

RIBBLE VALLEY BOROUGH COUNCIL REPORT TO HEALTH & HOUSING COMMITTEE

Agenda Item No.

meeting date: THURSDAY, 20 MARCH 2014
title: DEPRIVATION IN RIBBLE VALLEY
submitted by: CHIEF EXECUTIVE
principal author: RACHAEL STOTT – HOUSING STRATEGY OFFICER

1 PURPOSE

1.1 To provide Committee with an overview of the levels of deprivation across the borough.

1.2 Relevance to the Council's ambitions and priorities

- Community Objectives – To meet the identified housing needs across the borough.
- Corporate Priorities - To provide efficient services based on identified customer needs.
- Other Considerations – N/A

2 BACKGROUND

2.1 At the last Health and Housing Committee, Members requested a report detailing deprivation levels and the impact of the Social Sector Size Criteria (SSSC) Regulations across the borough. In response, the strategic housing service and the benefits service have produced information which is presented under the following headings:

- Ribble Valley - Appendix 1 indices of multiple deprivation report and ONS Ribble Valley statistics
- Income to house price ratio in 2012 – Appendix 2
- Housing Needs evidence taken from the strategic housing market assessment and the housing service demand – Appendix 3
- Housing waiting list information – Appendix 4
- Food Bank usage – Appendix 5
- CAB Annual report – Appendix 6
- Social Sector Size Criteria (SSSC) Regulations – Appendix 7

3 ISSUES

3.1 The statistics and information provided demonstrates Ribble Valley's deprivation levels and evidences that by comparison on a national and regional level deprivation and the associated issues that deprivation creates is not a significant problem for the borough. However, access to services, house prices, low housing benefit rates and a shortage of social housing, means deprived households in the borough face greater challenges in seeking support than those in neighbouring authorities.

3.2 A verbal overview of each Appendices will be provided at the meeting.

4 RISK ASSESSMENT

4.1 The approval of this report may have the following implications:

- Resources – The cost of delivering services is greater in Ribble Valley when demand is low.
- Technical, Environmental and Legal - No implications identified.
- Political – No implications identified.
- Reputation – It is important we identify where there are gaps in services specific to Ribble Valley.
- Equality & Diversity – No implications identified.

5 CONCLUSION

5.1 Consider the content of this report.

RACHAEL STOTT
HOUSING STRATEGY OFFICER

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CHIEF EXECUTIVE

For further information please ask for Rachael Stott, extension 4567.

REF: RS/EL/200314/H&H

3 LOCAL RESULTS

- 3.11 The IMD 2010 provides measures of deprivation at local authority (as well as lower super output area level (LSOA)), ranking the deprivation of 354 local authority districts in England, where 1 is the most deprived and 354 is the least deprived.
- 3.12 The 2010 IMD replicates the 2007 IMD as far as possible, so changes in rankings are likely to reflect change between the two time periods. However as some indicators have changed, it is possible that some changes in rankings are a reflection of the different indicators used.
- 3.13 This section examines the summary data at local authority level, and it examines changes in deprivation rankings in more depth and the LSOA level data.
- 3.14 Summaries of the 2010 IMD lower super output area level data are provided at local authority level, these are:
- **Local concentration** – This shows the severity of deprivation in each authority, measuring 'hot spots' of deprivation.
 - **Extent** – This measures the proportion of a district's population that lives in the most deprived LSOAs in England.
 - **Average scores**
 - **Average ranks** – Both these measures are ways of depicting the average level of deprivation across the entire local authority.
 - **Income scale** – This measures the number of people experiencing income deprivation.
 - **Employment scale** – This measures the number of people experiencing employment deprivation.
- 3.15 Comparing the 2010 to the 2007 Index of Deprivation, for all of the six summary measures of deprivation, Ribble Valley ranks as being relatively more deprived. (This is a change from 2007 when comparing to the 2004 Index of Deprivation, where Ribble Valley ranked as being relatively less deprived.)
- 3.16 IMD summary ranks for Ribble Valley, comparing 2004 and 2007, and 2007 and 2010.

| | Rank of Average Score | Rank of Average Rank | Rank of Extent | Rank of Local Concentration | Rank of Income Scale | Rank of Employment Scale |
|-------------------------|-----------------------|----------------------|----------------|-----------------------------|----------------------|--------------------------|
| 2004 | 288 | 283 | 298 | 318 | 348 | 315 |
| 2007 | 302 | 296 | 309 | 332 | 349 | 323 |
| 2010 | 290 | 285 | 294 | 312 | 323 | 305 |
| Difference* 2004 – 2007 | -14 | -13 | -11 | -14 | -1 | -8 |
| Difference* 2007 - 2010 | 12 | 11 | 15 | 20 | 26 | 18 |

* A positive number highlights an increase in relative deprivation; a negative number highlights a relative decrease in deprivation.

- 3.17 Index of Multiple Deprivation 2010, borough level summary ranks for local authorities in Lancashire¹ can be found in the table below.
- 3.18 Three of Lancashire's local authorities fall into the 10% most deprived in the country. Blackpool is the most deprived local authority in the county. It's deprivation ranking has fallen from 18th out of 326 local authorities in 2007 to 10th. Burnley is the second most deprived with its ranking falling from 31st to 21st. The percentage of Lancashire LSOAs falling into the most deprived 10% in the country

¹ This table contains the six measures which summarise the Index of Multiple Deprivation 2010 at local authority district level (post April 2009 boundary changes). The summary measures have been constructed by the Social Disadvantage Research Centre at the University of Oxford as part of the English Indices of Deprivation 2010. All figures can only be reproduced if the source (Department for Communities and Local Government, Indices of Deprivation 2010) is fully acknowledged.

has increased from 16% to 17.4% (2007 to 2010). The percentage of Lancashire LSOAs falling into the most affluent 10% has increased, from 1.2% to 5.4% suggesting that the gap is widening between the most and least deprived areas.

| LA NAME | Rank of Local Concentration | Rank of Extent | Rank of Income Scale | Rank of Employment Scale | Rank of Average Score | Rank of Average Rank |
|-------------------------------|-----------------------------|----------------|----------------------|--------------------------|-----------------------|----------------------|
| Blackpool | 1 | 16 | 74 | 63 | 6 | 10 |
| Burnley District | 4 | 19 | 125 | 115 | 11 | 21 |
| Blackburn with Darwen | 7 | 14 | 70 | 75 | 17 | 28 |
| Hyndburn District | 27 | 33 | 152 | 137 | 34 | 40 |
| Pendle District | 29 | 32 | 135 | 138 | 33 | 41 |
| Preston District | 23 | 34 | 104 | 97 | 45 | 59 |
| Rossendale District | 123 | 103 | 228 | 199 | 98 | 90 |
| Lancaster District | 59 | 104 | 127 | 113 | 116 | 133 |
| West Lancashire District | 79 | 117 | 145 | 136 | 136 | 153 |
| Chorley District | 118 | 132 | 206 | 166 | 156 | 173 |
| Wyre District | 101 | 135 | 174 | 162 | 163 | 185 |
| South Ribble District | 189 | 190 | 229 | 186 | 206 | 207 |
| Fylde District | 220 | 218 | 280 | 253 | 236 | 235 |
| Ribble Valley District | 312 | 294 | 323 | 305 | 290 | 285 |

3.19 Further examining the 'rank of average score', the local authority that appears to have seen the biggest relative increase in its deprivation rank is Chorley, which ranked 188th most deprived in 2007 and is now the 156th most deprived local authority.

3.20 Changes in rank on the 'rank of average score' summary for local authorities in Lancashire. (A positive number highlights an increase in relative deprivation, a negative number highlights a relative decrease in deprivation).

| | 2007 Rank of Average Score | 2010 Rank of Average Score | Difference |
|-----------------------|----------------------------|----------------------------|------------|
| Chorley | 188 | 156 | 32 |
| South Ribble | 233 | 206 | 27 |
| Fylde | 251 | 236 | 15 |
| Ribble Valley | 302 | 290 | 12 |
| Pendle | 44 | 33 | 11 |
| Burnley | 21 | 11 | 10 |
| Wyre | 170 | 163 | 7 |
| Blackpool | 12 | 6 | 6 |
| Hyndburn | 40 | 34 | 6 |
| West Lancashire | 141 | 136 | 5 |
| Preston | 48 | 45 | 3 |
| Lancaster | 117 | 116 | 1 |
| Blackburn with Darwen | 17 | 17 | 0 |
| Rossendale | 92 | 98 | -6 |

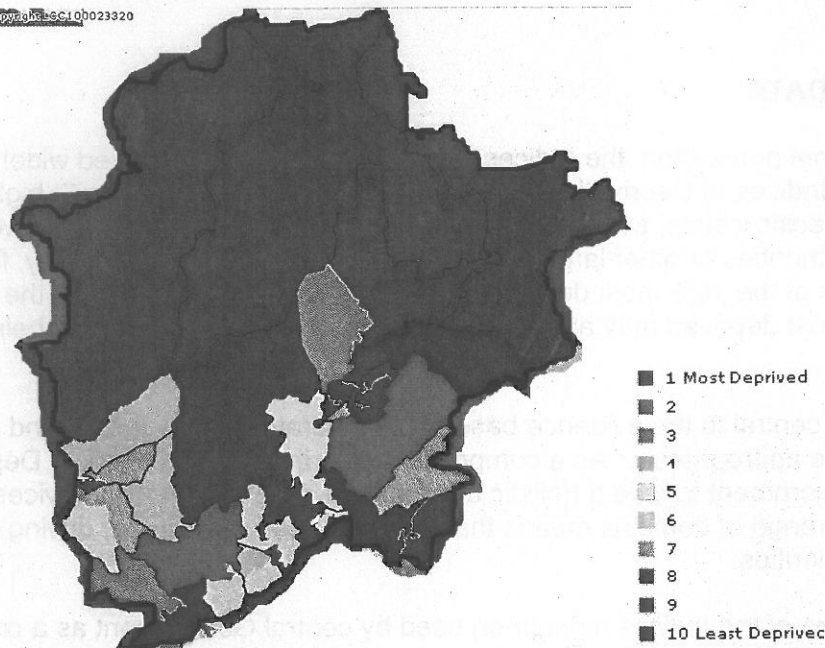
3.21 Local authority measures can provide useful summaries of deprivation in local areas. One measure that is used widely is the proportion of LSOAs in a local authority amongst the 10 per cent most deprived in England.

3.22 All of the domains have been examined to see if any of Ribble Valley's 40 LSOA fall into the 10 per cent most deprived. The following notable results were found (please see Appendix B for full results and accompanying map to pinpoint LSOA)):

- Rank of Education, skills and training –

- 2 LSOAs fall in the bottom 30 per cent (1 in Primrose ward and 1 in Littlemoor ward)
- Rank of Employment –
 - 2 LSOAs fall in the bottom 30 per cent (1 in Langho ward and 1 in Littlemoor ward)
- Rank of Barriers to Housing and Services –
 - 6 LSOAs fall in the bottom 10 per cent (Aighton, Bailey and Chaigley, 1 in Billington and Old Langho ward, Bowland, Newton and Slaidburn, Chipping, Gisburn and Rimington, 1 in Waddington and West Bradford ward)
 - 2 LSOAs fall in the bottom 20 per cent (1 in Clayton-le-Dale with Ramsgreave ward, Wiswell and Pendleton)
- Rank of Barriers to Housing and Services (sub domain of geographical barriers) –
 - 11 LSOAs fall in the bottom 10 per cent (Aighton, Bailey and Chaigley, 1 in Billington and Old Langho ward, Bowland, Newton and Slaidburn, Chipping, 1 in Clayton-le-Dale with Ramsgreave ward, Gisburn and Rimington, 1 in Mellor ward, 2 in Waddington and West Bradford ward, 1 in Wilpshire ward, Wiswell and Pendleton)
 - 7 LSOAs fall in the bottom 20 per cent (1 in Alston and Hothersall ward, 1 in Billington and Old Langho ward, 1 in Clayton-le-Dale with Ramsgreave ward, 1 in Derby with Thornley ward, 1 in Read and Simonstone ward, 1 in Whalley ward, 1 in Wilpshire ward)

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- Rank of Barriers to Housing and Services (sub domain of wider barriers eg affordability) –
 - All LSOAs fall in the top 50 per cent. (The lowest LSOA is ranked in the bottom 60 per cent (1 LSOA in the Derby and Thornley ward))
- Rank of Living Environment –
 - 1 LSOA falls in the bottom 10 per cent (Bowland, Newton and Slaidburn)
 - 2 LSOAs fall in the bottom 20 per cent (Chatburn and 1 in Primrose ward)
- Rank of Living Environment – (sub domain Indoors)
 - 2 LSOA falls in the bottom 10 per cent (Bowland, Newton and Slaidburn and Chatburn)
 - 5 LSOAs fall in the bottom 20 per cent (Aighton, Bailey and Chaigley, 1 in Alston and Hothersall ward, Chipping, 1 in Derby and Thornley ward, Gisburn and Rimington, 1 in Primrose ward)
- Sub domain rank of index for older people –
 - 1 LSOAs fall in the bottom 30 per cent (1 in Derby and Thornley ward)
- Rank of Index of Multiple Deprivation –
 - 1 LSOA falls in the bottom 40 per cent (1 of the LSOAs in Littlemoor ward)

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Housing

Area: Ribble Valley (Local Authority)

| Variable | Measure | Ribble Valley | North West | England |
|---|---------|---------------|------------|------------|
| Total Number of Dwellings (Dwellings, Mar11) ^{4 10} | Count | 24,867 | 3,146,862 | 22,947,500 |
| Private Housing Stock as Percentage of All Dwellings (Dwellings, Apr11) ^{5 10} | % | 92.0 | 81.5 | 82.1 |
| Average House Price: Median (Dwellings, Jan09-Dec09) ^{3 1 10} | £ | 165,000 | 130,000 | 170,000 |
| Number of Dwellings Sold (Dwellings, Jan09-Dec09) ^{3 1 10} | Count | 613 | 66,213 | 586,894 |
| Local Authority Housing Stock as Percentage of All Dwellings (Dwellings, Apr11) ^{5 10} | % | 0.0 | 3.6 | 7.5 |
| Registered Social Landlord Housing Stock as Percentage of All Dwellings (Dwellings, Apr11) ^{5 10} | % | 7.4 | 14.8 | 10.1 |
| Other Public Sector Housing Stock as Percentage of All Dwellings (Dwellings, Apr11) ^{5 10} | % | 0.6 | 0.1 | 0.3 |
| Average Rent Charged for all Registered Social Landlord Dwellings (Net Weekly) (Dwellings, Mar05) ^{7 11 9} | £ | 61.34 | 54.58 | 61.46 |
| Average Rent Charged for all Local Authority Dwellings (Net Weekly) (Dwellings, Mar05) ^{7 11 9} | £ | 45.75 | 49.81 | 55.15 |
| Council Tax Band A Dwellings: Percentage (Dwellings, Mar11) ^{4 10} | % | 13.93 | 41.89 | 24.84 |
| Council Tax Band B Dwellings: Percentage (Dwellings, Mar11) ^{4 10} | % | 19.09 | 19.79 | 19.58 |
| Council Tax Band C Dwellings: Percentage (Dwellings, Mar11) ^{4 10} | % | 19.36 | 17.49 | 21.76 |
| Council Tax Band D Dwellings: Percentage (Dwellings, Mar11) ^{4 10} | % | 17.95 | 10.07 | 15.31 |
| Council Tax Band E Dwellings: Percentage (Dwellings, Mar11) ^{4 10} | % | 13.12 | 5.82 | 9.44 |
| Council Tax Band F Dwellings: Percentage (Dwellings, Mar11) ^{4 10} | % | 8.25 | 2.84 | 4.99 |
| Council Tax Band G Dwellings: Percentage (Dwellings, Mar11) ^{4 10} | % | 7.52 | 1.90 | 3.51 |
| Council Tax Band H Dwellings: Percentage (Dwellings, Mar11) ^{4 10} | % | 0.78 | 0.20 | 0.57 |
| Percentage of Vacant Dwellings and Second Homes (Dwellings, Mar08) ^{8 2 10} | % | 3.7 | 5.1 | 4.7 |
| Number of Statutory Homeless Households (Households, Apr10-Mar11) ^{6 12 13} | Count | 13 | 3,880 | 44,160 |

