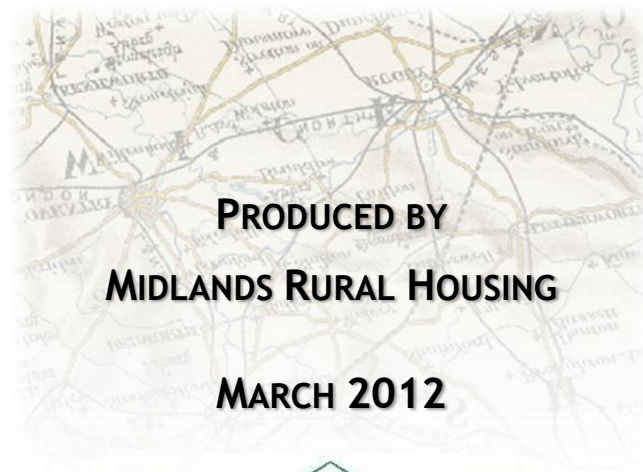
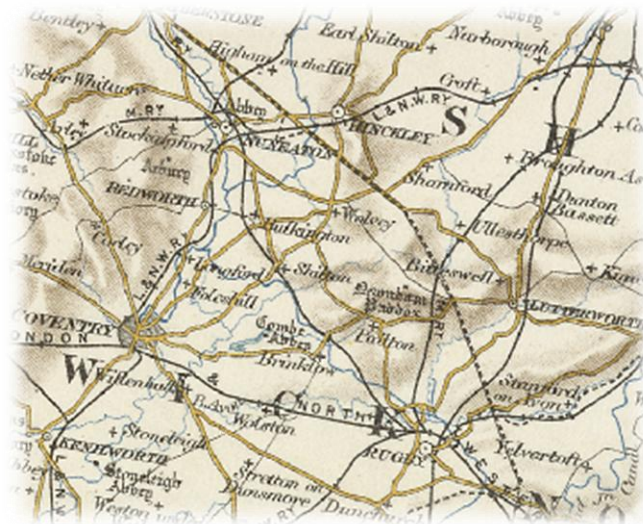


A DETAILED INVESTIGATION INTO THE HOUSING NEEDS OF WITHYBROOK



PRODUCED BY
MIDLANDS RURAL HOUSING
MARCH 2012



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1. Introduction

Average property prices in rural areas have increased more than urban areas in monetary terms over the past 10 years¹ 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 £30,000 higher than in urban areas, despite average wages being lower. The average rural house price in England is now more than twelve times the average salary of people living in rural areas (source: NHF). In order to obtain a mortgage, a person living and working in the countryside would need to earn £66,000 per year but the average rural salary is far below that at around £20,000 (source: NHF). 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 Withybrook.

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, homes to meet local needs 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 Withybrook Housing Needs Survey questionnaires were delivered to every household in the Parish in mid to late August. The return date for the survey was 30th September 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 Withybrook or had a strong connection to the Parish and wished to complete a form. In total 98 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 Withybrook residents. This evidence will be made available to Rugby Borough Council and Withybrook 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 2011 - "Rural property prices rose by an average of £69,170 - equivalent to £576 per month - from £127,146 in 2001 to £196,316 in 2011. In the past decade, the average price paid by first-time buyers has risen by 90%"

² National Housing Federation, Rural housing research report 2011

3. Respondent details

A total of 98 survey forms were distributed and 47 were received in return, giving a return rate of 48% against the number distributed. In our experience this is an excellent level of response for a survey of this kind given that 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:

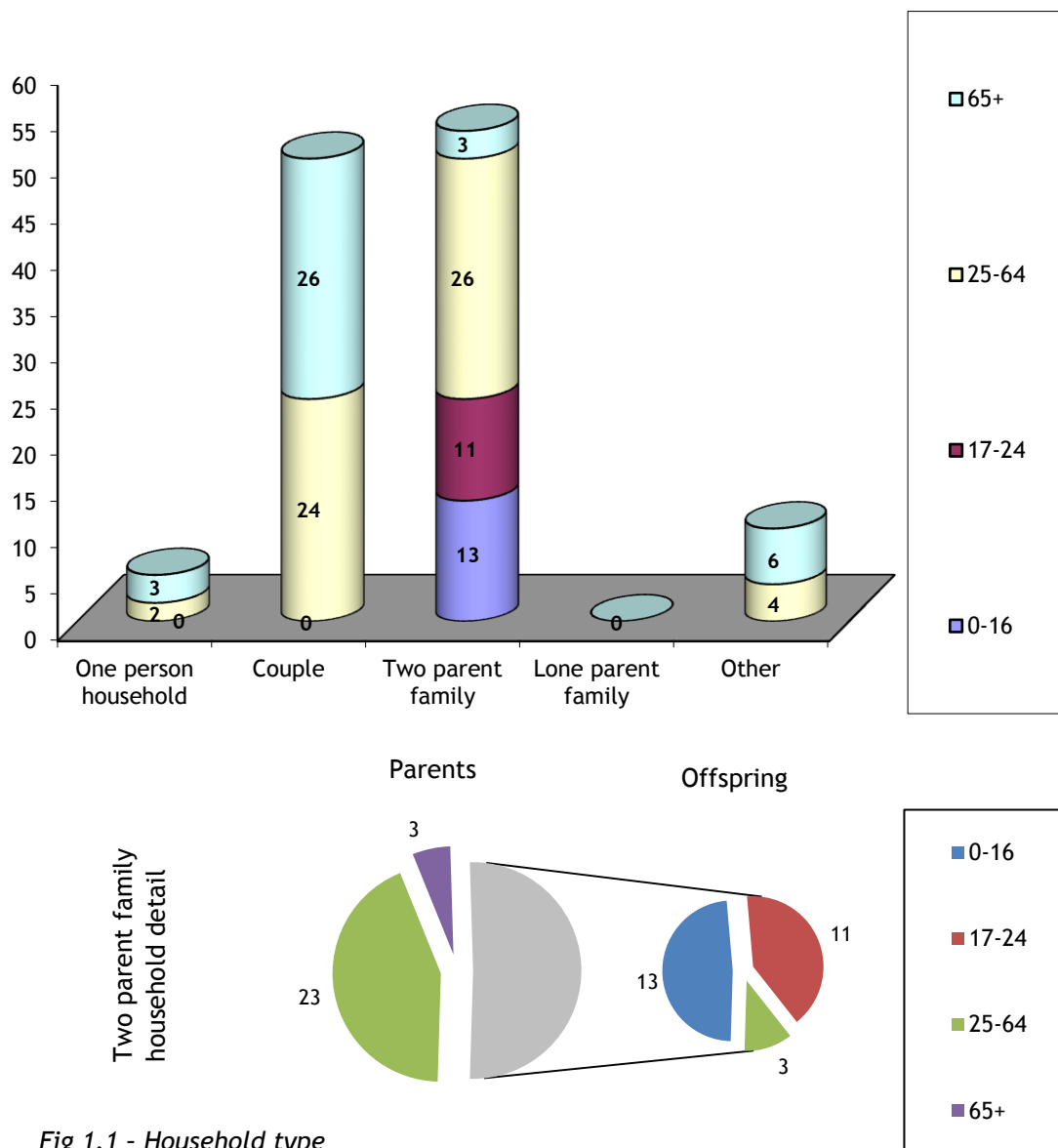


Fig 1.1 - Household type

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

The largest number of responses were from two parent family homes; a total of 26 responses were received from this type of household. The parents of these households were all aged over 25 years old. The offspring living in the two parent family households were of varying ages. 48% of the offspring were under 16 years old; 41% were 17-24 years old; and 11% were aged 25-64.

25 responses came from those living in couple only households. 52% of people in those households were 65 years old and over whilst 48% were 25-64 years old.

There were 5 responses from one person households. 60% of them were from those 65 and over and 40% were from people aged 25-64.

ii) Tenure of all respondents

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

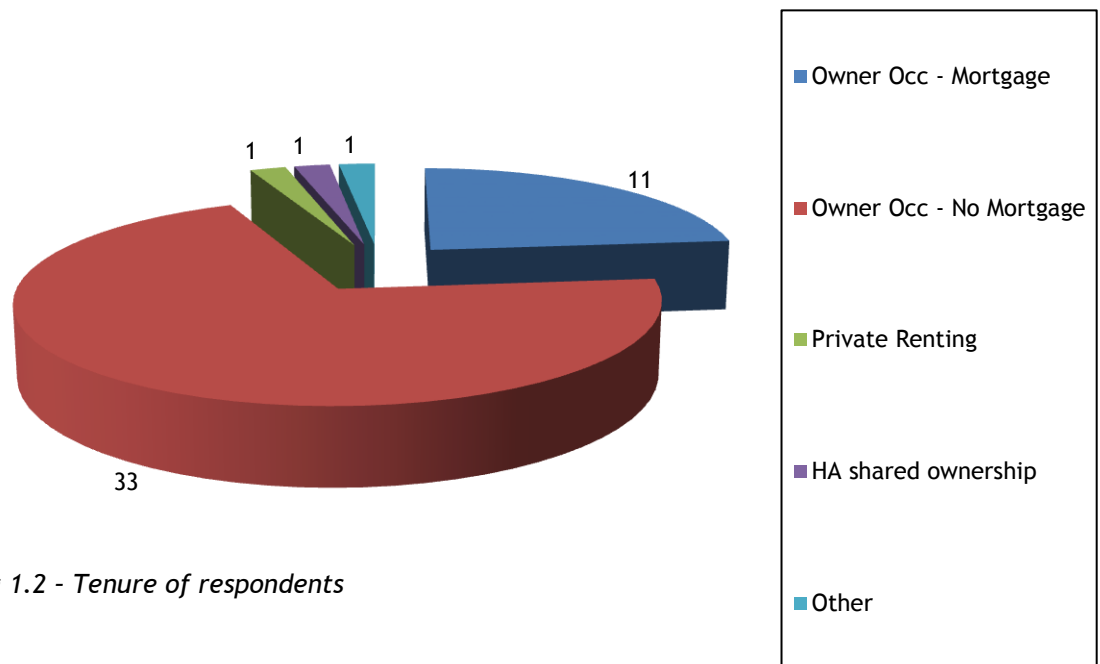


Fig 1.2 - Tenure of respondents

It shows that owner-occupiers were by far the largest tenure group accounting for 94% of replies (70% of total survey respondents have no outstanding mortgage on their property and 24% have a mortgage on their home).

