

A DETAILED INVESTIGATION INTO THE HOUSING NEEDS OF CROPWELL BISHOP



**PRODUCED BY
MIDLANDS RURAL HOUSING**

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1. Summary

- A housing need survey was carried out in the Parish of Cropwell Bishop in October 2017.
- Results obtained showed there was a need for up to 14 affordable home and 6 open market (sale) homes for local people enabling them to be suitably housed within the community.
- These could be developed on a 'rural exception site', if available, and subject to local support some open market sale homes could be used to cross-subsidise the affordable homes.
- The alternative to this is that these homes be developed as part of a larger development.

2. Introduction

Average property prices in rural areas are consistently higher than in urban areas¹. There has been a 30% increase in rural house prices between 2011-2016. This is forcing many people 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 £42,894 higher than in urban areas. The average rural house price is now £203,535 and is now over 7 times annual earnings². 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 Cropwell Bishop.

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 facilitate, affordable and local needs 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 Cropwell Bishop Housing Needs Survey questionnaires were delivered to every household in the Parish in late September 2017. The return date for the survey was 23rd October 2017 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 Cropwell Bishop or had a strong connection to the Parish and wished to complete a form. In total 861 survey forms were distributed.

¹ Halifax Rural Housing Review 2016 - a house in a rural area costs 20% more than the typical cost of a property in an urban area.

² Halifax Rural Housing Review 2016.

3. 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 Cropwell Bishop residents. This evidence will be made available to Rushcliffe Borough Council and Cropwell Bishop 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.

The survey questionnaire is divided into three sections. Section 1 (questions 1 - 9) seeks to discover general information about household members, their current housing situation, and their connection to the parish. Section 2 (questions 10 - 18) seeks to identify the future housing requirements of the household and their reasons for needing housing in the future. Section 3 (questions 19 - 22) seeks to discover peoples' perceptions of life in the parish and gives an opportunity to make comments.

4. Respondent details

A total of 861 survey forms were distributed and 233 were received in return, giving a return rate of 27% against the number distributed. In our experience this is an average level of response for a survey of this kind and 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.

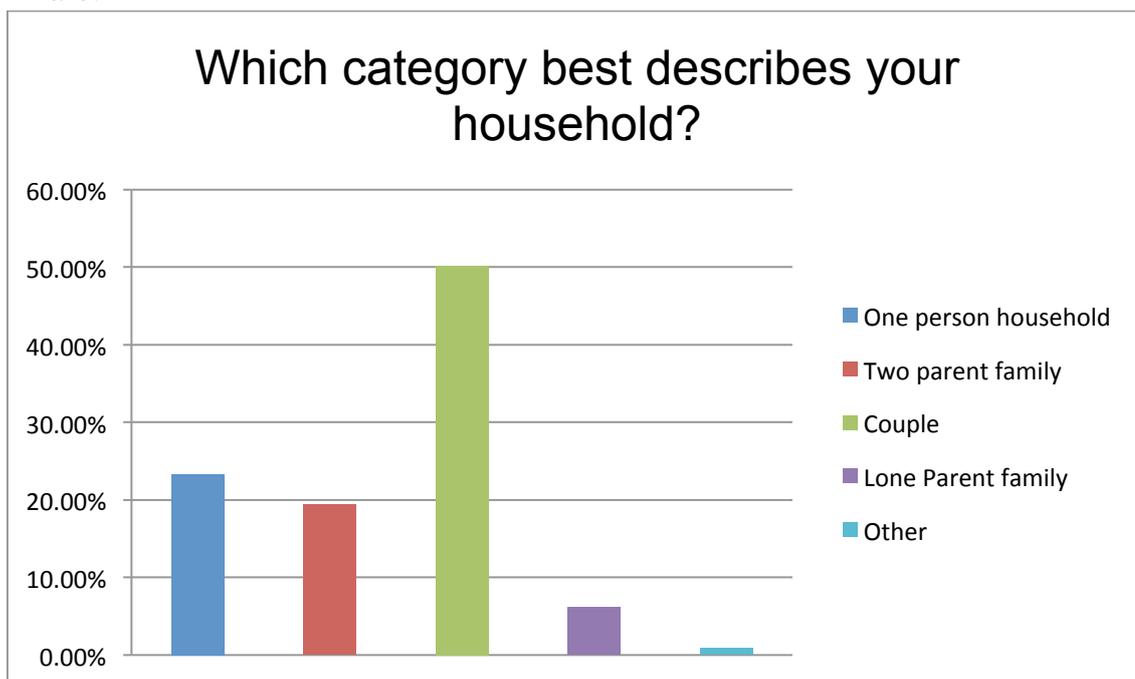


Fig 1.1 - Household type

The chart above (fig 1.1), shows the breakdown of households that responded to the survey.

The largest number of responses was from couples; 50% of total responses were received from this type of household.

23% of responses came from one person households and 19% from two parent family households.

Responses from lone parent families made up 6% of returned survey forms and 1% of respondents stated that their household fell into the category 'other.'

