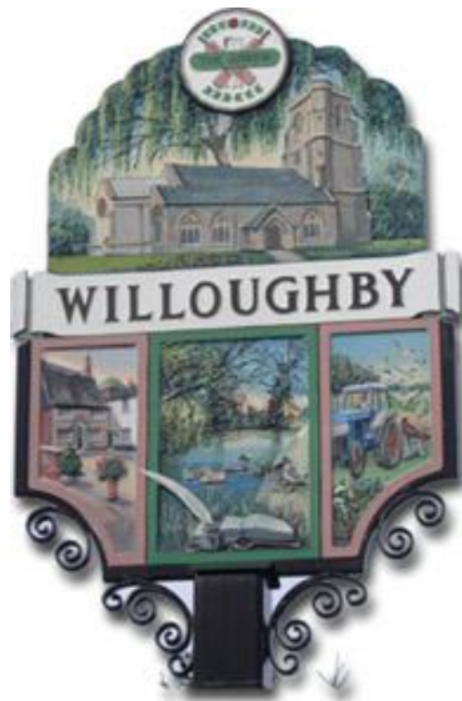


A DETAILED INVESTIGATION INTO THE HOUSING NEEDS OF WILLOUGHBY



PRODUCED BY
MIDLANDS RURAL HOUSING

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1. Introduction

Rural house prices have doubled over the last decade¹ forcing many local residents to move away from their towns and villages in order to find suitable and affordable homes. House prices in the countryside are now up to £40,000 higher than in urban areas, despite average wages being lower. The number of people on waiting lists for affordable homes in rural England has soared to around 750,000². New household formation is outstripping supply by 3 to 1 (source: CLG). Increasing house prices and the limited availability of appropriate properties has resulted in local people being unable to find a home within their community and this may be happening in Willoughby.

Midlands Rural Housing (MRH) work with local authorities, town and parish councils, registered providers (housing associations/registered social landlords), private developers and local communities in order to investigate the need for, and provide, affordable homes in towns and villages throughout the Midlands. The first step in this research is to undertake a Housing Needs Survey which will give an overview of the current housing situation in a parish and provide details of the need for local housing.

The Willoughby Housing Needs Survey questionnaires were delivered to every household in the Parish in late February. The return date for the survey was 31st March and returns were made via a postage paid envelope directly to MRH. Survey forms were distributed to all households as well as to those who contacted MRH to say that they had moved away from Willoughby or had a strong connection to the Parish and wished to complete a form. In total 190 survey forms were distributed.

2. Purpose of the Survey

The survey was conducted in order to obtain clear evidence of any local housing need for a range of housing tenures for Willoughby residents. This evidence will be made available to Rugby Borough Council and Willoughby Parish Council; used to inform Housing Strategy; and provide clarity on what type and tenure of housing is required to meet local needs.

In addition, the information can be used positively in the planning process. It provides a foundation on which to negotiate 'planning gain' opportunities with developers. In short, it gives the planners evidence that can be used to obtain an element of 'local needs' housing in negotiations with house builders, should such possibilities arise in the village.

The information obtained from a Housing Needs Survey is also invaluable at the local level, particularly in relation to local authority and parish council activities. Such information can be acted upon locally and taken on board in the decision making process when housing issues arise.

¹ Halifax Rural Housing Review 2013 - " the average house price in rural Great Britain rose by 96%, or £102,722, from £107,250 in 2000 to £209,972 in 2010 - equivalent to a weekly increase of £198"

² National Housing Federation, Rural housing research report 2013

3. Respondent details

A total of 190 survey forms were distributed and 59 were received in return, giving a return rate of 31% against the number distributed. In our experience this is a good level of response for a survey of this kind as it is only those who have a housing need or are interested in a local needs development and general village life that are likely to respond.

i) Household type

The questionnaire asked village residents to indicate the type of household they are. This enabled the charts below (fig 1.1), to be produced:

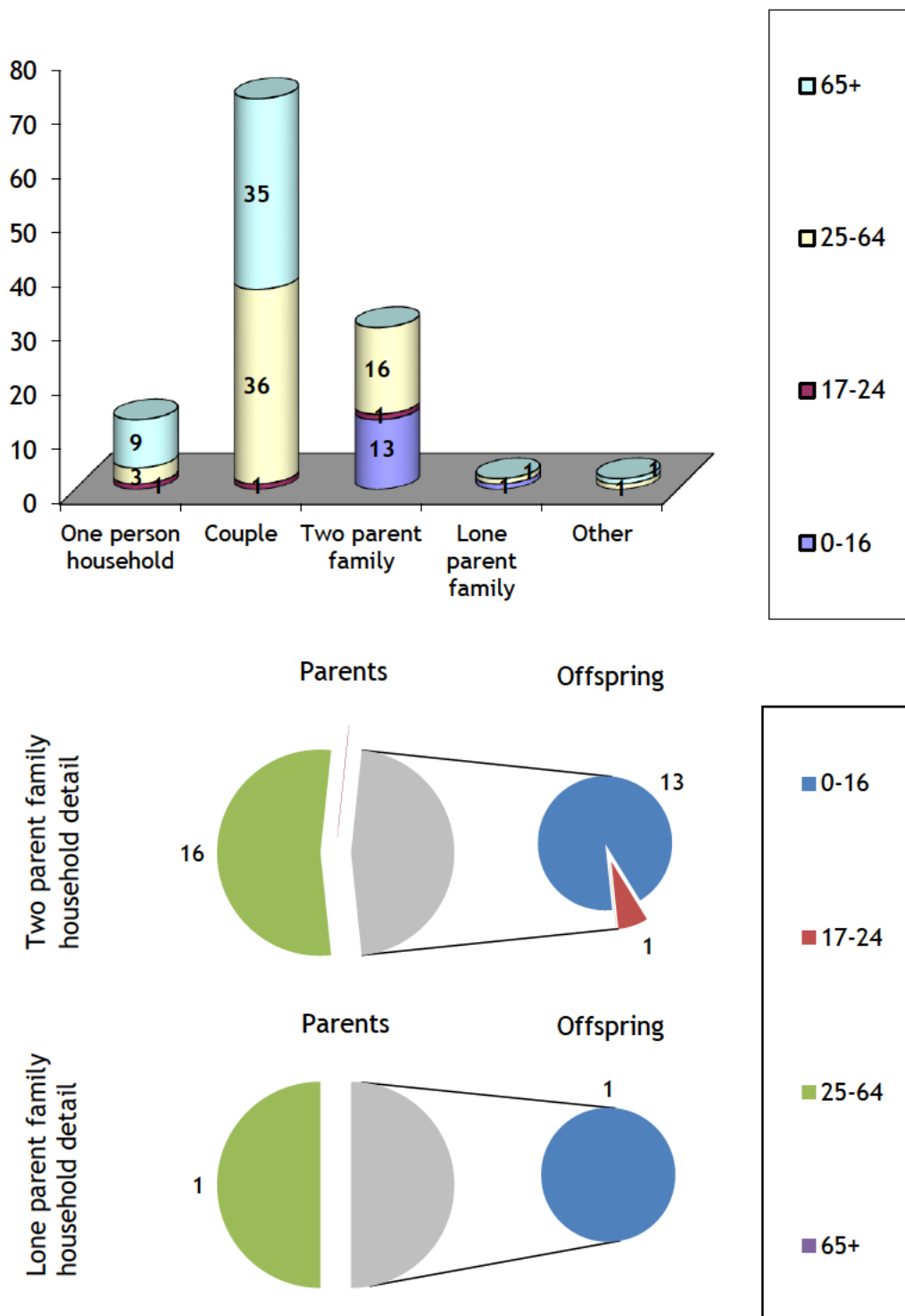


Fig 1.1 - Household type

Fig 1.1 on page 3 shows the age range breakdown of households that responded to the survey.

The largest number of responses were from those living in couple only households; a total of 36 responses were received from this type of household. 50% of people in those households were 25-64 years old, 49% were 65 years and over and 1% were 17-24 years old.

16 responses came from two parent family homes. The parents of these households were all aged between 25-64 years old. The offspring living in the two parent family households were mostly under 16 years old (93%) and there was one person aged between 17-24 years old living with parents.

There were 13 responses from one person households. 69% of them were from those 65 and over, 23% were from people aged 25-64, and 8% were aged between 17-24 years old.

ii) **Tenure of all respondents**

The current household tenure of respondents is given in the chart below (fig 1.2):

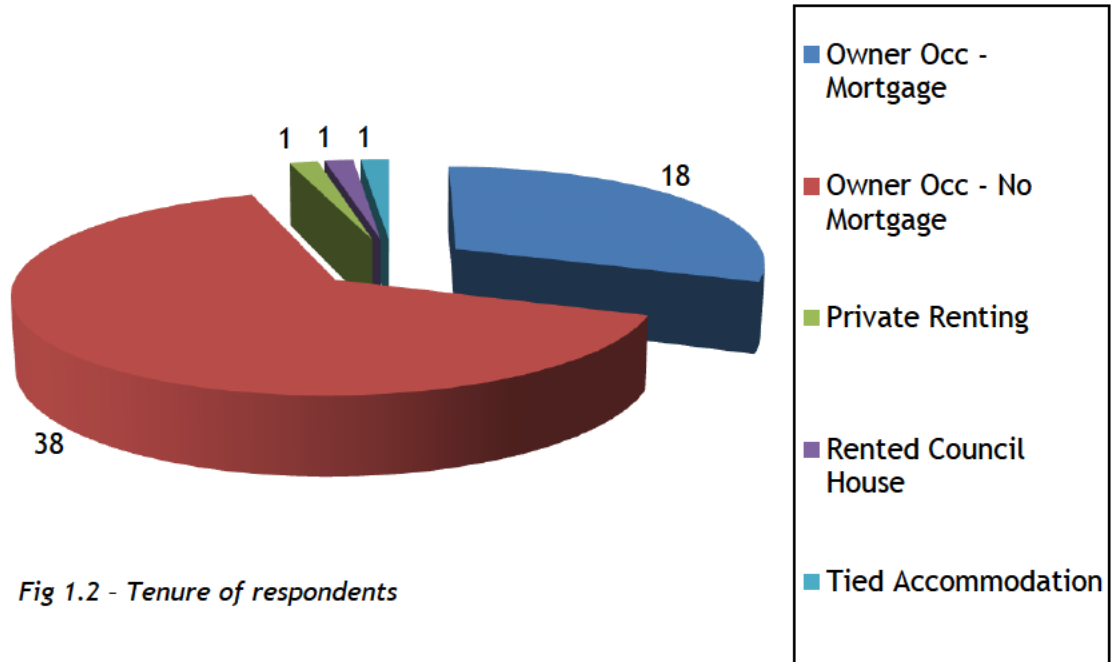


Fig 1.2 - Tenure of respondents

It shows that owner-occupiers were by far the largest tenure group accounting for 94% of replies (64% of total survey respondents have no outstanding mortgage on their property and 30% have a mortgage on their home).