Source: Valuation Office Agency; Department for Communities and Local Government; Communities and Local Government

Notes

- ¹ A number of transactions could not be allocated to a Middle Layer Super Output Area (MSOA) due to the lack of, or incompleteness of the postcode, consequently sums of MSOAs may not equal Local Authority totals.
- ² At GOR level, the percentages presented are derived by considering only those LAs where both numerator and denominator are available. For more information please see 'About the dataset'.
- ³ From the dataset: Changes of Ownership by Dwelling Price
- ⁴ From the dataset: Dwelling Stock by Council Tax Band
- ⁵ From the dataset: Dwelling Stock by Tenure and Condition
- ⁶ From the dataset: Homelessness
- ⁷ From the dataset: Social Housing Rents
- ⁸ From the dataset: Vacant Dwellings
- ⁹ Not National Statistics

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Economic Deprivation

Area: Ribble Valley (Local Authority)

| Variable | Measure | Ribble Valley | North West | England |
|--|----------------|---------------|------------|---------|
| Economic Activity Rate; Aged 16-64 (Persons, Apr12-Mar13) ^{4 5} | % | 86.2 | 75.6 | 77.3 |
| Employment Rate; Aged 16-64 (Persons, Apr12-Mar13) ^{4 5} | % | 81.7 | 69.2 | 71.1 |
| Unemployment Rate; Aged 16-64 (Persons, Apr12-Mar13) ^{4 5} | % | 3.6 | 8.3 | 7.8 |
| All People of Working Age Claiming a Key Benefit (Persons, Aug10) ^{2 1 6} | % | 9 | 19 | 15 |
| Jobseeker's Allowance Claimants (Persons, Aug10) ^{2 1 6} | % | 1 | 4 | 4 |
| Incapacity Benefits Claimants (Persons, Aug10) ^{2 1 6} | % | 5 | 9 | 7 |
| New Personal Insolvencies (Cases, Jan11-Dec11) ^{3 7} | Rate per 10000 | 22.3 | 29.6 | 26.7 |

Source: Office for National Statistics; Insolvency Service

Notes

¹ Experimental Statistics

² From the dataset: Benefits Data Indicators: Working Age Client Group

³ From the dataset: Personal Insolvency Statistics

⁴ From the dataset: Worklessness: Economic Activity

⁵ National Statistics

⁶ The percentages in these indicators are calculated using WACG data that have been rounded to a base of 5. In addition, although the population estimates are presented to unit level, there is no intention to imply that they are accurate to this degree. Therefore, all percentages have been published to zero decimal places rather than showing a false level of precision.

⁷ Other Official Statistics

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Benefits Data: Working Age Client Group Period: Nov11

Area: Ribble Valley (Local Authority)

| Variable | Measure | Ribble Valley | North West | England |
|--|---------|---------------|------------|-----------|
| Total (Persons) ^{1 2} | Count | 3,020 | 801,900 | 4,843,570 |
| Job Seekers (Persons) ^{1 2} | Count | 520 | 192,170 | 1,266,420 |
| Job Seekers (Persons) ^{1 2} | % | 17 | 24 | 26 |
| Incapacity Benefits (Persons) ^{1 2} | Count | 1,640 | 383,850 | 2,108,260 |
| Incapacity Benefits (Persons) ^{1 2} | % | 54 | 48 | 44 |
| Lone Parent (Persons) ^{1 2} | Count | 160 | 74,920 | 505,130 |
| Lone Parent (Persons) ^{1 2} | % | 5 | 9 | 10 |
| Carer (Persons) ^{1 2} | Count | 240 | 65,240 | 398,970 |
| Carer (Persons) ^{1 2} | % | 8 | 8 | 8 |
| Others on Income Related Benefits (Persons) ^{1 2} | Count | 90 | 22,290 | 151,000 |
| Others on Income Related Benefits (Persons) ^{1 2} | % | 3 | 3 | 3 |
| Disabled (Persons) ^{1 2} | Count | 290 | 53,910 | 348,120 |
| Disabled (Persons) ^{1 2} | % | 10 | 7 | 7 |
| Bereaved (Persons) ^{1 2} | Count | 90 | 9,510 | 65,660 |
| Bereaved (Persons) ^{1 2} | % | 3 | 1 | 1 |
| Unknown (Persons) ^{1 2} | Count | 0 | 0 | 0 |
| Unknown (Persons) ^{1 2} | % | 0 | 0 | 0 |
| Male (Persons) ^{1 2} | Count | 1,620 | 419,610 | 2,462,610 |
| Male (Persons) ^{1 2} | % | 54 | 52 | 51 |
| Female (Persons) ^{1 2} | Count | 1,400 | 382,290 | 2,380,960 |
| Female (Persons) ^{1 2} | % | 46 | 48 | 49 |
| Aged 16-24 (Persons) ^{1 2} | Count | 450 | 129,810 | 803,490 |
| Aged 16-24 (Persons) ^{1 2} | % | 15 | 16 | 17 |
| Aged 25-49 (Persons) ^{1 2} | Count | 1,340 | 400,910 | 2,481,910 |
| Aged 25-49 (Persons) ^{1 2} | % | 44 | 50 | 51 |
| Aged 50 and Over (Persons) ^{1 2} | Count | 1,240 | 271,130 | 1,557,660 |
| Aged 50 and Over (Persons) ^{1 2} | % | 41 | 34 | 32 |

Last Updated: 23 August 2012

Source: Department for Work and Pensions

Notes

¹ National Statistics

² The Incapacity Benefit count will include a proportion from the Employment and Support Allowance (ESA). The ESA proportion of this figure will increase until Incapacity Benefit is fully replaced in 2014. These data have been rounded to base 5 in order to protect small counts. Caution should therefore be exercised if aggregating these data to higher geographies.

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Benefits Data Indicators: Working Age Client Group Period: Aug10

Area: Ribble Valley (Local Authority)

| Variable | Measure | Ribble Valley | North West | England |
|---|---------|---------------|------------|---------|
| All People of Working Age Claiming a Key Benefit (Persons) ^{1 2} | % | 9 | 19 | 15 |
| Job Seekers (Persons) ^{1 2} | % | 1 | 4 | 4 |
| Incapacity Benefits (Persons) ^{1 2} | % | 5 | 9 | 7 |
| Lone Parent (Persons) ^{1 2} | % | 0 | 2 | 2 |
| Carer (Persons) ^{1 2} | % | 1 | 1 | 1 |
| Others on Income Related Benefits (Persons) ^{1 2} | % | 0 | 1 | 1 |
| Disabled (Persons) ^{1 2} | % | 1 | 1 | 1 |
| Bereaved (Persons) ^{1 2} | % | 0 | 0 | 0 |
| Unknown (Persons) ^{1 2} | % | 0 | 0 | 0 |
| Male (Persons) ^{1 2} | % | 5 | 10 | 8 |
| Female (Persons) ^{1 2} | % | 4 | 9 | 7 |
| Aged 16-24 (Persons) ^{1 2} | % | 1 | 3 | 2 |
| Aged 25-49 (Persons) ^{1 2} | % | 4 | 10 | 8 |
| Aged 50 and Over (Persons) ^{1 2} | % | 4 | 6 | 5 |

Last Updated: 07 December 2011
Source: Office for National Statistics

Notes

¹ Experimental Statistics

² The percentages in these indicators are calculated using WACG data that have been rounded to a base of 5. In addition, although the population estimates are presented to unit level, there is no intention to imply that they are accurate to this degree. Therefore, all percentages have been published to zero decimal places rather than showing a false level of precision.

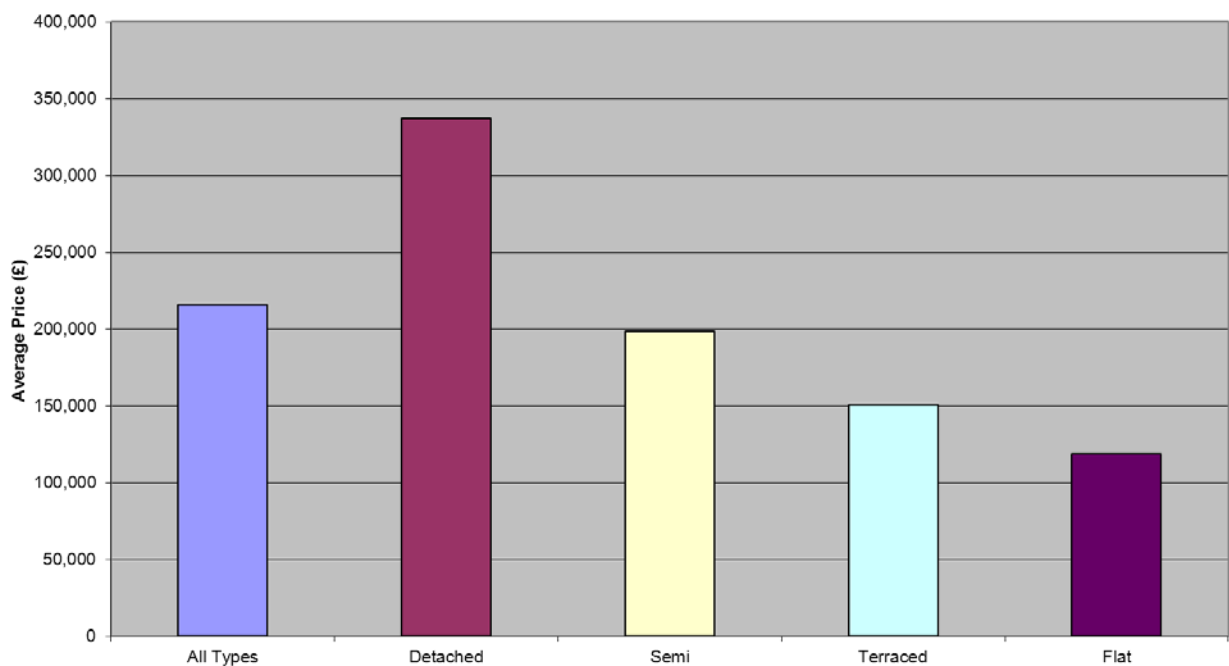
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Appendix – Deprivation – House Price data

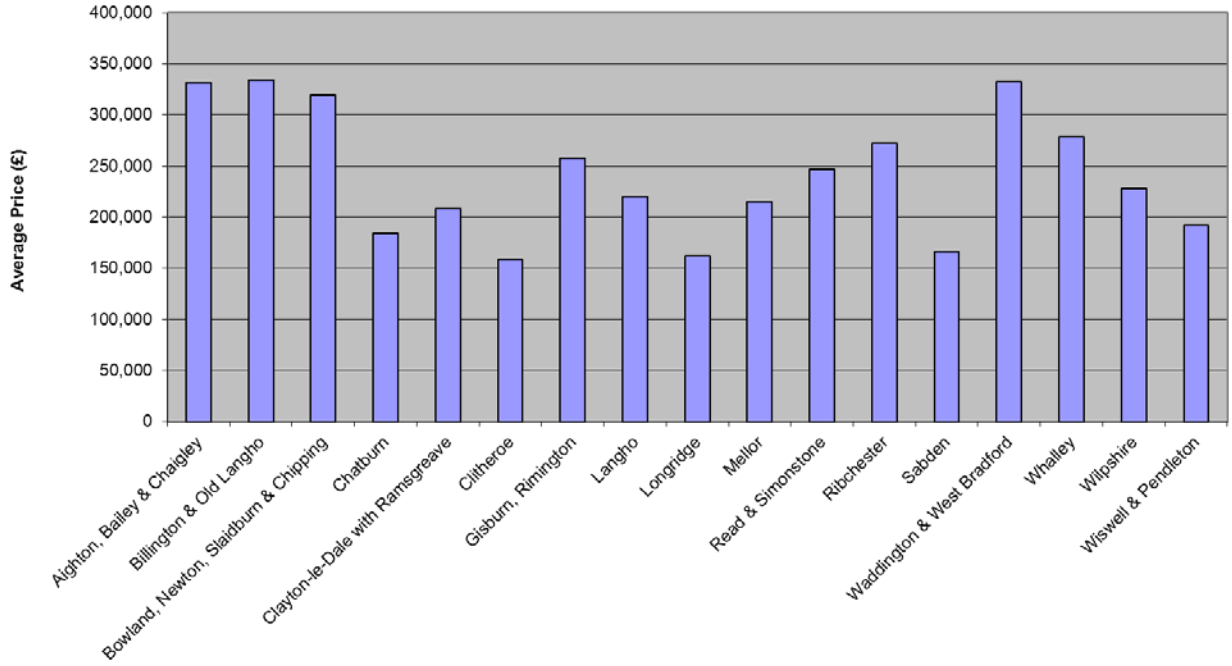
| | All Types | Detached | Semi | Terraced | Flat |
|--|-----------|----------|---------|----------|---------|
| Aighton, Bailey & Chaigley | 331,346 | 457,500 | 314,000 | 331,667 | 185,000 |
| Billington & Old Langho | 334,074 | 539,500 | 216,875 | 153,365 | 0 |
| Bowland, Newton, Slaidburn & Chipping | 319,190 | 415,938 | 301,929 | 210,333 | 0 |
| Chatburn | 184,250 | 403,750 | 183,325 | 135,883 | 0 |
| Clayton-le-Dale with Ramsgreave | 208,858 | 271,900 | 204,781 | 152,340 | 0 |
| Clitheroe | 158,887 | 303,090 | 180,819 | 122,526 | 98,481 |
| Gisburn, Rimington | 257,006 | 394,667 | 207,350 | 125,000 | 0 |
| Langho | 220,083 | 258,654 | 176,950 | 150,000 | 0 |
| Longridge | 161,984 | 273,300 | 159,798 | 118,616 | 73,500 |
| Mellor | 215,193 | 254,857 | 165,869 | 254,500 | 57,000 |
| Read & Simonstone | 246,447 | 309,375 | 290,000 | 115,217 | 0 |
| Ribchester | 272,089 | 433,063 | 178,790 | 188,438 | 120,000 |
| Sabden | 165,884 | 185,000 | 218,380 | 135,813 | 0 |
| Waddington & West Bradford | 332,644 | 408,842 | 248,600 | 264,600 | 102,500 |
| Whalley | 278,176 | 308,477 | 229,333 | 266,590 | 118,000 |
| Wilshire | 228,288 | 270,625 | 189,111 | 197,200 | 0 |
| Wiswell & Pendleton | 191,800 | 282,562 | 226,581 | 230,874 | 132,958 |
| Ribble Valley | 215,712 | 337,076 | 198,578 | 150,456 | 118,420 |

| | | |
|-----------------|---------|---------|
| Semi | 185,887 | 198,578 |
| Terraced | 148,907 | 150,456 |
| Flat | 184,017 | 118,420 |