The remaining 6% of respondents were split equally between private rented accommodation, housing association shared ownership and 'other'.

iii) Property Types

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

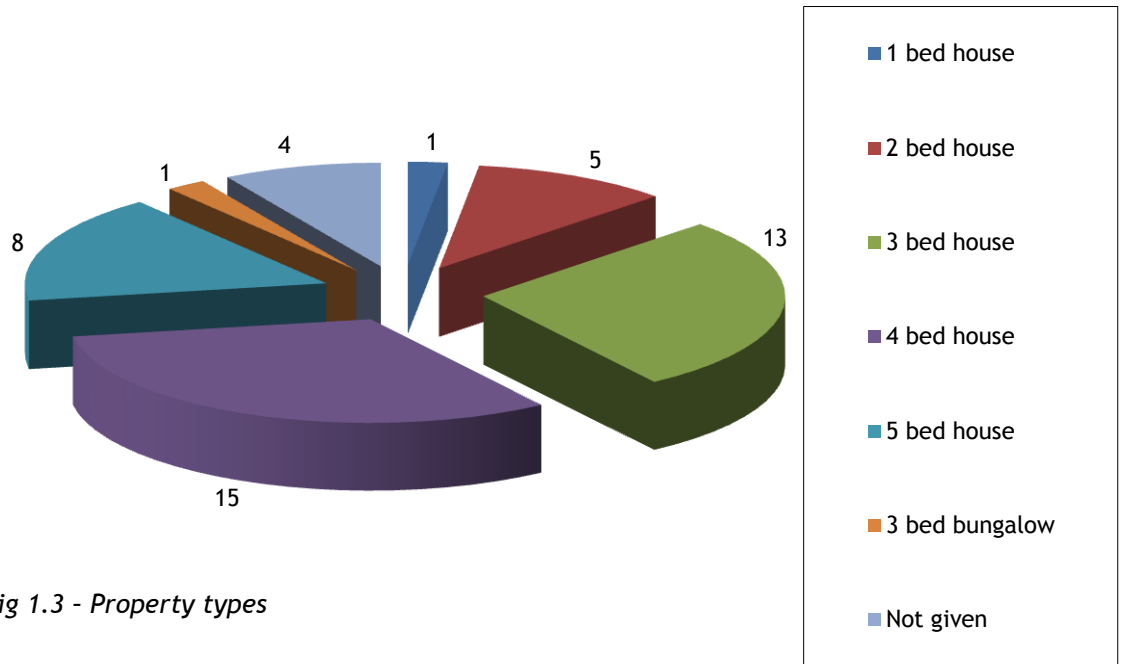


Fig 1.3 - Property types

Those living in 4 bed houses were the largest group (32% of responses), followed by those living in 3 bedroom houses (28%), 5 bedroom houses (17%), and 2 bedroom houses (11%). 2% of responses were from people living in a bungalow.

iv) Length of residence in Parish

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

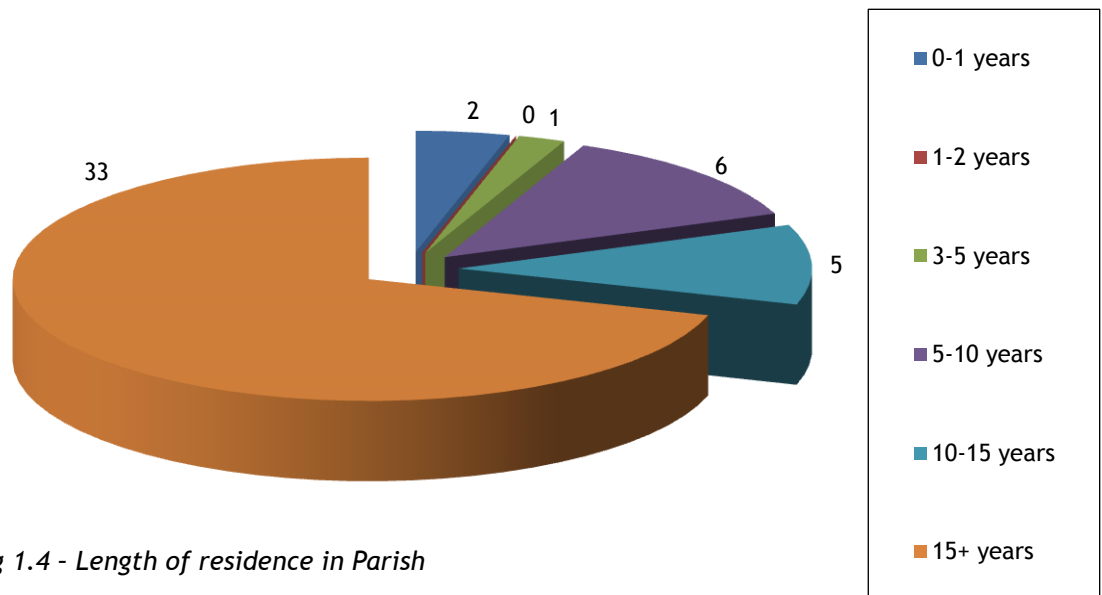


Fig 1.4 - Length of residence in Parish

It shows that 70% have lived in the Parish for in excess of 15 years.

11% of respondents have lived in Withybrook for between 10 and 15 years, and 13% have been there for between 5 and 10 years. 6% 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:

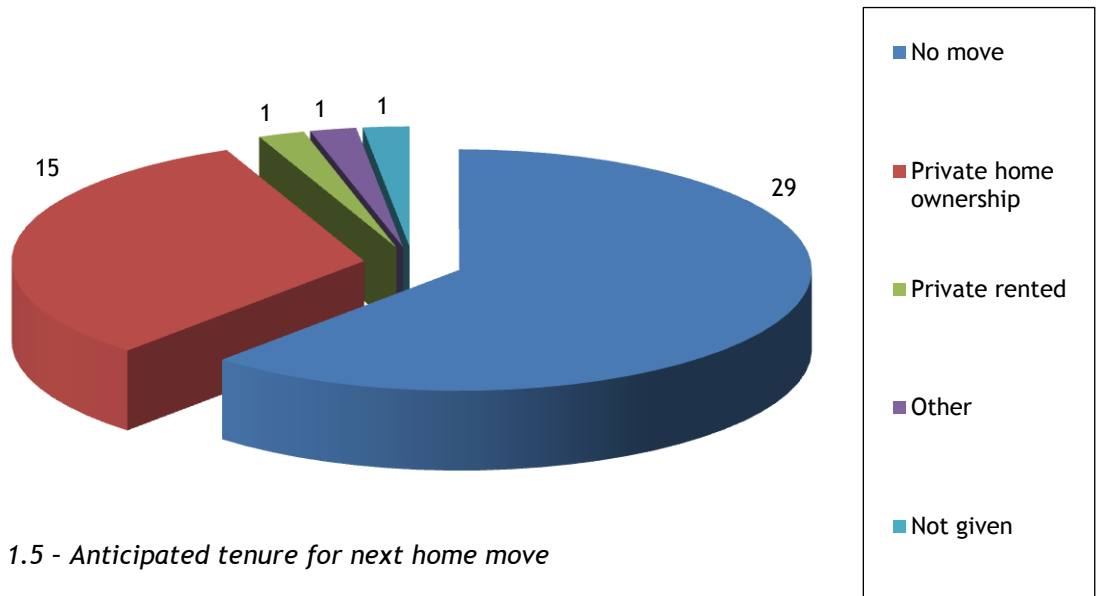


Fig 1.5 - Anticipated tenure for next home move

62% of completed questionnaires came from villagers who do not expect to move home again. 32% of people anticipate their next property being a privately owned home and 2% believe they will move into privately rented accommodation.

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

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

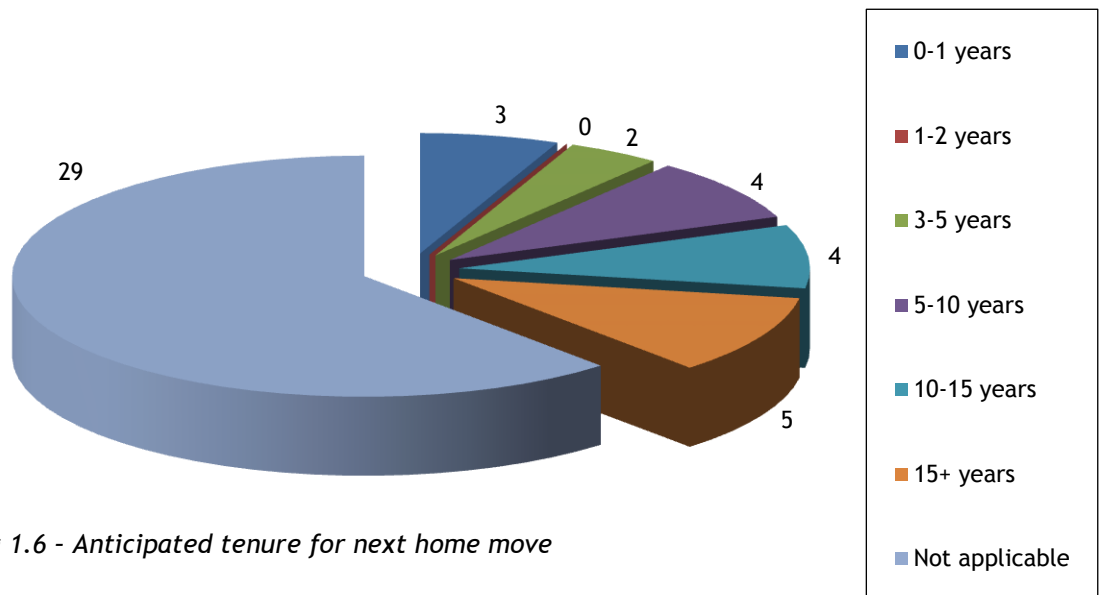


Fig 1.6 - Anticipated tenure for next home move

As with Fig 1.5, 62% of responses came from households that do not expect to move again. 10% of respondents expect their next home move to be in the next 5 years.

11% anticipate moving in 15 years time or more, 9% expect to move in 10-15 years time, whilst 8% of respondents believe they will move in 5-10 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.

