	71	25
Total number of occupied dwellings:	<b>1037</b>	<b>1352</b>
Second homes (paying 90% Council Tax)	401	159
Total number of resident dwellings:	<b>636</b>	<b>1193</b>
Full council tax (more than one person)	335	733
Single person dwellings (paying 75%)	290	439
Self-catering holiday units paying business rates:	218	29
<b>Total of potential residential dwellings (housing stock)</b>	<b>1366</b>	<b>1446</b>

### (C) Additional Dwellings 2000-2012 (based on Planning Approvals)

Southwold

Additional Dwellings: 87 (includes Craighurst, Eversley, Tibby's Triangle and Mill Lane)

Extensions and Loft Conversions: 155

Reydon

Additional Dwellings: 227 (includes Oaklands (14), High School (32), St Georges Square (19), Hillfield Court (28) and Nightingale Place (38))

Extensions and Loft Conversions: 190

**(D) Changes in Use of Dwellings 2001-2012**

2001

Southwold

1284 dwellings, 790 resident, 450 second homes or holiday homes, 44 vacant.

% non-empty dwellings that were second homes or holiday homes 36.3%.

Reydon

1272 dwellings, 1135 resident, 98 second homes or holiday homes, 39 vacant.

% non-empty dwellings that were second homes or holiday homes 7.9%.

Combined % of second homes and holiday lets for Southwold and Reydon 22%

2012

Southwold

1366 dwellings (ie +82), 636 resident, 619 second homes (401) or holiday lets (218), 111 vacant.

% non-empty dwellings that were second homes or holiday homes 48.9%.

Reydon

1446 (ie +174) dwellings, 1193 resident, 188 second homes (159) or holiday lets (29), 65 vacant.

% non-empty dwellings that were second homes or holiday homes 13.6%.

(combined % of second homes and holiday lets for Southwold and Reydon 30.6%)

**APPENDIX 3. HOUSING NEED**

**(A) Summary of Southwold Local Housing Needs Survey 2006**

This survey was commissioned by Southwold Town Council and carried out by Louise Wilby of Suffolk ACRE. 1300 housing needs survey forms were delivered by hand by Southwold TC members. 423 were returned + an additional 14 returned by 2<sup>nd</sup> home owners and not completed. Of the 423 returns, 70 were from 2<sup>nd</sup> home owners, so 353 were permanent households.

<b>Size of household</b>	1	2	3	4	5	6+	
	161	181	26	26	11	5	= 790 people

<b>Age range</b>	0-15	16-24	25-44	45-59	60-74	75+	
	70	56	78	160	222	204	= 790

\* Approximately 700 adults (18+)

\* 428/790 (54%) are 60+

<b>Length of time in Parish</b>	0-1	1-3	3-7	7-10	10-20	20+ yrs	
	6	15	30	31	80	206	

<b>Tenure</b>	self	Housing Assocn	Local Authority	Employer	Private Landlord
	322	3	36	4	27
	house or bungalow	365	flat/bedsit	59	

<b>No. of bedrooms</b>	1	2	3	4	5
	31	130	169	57	32

### Specific questions in survey:

1. Is affordable housing scheme needed? Yes 342 (83%), No 36, don't know 33
2. Has household had close family members who have had to move out of Parish because unable to find or afford or buy or rent suitable accommodation?  
Yes 69 (17.5%)
3. Members of household living with them because unable to find suitable accommodation: 24
4. In need of alternative accommodation: 56 [young people wishing to set up their own home 29; families, young couples, relationship breakup 24; elderly households 20]

Interpolating between the 2001 Census and the 2009 voting register we estimate the changing permanent resident population, and the number of permanent residences, in Southwold, as follows:

	2001	2006	2009
Resident population	1308 <sup>a</sup>	(1122)	1026 <sup>b</sup>
Permanent residences	790 <sup>a</sup>	(698)	643 <sup>c</sup>

a 2001 Census, b 2008-9 Voter Register, c Waveney Council Tax statistics.

We therefore deduce that the 353 permanent residence responses to the 2006 Southwold Town Council Housing needs Survey represent a 51% turnout (the number of adult respondees, 584, represents 52% of the 2006 estimated population).

So the figures in the Survey should be multiplied by ~2 to reflect the turnout of survey, and the total need for social housing is about 100 new units in Southwold (excluding \Reydon)

### (B) Current Housing Waiting List

Waveney District Council supplied the following information (August 2012) in response to a freedom of Information Request:

There are presently 2719 households on the waiting list for affordable housing in Waveney. Of these 67 households are registered for accommodation in Southwold and Waveney.