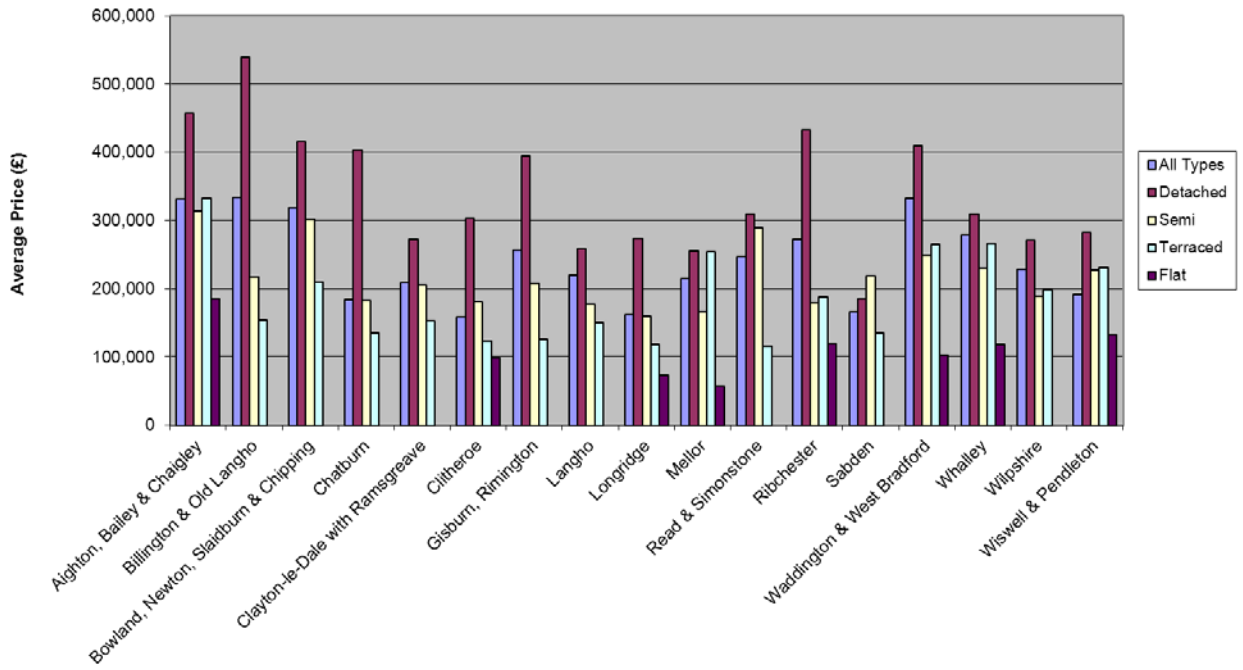
Average Ribble Valley House Price By Type



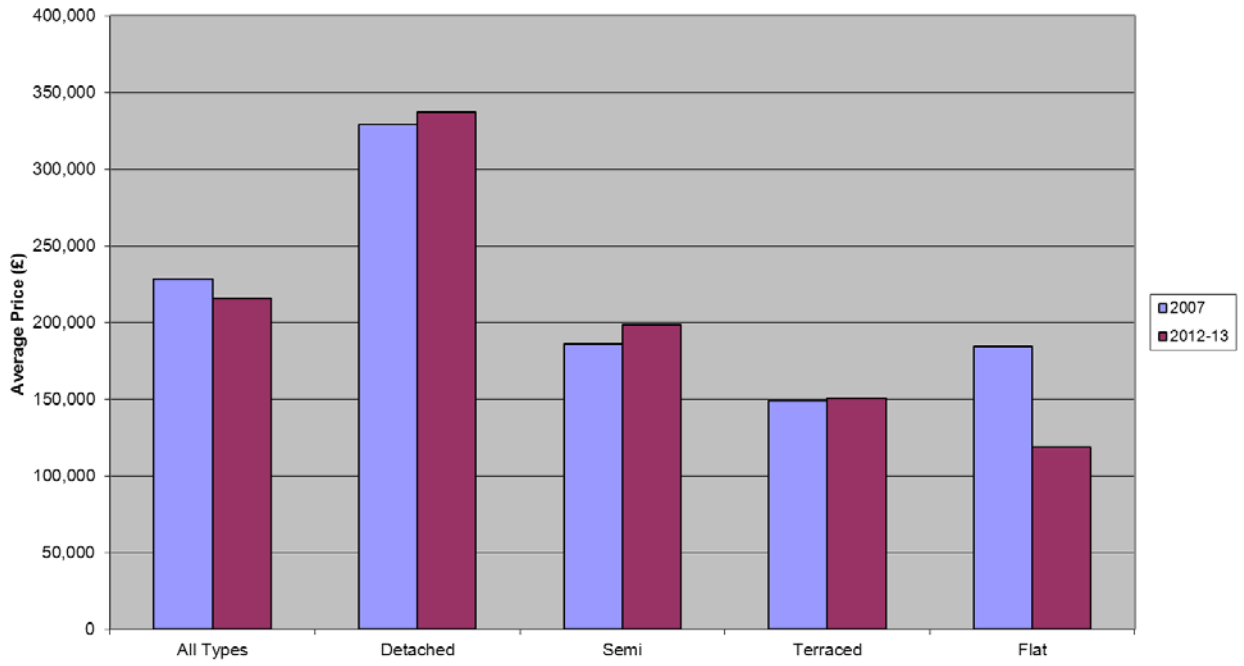
Average House Price



Average House Price By Type



Average Price Comparison for 2007 and 2012-13



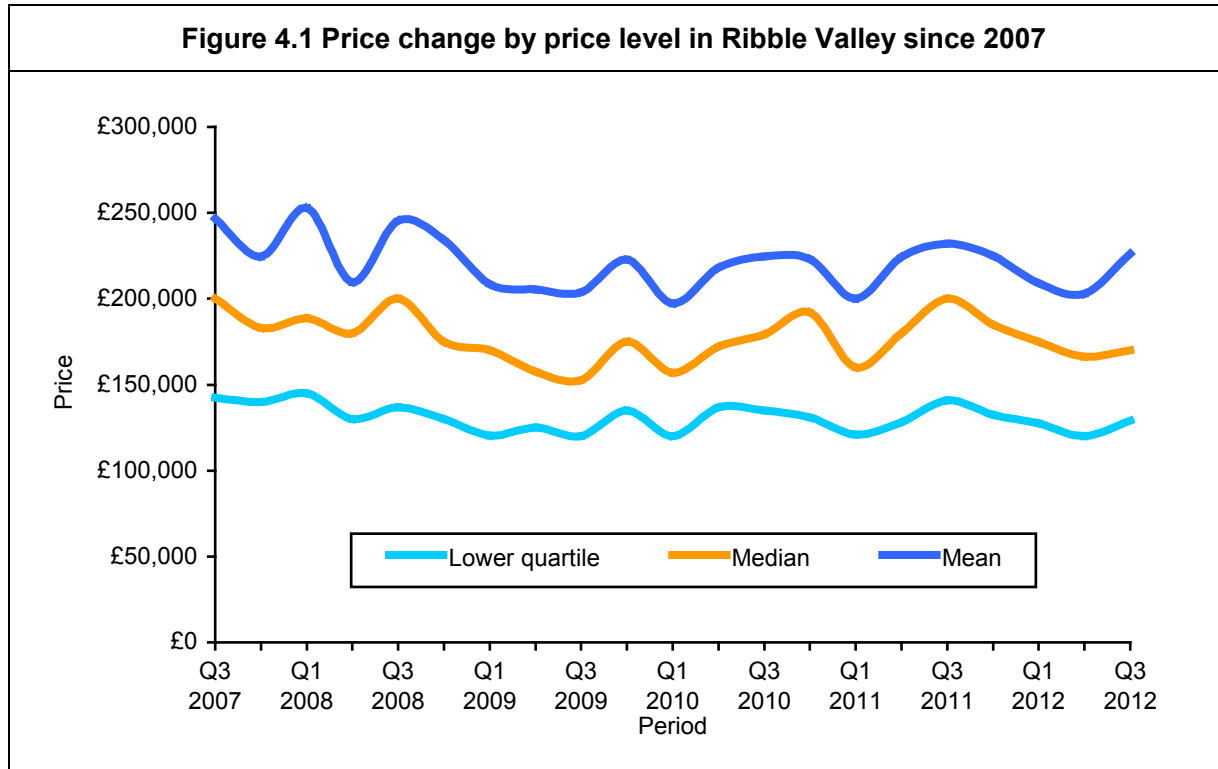
The situation in Ribble Valley

- 4.3 The most recent house price data available at the time of the previous SHMA report was from 2007. The Land Registry has now published data for the third quarter of 2012. It is therefore possible to assess the changes recorded in Ribble Valley over this period, alongside national equivalents.
- 4.4 Table 4.1 shows the change in average prices between the third quarter of 2007 and the third quarter of 2012 for England, Lancashire and Ribble Valley. The Table shows that between 2007 and 2012 average prices have decreased at a faster rate in Ribble Valley than they have across the County, whilst nationally prices have increased by almost 10%. Overall properties in Ribble Valley are on average notably more expensive than those in Lancashire as a whole and also higher than the national average.

| <i>Area</i> | <i>Average price Jul- Sep 2007</i> | <i>Average price Jul- Sep 2012</i> | <i>Percentage change recorded 2007-2012</i> |
|---------------|--|--|---|
| Ribble Valley | £246,519 | £226,021 | -8.3% |
| Lancashire | £157,763 | £150,116 | -4.8% |
| England | £232,345 | £253,816 | 9.2% |

Source: Land Registry via CLG

- 4.5 Figure 4.1 shows price change by property price level since the third quarter of 2007. The Figure shows that prices at all levels follow the same pattern of seasonal peaks and troughs. Lower quartile prices have fallen by less than median prices over the last five years (9.3% compared to 15.0%).



Source: Land Registry via CLG

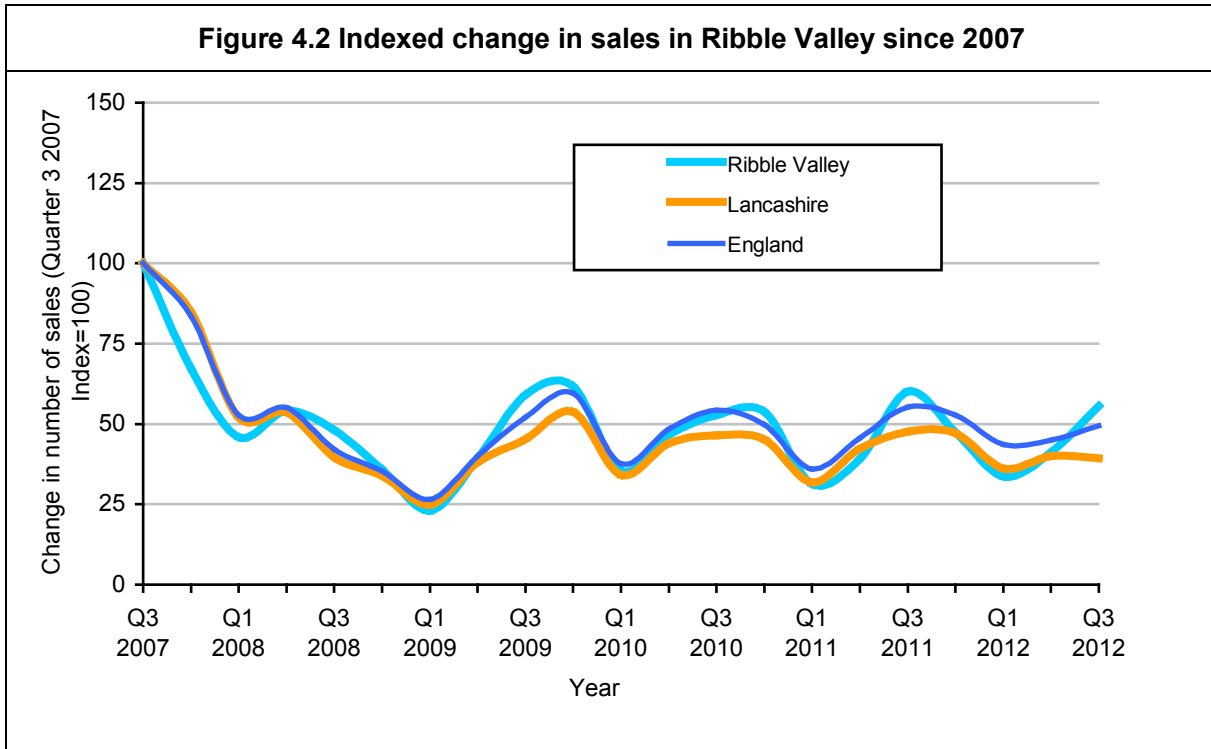
4.6 Table 4.2 shows the change in the number of property sales between the third quarter of 2007 and the third quarter of 2012. The Table indicates that property sales have notably decreased since the high levels recorded at the time of the previous SHMA (pre the economic downturn). Ribble Valley records the level of sales decreasing by 44.5% during this period, whilst across the County the decrease was 60.6% and nationally sales levels fell by almost 50.6%.

