

LINDSAY COURT HOUSING NEED SURVEY SUMMARY

Introduction

Lindsay Court, New Road, FY8 2SR is a development situated in Lytham St Annes – on the boundary line shared with Blackpool. Built in the 1960's the 2 bed flats span across 16 blocks. With lack of investment into the repairs and maintenance on site buildings have become dilapidated and repair work is required. The current proposal for the site is a full fabric repair scheme requiring a £30,000 contribution from each owner. Homestead the current Management agent for the site are at liberty to commence collection of the contribution amount from leaseholder in 3 instalments during the 2018 service charge year.



A 100% postal housing need survey was issued to all residents and Leaseholders of Lindsay Court in July 2018

96 Surveys posted
35 responses received

63 properties are let by
37 leaseholders

Response
Rate

36.5%

66% Rented tenure

33 owner occupiers
34%

Part 1—Your Household

The first question of the survey asked respondents what they **liked about living at Lindsay Court**—Response was good for this question showing there are many positive factors with living at Lindsay Court. Below is the table of results; Amenities, Transport Links and Affordability topped the list.

Transport Links	27
Environment	13
Affordability	20
Nearby Services - GP, Hospital, School	17
Amenities - Shops, Beach	28
Employment Opportunities	1
Close to friends/ Family	17
Being part of a community	16
Other	3

In comparison respondents were asked what they didn't like about living at Lindsay Court—A few of the responses are detailed below. 91% of respondents answered question 2.

'poor condition of most of the external buildings. Damp integral walls, draughty windows'

'the way it is run by different letting agents'

'the general state of the buildings and garages'

'no we are happy here'

Responses to this questions were predominantly regarding the disrepair of the buildings

The prominent age category of the residents at Lindsay Court is 60+ years with a 64% of the population of residents being aged 60+.

Data from 2011 census of St Leonards ward showed 27.76% of ward residents were aged 60—84

Data from the housing need survey of Lindsay Court shows that there is a concentration of over 60's living in the development.

Over Half of respondents are single and living alone at Lindsay Court. Lindsay Court boasts spacious 2 bed apartments, this shows that a high number of properties are under occupied

64%
of residents are
60+ years old

57%
Of residents are
single and living
alone

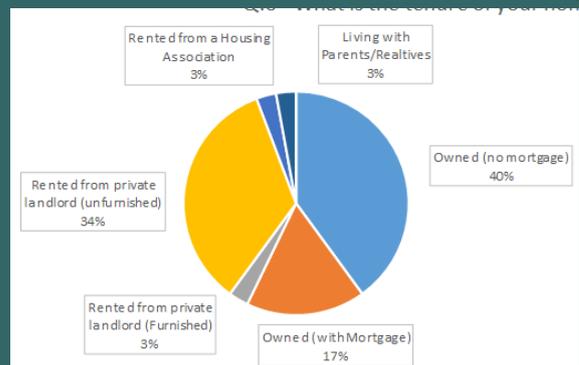
34% of respondents indicated they had **lived in the Fylde Borough for 11-20 years**. Establishing whether Lindsay court has a transient population will assist when exploring housing options in future if there is displacement of individuals due to proposed works. The data shows that Lindsay Court residents are not transient in and out of the Borough and a strong local connection is prominent.

0 - 2 years	6
3 - 5 years	5
6 - 10 years	4
11 - 20 years	12
21- 40 years	7
40 + years	1

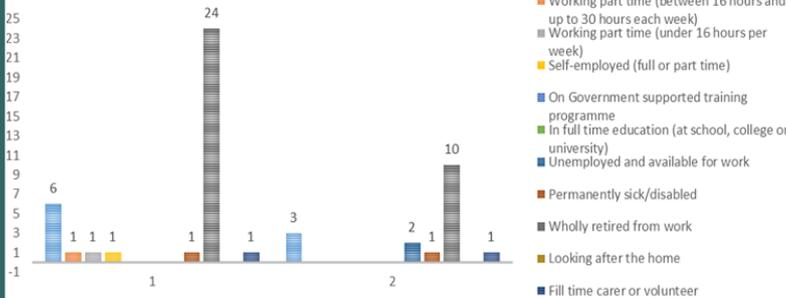
Data from the Fylde District profile carried out in 2012 by Fylde Borough Council showed that more than 46% of residents across Fylde lived in the Fylde area for 10 or more years.