4% of respondents live in rented accommodation (2% rent from the council and 2% rent privately), whilst 1 lives in accommodation tied to employment.

iii) **Property Types**

The following chart (fig 1.3) details the type of property that respondents currently reside in:

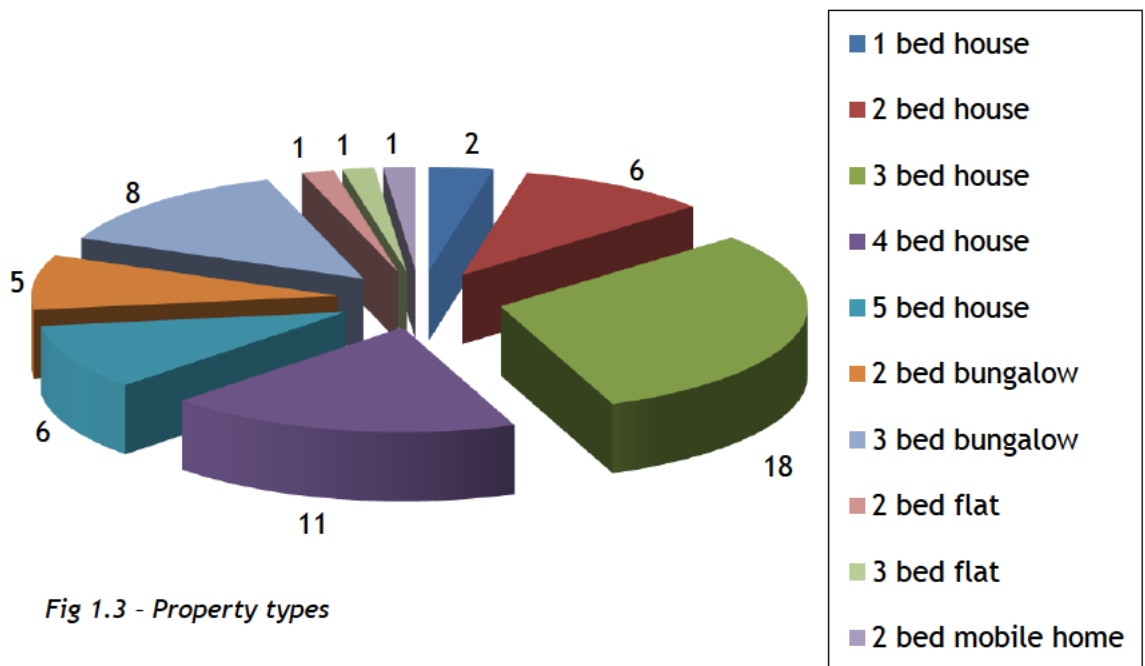


Fig 1.3 - Property types

Those living in 3 bedroom houses were the largest group (30% of responses), followed by those living in 4 bedroom houses (19%). 16% of responses were from people living in a bungalow and 4% came from those living in a flat.

iv) **Length of residence in Parish**

The length of time that respondents have lived in Willoughby is given in the chart below (fig 1.4):

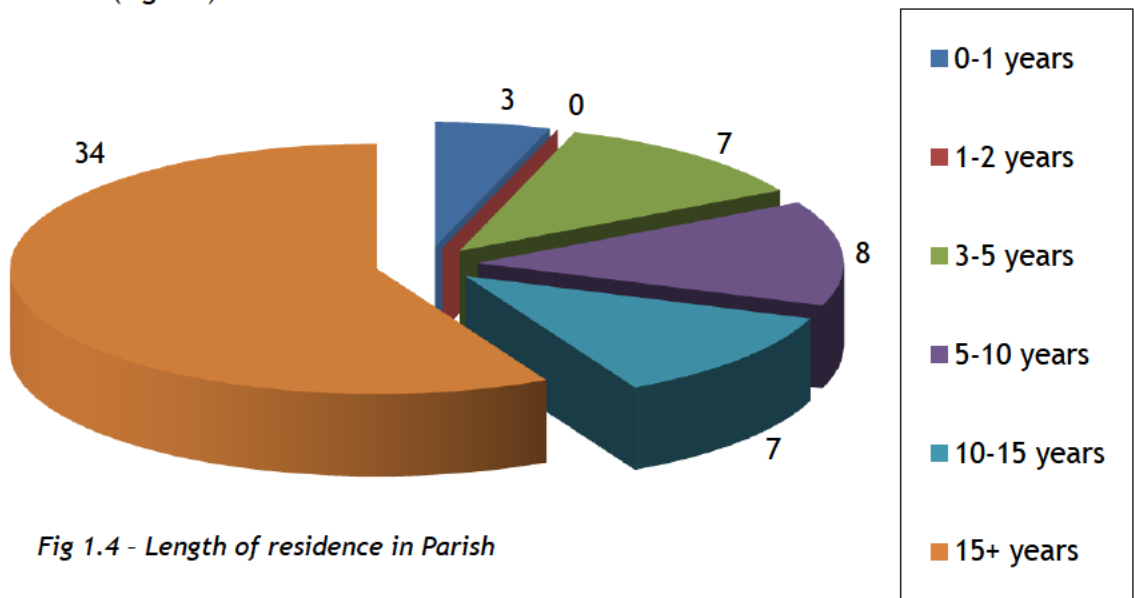


Fig 1.4 - Length of residence in Parish

It shows that 58% of respondents have lived in the Parish for in excess of 15 years.

