

Dear villager

ASSESSING THE HOUSING NEEDS OF LOCAL PEOPLE

The lack of suitable homes in villages is having an adverse effect on rural life. The young and old; individuals, couples and families; and people from all walks of life are having to either move away from their communities or remain in housing that is unsuitable for their needs.

This survey will assess the needs for all types of housing required by people with a local connection including open market, intermediate and affordable housing.

In considering any possible future provision it is important to know how many households are in need and what types of properties they require. In order to find out the true extent of housing need Midlands Rural Housing is undertaking an <u>independent</u> Housing Needs Survey of the village to identify whether or not the housing needs of local people are being met. <u>The survey is being carried out at the request of Brandon and Bretford Parish Council with the permission and full funding from Rugby Borough Council.</u>

In this respect it would be helpful if you could spend a few moments completing the attached form, either to indicate a housing need or to pass comment on village life and housing. This will enable us to provide a profile of local housing needs together with a general picture of the current housing situation. The housing needs information will help to inform decisions made on potential future affordable, intermediate and open market provision for those with a local connection to the Parish.

Please complete and return the form in the freepost envelope addressed to Midlands Rural Housing by 26th October 2015.

EVEN IF YOU DO NOT CONSIDER YOURSELF TO BE IN HOUSING NEED, IT WOULD BE HELPFUL IF YOU COULD COMPLETE THE FIRST PAGE OF THE SURVEY FORM SO THAT <u>YOUR</u> VIEWS ON <u>YOUR</u> PARISH AND ITS CURRENT AND FUTURE HOUSING CAN BE RECORDED.

<u>All the information you give will be treated in the strictest confidence</u> and individual replies will not be seen by the Parish Council, Rugby Borough Council or any other organisation. If you require an additional survey form for someone in your household, or if you know someone who has left the Parish and would like to return, please contact Midlands Rural Housing on 0300 1234 009.

Thank you for your help in conducting this survey.

Yours sincerely

Richard

Richard Mugglestone Midlands Rural Housing A 'Frequently Asked Questions' sheet can be found at the end of the questionnaire form to help answer any housing relating queries

HOUSING NEEDS SURVEY IN BRANDON & BRETFORD

Q1 - DETAILS OF RESPON	Q1 - DETAILS OF RESPONDENT							
people in your househor including you, that fall	Please give the number of people in your household, including you, that fall into each					oung A 17-24 y	dult rears old)	
of these age categories	(please enter a number in each box)		Adult (25-64 years old)			ensione 65 year	er rs old +)	
Which category best de		One person hour	cohol	d / Caupl	0 / -	Гwо раз	cont family	, /
your household		One person hous				-	_	
,,	ease circle)	Lone parent fam	iity /	Other (p	lease	specify)	•••••
Q2 - Housing Circumsta	NCES							
What is your current housing situation?	Private rei	uncil house		_	ssocia	tion rei shared		
(please tick)	Other (ple	ase specify)						
Do you live in:	House 🗖	Bungalow 🖵	F	lat/apartr	nent	□ <i>I</i>	Mobile hom	ne 🗖
(please tick)	Number of	bedrooms: 1		2 🗖	3 □] 4	4 🗆 5	5+ □
How long have you lived in the Parish?	0-1 year		1-2	years		3	3-5 years	
(please tick)	5-10 yea		10-	15 years			15 years +	
Into what tenure do you expect your next home move to be? (please tick)	Open mark No move e	me ownership* ket / private rent xpected ase specify)		_ _ _	Share Retire	ed owne	social renership* housing*	ted* □
When do you								
anticipate your next home move will be?	0-1 year 5-10 yea			years 15 years			3-5 years 15 years +	
(please tick)				* Se	ee bacl	k page f	or tenure d	efinitions
Q3 - LIFE IN THE PARISH								
Do you feel that the	Is a desira	ble place to live?			YES	NO	DON'T	KNOW
Parish	Has a bala	nced population?			YES	NO	DON'T	KNOW
	Has a sens	e of community?			YES	NO	DON'T	KNOW
(please circle)	Has a suita	able range of hou	sing?		YES	NO	DON'T	KNOW
Do you feel that the		dequate housing?			YES	NO	DON'T	
Parish suffers from	1	at sort?						•••••
	A lack of f	acilities? (e.g. sh	ops/t	ransport)	YES	NO	DON'T	KNOW
(please circle)	If YES, in v	vhat way?						•••••
Q4 - LOCAL HOUSING								
Do you know of anyone years through lack of s				in the last (please c		YI	ES I	NO
If YES, how many peop	le?							•••••
If the people referr		•		_		-	•	
Would you be in favour	please ask them to call Midlands Rural Housing on 0300 1234 009 to request a survey form. Would you be in favour of a SMALL scheme (average 4-10 units) of new affordable homes for rent/shared ownership in the Parish for YES NO CAL people? OCAL people?							

Q5 - SUPPORT OPTIONS

There are a number of support options available that may help you to carry on living in your current home independently for years to come. These are set out below; if you would like Rugby Borough Council to provide more information on any of them please tick the relevant boxes:					
Assistive technology (e.g. lifeline systems so you can get help in an emergency)					
Grants and loans to help you get your property adapted to meet your needs					
Assistance with home repairs					

PLEASE COMPLETE QUESTIONS 6 - 14 IF ANY OF THE FOLLOWING APPLY:

- YOU ARE IN NEED OF LOCAL HOUSING OF ANY TYPE
- SOMEONE IN YOUR HOUSEHOLD NEEDS, OR IS LIKELY TO NEED, LOCAL HOUSING WITHIN THE VILLAGE
- YOU HAVE A STRONG LOCAL CONNECTION TO THE VILLAGE AND REQUIRE HOUSING WITHIN IT (THIS INCLUDES THOSE
 WHO NO LONGER LIVE IN THE VILLAGE)

THE HOMES THAT MAY RESULT FROM THIS SURVEY COULD INCLUDE:

- AFFORDABLE / SOCIAL RENTED HOMES
- AFFORDABLE SHARED OWNERSHIP HOMES
- OPEN MARKET / PRIVATE SALE HOMES
- OPEN MARKET / PRIVATE RENT HOMES

IF THE ABOVE DOES NOT APPLY TO YOU THEN PLEASE COMPLETE QUESTION 14 AND RETURN THE FORM IN THE FREEPOST ENVELOPE PROVIDED.