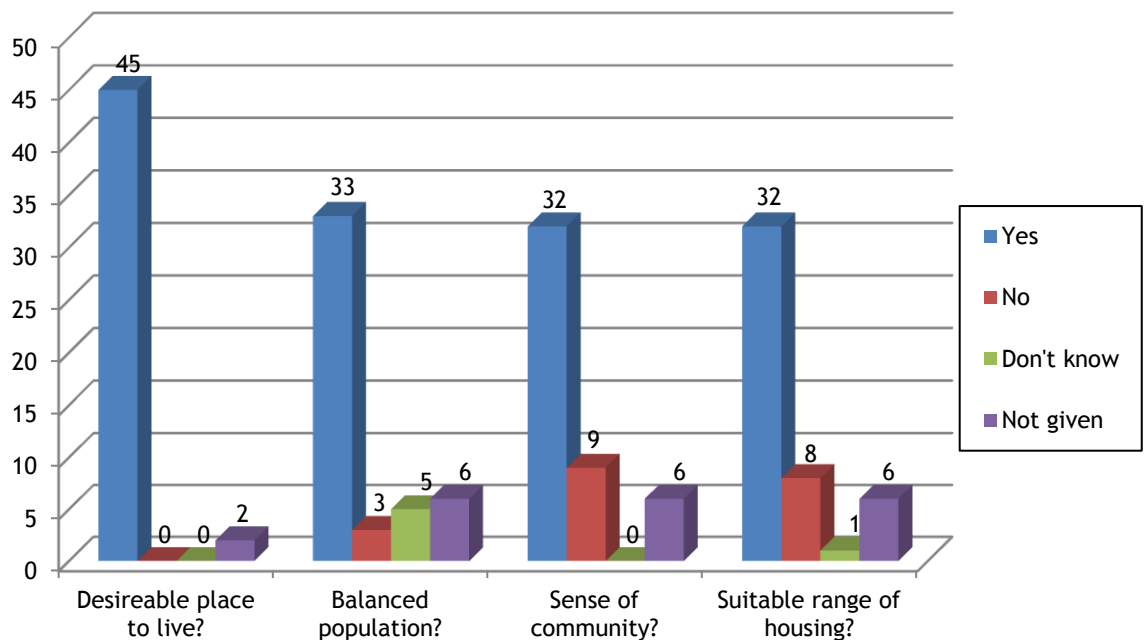


Fig 1.7 - Life in the Parish - positive factors

From fig 1.7, above, it can be seen that the views of respondents in their opinions about life in Withybrook are very positive.

96% believed that the Parish is a desirable place to live and 70% thought that it has a balanced population.

68% of completed questionnaires came from those who believed that Withybrook has a sense of community and, again, 68% said that the Parish has a suitable range of housing.

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

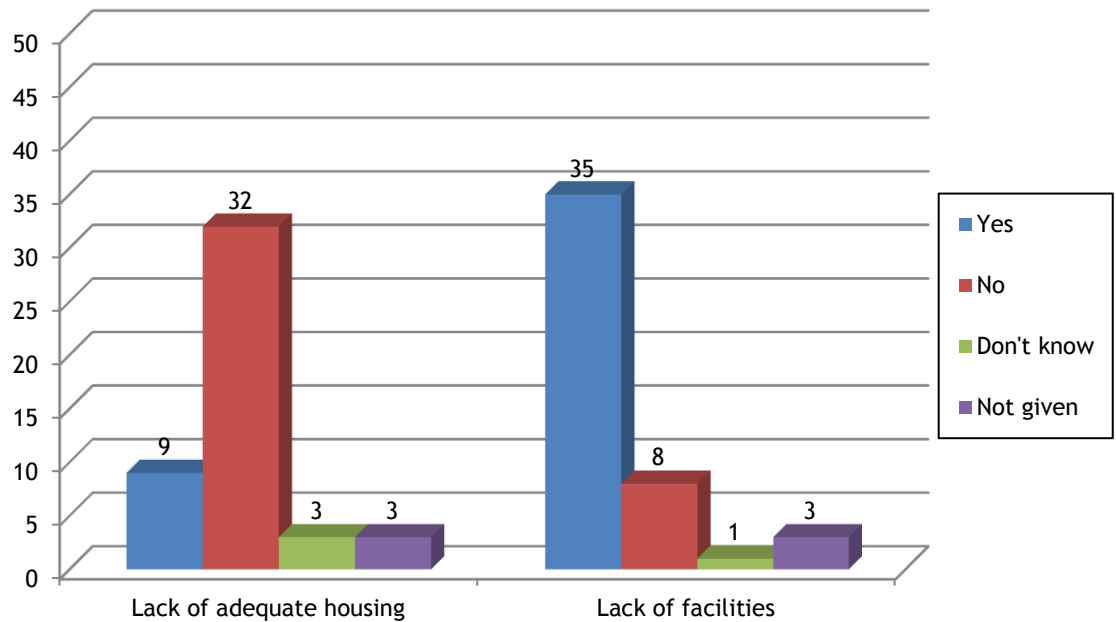


Fig 1.8 - Life in the Parish - negative factors

As can be seen from fig 1.8, above, 68% of respondents believed that there is not a lack of adequate housing in Withybrook whilst 19% of returned surveys felt that there is.

Villagers' perception on whether Withybrook is well served by facilities saw 74% of respondents stating that there is a lack of facilities in the Parish.

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

- Poor public transport links (23 comments)
- No shop (19 comments)
- No Post Office (1 comments)
- Lack of children's activities (1 comments)
- Lack of footpaths (1 comments)

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.

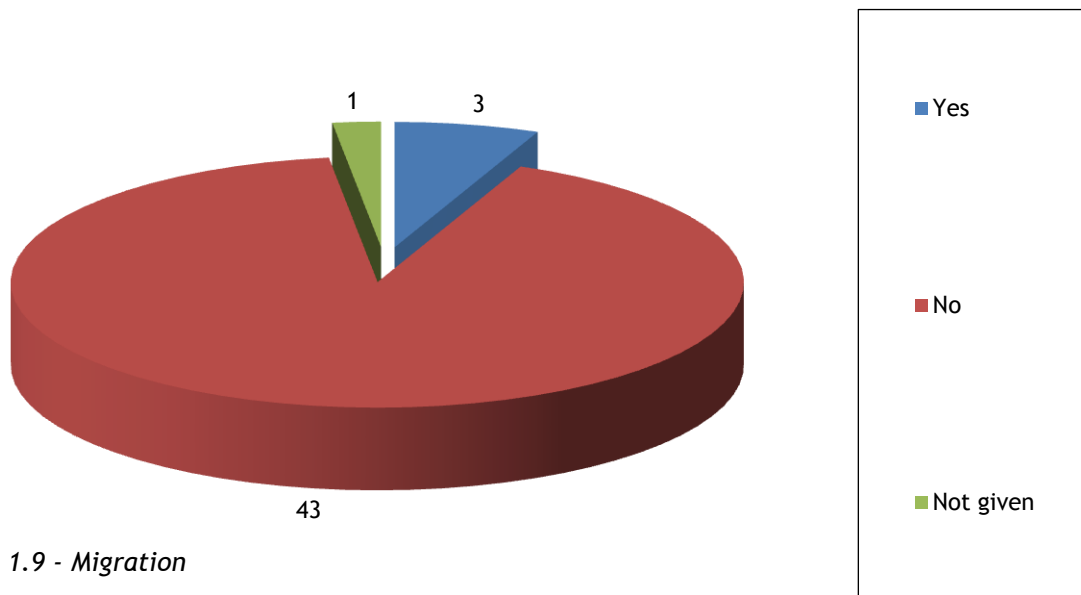


Fig 1.9 - Migration

Fig 1.9 shows that only 6% 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 housing or housing that they could afford.