12% of respondents have lived in Willoughby for between 10 and 15 years, and 13% have been there for between 5 and 10 years. 17% of responses came from those who have lived in the village for less than 5 years.

v) **Anticipated next home move - tenure**

The following chart (fig 1.5) shows the tenure that respondents expect to move into in their next home move:

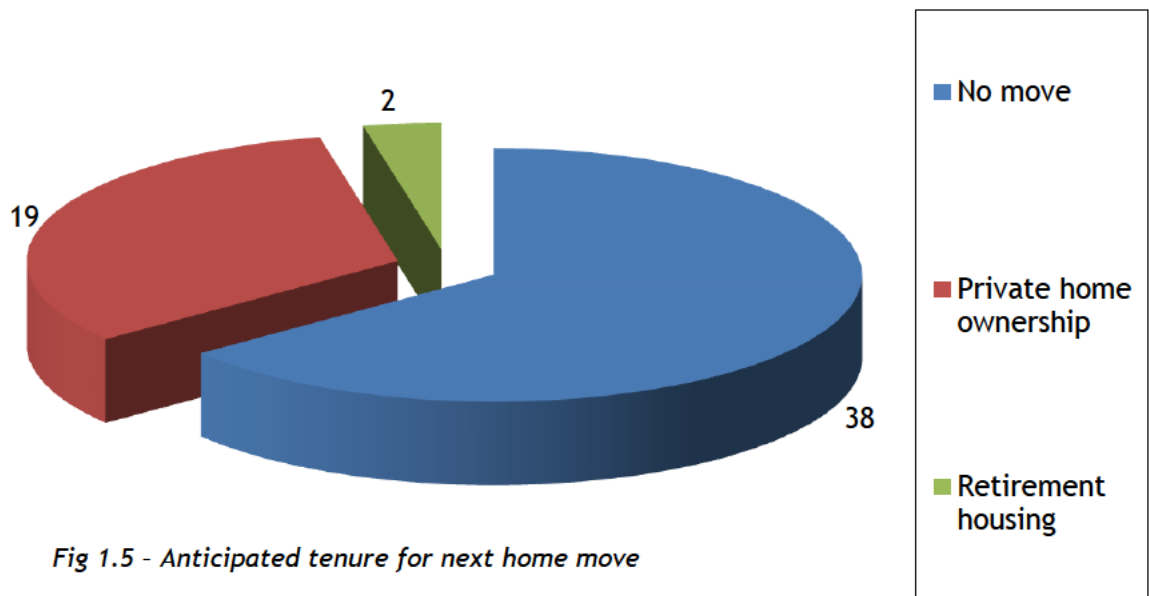


Fig 1.5 - Anticipated tenure for next home move

Almost two thirds of completed questionnaires (65%) came from villagers who do not expect to move home again. 32% of people anticipate their next property being a privately owned home and 3% believe they will move into retirement housing.

vi) **Anticipated next home move - time**

The timescale for the anticipated next move for respondents is detailed below (fig 1.6):

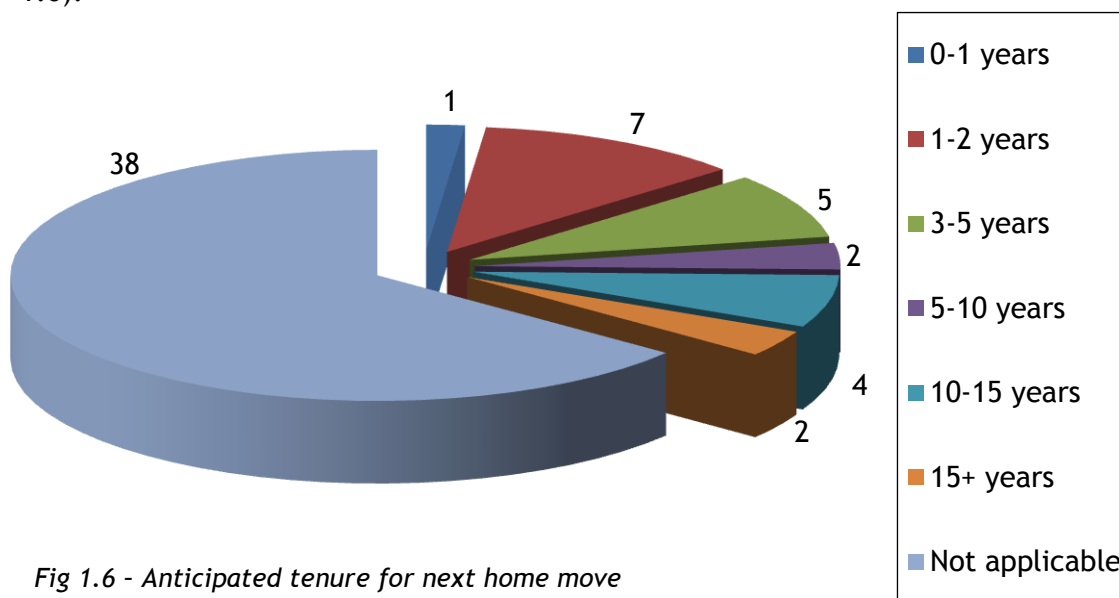


Fig 1.6 - Anticipated tenure for next home move

As with Fig 1.5, 64% of responses came from households that do not expect to move again. 10% of respondents expect their next home move to be in 10 years or more.

3% anticipate moving in 5-10 years time; 9% believe they will move in 3-5 years; whilst 14% of respondents expect to move within 2 years.

vii) Life in the Parish

The following two charts detail respondents' answers to the 'life in the Parish' questions.