Table 4.2 Change in the number of property sales

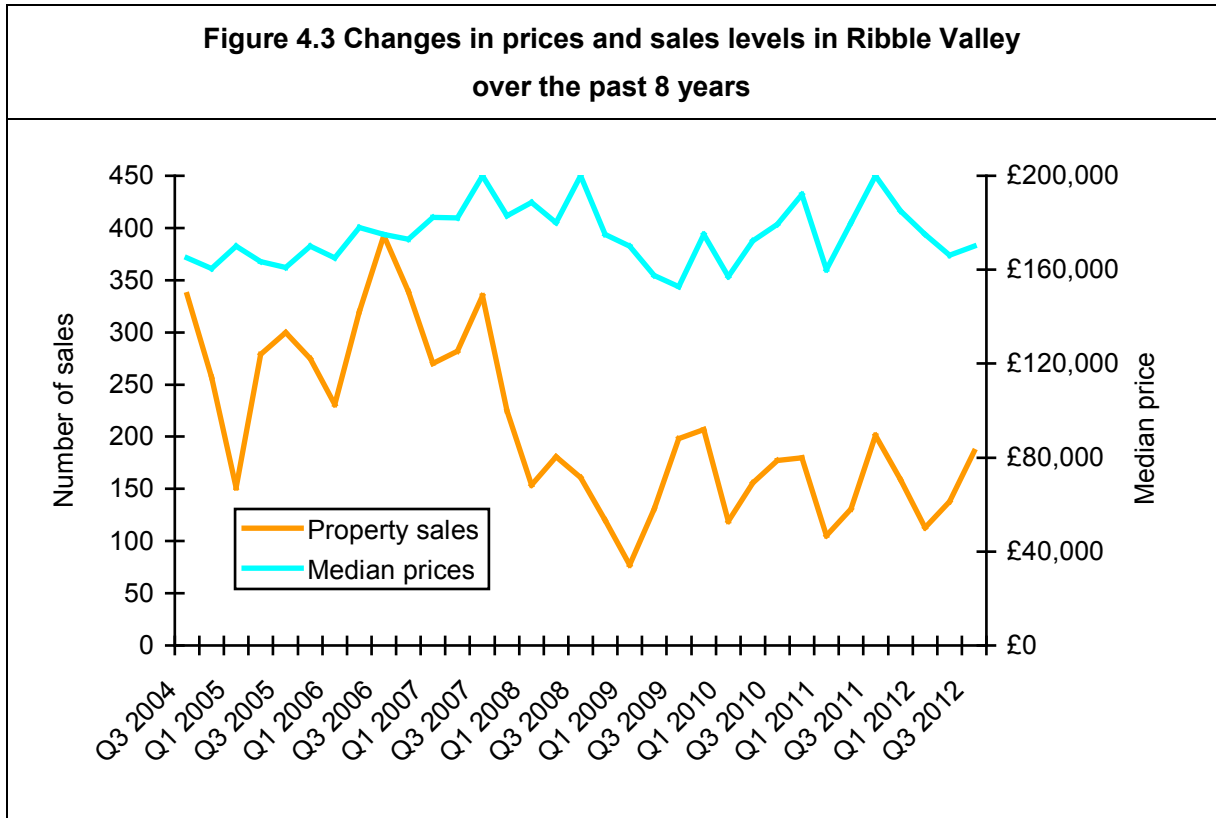
| Area | Number of sales Jul- Sep 2007 | Number of sales Jul- Sep 2012 | Percentage change recorded 2007-2012 |
|---------------|-------------------------------|-------------------------------|--------------------------------------|
| Ribble Valley | 335 | 186 | -44.5% |
| Lancashire | 7,813 | 3,076 | -60.6% |
| England | 329,208 | 162,688 | -50.6% |

Source: Land Registry via CLG

4.7 Figure 4.2 shows the indexed change in the number of property sales since the third quarter of 2007 for Ribble Valley, Lancashire and England. The Figure suggests that in Ribble Valley the pattern follows that recorded for Lancashire and England and, despite seasonal fluctuations, sales levels are much lower now than they were before the economic downturn.



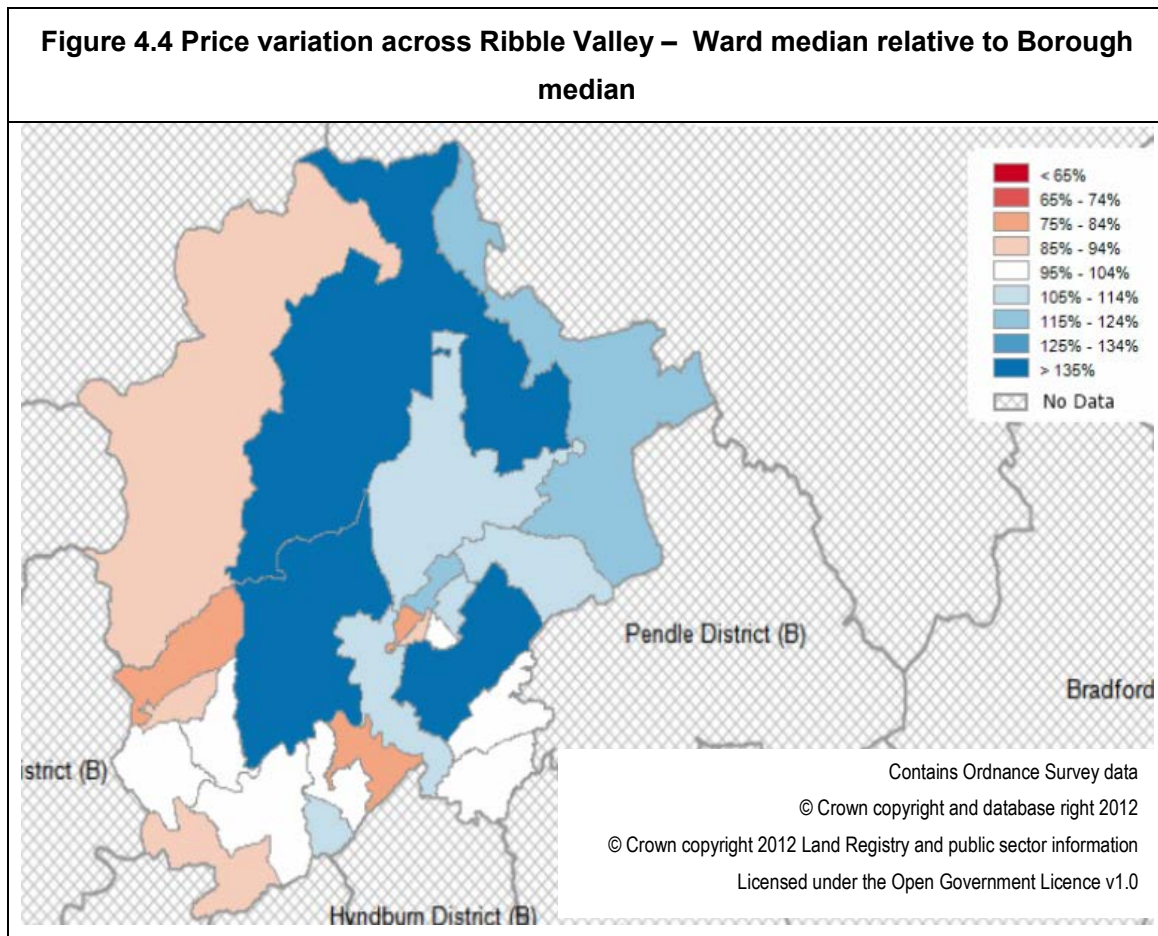
4.8 It is useful to briefly review housing market activity over a longer period to consider the influences on property price changes. Figure 4.3 shows the variation in median prices and property sales levels since 2004. The data suggests that property prices remained relatively stable over the last eight years despite property sales declining dramatically for part of that period (Summer 2007 to Summer 2009).



Source: Land Registry via CLG

The cost of housing in Ribble Valley

- 4.9 To fully understand the affordability of housing within an area, it is necessary to collect data on the cost of housing by number of bedrooms. This ensures that it is possible to assess the ability of households to afford market housing of the size required by that particular household. However, no secondary data contains this information. As part of this study we have therefore undertaken a price survey to assess the current cost of housing in the Borough. Variations in prices across the Borough were examined.
- 4.10 Figure 4.4 shows the variation in prices across the wards in the Borough. The Figure indicates that generally the difference in prices within the Borough is fairly small; with the majority of wards within 25% of the Borough-wide median. The Figure suggests that prices in the rural area are highest, and prices in the South West of the Borough the lowest.

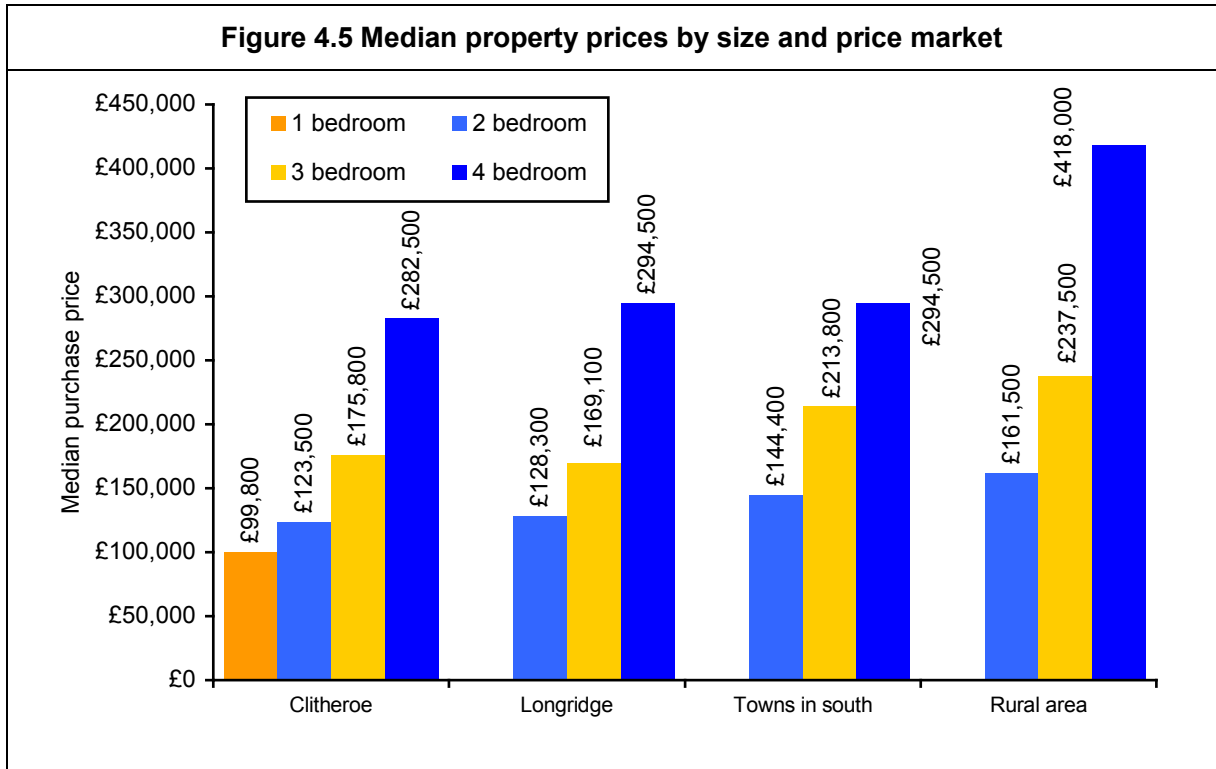


Source: Property Database Ltd, 2012

Sub-markets

- 4.11 Variations in prices and market rents have been assessed to identify how many separate price markets exist within Ribble Valley. The analysis of the housing market indicated that four price markets exist currently; Clitheroe, Longridge, Towns in the South, and the Rural area. These price markets are based on ward boundaries.
- 4.12 Median property prices by number of bedrooms were obtained in each of these four price markets via an online search of properties advertised for sale during March 2013. The results of this online price survey are presented in Figure 4.5. The prices recorded include a discount to reflect that the full asking price is not usually achieved (with sales values typically 3-5% lower as indicated by local estate agents). One bedroom properties for purchase were found to be in very short supply outside of the Clitheroe price market, therefore prices have not been presented for this dwelling size in the other price markets.

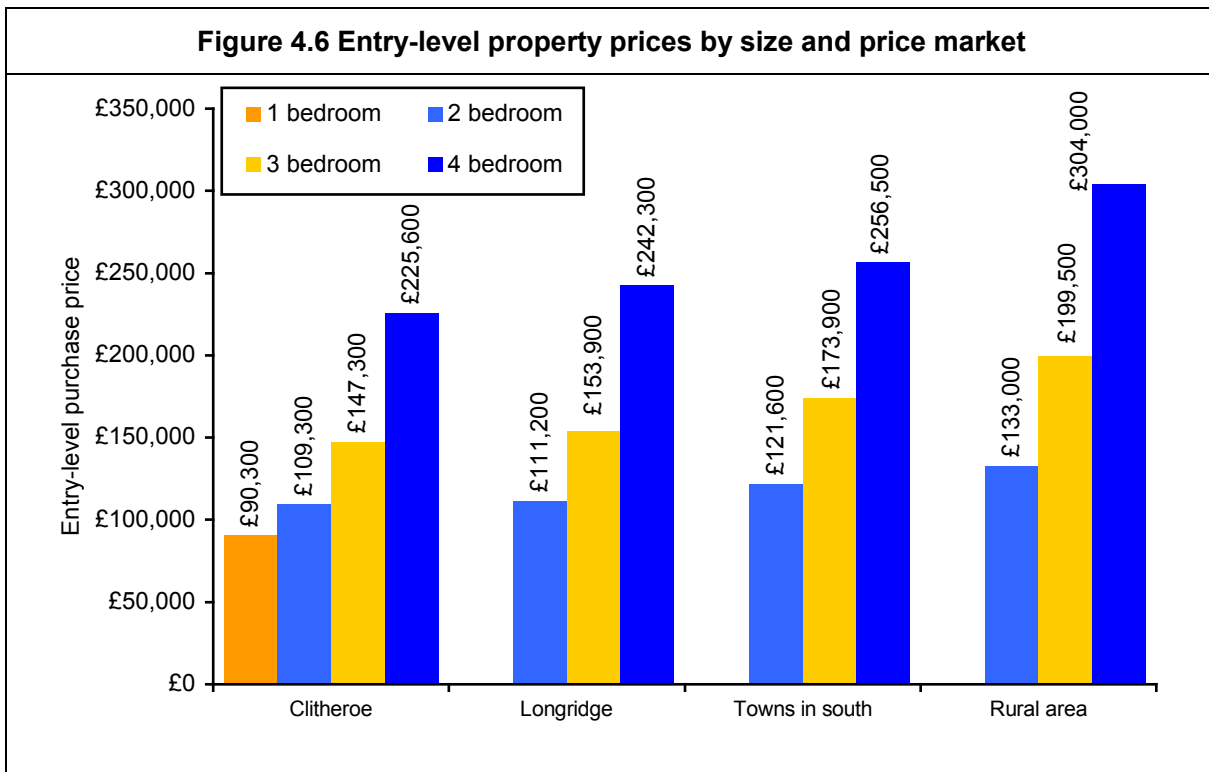
4.13 The Figure shows that the price increase for each property size is quite consistent across all the market areas (a three bedroom home is about 45% more than a two bedroom home within the same market area and a four bedroom property is about 70% more than a three bedroom dwelling within the same market area). Overall prices are highest in the Rural price market and lowest in the Clitheroe price market.