ii) Tenure of all respondents

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

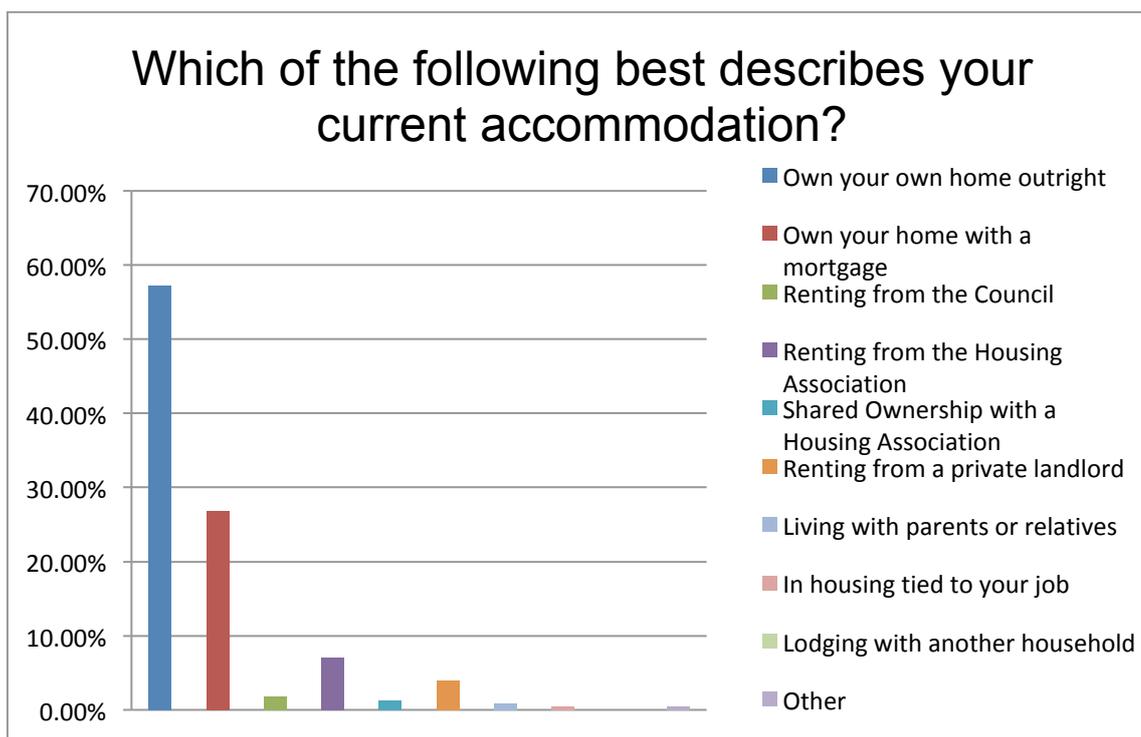


Fig 1.2 - Tenure of respondents

It shows that 'owner-occupiers' were by far the largest tenure group accounting for 84% of replies (57% of total survey respondents owned their home outright and have no outstanding mortgage on their property and 27% have a mortgage on their home).

9% of respondents live in housing rented from the Borough Council or a Housing Association.

4% of respondents are living in privately rented accommodation.

1% of respondents are living in Housing Association shared ownership property.

2% of respondents are living with parents, in tied housing or 'other' accommodation.

iii) Property Types

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

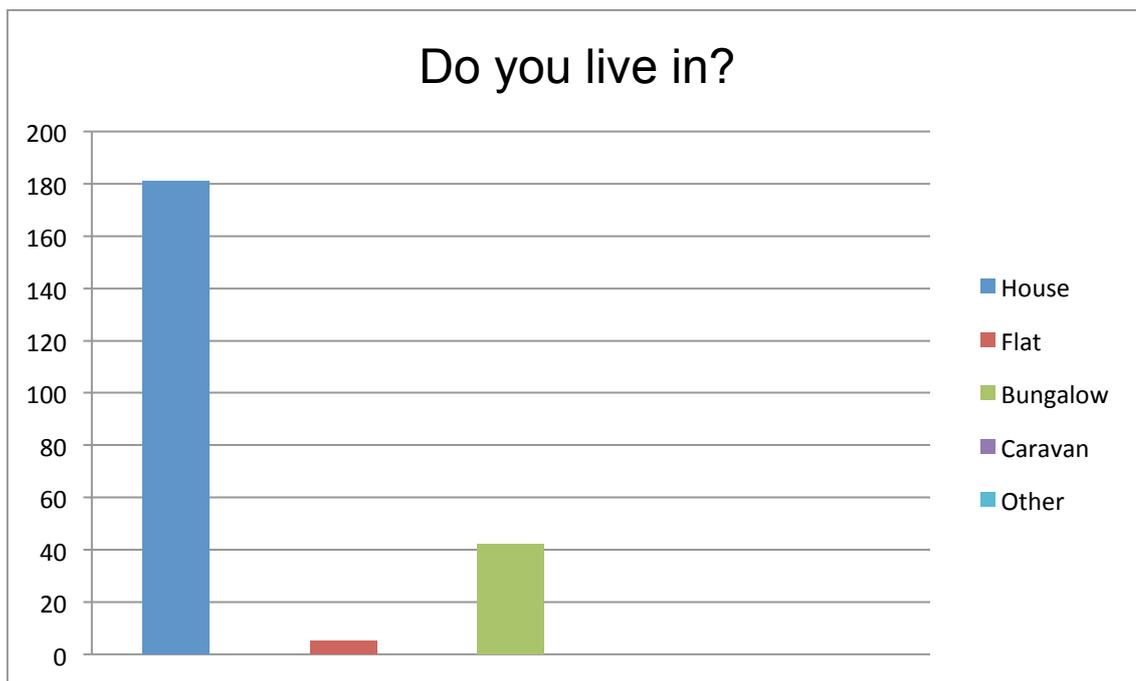


Fig 1.3 - Property types

79% of respondents live in a house; 18% live in a bungalow, 2% live in a flat.

Those living in 3 bedroom houses were the largest group (40% of responses), followed by those living in 4 bedroom houses (26%), 2 bedroom bungalows (12%), and 2 bedroom houses (10%).