The views expressed allow a picture of life within the Parish to be built up. This information can help assess whether any homes that are subsequently provided in the village will be 'sustainable.' Ensuring that people will want to take up tenancies and live in a village both now and in the future are important factors when considerations around the provision of new homes take place.

The first question asked Parish residents how they felt about the 'positive' factors of life in the Parish.

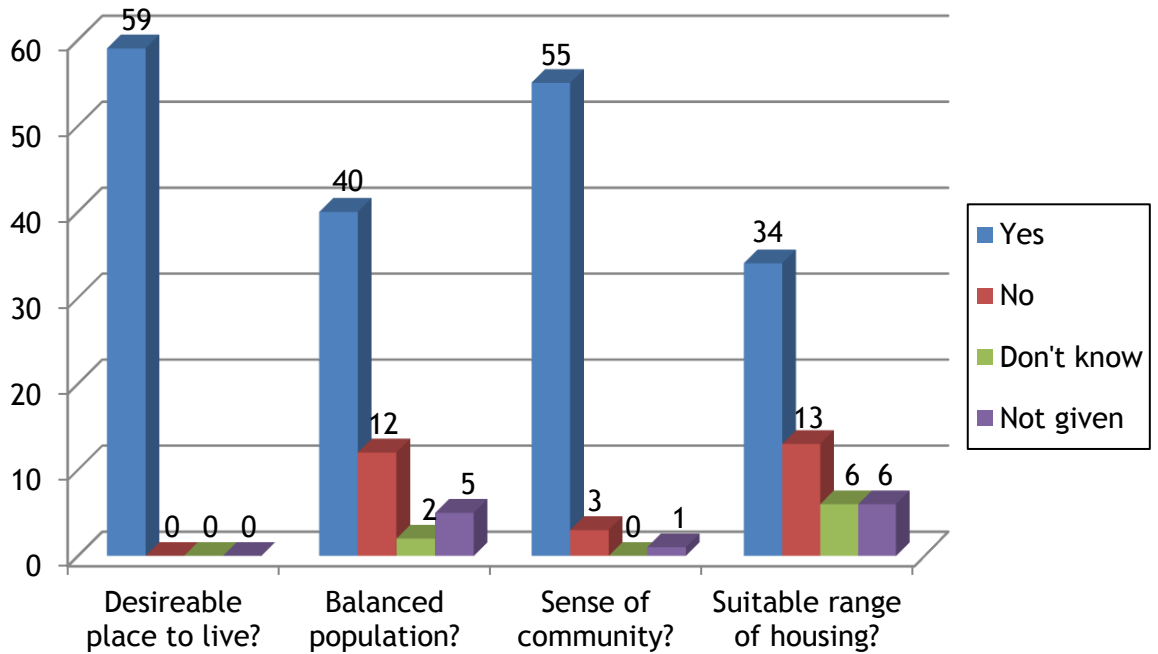


Fig 1.7 - Life in the Parish - positive factors

From fig 1.7, above, it can be seen that the majority of respondents are very positive about life in Willoughby. 100% believed that the Parish is a desirable place to live and 93% thought that it enjoys a sense of community.

68% of completed questionnaires came from those who believed that Willoughby has a balanced population (20% did not), whilst 58% said that the Parish has a suitable range of housing (22% did not).

The second question sought village residents' perceptions on the potentially negative aspects of life in the Parish.

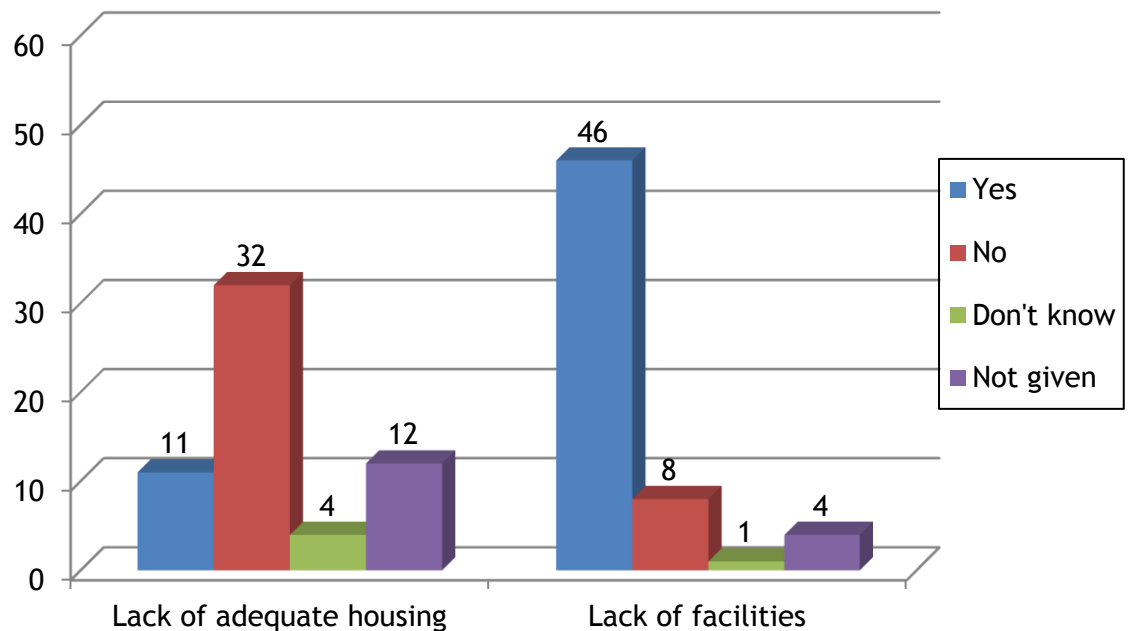


Fig 1.8 - Life in the Parish - negative factors

As can be seen from fig 1.8, above, 54% of respondents believed that there is not a lack of adequate housing in Willoughby whilst 19% of returned surveys felt that there is.