These 3 respondents knew of some 9 people in total who have had to leave Withybrook for this reason. Obviously some/many of these ‘leaving’ people/families will have been ‘double counted’ within this figure, but the number is still worth noting.

ix) Support for 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.

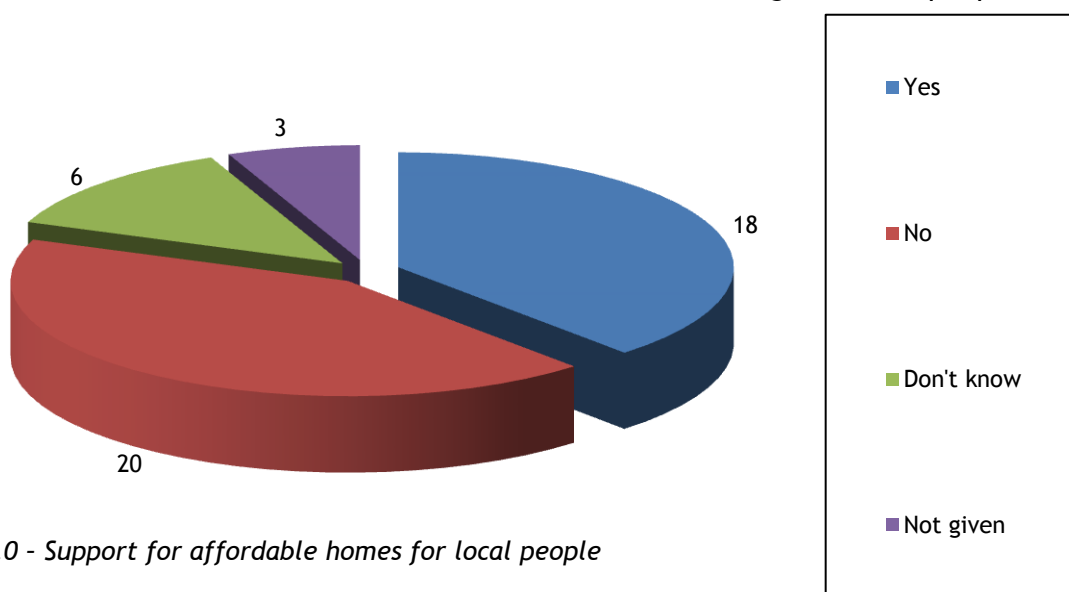


Fig 2.0 - Support for affordable homes for local people

Fig 2.0, above, shows that 43% of respondents are not in favour of an affordable housing scheme for local people, while 38% said that they are in favour.

13% of respondents did not know whether they would be in favour or not, and 6% did not give a response.

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 housing development to meet local needs

There were 7 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.

“House rates are too high for a woman pensioner on her own. Can’t afford to move home.”

“Withybrook will disappear if new younger families are excluded. “Green belt” planning restrictions prevent people finding their own solutions to immediate needs. Locals still resist “social” developments or any alterations to existing.”

Not supportive of housing development to meet local needs

“Who has land or field they want to sell?! Leave our village alone.”

Other comments regarding housing, development and life in Withybrook

“Better playground for toddlers and children.”

“No development in green belt; development consistent with village plan.”

“Better internet options is key to improve the environment.”

“It is very hard to live here with a baby.”

“Housing for young villagers only. It is difficult for OAP’s with no transport. Only if placed sensibly and with the villager’s approval. Too often this doesn’t happen.”

“Does not need large development else it will be spoiled - but needs better bus service at reasonable times.”

4. Housing Need Analysis

Of the 47 returns, 41 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, 6 returns indicated a need for housing either within the next two years or in two to five years time.

i) Local Connection

The survey form is made available to those who currently live in the Parish and those who have a previous residency or a strong local connection to the Parish, such as a job or close family in the Parish. Of the 6 respondents who indicated a housing need, all of them currently satisfy Rugby Borough Council's local connection criteria (5 year permanent residency in the Parish; 5 out of the past 20 years permanent residency in the Parish; requirement to live close to another person who satisfies the previous criteria and is in essential need of frequent attention and/or care due to age, ill health and/or infirmity; essential functional need to live close to work in the Parish).