Source: Online estate agents survey March 2013

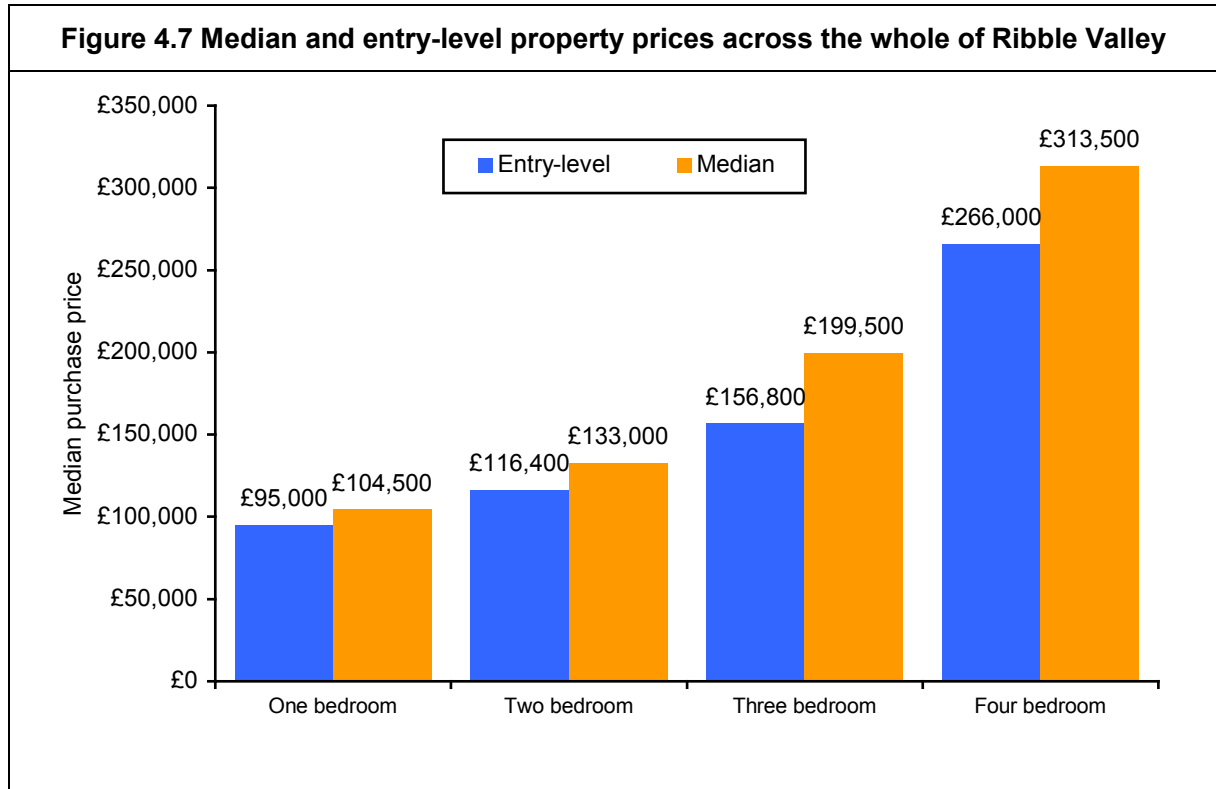
4.14 The online survey also collected information at different points of the price distribution. Entry-level property prices for each price market area are presented in Figure 4.6 below. In accordance with the Practice Guidance entry-level prices are based on lower quartile prices.

4.15 The Figure indicates that entry-level prices in Ribble Valley Borough range from around £90,300 for a one bedroom home in the Clitheroe price market up to £304,000 for a four bedroom property in the Rural price market. In terms of market availability the analysis showed that three bedroom properties are most commonly available to purchase in all price markets. One bedroom properties for purchase were found to be in relatively short supply outside the Clitheroe price market, therefore two bedroom dwellings are considered to be the smallest property found to be widely available in the other price markets and form the market entry point for owner-occupation.



Source: Online estate agents survey March 2013

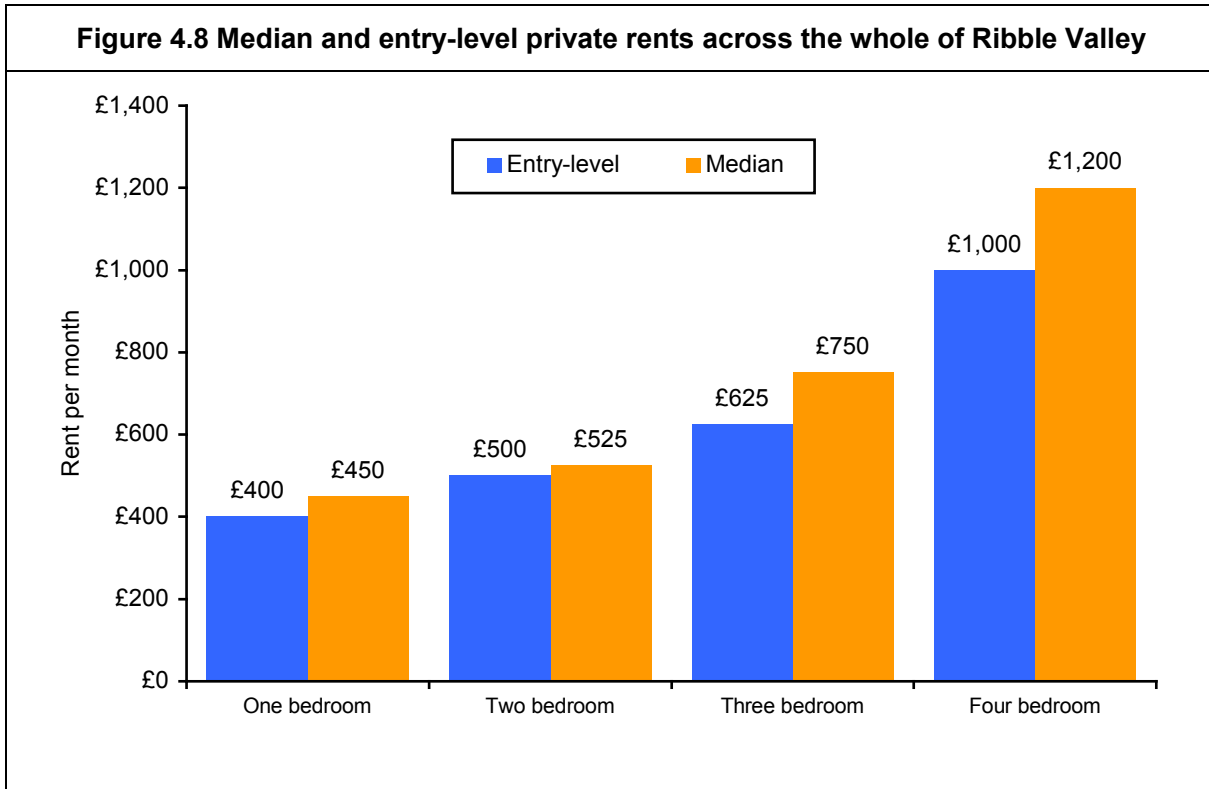
4.16 The analysis so far has considered price data by price market; however it is useful to also present this information for the Borough as a whole. Figure 4.7 therefore shows median and entry-level property prices by number of bedrooms across Ribble Valley. The Figure indicates that entry-level prices in Ribble Valley range from £95,000 for a one bedroom home up to £266,000 for a four bedroom property. Median prices are generally around 15-25% higher than entry-level prices.



Source: Online estate agents survey March 2013

Entry-level rents

- 4.17 The principle factor determining the rent of a unit is not its general location, we found that rents are driven largely by the condition and situation of the property. Whilst there was variation in the rents across the Borough, it was not as great as is recorded in property prices. In addition the number of homes available to rent was notably smaller than the number available for purchase. For these reasons a single private rented market across the Borough is most appropriate. The entry-level price for private rented accommodation by property size is presented in Figure 4.8. The Figure indicates that entry-level rents in Ribble Valley range from £400 per month for a one bedroom home up to £1,000 per month for a four bedroom property.
- 4.18 The Figure shows that as with owner-occupation, the smallest difference is between the cost of a one and two bedroom entry-level home. The difference between the cost of three and four bedroom accommodation is most marked in the private rented sector as was the case for property purchase. In addition, the profile of properties available is somewhat different to that for purchase with a greater proportion of two bedroom homes available to rent.



Source: Online letting agents survey March 2013

Social rents

4.19 The cost of social rented accommodation by dwelling size in Ribble Valley can be obtained from the Homes & Communities Agency’s Statistical Data Return dataset. Table 4.3 below illustrates the cost of social rented dwellings in Ribble Valley. As can be seen the costs are significantly below those for private rented housing, particularly for larger houses, indicating a significant potential gap between the social rented and market sectors.

| Table 4.3 Social rented costs in Ribble Valley | |
|---|-------------------------|
| <i>Bedrooms</i> | <i>Rent (per month)</i> |
| One bedroom | £298 |
| Two bedrooms | £346 |
| Three bedrooms | £368 |
| Four bedrooms | £396 |

Source: HCA’s Statistical Data Return 2012

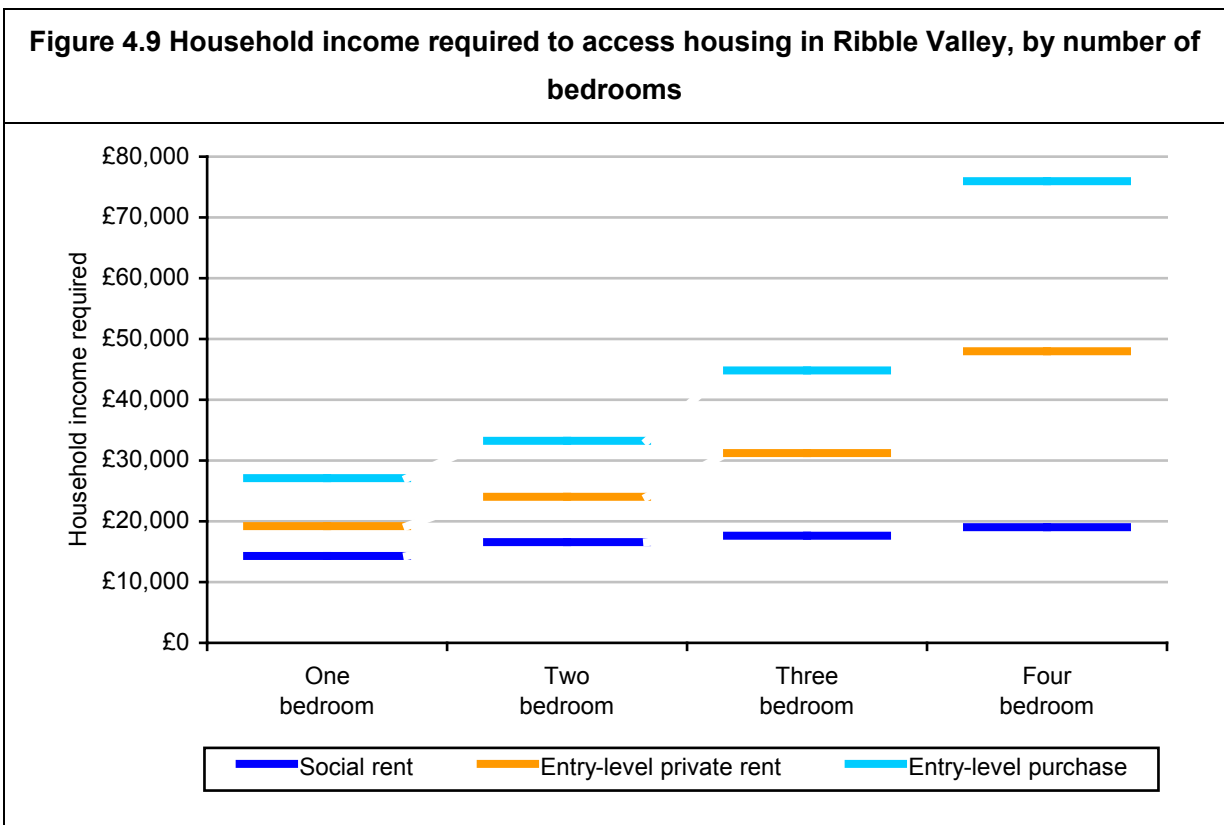
Analysis of housing market ‘gaps’

4.20 Housing market gaps analysis has been developed to allow easy comparison of the costs of different tenures. Figure 4.9 below shows the housing ladder that exists for different sizes of property in Ribble Valley. The housing ladder is illustrated by comparing the different types of housing in terms of the income required to afford them. To do this, we have divided the entry-level property price by 3.5 to get an income figure and multiplied the annual rent by four to produce a comparable figure. This latter step

was carried out for both social and market rents. This is in accordance with the affordability criteria set out in the Practice Guidance.

4.21 The Figure shows a comparison of the likely income requirements per household for different types of housing. Measurement of the size of the gaps between these ‘rungs of the ladder’ helps assess the feasibility of households moving between the tenures - the smaller the gaps, the easier it is for a household to ascend the ladder.

4.22 The Figure indicates that for one, two and three bedroom properties, the gap between social rent and market rent is larger than the gap between market rent and entry-level home ownership, with the reverse true for four bedroom homes. The gaps for four bedroom accommodation are particularly large; an additional £29,000 per year is required to access a four bedroom private rented home over the cost of a four bedroom social rented property, with a further £28,000 required to move to an owner-occupied home.



Source: Online survey of property prices March 2013; HCA’s Statistical Data Return 2012

4.23 Table 4.4 shows the size of the gaps for each dwelling size in Ribble Valley. The Table indicates, for example, that one bedroom market entry rents are 34.1% higher (in terms of income required) than the cost of social rented accommodation. The very large gap recorded between social rents and market entry rents for all dwelling sizes indicates that intermediate housing could potentially be useful for a large number of households in Ribble Valley. The significant gap between market entry rents and

market entry purchase indicates notable potential demand for part-ownership products for households in this gap.

| <i>Property size</i> | <i>Social rent/market rent</i> | <i>Rent/buy gap</i> |
|----------------------|--------------------------------|---------------------|
| One bedroom | 34.1% | 41.4% |
| Two bedrooms | 44.4% | 38.6% |
| Three bedrooms | 70.0% | 49.3% |
| Four bedrooms | 152.4% | 58.3% |

Source: Ribble Valley Borough Strategic Housing Market Assessment, 2013

Affordable Rent

- 4.24 Affordable Rents are being introduced to help fill the gaps that exist in the current housing market. Affordable Rent is a social tenure intended to house households on the Housing Register. Affordable Rents can be set at *up to 80%* of open market rents, implying there is a flexibility as to what they may cost. This section, therefore profiles in more detail the private rented sector, on which the tenure is based, and then considers the potential cost of Affordable Rent in Ribble Valley.