iv) Length of residence in Parish

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

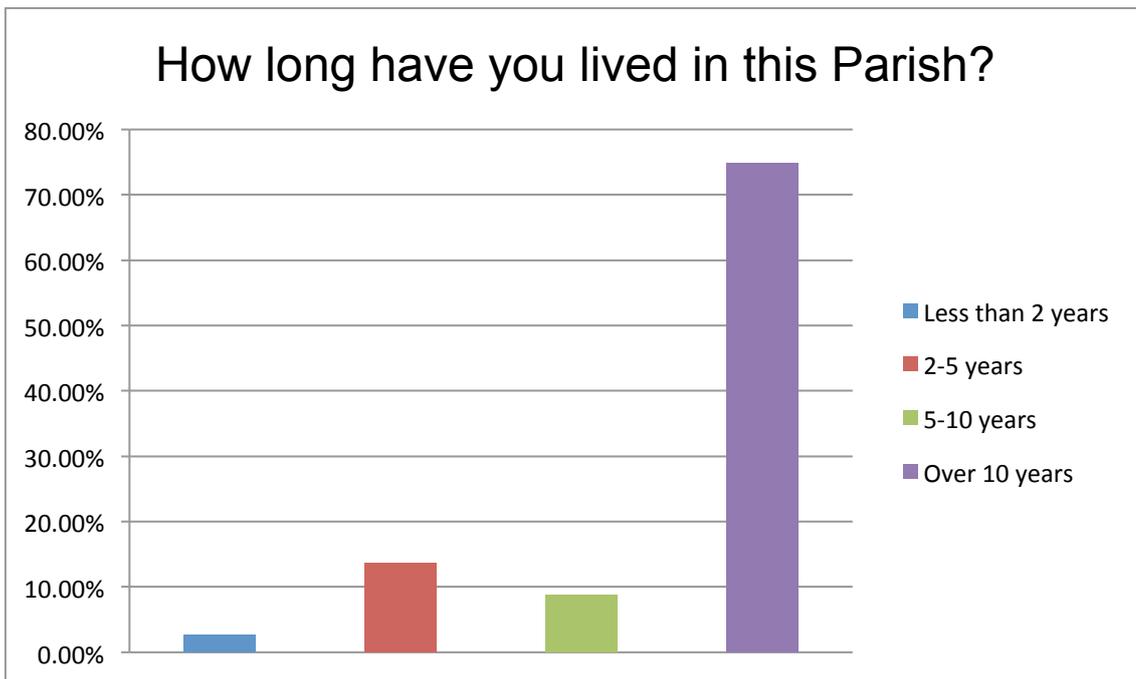


Fig 1.4 - Length of residence in Parish

It shows that 75% of completed surveys came from households that have lived in the Parish for in excess of 10 years.

9% of respondents have lived in Cropwell Bishop for between 5 and 10 years, and 14% have been there for between 2 and 5 years. 2% of responses came from those who have lived in the village for less than 2 years.

v) **Type of housing required in the Parish**

The questionnaire asked for opinions on the type of housing that respondents believed is needed in the Parish. The results are given in the chart below (fig 1.5):

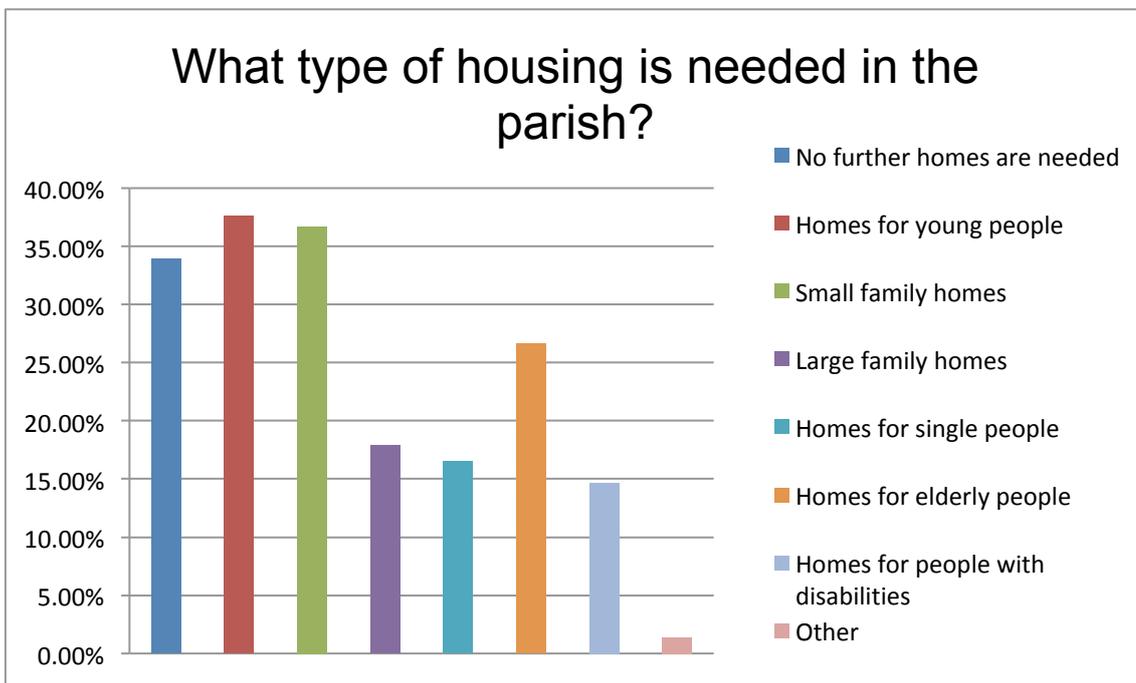


Fig 1.5 - Type of housing needed in Cropwell Bishop

It shows that 34% of respondents thought that no further homes were needed in Cropwell Bishop. However, the remaining respondents felt that a wide range of housing is required.

The most popular categories were:

- Homes for young people
- Small family homes
- Homes for elderly people

vi) Requirements for new homes

Respondents were asked whether anyone living in their household has a need to set up home separately in the Parish in the next 5 years.