Q6 - DETAILS OF PERSON REQUIRING HOUSING

Name	Mr/Mrs/Miss/Ms Date of birth				
Address					
Telephone numbers	Home: Work:				
When will you require alternative accommodation? (please tick)	Immediately				
How long do you think you will need	0-1 year				
this accommodation for? (please tick)	5-10 years				
What is your	Owner occupier-mortgage Owner occupier-no mortgage				
current housing	Private renting				
situation?	Rented Council house Housing Assoc. shared ownership				
	Living with parents \Box Accommodation tied to employment \Box				
(please tick)	Other (please specify)				
Do you live in:	House □ Bungalow □ Flat/apartment □ Mobile home □				
	Other (please specify)				
(please tick)	Number of bedrooms: $1 \square 2 \square 3 \square 4 \square 5+ \square$				
Q7 - HOUSING NEED					
Please indicate why	Need larger accommodation Need smaller accommodation				
you feel you will	Need independent accommodation ☐ Need first home ☐				
need alternative accommodation	Need to be closer to employment \Box Need to change tenure \Box				
accommodation	Need to be closer to carer/dependent \square Need cheaper home \square				
	Need to move to sheltered housing $\ \square$ Need to avoid harassment $\ \square$				
(please tick all	Need to change for physical reasons $\ \square$ Need security of tenancy $\ \square$				
boxes that apply)	Other				
ADDITIONAL COMMENTS					

.....

Q8 - Lo	Q8 - LOCAL CONNECTION									
Have previo Have perma Have immed			e in the parish							
	kes that apply)						(ptee		·····	
	MILY DETAILS (IF									
Title	Surn	ame	Fi	rst nam	ne	Rel	Relationship to you Date			irth
Q10 - S	PECIAL REQUIRE	MENTS							l	
housing (e.g. m	Please state if there are any specific housing needs (e.g. mobility / disability requirements including sensory, learning disabilities)									
	OUSING REQUIRE									
What w	ould be the uitable type	Open marke	• •				Open market / private rented housing *			
of hous	of housing for you? Affordable housing *		/ social rented			Affordable Shared Ownership housing *				
	(please tick)	Retirement	housing*	Ţ						
	ype/size of			Н	ouse		Bungalow		Flat	
	nodation be suitable?		1 bed □							
would k	oc sarrabre.		2 bed 3 bed							
(pl	ease tick all		l bed							
· ·	xes that apply)	Ţ	bed+							
Q12 - F	INANCIAL INFOR	NATION (THIS IN	IFORMATIO	N ENSUF	RES THA	T THE H	DUSING IS	SUITABLE/A	FFORDABLE)	
	the basic ann		Below £	•			£19,999)-£24,999	
nousen	old income (pr	e tax):	£25-£29	•			£39,999)-£49,999	
			£50-£5	•			£69,999)-£79,999	
			£80-£8	,			£99,999		0-£125,000	
		(please tick)	£126-£1	•			175,000		5-£200,000	
How is	this income ea	,	£201-£2	25,000		£226-£	250,000	L £Z	51,000 +	
	ase tick all boxe		Sal	lary [-		Means	tested be	enefits 🗆	
What sa	avings do you h		Below i	£1,000		£1-	£4,999	□ £!	5-£9,999	
		(please tick)	£10-£1	9,999		£20-	£29,999	□ £3	30,000 +	
	equire Shared		Maximum	n mort	gage					
	n market housi ximum amount		(assume	3 x joii	nt inco	me)	£			
could afford?			Equity in existing property £							

ADDITIONAL COMMENTS	

Savings

Other

TOTAL

(please complete)



£

£

£

If you require rented	£65-£69		£70-£74		£75-£79				
(social, market or pri	,	£80-£84		£85-£89		£90-£94			
is the maximum rent	•	£95-£99		£100-£109		£110-£119			
afford to pay per week?		£120-129		£130-£139		£140-£149			
	(please tick)	£150-159		£160-£169		£170 +			
Q13 - Housing Registe	:R								
Are you enlisted on			Yes	□ No □					
Housing Registers?	Local Authority Housing Register 🔲								
(please tick all boxes that apply)	(please sup	ply your Local	Autho	ority Housing Reg	giste	r number)		

If you are not enlisted on a housing register we would recommend that you do so. Please contact Rugby Borough Council on 01788 533 533 or www.rugby.gov.uk

Housing Association Register

Q14 - LOCATION OF HOUSING

If a property	
became available in	Only Brandon 🚨
one village in the	only brancon =
Parish, please	Only Problem
indicate where you	Only Bretford 🚨
would be happy	
(<u>not prefer</u>) to live?	Either village \square
(please tick one box)	

THANK YOU FOR TAKING THE TIME TO COMPLETE THIS FORM PLEASE RETURN IT IN THE FREEPOST ENVELOPE PROVIDED BY 26^{TH} OCTOBER

*Additional Information on Property Types and Tenures

Any small scale housing scheme *could* include a mix of property sizes, types and tenures. The following explains the various tenures.

Open market / private sale housing is private housing where prices are set according to the open market.

Open market / private rent are properties let on assured shorthold tenancies where the level of rent would be set according to the open market.

Affordable / social rented housing properties are made available at an affordable rent (up to 80% of market rent) to those who cannot afford to rent or purchase on the open market and are considered to be in housing need by the Local Authority.

Shared Ownership is an alternative to renting or full ownership of a home. It is particularly suitable for people who have a regular income and want to buy their own home but cannot currently afford to do so. Shared owners can buy a share of their home and pay a small rent on the remaining share but are not able to buy the property outright when it is in a rural area. If the property is sold, it would be valued and the shared owner would receive their proportion of the sale price. In this way they would benefit/suffer from any increase/decrease in the value of the property, should this occur.

Retirement housing is for people over the age of 55 who do not require nursing care but whose day-to-day independent living would benefit from surroundings more capable of adapting to their needs and lifestyle. Retirement housing can be for sale, lease or rent.

If you have any questions regarding this survey please contact Richard Mugglestone at:

Midlands Rural Housing, Whitwick Business Centre, Stenson Road, Coalville, Leicestershire LE67 4JP t: 0300 1234 009 I w: www.midlandsruralhousing.org I e: enquiries@midlandsrural.org.uk

ADDITIONAL COMMENTS	



A DETAILED INVESTIGATION INTO THE HOUSING NEEDS OF BRANDON



PRODUCED BY

MIDLANDS RURAL HOUSING

MARCH 2016



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1. Summary

- A Housing Needs Survey was carried out in the village of Brandon in October and November 2015.
- Results obtained showed there was a need in the next 5 years for 1 open market (sale) home and 4 affordable homes for local people enabling them to be suitably housed within the community. A further 2 households were found to be in affordable housing need in Bretford but they would move to Brandon if a home was available.
- If an affordable need was found in the future, local needs affordable homes 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 the local homes that are needed are developed as part of a larger development if the opportunity arises and if the needs cannot be met by existing properties.
- The housing needs that have been identified along with the potential ways to meet them, if desired and necessary will be explored further by Rugby Borough Council and Midlands Rural Housing in consultation with the Parish Council and the local community.