This information is based only on those registered by the Homechoice scheme (see below) as seeking affordable rented accommodation. It is likely that many of those identified in the 2006 Housing need survey have either not registered on the waiting list at all given the low likelihood of being allocated



housing or have registered for accommodation outside Southwold and Reydon knowing that the limited availability and full occupancy of affordable housing in Southwold and Reydon makes it highly unlikely that an offer will be received for housing in this area of Waveney

#### **APPENDIX 4. EXISTING AFFORDABLE AND SOCIAL HOUSING**

The main categories of available social and affordable housing in the area are: Local Authority rental; Housing Association rental and shared ownership; Charitable rental.

There are a total of 94 units in Southwold and 148 units in Reydon, which represent 7% and 10% respectively of the total housing stock.

Currently under construction on the Nightingale Way development are 13 social housing units, which if Waveney adhere to their newly adopted policy of 90% to 10% split then there will be an additional 11 rental and 2 shared ownership properties in Reydon. This will bring the total of units in Reydon to 161.

##### **(A) Local Authority Rental.**

Waveney District Council (response to Freedom of Information Request, August 2012) have 130 affordable rented properties in Southwold and Reydon. This total is made up of 23 one bedroom, 56 two bedroom and 51 three bedroom properties. Non are currently available to let (Aug 2012) as they are all occupied.

Together with a number of neighbouring Councils, Waveney operate 'Homechoice', which provides a route for those seeking homes and allocates their housing accordingly. They also allocate clients to the local Housing Associations. Full details of the scheme can be found at [www.gatewaytohomechoice.org.uk](http://www.gatewaytohomechoice.org.uk)

Southwold Town Council has 10 rental properties comprising 6 flats and 4 houses, which when letting they give priority to local people.

##### **(B) Housing Associations.**

Flagship Housing Group:

Cover Norfolk and Suffolk providing mainly shared ownership properties, but do have some fully rental properties. Also known as Suffolk Heritage Housing Association.

Shared ownership properties are offered under 'Staircase Agreements', which mean purchasers buy a percentage of the property [usually 50%] and rent the remaining portion and subsequently can increase their purchased percentage. There are two versions of this type of agreement; 'closed' whereby they can never obtain 100% ownership of the property or 'open' where they can if they wish ultimately purchase the full 100%, whereupon the property leaves the affordable housing scheme and becomes private freehold and can be subsequently sold on the open market.

This seems unfair as the properties have to be sold by the original developers to the Housing Association at below market price and it removes such houses from the system. However, new legislation is due to come into force whereby in areas of less than 3,000 population, all shared ownership housing will have to be 'Closed Staircase Agreements', but it will not be retrospective.

All Flagship's properties in this area are currently 'Open Staircase Agreements' and comprise:

Southwold – 10 at Tibbys Triangle.

Reydon – 4 at Hillview Close and 2 at St. George’s Square [formerly 3, but one has been bought outright and so is now freehold and outside the scheme].

Orwell Housing Group:

Again covering Norfolk and Suffolk and seem to cater more for the rental and Sheltered Housing sector, but do have some Shared Ownership properties.

Their website lists properties in the Southwold and surrounding areas as: General Needs – 29; Shared Ownership – 7; Very Sheltered 32.

However, they do not have any properties in Southwold itself but in Reydon they have:

St. Margarets Court – 24; Pitches View – 32 [sheltered housing]; The Old School [Wangford Road] – 2

**Housing Charities.**

The Fox Trust:

Currently own 24 properties in Southwold and as they are registered as ‘Almshouses’ have specific restrictions placed upon them as to allocation, rents, etc. When the opportunity arises, they do sell the more unsuitable / older [therefore more expensive upkeep] properties and purchase better. They have recently sold a house in Lorne Road and purchased a flat near to the Doctors Surgery.

Andrew Matthews Trust Almshouses:  
There are four in Covert Road Reydon.

**Summary on social housing:**

The total provision of social housing in Southwold and Reydon is as follows:

	<b>Southwold</b>	<b>Reydon</b>	
Local Authority rental	~50	~80	130 (Southwold and Reydon)
Southwold Town Council	10	-	
Housing Associations	10	64	
Housing Charities	24	4	
<b>Total</b>	<b>94</b>	<b>148</b>	<b>Total: 242</b>

Percentage of social housing compared to 2012 figures [Appendix 2]:

Total domestic dwellings	1366 – 6.9%	1466 – 10.1%	Total 2812 – 8.6%
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Southwold Town Council’s 2006 Housing Survey identified a further need for social housing of 56 units, which should perhaps be corrected to ~100 to allow for the ~51% turnout of the Survey. A similar number may well be needed in Reydon.