Villagers' perception on whether Willoughby is well served by facilities saw 78% of respondents stating that there is a lack of facilities in the Parish whilst 14% felt that there is not.

Comments detailing respondents perceived problems in the Parish (besides housing) were based around the subjects of:

- No shop (26 comments)
- No post office (7 comments)
- Poor public transport links (5 comments)
- No pub (2 comments)
- Poor broadband (2 comments)
- No school (1 comment)
- No doctors (1 comment)

viii) Migration

The survey also asked whether respondents knew of people who had been forced to leave the Parish because of a lack of suitable or affordable accommodation.

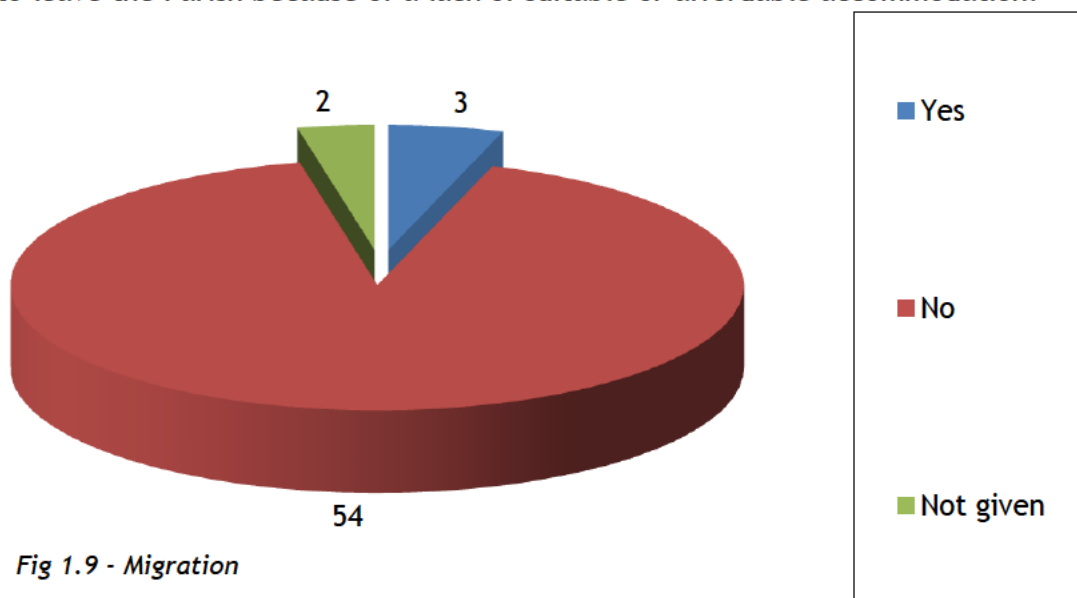


Fig 1.9 - Migration

Fig 1.9 shows that 5% of Parish residents who returned questionnaires were aware of others who have had to leave the Parish in the last 5 years due to a lack of suitable or affordable accommodation.

Obviously these 'leaving' people/families will have been 'double counted' within this figure, but the number is still noteworthy considering the size of the village and the timescale involved.

ix) Support for an affordable housing scheme for local people

One of the fundamental questions in the survey is that which asks whether people are in favour of a small scheme of affordable homes in the village for local people.

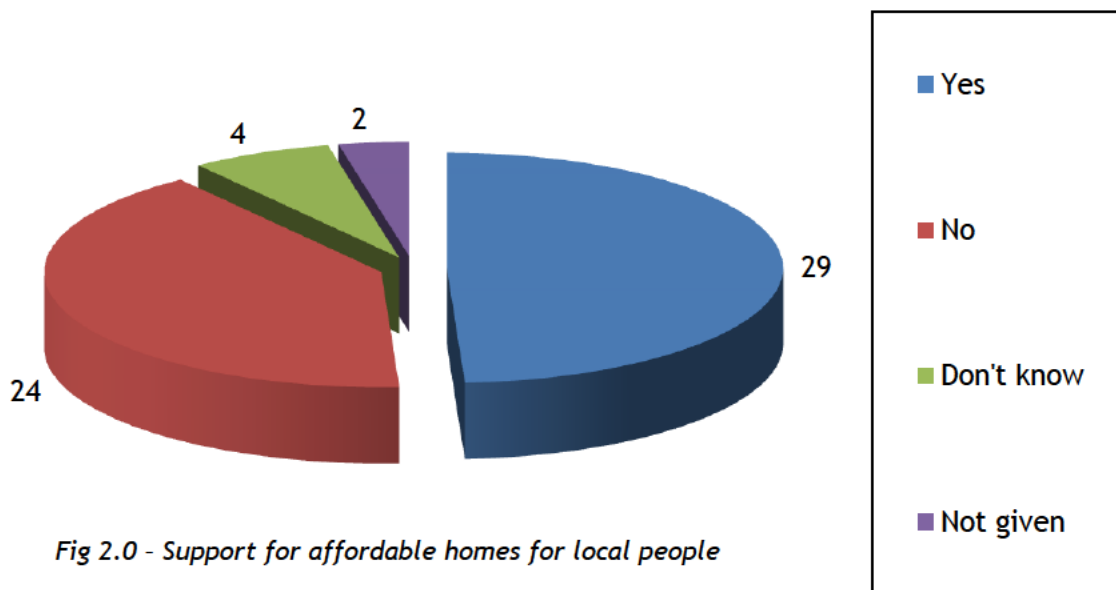


Fig 2.0 - Support for affordable homes for local people

Fig 2.0, above, shows that 49% of respondents are in favour of an affordable housing scheme for local people, while 41% said that they are not in favour.