40% of respondents stated the tenure of their home was owned without mortgage

34% are rented from private landlords



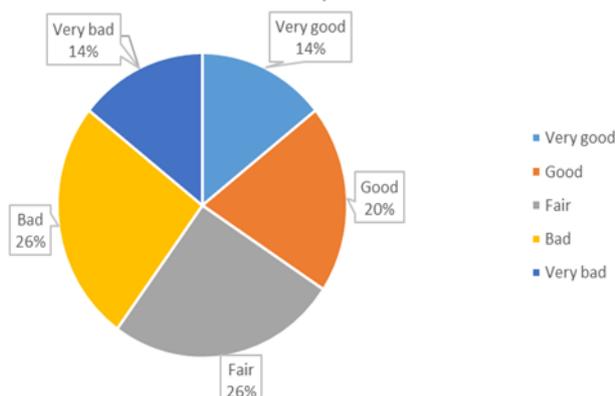
Q8 - WHICH BEST DESCRIBES THE EMPLOYMENT STATUS OF YOURSELF AND THE NEXT ELDEST RELATIVE/ PERSON OVER 18 IN THE HOUSEHOLD



The two main residents from each household were asked to indicate their employment status. 24 of the 35 respondents (**69%**) stated they were wholly retired from work and 10 out of the 14 (**71%**) secondary residents were also wholly retired. This data explains answers from question 1 which asked for the **benefits of living at Lindsay Court** as employment opportunities received only one vote (1%) of the responses. Lindsay Court is situated on key transport links for ease of access across the Fylde Coast an close to a large retail park— employment opportunities for the area are extensive.

Part 2—Your Home

Q 10 - What condition is your home in



With major works proposed for the site deemed proportionate by Tribunal question 10 asked respondents what **condition residents thought their properties were in**. The answers were fairly spread across the spectrum. This reiterates the overall view that properties at Lindsay Court are in various states of repair.

Due to site layout and proximity to the coastline some properties may have suffered more weather damage and water ingress than others.

A breakdown of proposed works for each block was provided by Homestead at the Tribunal; each block required similar works, costs did vary slightly across blocks. It was ruled that the overall cost of works would be divided between the total 96 properties and not divided in blocks this means that all leaseholders are required to pay the same amount for the major works.

A total of 14 respondents answered bad or very bad to question 10 (very bad - 5 **14%**) (Bad - 9 **26%**). For respondents stating bad or very bad to question 10 they were asked to provide additional information. An additional 8 respondents chose to add additional comments – a total of 22 respondents chose to answer question 11.

Very good	5
Good	7
Fair	9
Bad	9
Very bad	5

Some responses regarding the condition of respondents homes are detailed below. The responses have been anonymised and selected at random.

'cold damp draughty. Water comes in when raining' *'heating is very poor and antiquated'*
'just a bit of damp and windows need sealing more, otherwise good'
'Very damp due to the deterioration of the buildings, needs pointing, cavity walls clearing, new gutters etc.'
'my windows are disgusting im cold all the time in the winter because of the draughts. I have to huddle up to the radiator at night'

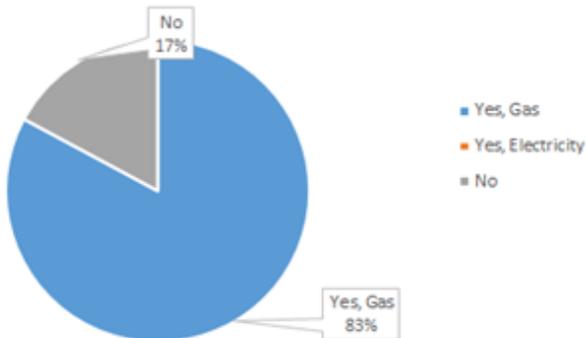
Questions 12 – 16 were created to establish an understanding of the facilities within properties, these questions were asked with the view to establish whether there was any fuel poverty and whether any Eco grants could be awarded or sourced to improve energy efficiency and thus in turn maybe decrease the overall major works.

As these questions were simple Yes/No answers they have been displayed below with an overview of all.

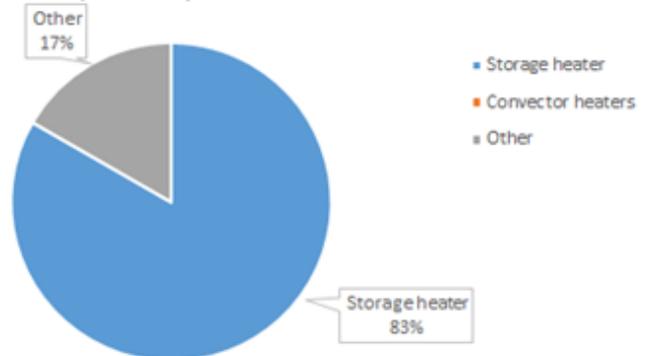
83% of properties captured within the survey have central heating