2. Introduction

Midlands Rural Housing (MRH) is one of the leading providers of rural housing services in the UK. MRH works with government organisations, developers, architects, builders, parish councils, local authorities, and housing providers to assess the needs for as well as enable access to excellent affordable homes in the Midlands. More details of the work of MRH can be found on the web site (www.midlandsrural.org.uk).

In Rugby, MRH carry out rural housing enabling services for the Borough Council. Rugby Borough Council instructed MRH to investigate the local housing needs of the residents of Brandon as part of the programme of Housing Needs Surveys that is taking place across the area to understand the housing needs of rural communities. MRH worked with Brandon & Bretford Parish Council to agree and arrange the Housing Needs Survey of the village.

¹ An exception site is a piece of land outside but touching the village boundary that can be developed as an exception to normal planning policy. Planning permission is only granted on sites where it has been demonstrated that housing is needed and the homes provided will be affordable and reserved for local people as a priority in perpetuity i.e. now and in the future.



3. Rural housing and the Housing Needs Survey

Average property prices in rural areas have increased more than urban areas in monetary terms over the past 5 years 2 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 from £20,000 to £50,000 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 750,000³. 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 Brandon.

The Brandon village Housing Needs Survey questionnaires were delivered to every household in the village in mid October. The return date for the survey was 16th November and returns were made via a postage paid envelope directly to MRH. Survey forms were distributed to all households in the village as well as to those who contacted MRH to say that they had moved away from Brandon or had a strong connection to the village and wished to complete a form. In total 256 survey forms were distributed. An identical survey was also conducted in Bretford at the same time so a picture for the whole Parish could be ascertained.

The Housing Needs Survey was conducted in order to obtain clear evidence of any local housing need for a range of housing tenures for Brandon residents. This evidence will be made available to Rugby Borough Council; Brandon 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 planners and parish organisations evidence that can be used to obtain an element of 'local needs' housing in negotiations with house builders, should such situations 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, parish council and neighbourhood planning activities. Such information can be acted upon locally and taken on board in the decision making process when housing issues arise.



² Halifax Rural Housing Review 2015- "a house in a rural area costs £206,423 on average, which is 13 per cent more than the typical cost of a property in an urban area at £182,710."

³ National Housing Federation, Rural housing research report 2015

4. Conclusion

MRH has conducted a detailed study of the housing needs of Brandon up to 2020. This study has not only investigated the affordable housing need of the village, but also for market rent level housing and open market housing.

The survey has identified a need for affordable and open market properties in need in the next 5 years for those with a connection to Brandon.

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

- 1 were assessed as being in need of open market housing (for local people) to purchase
 - 1 x 3 bed bungalow open market purchase
- 4 were assessed as being in need of affordable housing for rent or shared ownership
 - 2 x 2 bed house affordable rented
 - 1 x 3 bed house affordable rented
 - 1 x 3 bed house shared ownership

The Rugby Borough Council Housing Register was also cross referenced and 17 households with a connection to the Parish are on the register with an interest to live in affordable housing in Brandon/Bretford. None of these applicants have current Parish residency and we cannot access the detailed local connection to qualify for this report and for 'local needs housing'. However, further investigation of these needs is advisable as it may mean that the affordable housing needs are greater than the ones found through this survey.

THERE IS AN IDENTIFIED NEED FOR 1 OPEN MARKET HOME AND 4 AFFORDABLE HOMES IN BRANDON FOR THOSE WITH A LOCAL CONNECTION

A FURTHER 2 AFFORDABLE HOMES ARE NEEDED IN

BRETFORD BUT THOSE HOUSEHOLDS WOULD MOVE TO

BRANDON IF A SUITABLE HOME WAS AVAILABLE



Appendix 1 - Housing Need Analysis

Of the 54 returns, 49 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 and comments on life in the village. It was, therefore, not necessary to process these in the 'housing needs analysis' as they had not indicated a housing need for the next 5 years.

i) Respondent analysis

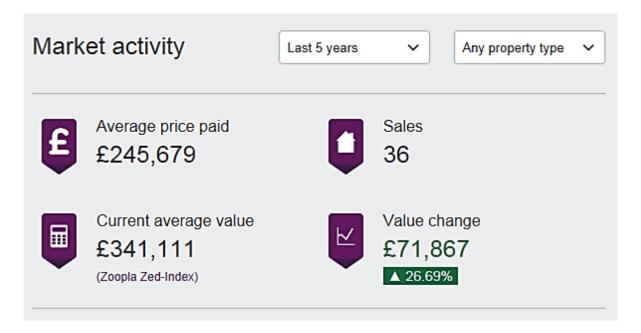
The following table lists details of the 5 respondents who stated that they are in housing need in the next 5 years. Respondents were asked to identify what they felt is needed in terms of property type and size together with a preferred tenure type. In reality it may not be possible to meet the aspirations of each respondent. Incomes and likely property prices are considered in order to ensure that any proposed future homes would indeed meet the needs of those to be housed. Therefore a 'likely allocation/purchase' is suggested to outline realistic provision.

RESPONDENTS BELOW HAVE A NEED THAT IN THE NEXT 5 YEARS									
Ref	Local Connection?	On Housing Register?	Household details	Reasons for need	Preferred home and tenure	Likely allocation / purchase			
2	Yes	Yes	Family living with extended family	Need independent home	3 bed house - Affordable rented Want to remain in Brandon	3 bed house - Affordable rented			
17	Yes	No	Family living with extended family	Need independent home	1 / 2 bed house - Affordable rented Would live in Brandon or Bretford	2 bed house - Affordable rented			

Ref	Local Connection?	On Housing Register?	Household details	Reasons for need	Preferred home and tenure	Likely allocation / purchase
30	Yes	No	Family living in privately rented home	Need first home	2 / 3 bed house Shared ownership Would live in Brandon or Bretford	3 bed house - Shared ownership
46	Yes	No	Couple living in own home	Need smaller home	2 / 3 bed house / bungalow - Open market Want to remain in Brandon	3 bed bungalow - Open market
54	Yes	No	Family living in privately rented home	Need cheaper home with security of tenancy	2 / 3 bed house / bungalow - Affordable rented Want to remain in Brandon	2 bed house - Affordable rented

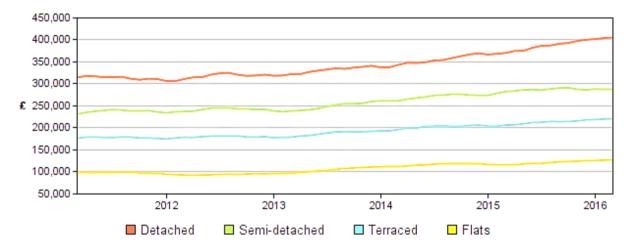
The Rugby Borough Council Housing Register was also cross referenced and 17 households with a connection to the Parish are on the register with an interest to live in affordable housing in Brandon/Bretford. None of these applicants have current Parish residency and we cannot access the detailed local connection to qualify for this report and for 'local needs housing'. However, further investigation of these needs is advisable as it may mean that the affordable housing needs are greater than the ones found through this survey.

ii) House price trends



Property prices in the Brandon have, overall, increased over the past 5 years. During that period prices have increased by an average of 26.69% (£71,867).