The local connection links are shown in the chart below (fig 2.1):

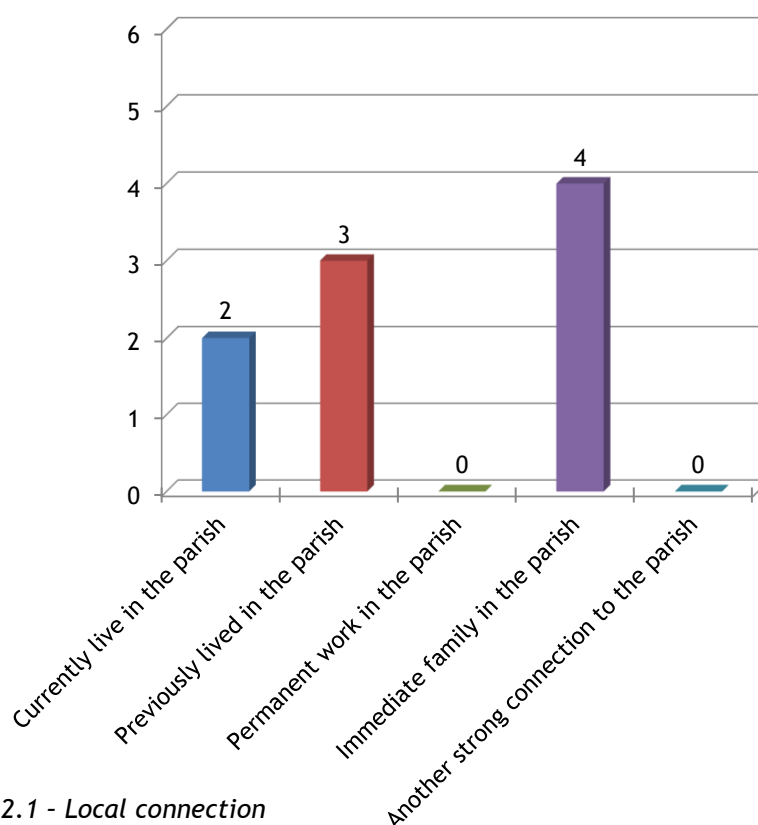


Fig 2.1 - Local connection

2 returns were from people who currently live in Withybrook. 3 respondent have previously lived in the Parish and 4 respondents have immediate family in the Parish.

In total, there were 9 local connections given by the 6 respondents. This is more than the total number of responses in housing need as households can have more than one connection to Withybrook.

ii) Reasons for housing need

Respondents were asked to state why they felt they were in need of alternative accommodation. The chart below (fig 2.2), shows the reasons that were given:

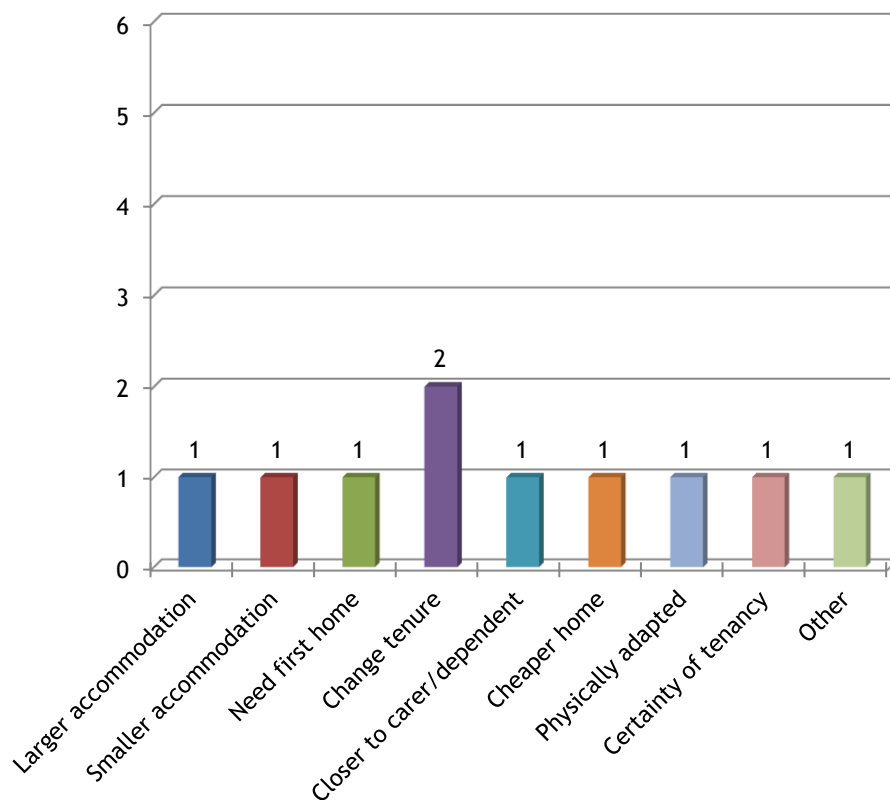


Fig 2.2 - Reasons for housing need

It can be seen that the reasons for seeking alternative accommodation are very varied.

iii) Respondent analysis

The table below 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.

Those marked with a * indicate that the respondent is currently housed in Housing Association/Council accommodation which would be available to other people in need on waiting lists if the current residents were able to be re-housed in a more suitable property.

In the next 5 years

Ref	RESPONDENT	WHAT REQUIRED	REALITY TENURE
RESPONDENTS BELOW HAVE A NEED IN THE NEXT 5 YEARS			
11	Two parent family household (2 adults, 25-64 years old with children under 16 years old), currently living in home with a mortgage in the Parish (have lived in the Parish for 5-10 years). Need larger home.	5+ bed house - Open market home	5+ bed house - Open market home
22	Couple household (2 adults, 25+ years old), currently living in home with no mortgage in the Parish (have lived in the Parish for 15+ years). Need smaller, cheaper home.	3 bed house / bungalow - Open market home	3 bed house - Open market home
24	Two parent family household (2 adults, 25-64 years old with children under 16), currently living in privately rented home away from the Parish (has previously lived in the Parish for 15+ years and has family in the Parish). Needs larger home and a change of tenure.	4 bed house - Open market home	4 bed house - Open market home
34	Two parent family household (2 adults, 25-64 years old with child under 16), currently living in home with a mortgage away from the Parish (has previously lived in the Parish for 15+ years and has family in the Parish). Needs larger home closer to family.	3 bed house - Open market home	3 bed house - Open market home