Of the **17%** that do not they are predominantly heated via storage heaters

Q. 12 - Do you have central heating



Q.13 -If not, How is your home heated

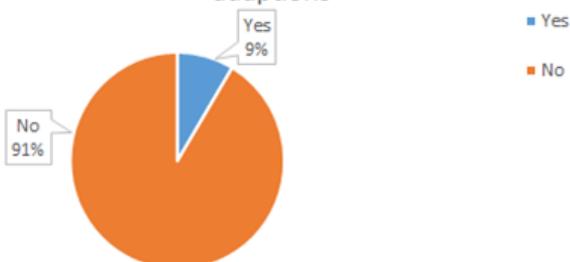


With the population of residents at Lindsay Court being predominantly aged over 60 establishing whether any disability adaptations are present in any properties would indicate whether further work is needed or whether the properties are fit for purpose.

86% of properties have double glazing

11% are partially glazed

Q.15 Does your property have any disability adaptations



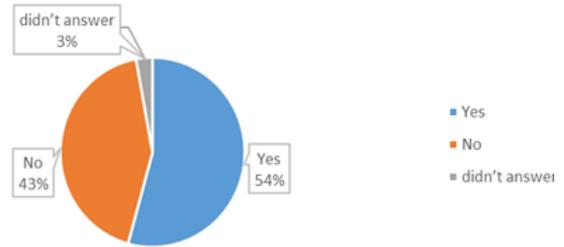
91% of respondents answer NO to their properties having any disability adaptations present.



During a discussion with resident representatives and Homestead it was suggested that a question regarding the **garages on site** should be included to ascertain their location and which property they were associated with as there is currently no record of this information.

Further work is needed to ascertain which garages are allocated to which properties

Q.16 Does your property have a garage included

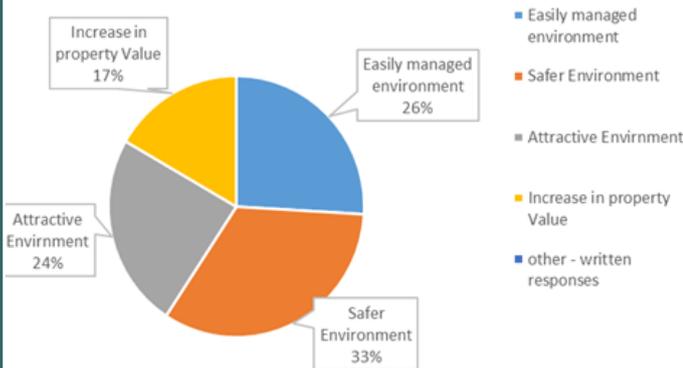


91%
said YES they felt their building was in need of repair

74%
would support improvements to all blocks

26%
would only support work to their block

Q.19 Please tick which is most important to you and where you live



Question 19 asked what was most important to respondents and where they lived. Responses showed that the highest ranking answer was easily managed environment (**26%**) and safer environment (**33%**)

Respondents were given the option to include 'other' answers, these are as follows. Answers have been anonymised.

'Simply want the blocks done as promised'

'need more control and vetting to avoid drug addicts and other unstable residents who cause disruption and threatening behaviour'

'very good for old people, feel safe and look out for each other'

'a fairer, more considerate freeholder and manager'

Part 3 -You

Capturing financial information from residents is sensitive, with a major works scheme proposed at £30,000 per property and the management agent Homestead due to start the process of collecting this money it was important for respondents to answer these questions to give an in depth insight to the financial situation. Within Part 3 of the survey the number of respondents who chose not to answer was recorded as it was felt capturing the amount of respondents unwilling to provide financial information could be beneficial to the outcome of the survey. Within the covering letter sent to all residents along with the survey document it was explained how financial data would be handled and the **importance of these questions being answered to aid in finding workable solutions for the site.**

Household income data was captured by asking respondents to indicate the household net income and any income received via benefits.