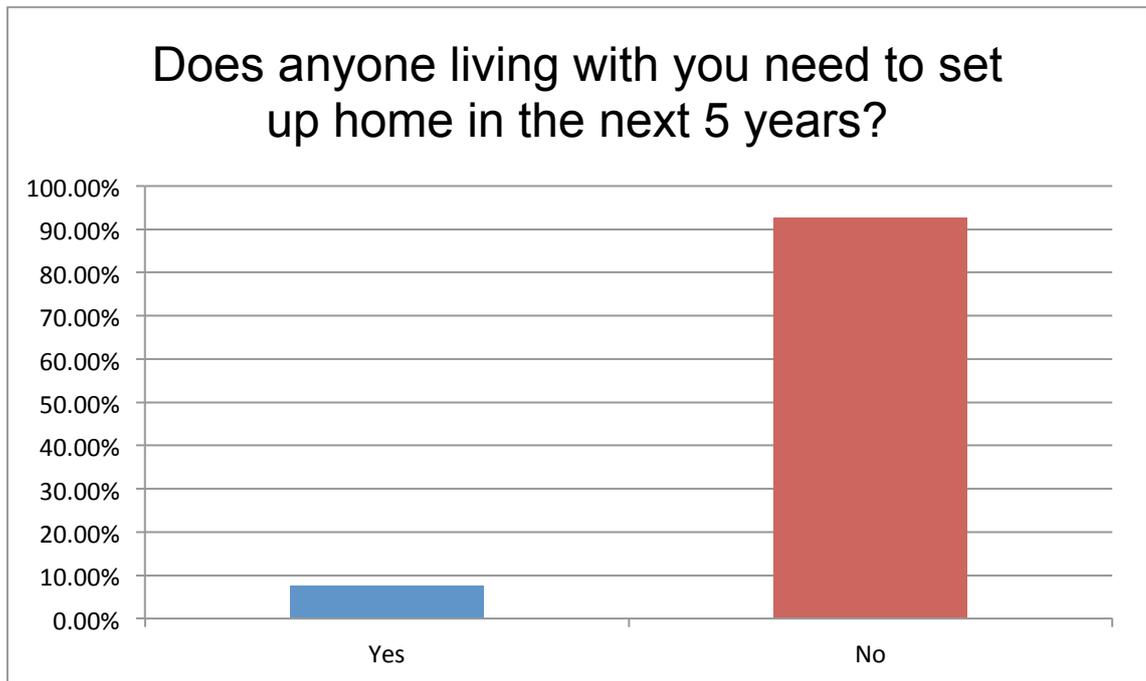


Fig 1.6 -New homes required for people currently living in respondents' home

It can be seen from the chart, above, that 7% of responses came from households that contained individual/s who need to set up home separately in the foreseeable future.

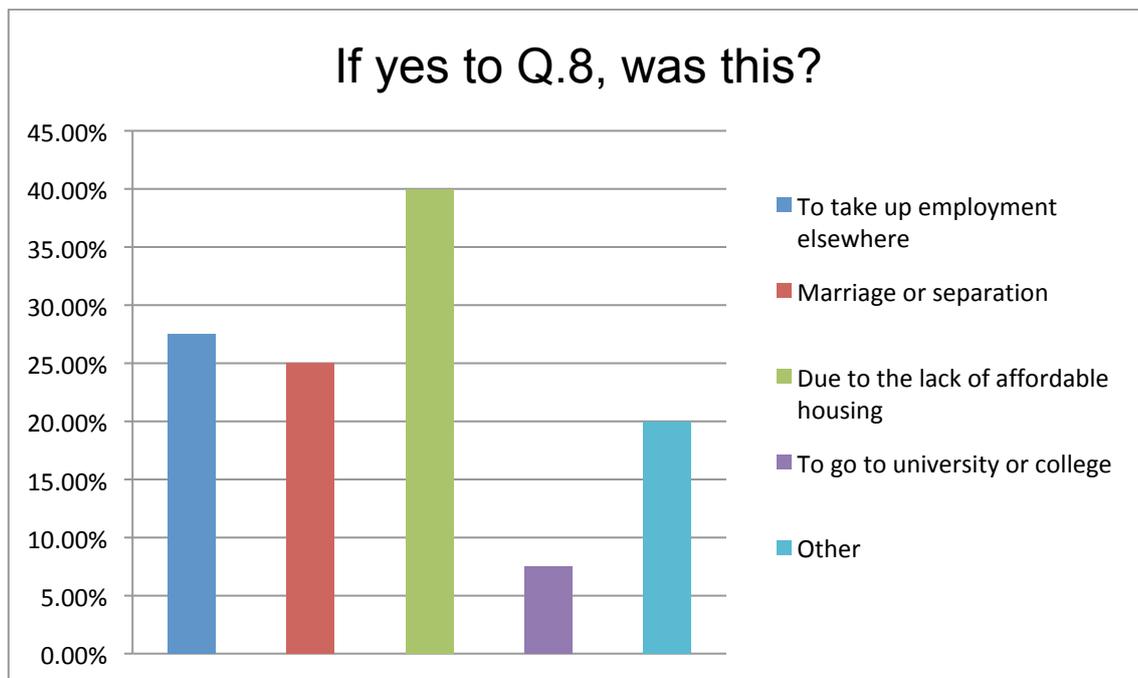
vii) Migration and reasons for leaving

The survey asked whether respondents had experienced former members of their household leaving the Parish over the last 5 years and, if so, what the reasons were for them leaving.



Fig 1.7 - Migration and reasons for leaving

Fig 1.7 shows that only 3% of Parish residents who returned questionnaires were aware of others who have had to leave the Parish in the last 5 years.



The reasons for household members leaving can be seen in the chart above. It is worth noting that 40% left due to a lack of affordable housing.

viii) **Support for small number of homes to meet local peoples' needs**

One of the fundamental questions in the survey is that which asks whether people are in favour of a small number of homes in the village to meet the needs of local people.