x) **Respondents' comments**

Many respondents made additional comments on their returned form. They are summarised below:

(It is not appropriate to include certain comments which make specific reference to particular areas of the village or to identifiable elements of the community)

Supportive of affordable housing development to meet local needs

There were 11 general comments highlighting a lack of affordable / low cost / rented / shared ownership / 'council housing'; for the young / elderly / families / disabled / first-time buyers and those on low and average incomes.

"To bring young people back to the village."

Not supportive of affordable housing development to meet local needs

"I feel that there has been affordable houses available to buy in the village over the past few years and to rent."

Other comments regarding housing, development and life in Willoughby

"Less houses to be built, too many already to give less flooding. Sewers not adequate."

"I can't think of any space in Willoughby where houses could be built."

"Should not have sold off the council houses."

"As long as green belt surrounding village is not used for housing."

"There is a range of property already in reality any new increases traffic since limited employment also lack of a school means education - travel. This survey is flawed on the assumption that new low cost housing is needed, no alignment with employment is made and is therefore seriously flawed."

4. Housing Need Analysis

Of the 59 returns, 56 were from people who felt that they were adequately housed at present. These respondents completed a form primarily to offer their support, objection or thoughts towards 'local needs' housing as well as to give their comments regarding life in the Parish. These were, therefore, discounted from the rest of the analysis.

As far as the requirement for housing, 3 returns indicated a need for housing and there are 2 households currently in need on the Local Authority Housing Register.

i) Respondent analysis

The following table lists details of those respondents who stated that they are in housing need. Respondents were asked to identify what they felt is needed in terms of property type and size together with a preferred tenure type. In reality it may not be possible to meet the aspirations of each respondent. Incomes and likely property prices are considered in order to ensure that any proposed scheme would indeed meet the needs of those to be housed. Therefore a 'reality tenure' is suggested to outline realistic provision.

Ref	Local Connection?	On Housing Register?	Household details	Reasons for need	Preferred home and tenure	Likely allocation/ realistic purchase
10	Yes	No	Couple household	Physical reasons	2 bed bungalow - open market purchase	2 bed bungalow - open market purchase
11	Yes	No	One person household	Needs first home, close to carer	2 bed house / bungalow - open market purchase	Insufficient financial information at present
34	Yes	No	Couple household	Need smaller, cheaper home	2 bed house / bungalow - open market purchase	2 bed house - open market purchase
LA 1	Yes	Yes	Lone parent household	Current home too small	2 bed house - affordable rented home	2 bed house - affordable rented home
LA 2	Yes	Yes	Lone parent household	Current home too big	2 bed house - affordable rented home	2 bed house - affordable rented home

ii) **House price data**

The table, below (fig 2.1), details the house prices and household type breakdown for the Willoughby area. They are taken from www.zoopla.co.uk. Further local context is given at section iii with regard to properties that are/have been for sale and rent in Willoughby itself.

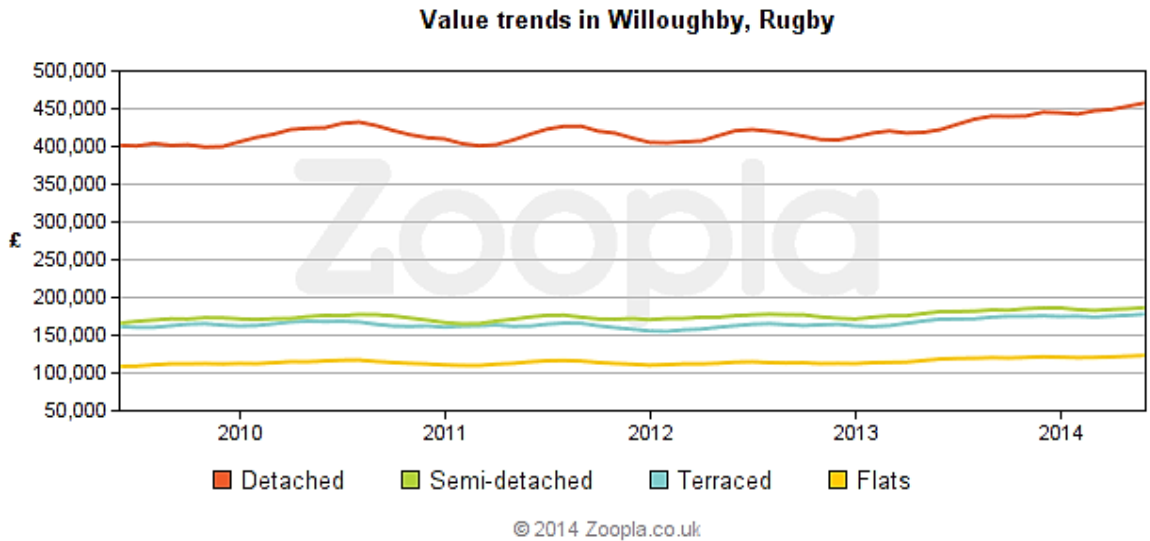
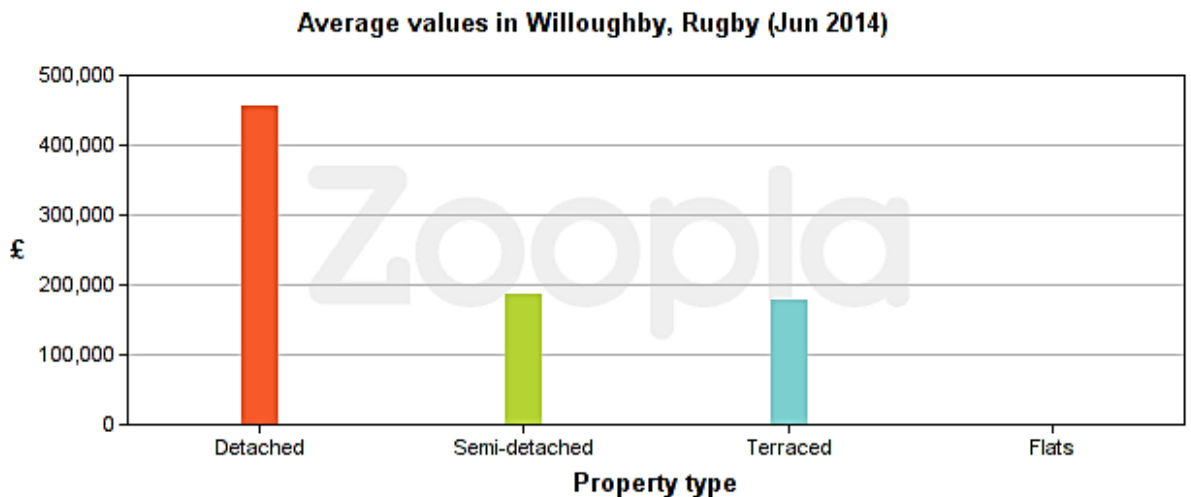