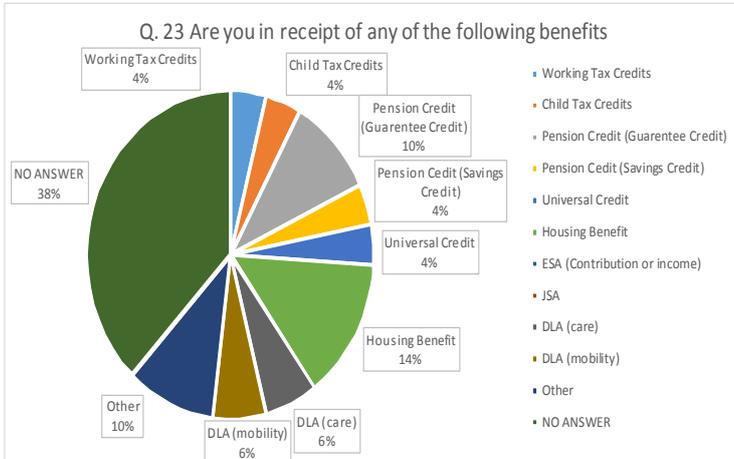
less than £100p/w (less than £433.33mnth)	
£100-200p/w (433.33-866.66mnth)	4
£200-300p/w (866.66-1300.00mnth)	15
£300-400p/w (1300-1733.33mnth)	5
£400-500p/w (1733.33-2166.66mnth)	2
more than £600p/w (£2600mnth)	1
NO ANSWER	8

23% of respondents chose not to provide an answer regarding their net income

43% of respondents stated their weekly net income is £200-300.

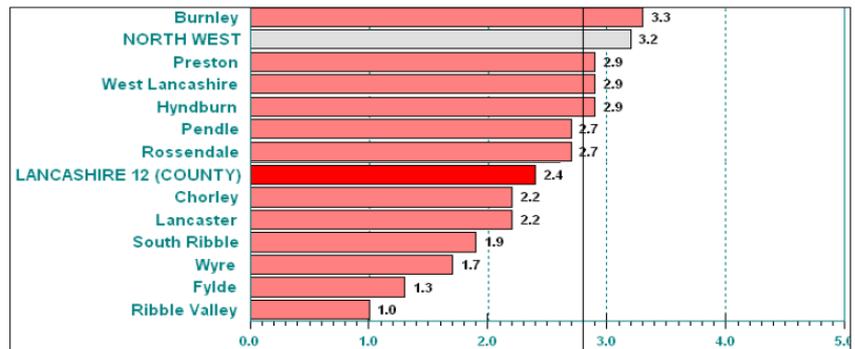
This data falls below the income figures published in the 2012 Fylde district profile which stated that the mean income in Fylde was £27,400 per annum

19 respondents (38%) chose not to answer question 23 indication as to whether they are in receipt of any benefits. Of the respondents who answered housing benefit was the most prevalent with 14% of the participating respondents indicating they are in receipt of housing Benefit.



The Fylde District Profile showed that Fylde had the second lowest claimant rates in Lancashire. As per table below taken from 'Fylde District Profile 2012'

Fylde has the second lowest claimant rates in Lancashire and is less than half that of the North West as a whole.



6%
of applicable respondents receive help towards rent/mortgage

41%
Have no savings or equity in their home

With the current proposed major works scheme each property/leaseholder is liable for £30,000 towards the repairs on the development – many leaseholders have openly discussed that they are facing financial issues due to age, employment status and the inability to release equity raise finance meaning they cannot pay the £30,000. **41% of respondents stating they have no savings or equity with their properties this supports these claims.**

Property valuations are key to understanding the current market at Lindsay Court – After research online current properties are marketing for sale on the development for £45,000 with two sales taking place in 2018 at £45,000 and £49,000 – valuations above this have no evidence to support they could be achieved in their current state of repair.

26%
Have had their property valued

64%
of respondents do not have a mortgage on their property

61%
felt the value of their property was less than £75,000

Respondents were asked how much they had left on their mortgage if they had answered 'yes' to question 31 – 'Do you have a mortgage on your current home'. There were 6 responses ranging from £40k – £70k. **The outstanding mortgage amounts stated by respondents are substantial.** With properties on site currently advertised on www.Zoopla.co.uk for on average £45,000 the figures below show respondents currently owe more on their mortgages than the current 'value' of the properties. This is an area for concern in regards to the re-mortgage potential to raise finance.

Further to this respondents were asked how long they had remaining on their mortgage – the responses are stated below:

- 12 years
- 15 years
- Lifetime mortgage – interest only
- 12 years
- 12 years
- 15 years

These findings show that participating respondents have substantial amount of time left of their mortgage repayments on values that are far above current valuations of properties on site.

Any Further comments:

Respondents were invited to may further comments or suggestions.

17 respondents (49%) chose to add further comments—some anonymised responses have been included below:

'I dread another winter – I have to book overnight stay in hotel because of roof lifting and banging as it's been off in the past and repairs to it not very good and the musty smell on my belongings not very nice. I have reported this numerous times, but recently can't get hold of anybody – never at their desk. '

'I find it difficult to believe that any of the proposed works will take place. I have heard this has been going on for years.'

'The sooner repairs are carried out the better'

'We would both prefer council bungalow as we are both disabled and we are in a first floor flat'