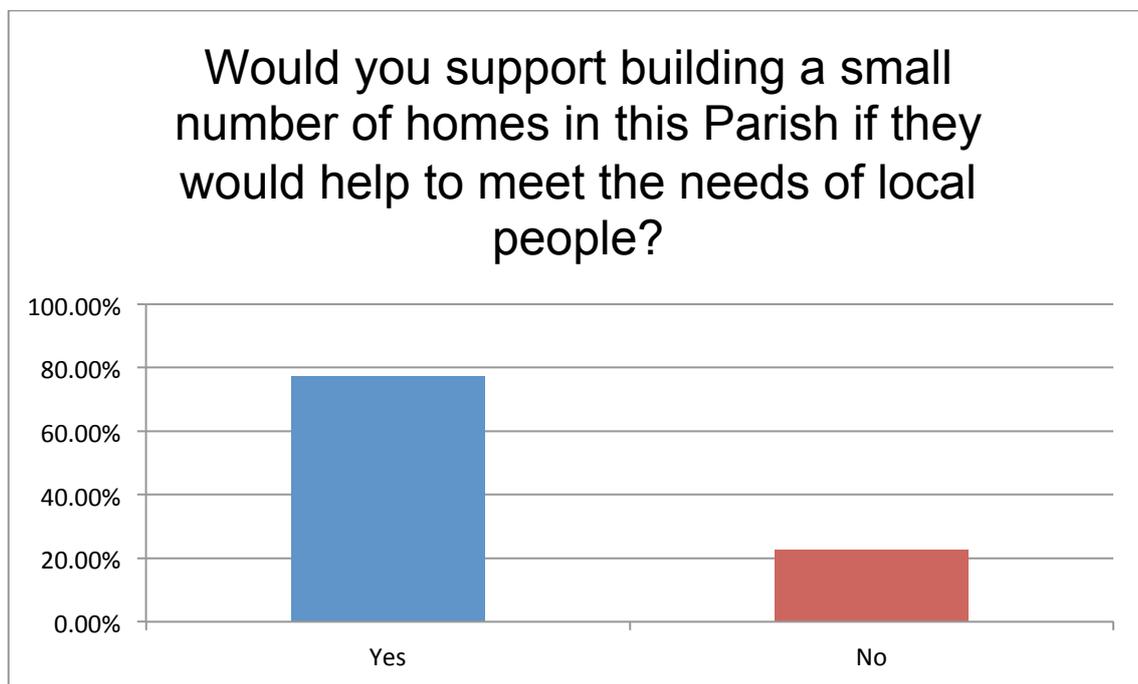


Fig 1.8 - Support for homes for local people

Fig 1.8 shows that 77% of respondents are in support of a small number of homes to meet local peoples' needs, while 23% said that they are not in support.

ix) 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.

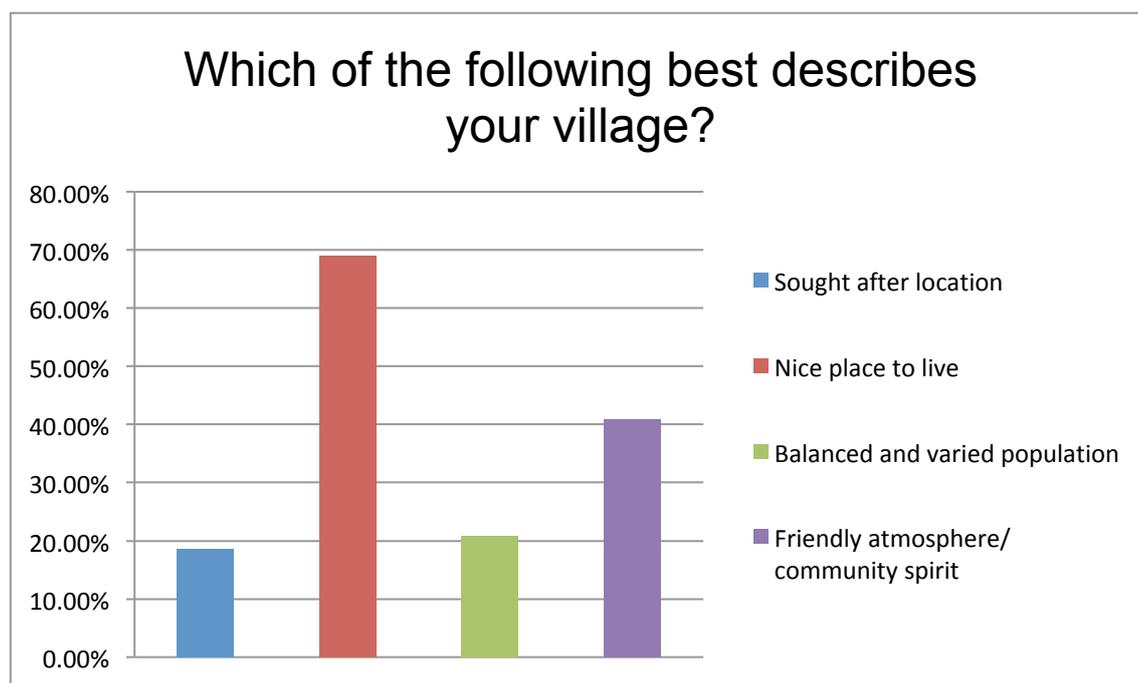


Fig 1.9 - Life in the Parish - positive factors

From fig 1.9, above, it can be seen that the many respondents are very positive about life in Cropwell Bishop. 69% believed that the Parish is a desirable place to live and 41% believe there is a friendly community spirit.

21% of responses came from people who believe that Cropwell Bishop has a balanced and varied population, whilst 19% said that the Parish is a sought after location.