Value trends in Brandon, Coventry



iii) Local context - properties for sale

By way of local context, the tables below shows prices of properties that were for sale or private rent in Brandon in March 2016 (source: www.zoopla.com).

Current asking prices in Brandon, West Midlands

Average: £325,000

Property type	1 bed	2 beds	3 beds	4 beds	5 beds
Houses	-	-	-	£325,000 (1)	-
Flats	-	-	-	-	-
All	-	-	-	£325,000 (1)	-

Current asking rents in Brandon, West Midlands

Property type	1 bed	2 beds	3 beds	4 beds	5 beds
Houses	-	-	-	-	-
Flats	-	-	-	-	-
All	-	-	-	-	-

There is currently only one property for sale in Brandon which is a four bed home with an asking price of £325,000. There are currently no properties to rent in the village.

iv) Local context - properties sold

Property value data/graphs for Brandon, West Midlands

Property type	Avg. current value	Avg. £ per sq ft.	Avg. # beds	Avg. £ paid (last 12m)
Detached	£404,397	£262	3.7	£323,333
Semi-detached	£287,118	-	3.1	£200,000
Terraced	£219,918	£210	2.5	£157,917
Flats	-	-	-	-

Affordability is calculated using a mortgage multiplier of 3.5 times household income with a 20% deposit.

The average property price for actual sales since March 2015 (total 10 sales) can be seen on the right hand column of the chart above. The average current value for each property type can be seen in the left hand column. Based on the affordability criteria explained above, to purchase the 'cheapest' property type at the average price paid over the last 12 months (a terraced home at £157,917) would require a deposit of £31,500 and income of over £36,000 per annum.



Appendix 2 - Respondent details

A total of 256 survey forms were distributed and 54 were received in return, giving a return rate of 21% against the number distributed. In our experience this is an average level of response for a survey of this kind. It is only those who have a housing need or are interested in a local 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:

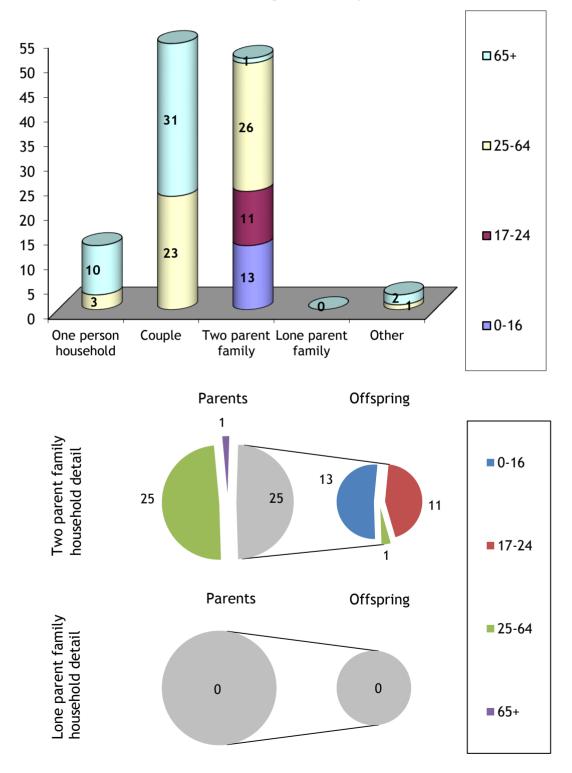


Fig 1.1 - Household type



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

The largest number of responses (27) was from those living in from couple only households. 57% of people in those households were 65 years and over and 43% were aged between 25-64 years old.

13 responses were received from two parent family households. The parents of these households were mostly aged between 25-64 years old and the offspring living in the two parent family households were of varying ages. 52% of the offspring were under 16 years old; 44% were 17-24 years old and 4% were aged between 25-64 years old. These 12 cases of people aged 17 years and over could point to 'concealed households' where young adults and adults are still living with parents when they may like to live elsewhere in the near future.

There were 13 responses from one person households (77% of which were aged 65+ years old, with 23% being aged between 25-64 years old) and 1 responses from a household defined as 'other'.

ii) Tenure of all respondents

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

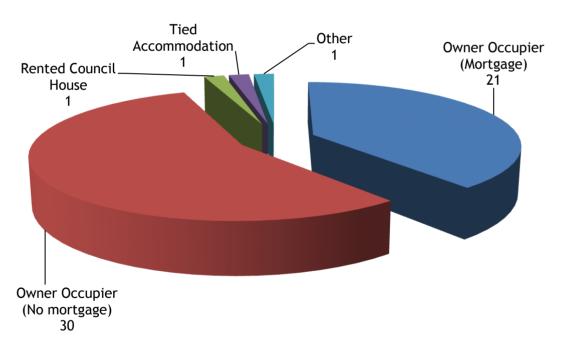


Fig 1.2 - Tenure of respondents

It shows that owner-occupiers were by far the largest tenure group accounting for 94% of replies (56% of total survey respondents have no outstanding mortgage on their property and 39% have a mortgage on their home).

2% of responses came from those living in a rented council house; 2% from those in accommodation tied to employment; and 2% from households defined as 'other'.

iii) Property Types

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

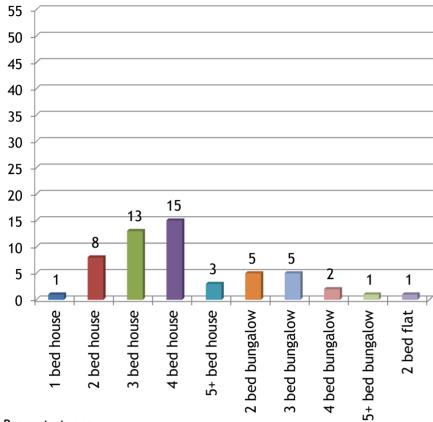


Fig 1.3 - Property types

Those living in 4 bedroom houses were the largest group (28% of responses), followed by those living in 3 bedroom houses (24%). 26% of responses were from people living in a bungalow.