Understanding the private rented sector (PRS) in Ribble Valley

- 4.25 The section considers the breadth of the private rented market for each property size in Ribble Valley. Table 4.5 shows the cost at the key points of the rental distribution. It can be seen from the figures in the Table that the price markets for each bedroom size are largely distinct as there is no overlap within the inter-quartile ranges of the adjacent property size. For all property sizes, the extremes of each market overlap somewhat with the next size of dwelling. For example, a household in a high quality two-bed dwelling could live in a median priced three-bed property at the same rent but they would have to accept a noticeable drop in quality.

| <i>House size</i> | <i>One bed</i> | <i>Two bed</i> | <i>Three bed</i> | <i>Four bed</i> |
|--------------------------------|----------------|----------------|------------------|-----------------|
| Minimum | £325 | £395 | £475 | £725 |
| Lower Quartile | £400 | £500 | £625 | £1,000 |
| Median | £450 | £525 | £750 | £1,200 |
| Upper Quartile | £475 | £600 | £875 | £1,350 |
| Maximum | £700 | £950 | £1,625 | £1,750 |
| Inter-quartile range | £75 | £100 | £250 | £350 |
| % difference between quartiles | 18.8% | 20.0% | 40.0% | 35.0% |

Source: Online letting agents survey March 2013

Affordable Rents compared with open market rents

- 4.26 We have considered various forms of averaging to derive a median market rent, from which the Affordable Rent at 80% could be calculated. The most effective, we believe, is to take the median from the middle range of observed rents. Table 4.6 compares the observed ranges of rent in the PRS with the Affordable Rents based at 80% of these levels. Social rent and Local Housing Allowance (LHA) levels are also included. The tables show that social rent levels in Ribble Valley are consistently below the entire range of rates for Affordable Rent products and the gap between social rent and Affordable Rent increases with property size.
- 4.27 Ribble Valley is located in three Broad Rental Market Areas (BRMA); the Central Lancashire BRMA, the East Lancashire BRMA and the West Pennine BRMA. The LHA cap for all three applicable BRMAs, as set by the Valuation Office Agency is also included in the table. This is based on the 30th percentile of open market rents. In most markets the LHA rates are above the median and often above the maximum Affordable Rent level. In the Central Lancashire BRMA the LHA cap is above the median Affordable Rent for one and two bedroom properties and above the lower quartile Affordable Rent for three bedroom homes, whilst the East Lancashire BRMA and the West Pennine BRMA LHA cap is only above the minimum Affordable Rent for one bedroom homes. A notable number of households accessing Affordable Rent in Ribble Valley will therefore be required to contribute to at least some of the cost themselves – it will not be covered entirely by LHA.
- 4.28 For four bedroom homes there is an overlap between the maximum Affordable Rent rate and the entry level private rent. If, in this instance, high end properties were made available as Affordable Rent products, they would offer the chance for households to move into a high quality property at below open-market rents; however, there would still be suitable cheaper properties available in the open market.
- 4.29 In terms of providing an Affordable Rent product that is above the social rent level but suitably below the entry-level market rent, the tables suggest that the most suitable properties to be made available for Affordable Rent would be ones equivalent to those in the ‘lower-middle’ section of the open market.

| Table 4.6 Rent levels by tenure in Ribble Valley (cost per month) | | | | |
|--|----------------|----------------|------------------|-----------------|
| <i>House size</i> | <i>One bed</i> | <i>Two bed</i> | <i>Three bed</i> | <i>Four bed</i> |
| PRS | | | | |
| Lower Quartile | £400 | £500 | £625 | £1,000 |
| Median | £450 | £525 | £750 | £1,200 |
| Upper Quartile | £475 | £600 | £875 | £1,350 |
| Affordable Rent | | | | |
| Minimum (80% of lower quartile) | £320 | £400 | £500 | £800 |
| Median (80% of median) | £360 | £420 | £600 | £960 |
| Maximum (80% of upper quartile) | £380 | £480 | £700 | £1,080 |
| Social rent | | | | |
| Typical rent* | £298 | £346 | £368 | £396 |
| LHA cap | | | | |
| Central Lancashire BRMA** | £375 | £480 | £550 | £695 |
| East Lancashire BRMA** | £335 | £390 | £450 | £600 |
| West Pennine BRMA** | £325 | £368 | £412 | £595 |

Source: Online letting agents survey March 2013, *HCA's Statistical Data Return 2012, ** Valuation Office Agency March 2013

Affordable Rent levels

- 4.30 Having established how Affordable Rent at 80% should be positioned in the market, it is important to consider the cost of other potential Affordable Rent options below the maximum of 80%. Alternative levels of Affordable Rent (70%, 65% and 60% of the median of the market) are also considered to understand how lowering rents impacts affordability. The costs of renting at these various levels are presented in Table 4.7.
- 4.31 As can be seen in Table 4.7, the 60% and 65% Affordable Rent rate is lower than the social rent level for one and two bedroom properties. As a result, when the affordability of different levels of Affordable Rent is tested in Chapter 5, we do not test this option. As the aim of Affordable Rent is to generate a greater income for registered providers (RPs) to supply more affordable developments, charging these levels would generate less income, therefore the RPs would be better off charging social rents.
- 4.32 A limited number of Affordable Rent units are currently available in Ribble Valley (25 as at April 2012 according to the HCA's Statistical Data Return). The Table also indicates the current Affordable Rent charged on these properties (including any service charge). The Table shows that the current Affordable Rent levels charged are below the cost of entry-level rent for all property sizes. The Affordable Rent currently charged for one bedroom homes is above the 80% Affordable Rent level calculated, for two bedroom homes it is between the 70% and 80% Affordable Rent levels calculated, whilst for three bedroom homes it is between the 60% and 65% Affordable Rent levels calculated.

| <i>Bedrooms</i> | <i>One</i> | <i>Two</i> | <i>Three</i> | <i>Four</i> |
|----------------------------------|-------------|-------------|--------------|-------------|
| Lower Quartile Private Rents | £400 | £500 | £625 | £1,000 |
| Affordable Rent at 80% | £360 | £420 | £600 | £960 |
| Affordable Rent at 70% | £315 | £368 | £525 | £840 |
| Affordable Rent at 65% | <i>£293</i> | <i>£341</i> | £488 | £780 |
| Affordable Rent at 60% | <i>£270</i> | <i>£315</i> | £450 | £720 |
| Social rent* | £298 | £346 | £368 | £396 |
| Current Affordable Rent charged* | £394 | £406 | £456 | - |

Italic figures are those below social rent.

Source: Online letting agents survey March 2013, *HCA's Statistical Data Return 2012

Shared ownership

- 4.33 Whilst this section has profiled Affordable Rent in detail, it should be noted that shared ownership accommodation is an alternative affordable product aimed at the same group of households - those able to afford more than social rents but unable to afford market accommodation.
- 4.34 Table 4.8 presents the estimated costs of shared ownership housing in Ribble Valley. The prices presented in the Table were obtained from the online estate agent survey. It is important to note that there were few shared ownership properties available in Ribble Valley at the time of the estate agent survey, so the open market value for these properties may be subject to refinement. The monthly costs of the most commonly available equity shares offered are also shown. The monthly costs are based on an interest rate of 5.69% paid on the equity share owned and rent payable at 2.5% on the remaining equity. These costs have been produced just to allow a broad comparison with the Affordable Rent levels presented above. It is clear that there is a potential overlap between the two products, particularly between shared ownership with a 50% equity share and Affordable Rent at 70%. Shared ownership with a 75% share is more expensive than the Affordable Rent options, but is cheaper than entry-level prices. It is worth noting that the vast majority of shared ownership properties available in the area have a 50% equity share (with higher levels of equity only available rarely) and where households in Ribble Valley are tested as to their ability to afford shared ownership accommodation later in this report, the price is based on the 50% equity share level.

| | <i>One</i> | <i>Two</i> | <i>Three</i> | <i>Four</i> |
|--|------------|------------|--------------|-------------|
| Open market value | £97,500 | £125,000 | £160,000 | £235,000 |
| Monthly cost of shared ownership with a 50% equity share | £333 | £427 | £546 | £802 |
| Monthly cost of shared ownership with a 75% equity share | £398 | £510 | £652 | £958 |

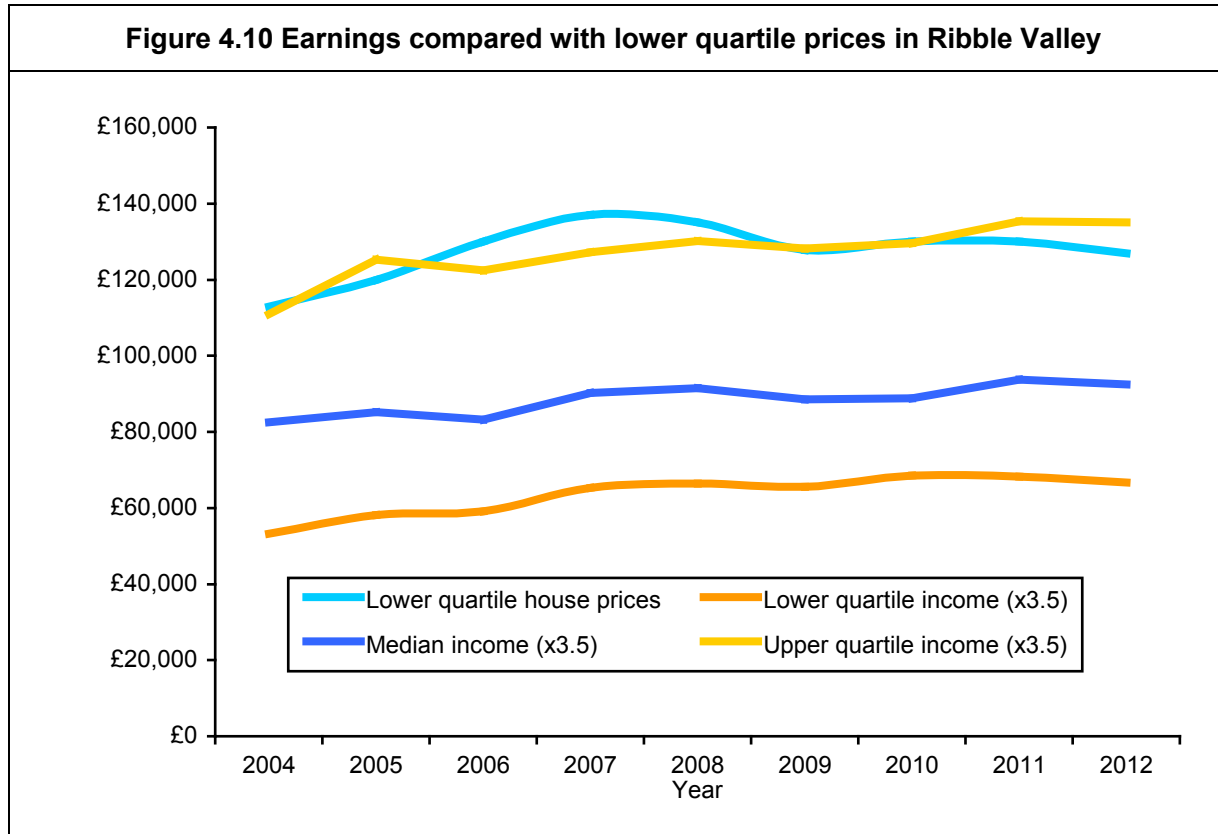
Source: Online letting agents survey March 2013

Affordability of housing

- 4.35 Assessing the affordability of market housing in an area is crucial to understanding the sustainability of the housing market. Poor affordability can result in the loss of employees from an area, an increase in poverty, a high number of households requiring assistance with their housing (either via a social rented property or through a benefit-supported private rented accommodation) and a loss of mix and balance in the population within the area.
- 4.36 The affordability of housing in an area is measured by the ratio of market housing costs to income in that area. Initially the general Borough-wide entry-level cost of market housing will be compared to different points on the earnings distribution of residents in Ribble Valley to consider affordability in historical terms. This will be followed by an analysis that assesses the ability of households in Ribble Valley to afford market accommodation of the size they require using data on the household income distribution and the household composition in the Borough.

General affordability

- 4.37 Figure 4.10 shows the lower quartile, median and upper quartile income of full-time workers (as set out in Chapter 2) multiplied by 3.5 (the income multiple set out in the Practice Guidance) compared to Borough-wide lower quartile prices (set out in Figure 4.7). The figure shows that full-time workers with earnings at the upper-quartile level in Ribble Valley would be able to purchase an entry-level property in the Borough. This would not however be possible for full-time workers with earnings at the lower quartile or median level, without additional income or a capital sum to deduct from the purchase price. It is clear that affordability theoretically improved immediately after the economic downturn (discounting the greater difficulty of acquiring a mortgage) and the affordability gap has reduced slightly since. Whilst in 2007 lower quartile prices were almost seven and a half times higher than lower quartile full-time incomes, in 2012 they were around six and a half times higher.



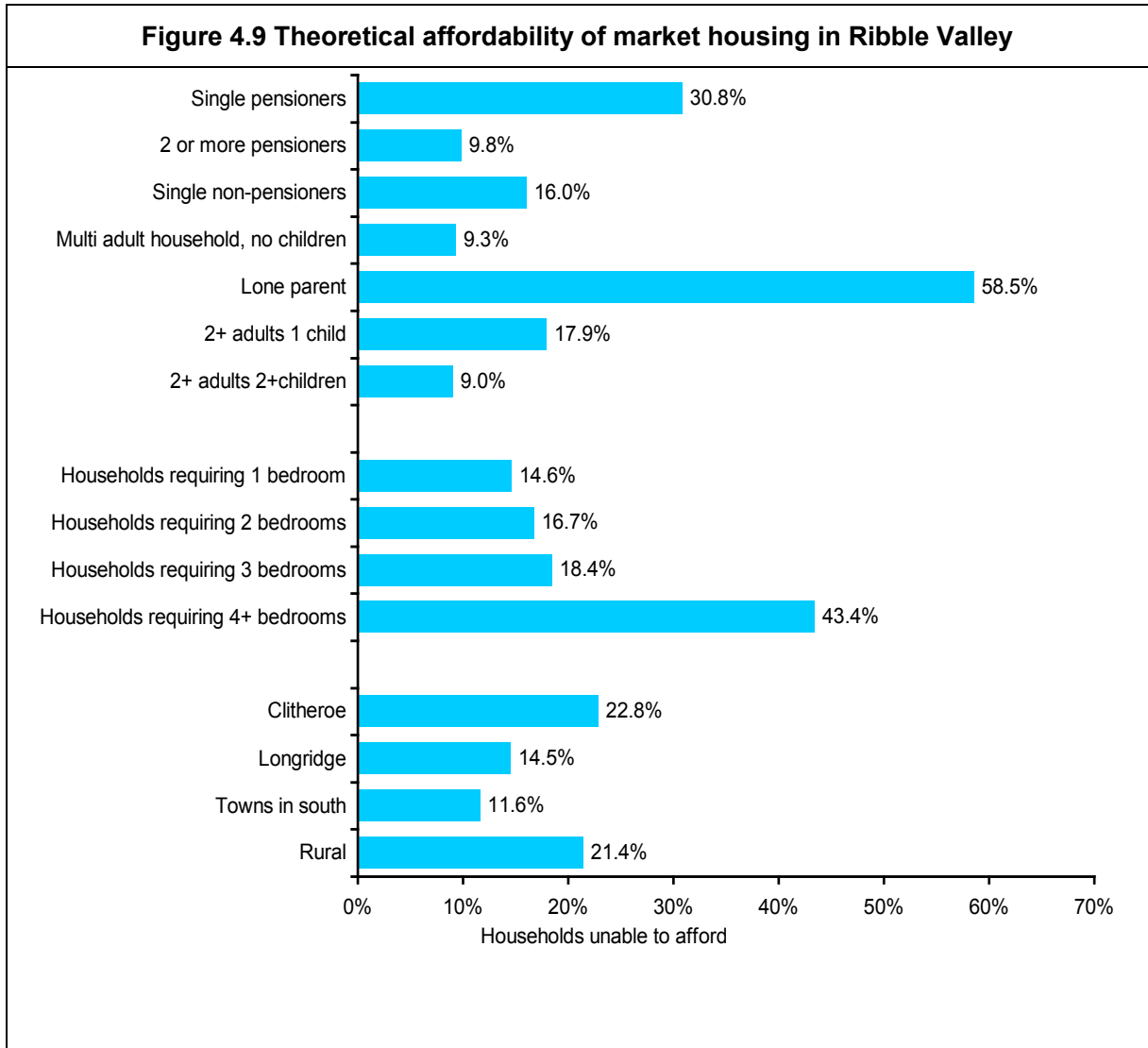
4.38 Although no time-series data is available on market rents in Ribble Valley, the current Borough-wide entry-level rent for a two bedroom home (£500 per month or £6,000 per year) can be compared to different points on the income distribution of full-time workers in the Borough. This is presented in Table 4.9. The Practice Guidance indicates that within the private rented sector no more than a quarter of gross income should be spent on the rent for the rent to be affordable. The Table indicates that whilst full-time workers with earnings at the median and upper quartile level would be able to afford entry-level market rents in the Borough, full-time workers with earnings at the lower quartile level would not.