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

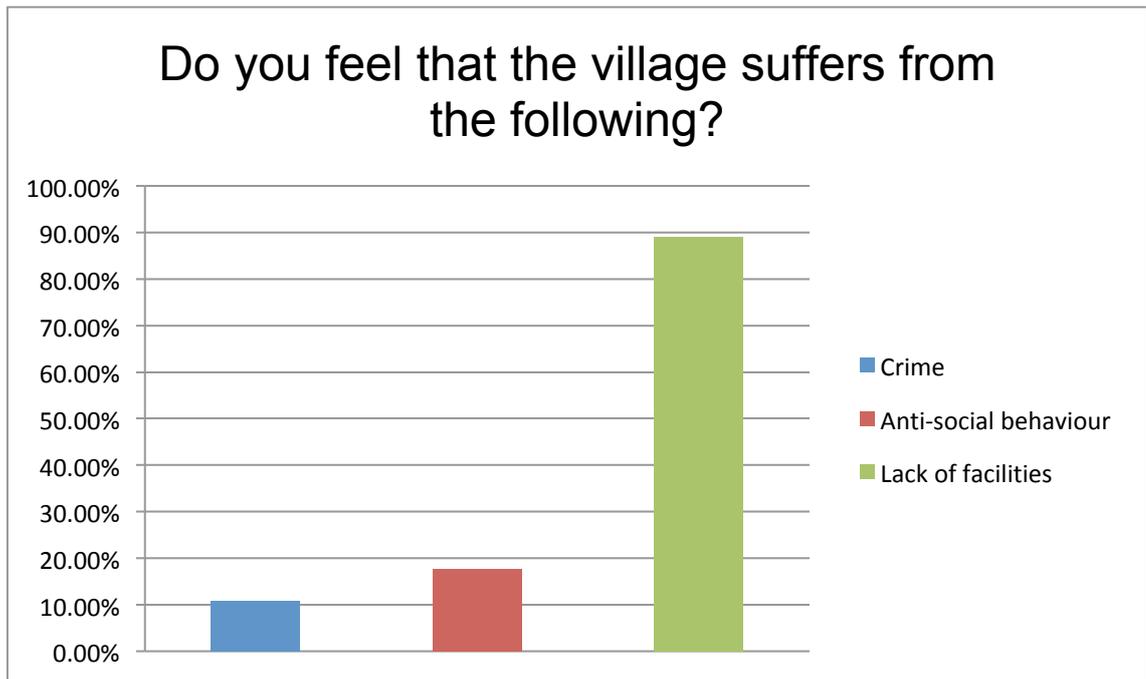


Fig 2.0 - Life in the Parish - negative factors

Villagers' perception on whether Cropwell Bishop is well served by facilities saw 89% of respondents stating that there is a lack of facilities in the Parish.

18% perceive some anti-social behaviour and 11% indicated that Cropwell Bishop suffers with some crime.

x) Adequate housing in the village

Respondents were asked if they felt that there was a lack of adequate housing in the village.

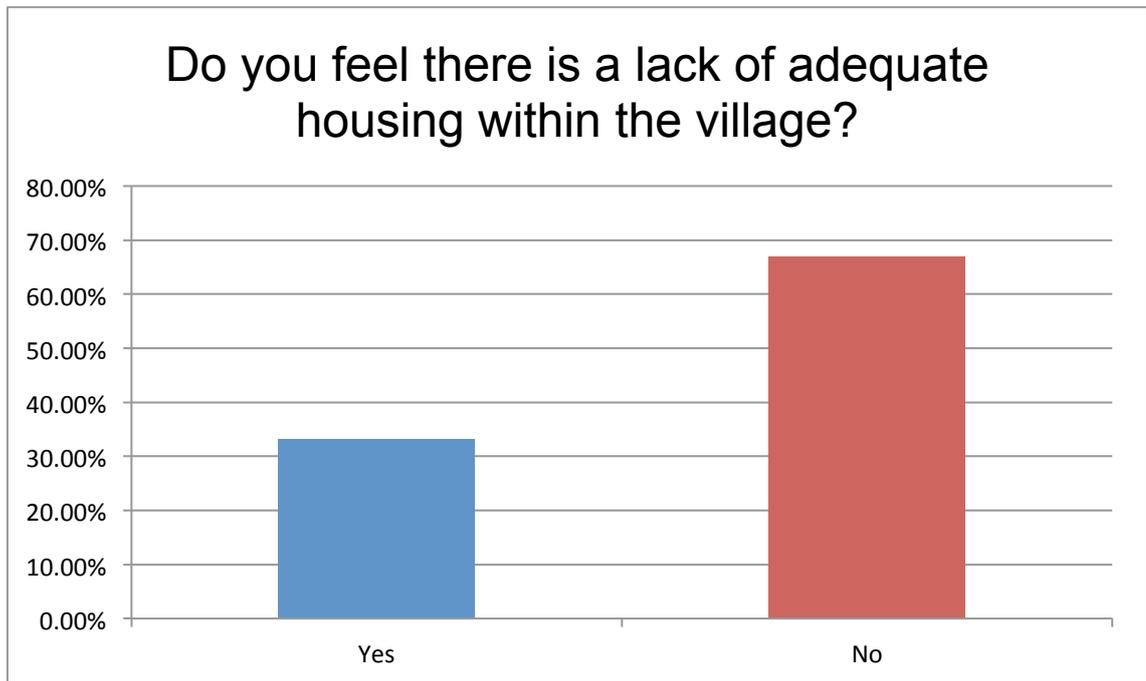


Fig 2.1 - Perceptions on the provision of adequate housing in the village

Fig 2.1 shows that 67% of respondents believe that there is not a lack of adequate housing in Cropwell Bishop. 33% of respondents believe that there is a lack of adequate housing.

5. Housing Need Analysis

Of the 233 returns, 212 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, 21 returns indicated a need for housing.

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 'likely allocation' 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.

RESPONDENTS BELOW HAVE A NEED FOR ALTERNATIVE HOUSING IN THE NEXT 5 YEARS						
Ref	Local Connection?	On Housing Register?	Household details	Reasons for need	Preferred home and tenure	Likely allocation
1	Yes, Over 10 years residency	No	Adult living with parent in 4 bed house.	First independent home	1 or 2 bed house or flat. H.A. Affordable Rent.	1 bed flat. Affordable Rent.
9	Less than 2 years residency	RBC CBL Scheme	Single person living in privately rented 1 bed bungalow.	Present home too small and expensive. Renting but would like to buy.	2bed bungalow. H. A. Shared Ownership.	2 bed bungalow. Shared Ownership.