iv) Length of residence in village

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

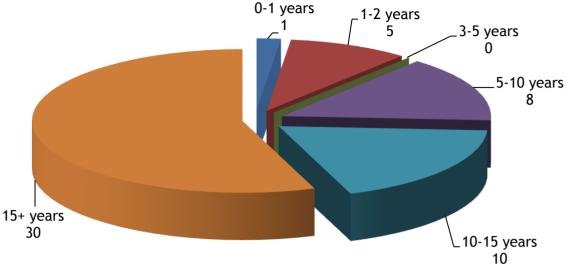


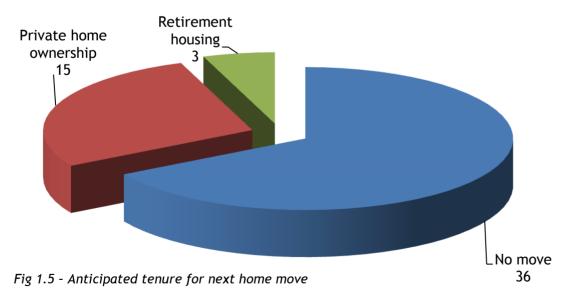
Fig 1.4 - Length of residence in village

It shows that over half of respondents (56%) have lived in the village for in excess of 15 years.

19% of respondents have lived in Brandon for between 10 and 15 years, and 15% have been there for between 5 and 10 years. 11% 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:



Two thirds (67%) of completed questionnaires came from villagers who do not expect to move home again. 28% of people anticipate their next property being a privately owned home and 6% 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):

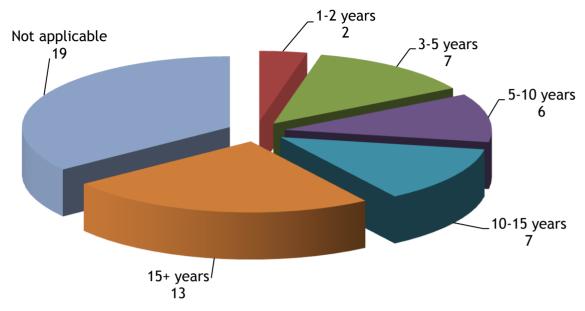


Fig 1.6 - Anticipated tenure for next home move

59% of responses came from households that do not expect to move again or expect any move to be at least 15 years away. 13% of respondents expect their next home move to be in 10-15 years and 11% anticipate moving in 5-10 years time.

13% believe they will move in 3-5 years whilst 4% of respondents expect to move within 2 years.

vii) Life in the village

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

The views expressed allow a picture of life within the village 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 village residents how they felt about the 'positive' factors of life in Brandon.

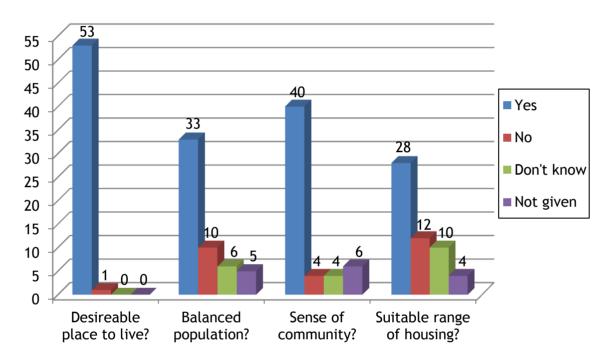


Fig 1.7 - Life in the village - positive factors

From fig 1.7, above, it can be seen that the majority of respondents are very positive about life in Brandon village. 98% believed that the village is a desirable place to live and 74% thought that it enjoys a sense of community.

61% of completed questionnaires came from those who believed that the village has a balanced population (19% did not). 52% of responses said that the village had a suitable range of housing whilst 22% said that it did not.

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

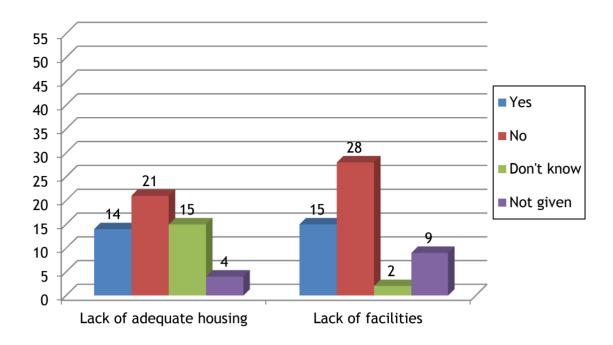


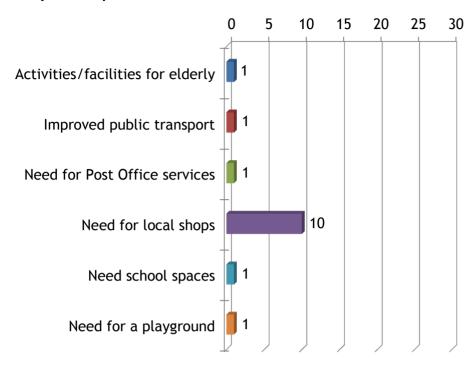
Fig 1.8 - Life in the village - negative factors

As can be seen from fig 1.8, above, 39% of respondents believed that <u>there is not</u> a lack of adequate housing in Brandon whilst 26% of returned surveys felt that <u>there is</u>.

Respondents' perception on whether the village is well served by facilities saw 28% of respondents stating that <u>there is</u> a lack of facilities in the village whilst 52% felt that <u>there is not</u>.

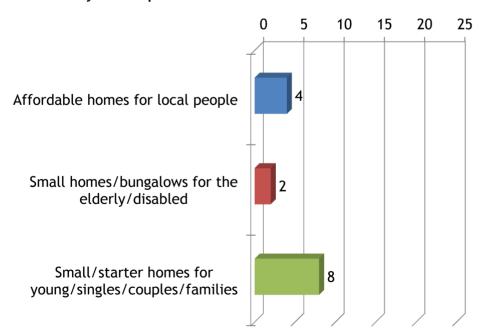
Some respondents provided further details around their thoughts on this question. These can be found on the following two pages.

Do you feel that the village suffers from a lack of facilities? Those that answered 'yes' and provided a comment can be summarised as:



Of the 15 responses (28%) who felt that the village lacked facilities the majority of these were focused around the requirements for local shops.