| <i>Income level</i> | <i>Earned income</i> | <i>Price/income ratio</i> |
|---------------------|----------------------|---------------------------|
| Lower quartile | £19,053 | 0.31 |
| Median | £26,411 | 0.23 |
| Upper quartile | £38,574 | 0.16 |

Source: Online letting agents survey March 2013; Annual Survey of Hours and Earnings, 2012

Specific theoretical affordability

- 4.39 The household income distribution shown in Figure 2.10 differentiated by household type can be used to assess the ability of households in Ribble Valley to afford the size home that they require (according to the bedroom standard). The cost of housing by bedroom size in the Borough is presented in Figures 4.7 and 4.8 and the test is based on the affordability criteria set out in the Practice Guidance (and presented in the Glossary).
- 4.40 Figure 4.11 shows the current affordability of households in Ribble Valley by household type, number of bedrooms required and price market. This is the theoretical affordability of households, as the analysis considers all households in the Borough regardless of whether the household intends to move.
- 4.41 The data indicates that 58.5% of lone parent households in the Borough would be unable to afford market housing (if they were to move home now). Single person households are also relatively unlikely to be able to afford, as are households with two adults and one child. Multi-adult households with two or more children are most likely to be able to afford market housing in Ribble Valley. Some 43.4% of households requiring a four bedroom home would be unable to afford market housing in the Borough (if they were to move now), compared to 14.6% of households requiring a one bedroom property. Finally households in the Clitheroe price market are least likely to be able to afford market housing, with those in the *'towns in south'* price market most likely.



Source: Ribble Valley Borough Strategic Housing Market Assessment, 2013

| ADDRESS | PROP | APP/DATE | PTS | TEN | | WKS | |
|---------|------|----------|-----|------|--|-----|--|
| | TYPE | | | COMM | | | |

Time on list

| | | | | | | | | |
|--------------------|---------|------------|----|----------|-----|----|--------|-----------|
| 14 VALE HOUSE | 1BGFF | 21/06/2012 | 40 | 29/07/13 | | | HELEN | |
| 15 VALE HOUSE | 1BGFF | | | 05/08/13 | | | HELEN | |
| 16 VALE HOUSE | 1BGFF | | | 05/08/13 | | | HELEN | |
| 17 VALE HOUSE | 1BGFF | | | 05/08/13 | | | HELEN | |
| 21 VALE HOUSE | 1BFFF | | | 05/08/13 | | | HELEN | |
| 22 VALE HOUSE | 1BFFF | | | 05/08/13 | | | HELEN | |
| 23 VALE HOUSE | 1BFFF | 21/02/2007 | 65 | 29/07/13 | | | HELEN | |
| 24 VALE HOUSE | 1BFFF | | | 05/08/13 | | | HELEN | |
| 3 LITTLEMOOR HSE | 1BGFF | | | 15/04/13 | DEC | | JOANNE | |
| 2 LITTLEMOOR HSE | 1BGFF | | | 15/04/13 | DEC | | JOANNE | |
| 31 MANOR ROAD | 1BBUNG | 04/03/2013 | 30 | 15/04/13 | TR | 11 | JOANNE | 1month |
| 93 BILLINGTON GDNS | 1BBUNG | 22/06/2010 | 45 | 06/05/13 | WL | 2 | HELEN | 3yrs |
| 64 ALMA PLACE | 1BBUNG | 02/05/2012 | 50 | 13/05/13 | WL | 5 | JOANNE | 12mths |
| 1 STANDEN RD BUNG | 1BBUNG | 16/05/2012 | 25 | 22/04/13 | TR | 2 | ADELE | 12mths |
| 10 LILAC GROVE | 1BBUNG | 08/10/2003 | 45 | 06/05/13 | WL | 3 | JOANNE | 10yrs |
| 5 MAPLE AVE | 2BBUNG | 16/01/2008 | 67 | 08/04/13 | WL | 3 | JOANNE | 5yrs |
| 20 PENDLE RD | 2BBUNG | | | 11/03/13 | DEC | | ADELE | |
| 22 CASTLE VIEW | 2BBUNG | 31/03/2008 | 70 | 01/07/13 | WL | 6 | JOANNE | 5yrs |
| 20 ST ANNS COURT | 1BFFF | | | 29/04/13 | WL | 2 | JOANNE | |
| 3 ST ANNS COURT | 1BGFF | | | 29/04/13 | DEC | 1 | JOANNE | |
| 2 LITTLEMOOR HSE | 1BFFF | 05/12/2011 | 35 | 06/05/13 | WL | 4 | JOANNE | 18mths |
| 8 BROTHERTON | 1BGFF | 22/06/2011 | 30 | 08/07/13 | WL | 3 | ADELE | 2yrs |
| 11 BROTHERTON | 1BGFF | 06/06/2013 | 20 | 10/06/13 | TR | 3 | ADELE | 1mth |
| 19 BROTHERTON | 1BFFF | 10/05/2012 | 30 | 24/06/13 | WL | 6 | ADELE | 12mths |
| 25 ST ANNS COURT | 1BFFF | 13/05/2013 | 40 | 03/06/13 | TR | 2 | JOANNE | 1mth |
| 18 PARK HOUSE | FFB/SIT | 25/03/2013 | 10 | 03/06/13 | WL | 3 | DEBBIE | 3mths |
| 1 STANDEN RD BUNG | 1BBUNG | 12/12/2012 | 50 | 24/06/13 | TR | 3 | ADELE | 18mths |
| 33 QUEENSWAY | 1BGFF | 13/02/2007 | 35 | 08/07/13 | WL | 5 | JOANNE | 6years |
| 16 RIDDINGS LANE | 1BBUNG | 08/06/2006 | 50 | 17/06/13 | WL | 3 | HELEN | 7years |
| 24 PENDLE ROAD | 2BBUNG | 07/02/2012 | 35 | 22/07/13 | MUT | 0 | ADELE | 17mths |
| 21 BAYLEY FOLD | 1BBUNG | | | 22/07/13 | MUT | 0 | ADELE | |
| 19 VALE HOUSE | 1BFFF | 18/08/2009 | 45 | 12/08/13 | WL | 2 | HELEN | 4years |
| 36 ST ANNS CRT | 1BFFF | 20/08/2012 | 40 | 09/09/13 | WL | 0 | JOANNE | 13mths |
| 29 WASHBROOK CLS | 1BBUNG | 07/06/2011 | 50 | 29/07/13 | WL | 2 | HELEN | 2years |
| 3 SYCAMORE | 1BBUNG | 03/08/2011 | 40 | 14/10/13 | WL | 10 | JOANNE | 2yrs2mths |
| 3 ST ANNS COURT | 1BGFF | 02/02/2012 | 35 | 09/09/13 | WL | 5 | JOANNE | 18mths |
| 8 ST ANNS COURT | 1BGFF | 24/07/2013 | 30 | 26/08/13 | WL | 3 | JOANNE | 1mth |
| 3 LITTLEMOOR HSE | 1BFFF | 15/04/2013 | 40 | 12/08/13 | WL | 1 | JOANNE | 4mths |
| 20 PENDLE RD | 2BBUNG | 24/10/2001 | 65 | 26/08/13 | WL | 3 | ADELE | 12years |

| | | | | | | | | |
|------------------------|---------|------------|----|----------|-----|----|--------|------------------|
| 5 ACREMOUNT | 1BGFF | 22/08/2013 | 20 | 16/09/13 | WL | 6 | JOANNE | 1 month |
| 84 BILLINGTON GDNS | 1BBUNG | 16/04/2009 | 50 | 12/08/13 | WL | 1 | HELEN | 4yrs 4mths |
| 5 PENDLE COURT | GFB/SIT | 03/04/2013 | 30 | 19/08/13 | TR | 4 | ADELE | 4mths |
| 28 BROOKFIELD | 1BBUNG | 15/04/2013 | 70 | 05/08/13 | TR | 1 | HELEN | 4mths |
| 33 TOWNELEY HSE | 1BFFF | 10/07/2013 | 35 | 12/08/13 | WL | 0 | DEBBIE | 1mth |
| 35 WINDSOR AVE | 2BBUNG | 19/04/2006 | 67 | 05/08/13 | WL | 1 | DEBBIE | 7years |
| 38 TOWNELEY HSE | 1BGFF | | | 19/08/13 | TR | 1 | DEBBIE | |
| 58 BOLLAND PCT | 1BBUNG | 21/12/2012 | 55 | 26/08/13 | TR | 2 | ADELE | 8months |
| 34 CASTLE VIEW | 1BBUNG | 30/09/2008 | 75 | 09/09/13 | WL | 1 | JOANNE | 5 years |
| 5 STANDEN RD BUNG | 1BBUNG | 04/07/2006 | 55 | 23/09/13 | WL | 1 | ADELE | 7 years |
| 11 STANDEN RD BUNG | 1BBUNG | 22/09/2005 | 50 | 23/09/13 | WL | 2 | ADELE | 8 years |
| 10 TOWNELEY HSE | FFB/SIT | 26/06/2013 | 45 | 14/10/13 | WL | 6 | DEBBIE | 4mths |
| 2 ALMA PLACE | 1BBUNG | 09/06/2010 | 40 | 16/09/13 | WL | 3 | JOANNE | 3yrs 3mths |
| 11 LITTLEMOOR HSE | 1BFFF | 05/12/2011 | 35 | 02/12/13 | TR | 14 | JOANNE | 2 yrs |
| 12 FORGE CORNER | 1BFFF | 21/04/2010 | 40 | 14/10/13 | WL | 3 | HELEN | 3yrs6mths |
| 34 ST MARYS GDNS | 1BBUNG | 20/03/2007 | 50 | 14/10/13 | WL | 2 | HELEN | 6yrs6mths |
| 90 HENTHORN RD | 1BBUNG | 21/09/2009 | 45 | 07/10/13 | WL | 1 | JOANNE | 4 years |
| 14 CASTLE VIEW | 2BBUNG | 13/11/2013 | 25 | 23/12/13 | MAN | 11 | JOANNE | 1mth |
| 14 QUEENS CLOSE | 1BBUNG | 15/02/2010 | 65 | 28/10/13 | WL | 1 | ADELE | 3years 6 mths |
| 1 HAZEL GROVE | 1BBUNG | 20/07/2012 | 45 | 14/10/13 | WL | 1 | JOANNE | 15 mths |
| 24 SHOWLEY CRT | 1BGFF | 03/09/2012 | 40 | 09/12/13 | TR | 1 | HELEN | 15mths |
| 25 SHOWLEY CRT | 1BFFF | 28/09/2009 | 60 | 23/12/13 | WL | 1 | HELEN | 4yrs 3 mths |
| 1 STANDEN RD BUNG | 1BBUNG | 04/07/2006 | 55 | 14/10/13 | TR | 0 | ADELE | 7years 4mths |
| 5 STANDEN RD BUNG | 1BBUNG | 14/09/2011 | 50 | 14/10/13 | WL | 0 | ADELE | 2 years |
| 25 MANOR ROAD | 2BBUNG | 12/07/2007 | 63 | 18/11/13 | WL | 3 | JOANNE | 6yrs 5mths |
| 6 LITTLEMOOR HSE | 1BGFF | 28/10/2013 | 30 | 02/12/13 | WL | 4 | JOANNE | 2mths |
| 10 LITTLEMOOR CLS | 2BBUNG | 28/01/2013 | 55 | 09/12/13 | TR | 1 | JOANNE | 11mths |
| 2 LITTLEMOOR HSE | 1BGFF | 20/02/2013 | 35 | 16/12/13 | TR | 2 | JOANNE | 10mths |
| 33 ST ANNS COURT | 1BFFF | 03/04/2013 | 30 | 23/12/13 | WL | 7 | JOANNE | 8mths |
| 2 PARK HOUSE | GFB/SIT | 03/10/2013 | 15 | 04/11/13 | WL | 1 | DEBBIE | 1 month |
| 21 TOWNELEY HOUSE | GFB/SIT | 28/07/2011 | 35 | 25/11/13 | WL | 3 | DEBBIE | 2yrs6mths |
| 3 PENDLE COURT | GFB/SIT | 27/05/2010 | 35 | 18/11/13 | TR | 1 | ADELE | 3yrs 5mths |
| 1 KIRKFIELDS | 1BBUNG | 12/11/2013 | 30 | 23/12/13 | TR | 1 | HELEN | 1month |
| 4 TOWNELEY HSE | 2BGFF | 16/04/2013 | 0 | 09/12/13 | WL | 2 | DEBBIE | 8months |
| 12 LITTLEMOOR HOUSE | 1BFFF | | | | | | JOANNE | |
| 9 PARK HOUSE | GFB/SIT | 29/11/2013 | 30 | 23/12/13 | WL | 1 | DEBBIE | 1month |

| ADDRESS | | PRO P | APPL DATE | PT S | OF F | TYP E | TEN/COM M | VOI D | Lengt h of time on list |
|---------|--|-------|-----------|------|------|-------|-----------|-------|-------------------------|
| | | TYPE | | | | | | WKS | |