Ref	Local Connection?	On Housing Register?	Household details	Reasons for need	Preferred home and tenure	Likely allocation
10	Yes, over 10 years residency	No	Single person living in privately rented 2 bed house.	Disabled, need specially adapted home.	1 bed bungalow. H.A. Affordable Rent.	1 bed bungalow (adapted). H.A. Affordable Rent.
33	Yes, 2-5 years residency	No	Couple living in own 3 bed house.	Present home too small.	4 bed house. Buying on the open market.	4 bed house. Open market purchase.
39*	Yes, over 10 years residency	Yes, H. A. register	Lone parent family of three, living in H. A. rented 3 bed house.	Present home too small and in poor condition.	3 or 4 bed house or bungalow. H. A. Affordable Rent.	3 bed house - Adequately housed.
63*	Yes, 5-10 years residency.	Yes, H. A. register	Single person living in Council rented 2 bed house.	Present home too big, too expensive.	1 bed house or flat. Affordable Rent.	1 bed flat. Affordable Rent.
69*	Yes, 2-5 years residency.	Yes, H. A. register	Family of four living in H.A. shared ownership 2 bed bungalow.	Present home too small.	3 bed house. H. A. Shared Ownership.	3 bed house. H. A. Shared Ownership.
75	Less than 2 years.	No	Couple living in mortgaged 2 bed house.	To be closer to parent.	3 bed house. No tenure specified.	3 bed house. Open Market Purchase.
93	Yes, 2-5 years.	No	Single person living in own 3 bed house.	Need housing suitable for elderly people.	3 bed bungalow. No tenure specified.	3 bed bungalow. Open Market Purchase.

Ref	Local Connection?	On Housing Register?	Household details	Reasons for need	Preferred home and tenure	Likely allocation
95	Yes, 2-5 years residency.	No	Couple living in privately rented 2 bed house.	1 st independent home. Renting but would like to buy.	2 bed house. H. A. Shared Ownership.	2 bed house. H. A. Shared Ownership.
97*	Yes, over 10 years residency.	Yes, H. A. register	Lone parent family of two living in H. A. rented 2 bed house.	1 st independent home.	2 bed house. No tenure specified.	2 bed house. Affordable Rent
98	Yes, over 10 years residency.	No	Single person living in own 3 bed house.	Present home too large. Cannot manage stairs.	1 bed bungalow. H. A. Affordable Rent.	1 bed bungalow (adapted). H. A. Affordable Rent.
100	Yes, 5-10 years residency.	No	Family of three living in own 2 bed house.	Present home too small.	3 bed house or bungalow. No tenure specified.	3 bed house. Open Market Purchase.
122	Yes, 5-10 years residency.	No	Family of three living in mortgaged 3 bed house.	1 st independent home.	1 bed flat. H. A. Affordable Rent or shared Ownership.	1 bed flat. H. A. Affordable Rent.
138*	Yes, Over 10 years residency.	H. A. Register	Lone parent family of three adults, living in H. A. rented 3 bed house.	To be closer to employment.	3 bed house. H. A. Affordable Rent.	3 bed house. H. A. Affordable Rent.

Ref	Local Connection?	On Housing Register?	Household details	Reasons for need	Preferred home and tenure	Likely allocation
146	Yes, over 10 years residency.	No	Couple living in own 4 bed house.	Present home too large.	3 bed bungalow. Buying on the open market.	3 bed bungalow. Open market purchase.
194	Yes, 2-5 years residency.	Yes, RBC CBL Register.	Family of three living in a privately rented 3 bed house.	Renting but would like to buy.	2 or 3 bed house. H. A. Shared Ownership.	3 bed house. Open Market purchase.
195	Yes, over 10 years residency.	No	Couple living in privately rented 3 bed house.	Present home too large.	2 bed house or bungalow. H. A. Affordable Rent.	2 bed house. H. A. Affordable Rent.
214	Yes, over 10 years residency.	No	Single adult living with parents in 4 bed house.	1 st independent home	1 bed house. H. A. Shared Ownership.	1 bed flat. H. A. Affordable Rent.
230	Yes, 5-10 years residency.	No	Family of three living in mortgaged 2 bed house.	Present home too small	3 or 4 bed house. H. A. Shared Ownership.	3 bed house. H. A. Shared Ownership.
233*	Yes, over 10 years residency.	No	Lone parent family of three living in H. A. rented 2 bed bungalow.	Present home too small. Disabled, need specially adapted home.	3 bed bungalow. H. A. Affordable Rent.	3 bed bungalow (adapted). H. A. Affordable Rent.

ii) House price data

The tables below (fig 2.5), details the house prices and household type breakdown for Cropwell Bishop. They are taken from www.zoopla.co.uk. The current average house value in Cropwell Bishop is £239,421 and the lowest average value is £148,382 for terraced properties.

Further local context is given on pages 20-21 with regard to properties that are/have been for sale and rent in Cropwell Bishop itself.