Do you feel that the village suffers from a lack of adequate housing? Those that answered 'yes' and provided a comment can be summarised as:



Of the 14 responses (26%) who felt that the village had a lack of adequate housing, most responses felt that small, starter homes were missing or needed as well as affordable homes for local people.

viii) Migration

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

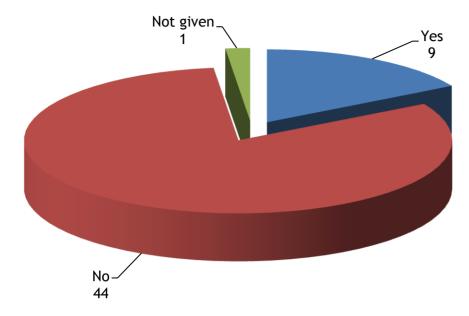


Fig 1.9 - Migration

Fig 1.9 shows that 17% of village residents who returned questionnaires were aware of others who have had to leave the village in the last 5 years due to a lack of suitable or affordable accommodation.

These 'leaving' people/families may 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.

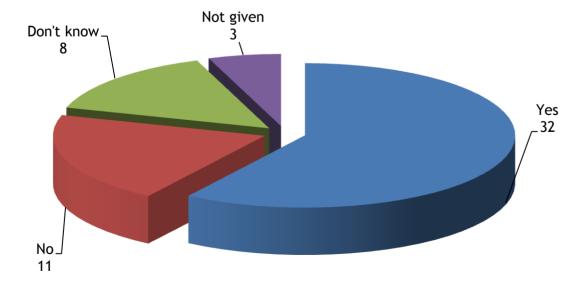


Fig 2.0 - Support for affordable homes for local people

Fig 2.0, above, shows that over half of respondents (59%) stated that they <u>are in favour</u> of an affordable housing scheme for local people and would support such development while 20% said that they <u>are not in favour</u>. 15% of respondents were not sure at this stage.

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A DETAILED INVESTIGATION INTO THE HOUSING NEEDS OF BRETFORD



PRODUCED BY

MIDLANDS RURAL HOUSING

MARCH 2016



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1. Summary

- A Housing Needs Survey was carried out in the village of Bretford in October and November 2015.
- Results obtained showed there was a need in the next 5 years for 0 open market (sale) homes and 2 affordable homes for local people enabling them to be suitably housed within the community. Both of the households in need of affordable housing would move to Brandon if a suitable home was available.
- If an affordable need was found in the future, local needs affordable homes 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 the local homes that are needed are developed as part of a larger development if the opportunity arises and if the needs cannot be met by existing properties.
- The housing needs that have been identified along with the potential ways to meet them, if desired and necessary will be explored further by Rugby Borough Council and Midlands Rural Housing in consultation with the Parish Council and the local community.

2. Introduction

Midlands Rural Housing (MRH) is one of the leading providers of rural housing services in the UK. MRH works with government organisations, developers, architects, builders, parish councils, local authorities, and housing providers to assess the needs for as well as enable access to excellent affordable homes in the Midlands. More details of the work of MRH can be found on the web site (www.midlandsrural.org.uk).

In Rugby, MRH carry out rural housing enabling services for the Borough Council. Rugby Borough Council instructed MRH to investigate the local housing needs of the residents of Bretford as part of the programme of Housing Needs Surveys that is taking place across the area to understand the housing needs of rural communities. MRH worked with Brandon & Bretford Parish Council to agree and arrange the Housing Needs Survey of the village.

¹ An exception site is a piece of land outside but touching the village boundary that can be developed as an exception to normal planning policy. Planning permission is only granted on sites where it has been demonstrated that housing is needed and the homes provided will be affordable and reserved for local people as a priority in perpetuity i.e. now and in the future.



3. Rural housing and the Housing Needs Survey

Average property prices in rural areas have increased more than urban areas in monetary terms over the past 5 years 2 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 from £20,000 to £50,000 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 750,000³. 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 Bretford.

The Bretford village Housing Needs Survey questionnaires were delivered to every household in the village in mid October. The return date for the survey was 16th November and returns were made via a postage paid envelope directly to MRH. Survey forms were distributed to all households in the village as well as to those who contacted MRH to say that they had moved away from Bretford or had a strong connection to the village and wished to complete a form. In total 48 survey forms were distributed. An identical survey was also conducted in Bretford at the same time so a picture for the whole Parish could be ascertained.

The Housing Needs Survey was conducted in order to obtain clear evidence of any local housing need for a range of housing tenures for Bretford residents. This evidence will be made available to Rugby Borough Council; Bretford 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 planners and parish organisations evidence that can be used to obtain an element of 'local needs' housing in negotiations with house builders, should such situations 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, parish council and neighbourhood planning activities. Such information can be acted upon locally and taken on board in the decision making process when housing issues arise.



² Halifax Rural Housing Review 2015- "a house in a rural area costs £206,423 on average, which is 13 per cent more than the typical cost of a property in an urban area at £182,710."

³ National Housing Federation, Rural housing research report 2015

4. Conclusion

MRH has conducted a detailed study of the housing needs of Bretford up to 2020. This study has not only investigated the affordable housing need of the village, but also for market rent level housing and open market housing.

The survey has identified a need for affordable and open market properties in need in the next 5 years for those with a connection to Bretford.

Of the 2 respondents who indicated a housing need in the next 5 years:

- 0 were assessed as being in need of open market housing (for local people) to purchase
- 2 were assessed as being in need of affordable housing for rent or shared ownership:
 - 1 x 2 bed house shared ownership
 - 1 x 3 bed house affordable rented

Both of these households would live in a suitable house in Bretford or Brandon.

The affordable housing need results were cross referenced with the Rugby Borough Council Housing Register to ensure a true picture of local housing need can be reported. These connections were to the Parish as a whole so these housing needs were added to the Brandon Housing Needs Survey report.

THERE IS AN IDENTIFIED NEED FOR O OPEN MARKET HOMES AND 2 AFFORDABLE HOMES IN BRETFORD FOR THOSE WITH A LOCAL CONNECTION

THOSE IN HOUSING NEED WOULD MOVE TO BRANDON

IF A SUITABLE HOME WAS AVAILABLE



Appendix 1 - Housing Need Analysis

Of the 15 returns, 13 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 and comments on life in the village. It was, therefore, not necessary to process these in the 'housing needs analysis' as they had not indicated a housing need for the next 5 years.

i) Respondent analysis

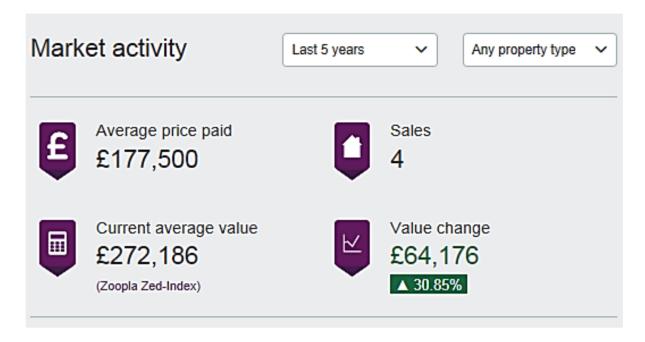
The following table lists details of the 2 respondents who stated that they are in housing need in the next 5 years. Respondents were asked to identify what they felt is needed in terms of property type and size together with a preferred tenure type. In reality it may not be possible to meet the aspirations of each respondent. Incomes and likely property prices are considered in order to ensure that any proposed future homes would indeed meet the needs of those to be housed. Therefore a 'likely allocation/purchase' is suggested to outline realistic provision.