Fig 2.1 - Average property prices for Willoughby 2009-2014

The chart above (fig 2.1) shows that property prices in Willoughby have, overall, increased over the past 5 years. During the last 5 years property values for Willoughby have increased by an average of £30,888 (14.36%).



Property value data/graphs for Willoughby, Warwickshire

Property type	Avg. current value	Avg. £ per sq ft.	Avg. # beds	Avg. £ paid (last 12m)
Detached	£443,962	£262	3.9	£380,000
Semi-detached	£182,895	£211	3.2	£172,878
Terraced	£172,581	-	2.5	-
Flats	-	-	1.6	-

Current asking prices in Willoughby, Warwickshire

Property type	1 bed	2 beds	3 beds	4 beds	5 beds
Houses	-	-	£450,000 (1)	-	-
Flats	-	-	-	-	-
All	-	-	£450,000 (1)	-	-

Current asking rents in Willoughby, Warwickshire

Property type	1 bed	2 beds	3 beds	4 beds	5 beds
Houses	-	-	£849 pcm (1)	-	-
Flats	-	-	-	-	-
All	-	-	£849 pcm (1)	-	-

iii) Local context

By way of local context, the table, below, shows prices of properties that were for sale or rent in Willoughby in June 2014 (source: www.zoopla.com). The table shows all properties that were offered for sale in Willoughby and includes all properties that were available to rent.

Property	Price (£)	Property	Price (£)
3 bed detached house	439,995	3 bed semi-detached house	850 pcm

It can be seen that there was only one property (a 3 bed detached house) to buy and one property to rent at the time of the report.

With such low numbers of properties available on the market it is difficult to demonstrate affordability so a historic picture is presented overleaf.

With regard to actual sales, the table below shows properties that have been sold in Willoughby over the past year:

Year	Property	Price (£)
2014	Detached	380,000
2013	Semi-detached (Onley Park)	152,500
2013	Semi-detached (Onley Park)	147,500
2013	Semi-detached	175,000
2013	Semi-detached (Onley Park)	160,000
2013	Semi detached (Onley Park)	168,000
2013	Semi-detached	171,000
2013	Semi-detached (Onley Park)	135,500
2013	Semi-detached	235,000
2013	Semi-detached	200,000
2013	Semi-detached	152,045

Affordability is calculated using a mortgage multiplier of 3.5 times household income with a 25% deposit.

The lower quartile property price for actual sales since June 2013 is £152,500. Based on the affordability criteria this would require a deposit of £38,125 and an income in excess of £32,500 per annum.

It should be noted that these sales statistics include properties sold in Onley Park which is separate to Willoughby village itself. Without the Onley Park sales the lower quartile property prices for sales in the last 12 month would be £169,773. Based on the affordability criteria this would require a deposit of £42,443 and an income in excess of £36,380 per annum.

5. Conclusion

MRH has conducted a detailed study of the housing needs of Willoughby. This study has not only investigated the actual affordable housing need of the Parish, but also for market rent level housing and open market housing. In addition, the survey ascertained residents' views with regard to living in the Parish and support for affordable housing to help sustain local communities.

The survey has identified a small immediate need for affordable and open market properties for those with a local connection.

- 2 households were assessed as being in need of affordable housing:

2 x 2 Bed house - affordable rented housing

- 2 households were assessed as being in need of open market housing:

1 x 2 Bed house - open market purchase

1 x 2 Bed bungalow - open market purchase

THEREFORE, THERE IS AN IMMEDIATE IDENTIFIED
HOUSING NEED FOR 2 AFFORDABLE HOMES AND
2 OPEN MARKET HOMES IN WILLOUGHBY
FOR THOSE WITH A LOCAL CONNECTION

6. Contact information

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