44	Two parent family household (2 adults, 25-64 years old with children under 16), currently living in privately rented home away from the Parish (has previously lived in the Parish for 15+ years and has family in the Parish). Needs larger home and a change of tenure.	3 bed house - Open market home	3 bed house - Open market home
45	Single person household (1 adult, 25-64 years old), currently living in home with a mortgage away from the Parish (has family in the Parish who are now carers). Needs smaller home with disability adaptation.	2 bed bungalow - Open market home	2 bed bungalow - Open market home

iv) House price data

The table, below (fig 2.3), details the house prices and household type breakdown for the Withybrook area. They are taken from www.zoopla.co.uk. Further local context is given below with regard to properties that are/have been for sale and rent in Withybrook itself.

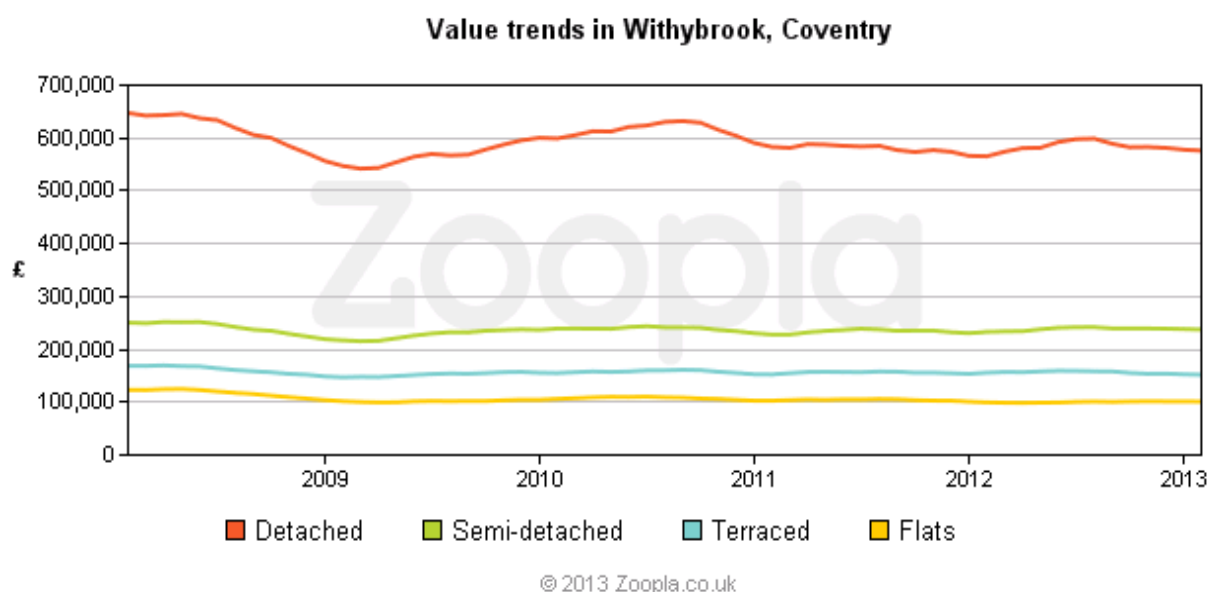


Fig 2.3 - Average property prices for Withybrook 2008-2013

The chart above (fig 2.3) shows that property prices in Withybrook have, overall, decreased slightly over the past 4 to 5 years.

v) Local context

By way of local context, the table, below, shows prices of properties that were for sale or rent in Withybrook in March 2013 (sources: www.rightmove.co.uk and www.zoopla.co.uk). The table shows all properties that were offered for sale in Withybrook and includes all properties that were available to rent under £1,000pcm.

Property	Price (£)	Property	Price (£)
2 bed terraced house	169,995		

It can be seen that the only available property is a 2 bed terraced house which is on the market for £169,995.

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

Based on this affordability criteria it would require a deposit of over £42,000 and an income of almost £36,500 per annum to afford the cheapest property currently available in Withybrook.

The private rental market is currently not offering any properties.

With regard to actual sales, the table below shows properties that have been sold in Withybrook over the past 5 years:

Year	Property	Price (£)
2012	3 bed semi detached house	229,950
2012	3 bed terraced house	160,000
2012	Detached house	660,000
2008	2 bed terraced house	249,999

The lower quartile property price for actual sales since March 2008 is £199,987. Based on the affordability criteria explained earlier this would require a deposit of £49,997 and an income in excess of £42,500 per annum.

It should be noted that there were only one property sold for less than £225,000 during the last five years.

5. Conclusion

MRH has conducted a detailed study of the housing needs of Withybrook. This study has investigated the needs for affordable housing, 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 housing development in the village.

The survey has identified a need for properties to meet the housing needs (i.e. those with a need within 5 years) of those with a local connection. (It should be noted that many more households will be on housing registers and estate agent lists wanting a property, affordable or open market, in Withybrook but this survey ascertained those in need who have a local connection to the Parish).

Of the 6 respondents who indicated a housing need:

- **6 were assessed as being in need of open market housing to purchase**
 - 3 x 3 Bed house - open market
 - 1 x 4 Bed house - open market
 - 1 x 5+ Bed house - open market
 - 1 x 2 Bed bungalow - open market

THEREFORE, THERE IS AN IDENTIFIED NEED
FOR 6 OPEN MARKET HOMES IN WITHYBROOK
FOR THOSE WITH A LOCAL CONNECTION

6. Contact information

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