	RESPONDENTS BELOW HAVE A NEED THAT IN THE NEXT 5 YEARS						
Ref	Local Connection?	On Housing Register?	Household details	Reasons for need	Preferred home and tenure	Likely allocation / purchase	
3	Yes	No	Single person living with family	Need independent home (first home)	1 / 2 / 3 bed house / bungalow / flat - Open market purchase Would live in Brandon or Bretford	2 bed house - Shared ownership	
10	Yes	Yes	Family living in private rented home	Need cheaper home	3 / 4 bed house - Affordable rented / shared ownership Would live in Brandon or Bretford	3 bed house - Affordable rented	

The Rugby Borough Council Housing Register was also cross referenced and households with a strong local connection on the register with an application to live in affordable housing in Brandon or Bretford were added to the Brandon Housing Needs Survey report.

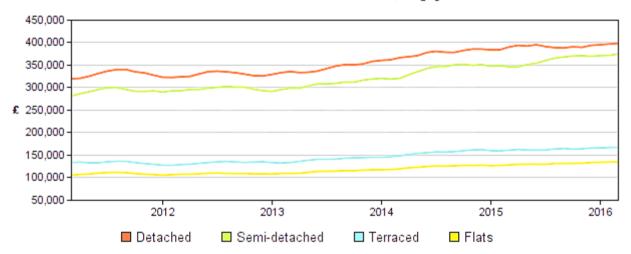


ii) House price trends



Property prices in the Bretford have, overall, increased over the past 5 years. During that period prices have increased by an average of 30.85% (£64,176).

Value trends in Bretford, Rugby



iii) Local context - properties for sale

By way of local context, the tables below shows prices of properties that were for sale or private rent in Bretford in March 2016 (source: www.zoopla.com).

Current asking prices in Bretford

Average: £125,000

Property type	1 bed	2 beds	3 beds	4 beds	5 beds
Houses	£125,000 (<u>1</u>)	-	-	-	-
Flats	-	-	-	-	-
All	£125,000 (1)	-	-	-	-

Current asking rents in Bretford

Property type	1 bed	2 beds	3 beds	4 beds	5 beds
Houses	-	-	-	-	-
Flats	-	-	-	-	-
All	-	-	-	-	-

There is currently only one property for sale in Bretford which is a one bed home with an asking price of £125,000. There are currently no properties to rent in the village.

iv) Local context - properties sold

Property value data/graphs for Bretford

Property type	Avg. current value	Avg. £ per sq ft.	Avg. # beds	Avg. € paid (last 12m)
Detached	£397,360	-	3.6	-
Semi-detached	£373,568	-	2.7	-
Terraced	£166,667	-	2.0	-
Flats	-	-	_	_

Affordability is calculated using a mortgage multiplier of 3.5 times household income with a 20% deposit.

The average property price for actual sales since March 2015 (no sales) can be seen on the right hand column of the chart above. The average current value for each property type can be seen in the left hand column. Based on the affordability criteria explained above, to purchase the 'cheapest' property type at the average current value (a terraced home at £166,667) would require a deposit of £33,300 and income of over £38,000 per annum.



Appendix 2 - Respondent details

A total of 48 survey forms were distributed and 15 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. It is only those who have a housing need or are interested in a local 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:

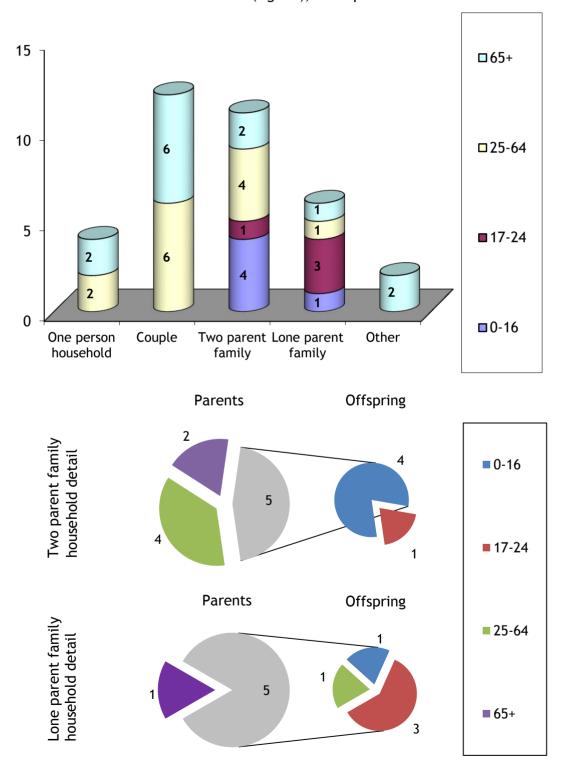


Fig 1.1 - Household type

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

The largest number of responses (6) was from those living in from couple only households. 50% of people in those households were 65 years and over and 50% were aged between 25-64 years old.

4 responses were received from family households. The parents of these households were all aged between 25 years and over and the offspring living in the family households were of varying ages. 50% of the offspring were under 16 years old; 40% were 17-24 years old and 10% were aged between 25-64 years old. These 5 cases of people aged 17 years and over could point to 'concealed households' where young adults and adults are still living with parents when they may like to live elsewhere in the pear future.

There were 4 responses from one person households (50% of which were aged 65+ years old, with 50% being aged between 25-64 years old) and 1 response from a household defined as 'other'.

ii) Tenure of all respondents

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

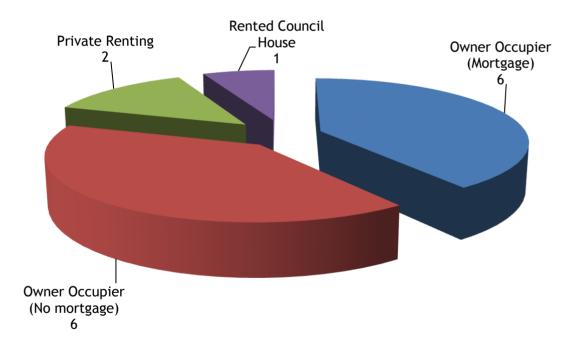


Fig 1.2 - Tenure of respondents

It shows that owner-occupiers were by far the largest tenure group accounting for 80% of replies (40% of total survey respondents have no outstanding mortgage on their property and 40% have a mortgage on their home).