| | | | | | | | | | |
|---------------------|-----|-------|------------|----|---|----|------------|----|-------------|
| 3A MANOR ROAD | TR | CONV | | | 1 | TR | 06/05/2013 | | |
| 7A MANOR ROAD | TR | 1BFF | | | | TR | 02/09/2013 | | |
| 37 CARLTON PLACE | TR | FFBSI | | | | | | | |
| 36 HENTHORN RD | AA | 3BH | 28-Feb-12 | 50 | 2 | WL | 08/04/2013 | 4 | 14mths |
| 2 BAWDLANDS OLD | AA | 1BFF | 25-Feb-13 | 25 | 1 | TR | 22/04/2013 | 13 | 2mths |
| 25 WASHBROOK CLS | AA | 3BH | 03-Mar-09 | 35 | 2 | WL | 20/05/2013 | 3 | 4yrs 2mths |
| 7 BOLLAND PROSPECT | TR | 2BFF | 01-May-09 | 20 | 1 | TR | 20/05/2013 | 1 | 4yrs 2mths |
| 27 THE CRESCENT | AA | 3BH | 25-May-06 | 40 | 2 | WL | 13/05/2013 | 5 | 7yrs |
| 51 KESTOR LANE | DCD | 3BH | 05/02/2013 | 20 | 1 | WL | 13/05/2013 | 5 | 3mths |
| 19 BOLLAND PROSPECT | | 2BGF | 05/12/2011 | 45 | 1 | WL | 27/05/2013 | 5 | 18mths |
| 40 TURNER STREET | TR | 3BH | 26/08/2011 | 45 | 1 | WL | 03/06/2013 | 2 | 22mths |
| 30 ALMA PLACE | TR | 2BH | 24/08/2012 | 35 | 1 | WL | 20/05/2013 | 2 | 10mths |
| 44 MAYFIELD AVE | AA | 3BH | 13/07/2012 | 40 | 3 | WL | 12/08/2013 | 8 | 13mths |
| 3 TRAFFORD GDNS | NH | 2BH | 05/10/2012 | 40 | 1 | WL | 02/09/2013 | 13 | 12mths |
| 21 WASHBROOK CLS | AA | 2BH | 13/05/2013 | 40 | 1 | WL | 15/07/2013 | 3 | 2mths |
| 4 QUEENSWAY | AA | 3BH | 13/09/2007 | 40 | 2 | WL | 15/07/2013 | 2 | 4yrs 10mths |
| 7 MILLTHORNE HOUSE | AA | 2FB/S | | | | WL | 01/07/2013 | 3 | |
| 15 BOLLAND PROSPECT | TR | 2BFF | 05/08/2013 | 15 | 3 | WL | 26/08/2013 | 8 | 1mth |
| 39 CARLTON PLACE | TR | 1BFF | | | | | | | |
| 26 BROTHERTON MDWS | AA | 2BH | 07/05/2010 | | 1 | TR | 15/07/2013 | | 3yrs 2mths |

| | | | | | | | | | |
|-----------------------|---------|-----------|----------------|----|---|-----|----------------|----|--------------------|
| 20 WHITEWELL DRV | TR | 3BH | 24/02/201 1 | 30 | 1 | WL | 19/08/201 3 | 4 | 2yrs 6 mths |
| 15 WELLBROW DRV | AA | 1BGF F | 08/10/201 0 | 40 | 1 | WL | 12/08/201 3 | 3 | 2yrs 10 mths |
| 13 CENTRAL AVE | TR | 3BH | 14/05/201 0 | 40 | 1 | WL | 02/09/201 3 | 3 | 3yrs 4mths |
| 18 SEEDALL AVE | TR | 3BH | 10/05/201 2 | 30 | 1 | WL | 26/08/201 3 | 2 | 1yr 3 mths |
| 1A MANOR ROAD | AA | 1BFF F | 24/02/201 1 | 45 | 1 | WL | 11/11/201 3 | 16 | 2yrs 9 mths |
| 9 WELLBROW DRIVE | TR | 1BGF F | 18/02/201 3 | 40 | 1 | WL | 26/08/201 3 | 1 | 6mths |
| 14 PARLICK AVE | AA | 2BH | 19/07/201 0 | 25 | 1 | WL | 02/09/201 3 | 3 | 3yrs 2mths |
| 62 PADIHAM ROAD | TR | 3BH | 30/01/201 2 | 40 | 1 | WL | 02/09/201 3 | 3 | 1year 7mths |
| 1 LIMEFIELD AVE | TR | 3BH | 04/10/201 0 | 40 | 1 | WL | 23/09/201 3 | 3 | 3years |
| 3 ST MARYS GARDENS | TR | 3BH | 20/02/201 3 | 35 | 1 | WL | 02/09/201 3 | 0 | 7mths |
| 1 ST ANNS CRT | AA | 3BH | | | | | | | |
| 7 MANOR ROAD | DEC | 1BGF F | 12/08/201 3 | 35 | 1 | WL | 13/01/201 4 | 19 | 5mths |
| 21 LINDALE ROAD | | | | | | | 01/07/201 3 | | |
| 38 WELLBROW DRIVE | | 4BH | 15/07/201 3 | 20 | | WL | 09/09/201 3 | | 2mths |
| 4B ESHTON TERRACE | | 1BF | | | | | 16/09/201 3 | | |
| 5 JUBILEE GARDENS | | 3BH | 08/12/201 1 | 30 | | WL | 04/11/201 3 | 1 | 2yrs |
| 33 CARLTON PLACE | DE M | GFB/ S | | | | | | | |
| 35 CARLTON PLACE | DEC | 1BGF F | | | | | | | |
| 1 SIDDOWS AVE | AA | 3BH | 11/09/201 3 | 40 | 1 | WL | 23/12/201 3 | 9 | 3mths |
| 14 BLEASDALE CRT | AA | 2BFF | 22/06/201 2 | 15 | | WL | 25/11/201 3 | 3 | 1yr 5 mths |
| 64 WATERLOO ROAD | PUR | 1BH | | | 1 | DEC | 18/11/201 3 | | |
| 18 KIRKFIELDS | TR | 3BH | 02/10/201 3 | 10 | 2 | WL | 13/01/201 4 | 1 | 4mths |
| 1 HOLDEN ST | HA | 3BH | 02/01/201 4 | 10 | | WL | 24/02/201 4 | 10 | 1 month |
| 85A PEEL STREET | | 1BGF F | 21/10/200 5 | 35 | 1 | WL | 02/12/201 3 | 3 | 8yrs |
| 62 BAWDLANDS | TR | 1BH | 02/05/201 | 50 | 1 | TR | 17/02/201 | 9 | 18mth |

| | | | | | | | | | |
|--------------------|---------|-----------|----------------|----|---|-----|----------------|---|----------------|
| | | | 2 | | | | 4 | | s |
| 89 PADIHAM ROAD | TR | 3BH | 16/05/201 2 | 20 | 1 | WL | 23/12/201 3 | 1 | 18mths |
| 6 MILLTHORNE HSE | AA | 1BFF F | 13/03/201 2 | 30 | 1 | WL | 02/12/201 3 | 1 | 1yr 9mths |
| 11 WADDOW GREEN | AA | 2BFF | 10/05/201 3 | 20 | 2 | WL | 09/12/201 3 | 2 | 7mths |
| 1 WELLBROW DRV | AA | 1BGF F | 15/02/201 3 | 25 | | WL | 13/01/201 4 | 7 | 10mths |
| 13 BLEASDALE COURT | AA | 2BGF F | 18/11/201 3 | 10 | | WL | 03/02/201 4 | 2 | 3mths |
| 29 WELLBROW DRIVE | AA | 1BFF F | | | 1 | TR | | | |
| 27 RIDDINGS LANE | AA | 2BH | 17/09/201 3 | 40 | | HUT | 10/02/201 4 | 2 | 5mths |
| 7 BEECH STREET | TR | 3BH | | | | | | | |
| 19 BLEASDALE COURT | AA | 1BGF F | 23/02/201 2 | 25 | 1 | WL | | | 2years |
| | | | | | | | | | |
| | | | | | | | | | |
| | | | | | | | | | |
| | | | | | | | | | |
| 1 PARK COURT | NE W | 2BH | 22/03/201 0 | 30 | | WL | 12/08/201 3 | | 3yrs 5mths |
| 2 PARK COURT | NE W | 4BH | 11/11/200 5 | 50 | | WL | 12/08/201 3 | | 8yrs |
| 3 PARK COURT | NE W | 4BH | 14/03/201 3 | 35 | | TR | 12/08/201 3 | | 5mths |
| 4 PARK COURT | NE W | 2BH | 26/07/201 2 | 35 | | WL | 12/08/201 3 | | 13mths |
| 5 PARK COURT | NE W | 2BH | 20/08/201 2 | 30 | | WL | 12/08/201 3 | | 12mths |
| 6 PARK COURT | NE W | 2BH | 08/06/200 6 | 25 | | TR | 12/08/201 3 | | 7years |
| 7 PARK COURT | NE W | 2BH | 24/02/201 0 | 30 | | WL | 12/08/201 3 | | 3yrs 6 mths |
| 8 PARK COURT | NE W | 4BH | 12/10/201 2 | 20 | | TR | 12/08/201 3 | | 10mths |
| | | | | | | | | | |
| | | | | | | | | | |
| 18 CHURCH RAIKE | | 3BH | | | | | 03/03/201 4 | | |
| 20 CHURCH RAIKE | | 3BH | | | | | 03/03/201 4 | | |
| 22 CHURCH RAIKE | | 3BH | | | | | 03/03/201 4 | | |
| 24 CHURCH AIKE | | 3BH | | | | | 03/03/201 4 | | |

| | | | | | | | | |
|-----------------|--|-----|--|--|--|--|------------|--|
| 26 CHURCH RAIKE | | 3BH | | | | | | |
| 28 CHURCH RAIKE | | 3BH | | | | | 03/03/2014 | |
| | | | | | | | | |

APPENDIX 5

From: Nigel Rix [mailto:nigeltrix@btinternet.com]
Sent: 28 February 2014 19:21
To: Rachael Stott
Subject: RE: food bank stats - update

Hi Rachael,

The figures I gave you earlier do not include February.

As at the end of Feb, the Foodbank has served 750 people with 6750 meals.

After benefit delay, the second most common reason for needing food parcels is low income.

The largest category of clients is single people followed by single parents with children and then families.

We would be pleased to discuss the Foodbank service with Councillors.

Best wishes

Nigel

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Mob. 07981914758
e. nigeltrix@btinternet.com

Citizens Advice Local Authority Dashboard 2013 - Ribble Valley



Citizens Advice Service England and Wales 2012/13:

| | 2012/13 | 2011/12 |
|------------------------|---------|---------|
| Unique clients advised | 1.9m | 2.0m |
| Problems dealt with | 6.6m | 6.9m |
| Community locations | 3,300 | 3,500 |

Ribble Valley in 2012/13

Citizens Advice Bureaux dealt with:

| | 2012/13 | 2011/12 |
|----------|---------|---------|
| Clients | 1,547 | 1,680 |
| Problems | 3,201 | 3,776 |

The main problem areas were:

| | 2012/13 | | 2011/12 | | |
|------------|----------|-----|----------|-----|---|
| | Problems | % | Problems | % | |
| Benefits | 983 | 31% | 975 | 26% | ↑ |
| Debt | 767 | 24% | 1,183 | 31% | ↓ |
| Housing | 239 | 7% | 238 | 6% | ↑ |
| Employment | 352 | 11% | 416 | 11% | ⇒ |

The top 5 benefit issues were:

| | 2012/13 | | 2011/12 | | |
|------------------------------|----------|-----|----------|-----|---|
| | Problems | % | Problems | % | |
| Employment Support Allowance | 180 | 18% | 111 | 11% | ↑ |
| Working & Child Tax Credits | 113 | 11% | 113 | 12% | ↓ |
| Housing Benefit | 78 | 8% | 90 | 9% | ↓ |
| Jobseekers Allowance | 55 | 6% | 58 | 6% | ⇒ |
| Council Tax Benefit | 46 | 5% | 68 | 7% | ↓ |

The top 5 debt issues were:

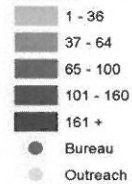
| | 2012/13 | | 2011/12 | | |
|--------------------------------|----------|-----|----------|-----|---|
| | Problems | % | Problems | % | |
| Credit, store & chg card debts | 119 | 16% | 189 | 16% | ⇒ |
| Unsec'd personal loan debts | 95 | 12% | 166 | 14% | ↓ |
| Debt relief order | 52 | 7% | 99 | 8% | ↓ |
| Council tax, comm. chg arrears | 46 | 6% | 88 | 7% | ↓ |
| Mortgage & sec'd loan arrears | 43 | 6% | 69 | 6% | ⇒ |

Key housing issues:

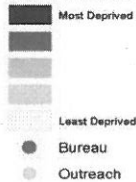
| | 2012/13 | | 2011/12 | | |
|-------------------------|----------|-----|----------|-----|---|
| | Problems | % | Problems | % | |
| Threatened homelessness | 24 | 10% | 23 | 10% | ⇒ |
| Actual homelessness | 12 | 5% | 8 | 3% | ↑ |

Directional arrows are based on proportions (percentages)

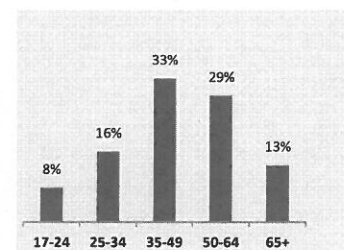
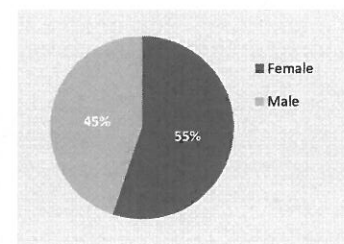
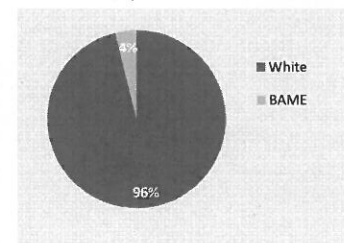
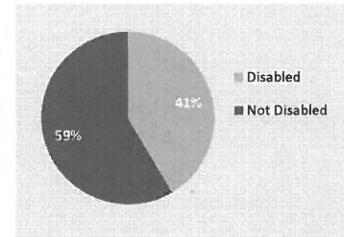
Clients



Deprivation Rank



Client Profile:



APPENDIX 7

SOCIAL SECTOR SIZE CRITERIA (SSSC) REGULATIONS (ALSO REFERRED TO AS THE SPARE ROOM SUBSIDY)

- 1 As part of the governments Welfare Reform Programme the SSSC Regulations were introduced on 1 April 2013.
- 2 The aim of this change was to implement reductions in entitlement for claimants who live in properties that are larger than they require, in the social rented sector, in the same way that claimants who live in the private rented sector have the amount of housing benefit that they are entitled to restricted on the basis of the size of their household.
- 3 The reduction that is applied is 14% for claimants resident in properties with one extra bedroom and 20% for those with more than one extra bedroom.
- 4 In Ribble Valley there are currently 124 claimants that are affected by the SSSC Regulations. 107 of which have a 14% reduction and 17 of which have a 25% reduction.
- 5 In order to offset the impact of this change, and other welfare reforms, the government substantially increased the amount of Discretionary Housing Payment (DHP) funds available to local authorities i.e. for Ribble Valley this resulted in the 2012/13 fund of £14,088 being increased to £46,969 for 2013/14.
- 6 The numbers of applications that we have received has increased substantially i.e. from 64 in 2012/13 to 243 this year so far. In both years the percentage of successful awards has remained constant at approximately 80%.
- 7 The total value of the DHP awards at present totals £46,979 (£10 more than the funding received from central government) with 8 applications still awaiting a decision. £28,824 of the total relates to applications as a result of the SSSC regulations.