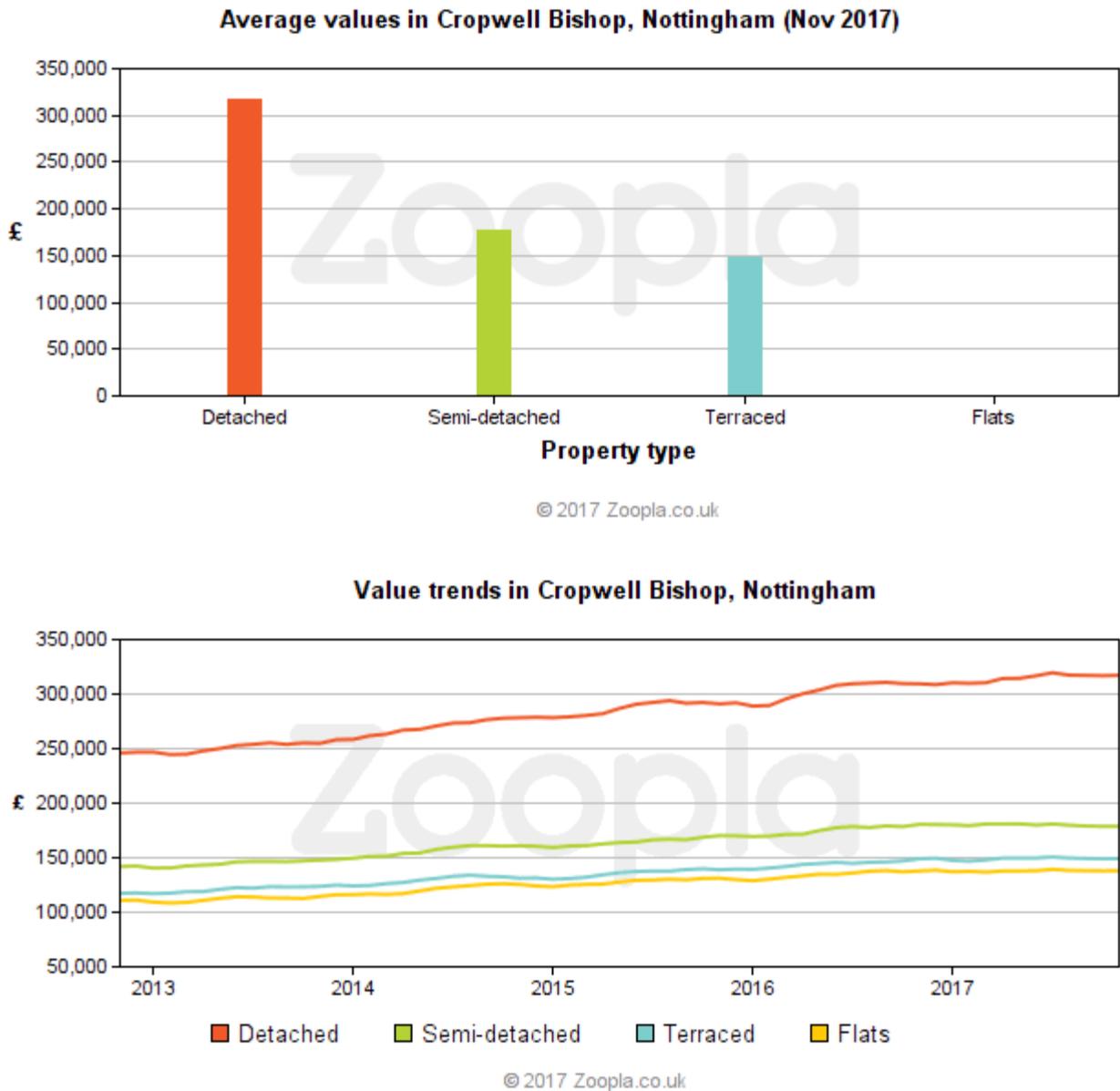


Fig 2.5 - Average property prices and value trends for Cropwell Bishop

The chart above shows that property prices in Cropwell Bishop have increased over the past 5 years by an average of £53,547 or 28.81%.

iii) Local context

By way of local context, the table below shows prices of properties that were for sale or rent in Cropwell Bishop in November 2017 (source: www.rightmove.co.uk).

Property	Price (£)	Property	Price (£)
4 bed barn conversion	650,000		
4 bed detached house	485,000		
3 bed detached bungalow	310,000		
4 bed detached house	295,000		
2 bed semi-detached house	195,000		
3 bed semi-detached house	189,950		

Affordability is calculated using a mortgage multiplier of 3.5 times household income with a 15% deposit.

Based on these affordability criteria it would require a deposit of £28,500 and an income of £46,000 per annum to afford the cheapest available house currently available in Cropwell Bishop (3 bed semi-detached house which is on the market for £189,950).

The private rental market is currently offering no properties available in Cropwell Bishop.

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

Property	Price (£)
3 bed detached house	422,500
3 bed detached house	350,000
4 bed detached house	320,000
4 bed detached house	265,000
5 bed semi-detached house	255,000
Detached house	244,500
3 bed detached house	240,000
5 bed semi-detached house	230,000
4 bed detached house	228,000
3 bed semi-detached house	182,500
3 bed semi-detached house	179,950
2 bed semi-detached house	174,950
3 bed semi-detached house	174,000
3 bed semi-detached house	170,000
4 bed semi-detached house	165,000
3 bed terraced house	150,000
2 bed semi-detached house	150,000
3 bed semi-detached house	140,000
2 bed terraced house	140,000
1 bed flat	85,000

Based on the affordability criteria explained earlier it would require a deposit of £12,750 and an income in excess of £20,500 per annum to purchase the lowest priced property (1 bedroom flat).

To purchase the lowest priced house (2 bed terraced) would require a deposit of £21,000 and an income of £34,000 per annum.

6. Conclusion

MRH has conducted a detailed study of the housing needs of Cropwell Bishop. 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 local needs housing to help sustain local communities.

The survey has identified an immediate need for affordable and open market properties.

Of the 21 respondents who indicated a housing need in the next 5 years:

- **14 were assessed as being in need of affordable housing for rent and shared ownership:**
 - 4 x 1 bed flats - Affordable Rent
 - 2 x 1 bed bungalows (adapted) - Affordable Rent
 - 1 x 3 bed bungalow (adapted) - Affordable Rent
 - 2 x 2 bed houses - Affordable Rent
 - 1 x 3 bed house - Affordable Rent

 - 1 x 2 bed bungalow - Shared Ownership
 - 1 x 2 bed house - Shared Ownership
 - 2 x 3 bed houses - Shared Ownership
- **6 were assessed as being in need of open market housing (for local people) to purchase:**
 - 2 x 3 bed bungalows
 - 3 x 3 bed houses
 - 1 x 4 bed house
- **The remaining 1 respondent was assessed as being suitably housed at present but their housing needs/wants have been recorded.**

THEREFORE, THERE IS AN IDENTIFIED NEED FOR
14 AFFORDABLE HOMES AND 6 OPEN MARKET HOMES IN
CROPWELL BISHOP FOR THOSE WITH A LOCAL
CONNECTION

7. Contact information

Midlands Rural Housing

Whitwick Business Centre
Stenson Road
Coalville
Leicestershire
LE67 4JP



t: 01530 278 080

e: miles.king@midlandsrural.org.uk

w: www.midlandsrural.org.uk

 @MidlandsRural