13% of responses came from households that are privately renting their homes and 7% of responses came from those living in a rented council house.

iii) Property Types

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

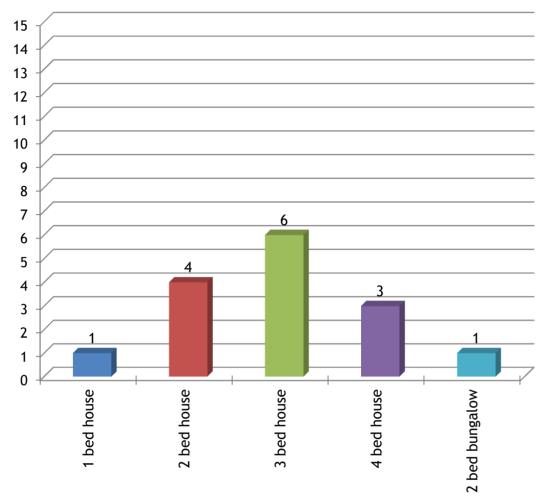
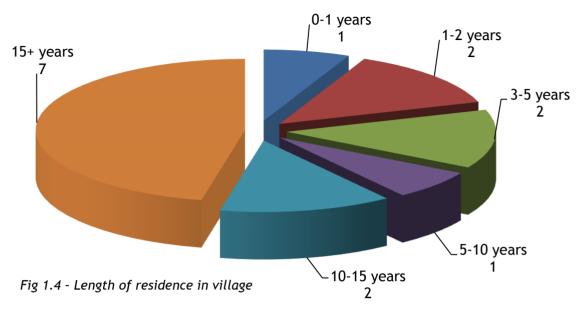


Fig 1.3 - Property types

Those living in 3 bedroom houses were the largest group (40% of responses), followed by those living in 3 bedroom houses (27%). 7% of responses were from people living in a bungalow.

iv) Length of residence in village

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



It shows that almost half of respondents (47%) have lived in the village for in excess of 15 years.

13% of respondents have lived in Bretford for between 10 and 15 years, and 7% have been there for between 5 and 10 years. A third of responses (33%) 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:

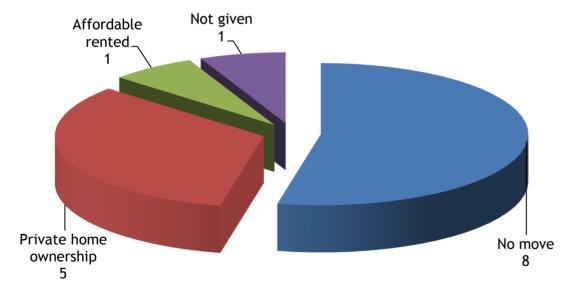


Fig 1.5 - Anticipated tenure for next home move

53% of completed questionnaires came from villagers who do not expect to move home again. 33% of people anticipate their next property being a privately owned home and 7% believe they will move into affordable rented housing.

vi) Anticipated next home move - time

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

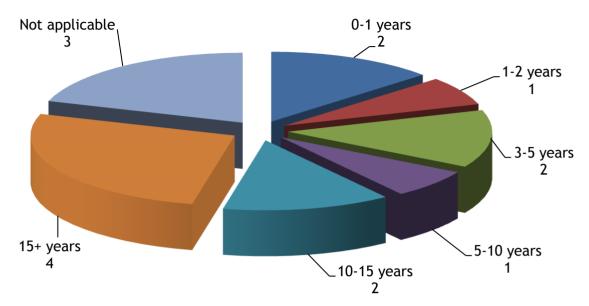


Fig 1.6 - Anticipated tenure for next home move

47% of responses came from households that do not expect to move again or expect any move to be at least 15 years away. 13% of respondents expect their next home move to be in 10-15 years and 7% anticipate moving in 5-10 years time.

13% believe they will move in 3-5 years whilst 20% of respondents expect to move within 2 years.

vii) Life in the village

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

The views expressed allow a picture of life within the village 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 village residents how they felt about the 'positive' factors of life in Bretford.

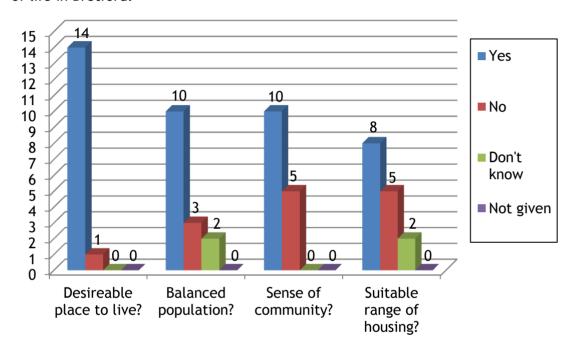


Fig 1.7 - Life in the village - positive factors

From fig 1.7, above, it can be seen that the majority of respondents are very positive about life in Bretford village. 93% believed that the village is a desirable place to live and 67% thought that it enjoys a sense of community.

67% of completed questionnaires came from those who believed that the village has a balanced population. 53% of responses said that the village had a suitable range of housing whilst 33% said that it did not.

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

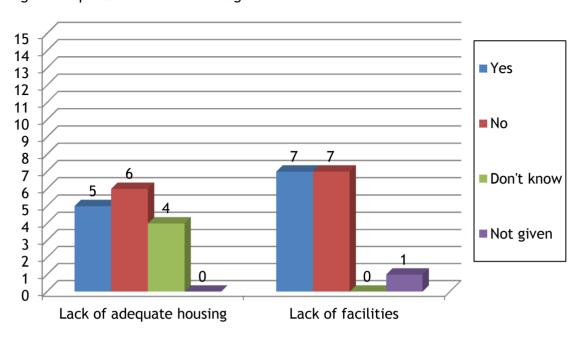


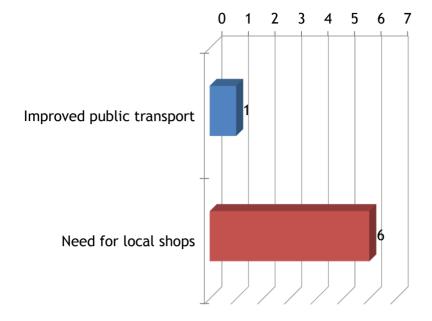
Fig 1.8 - Life in the village - negative factors

As can be seen from fig 1.8, above, 40% of respondents believed that <u>there is not</u> a lack of adequate housing in Bretford whilst 33% of returned surveys felt that <u>there is</u>.

Respondents' perception on whether the village is well served by facilities saw 47% of respondents stating that <u>there is</u> a lack of facilities in the village whilst 47% felt that <u>there is not</u>.

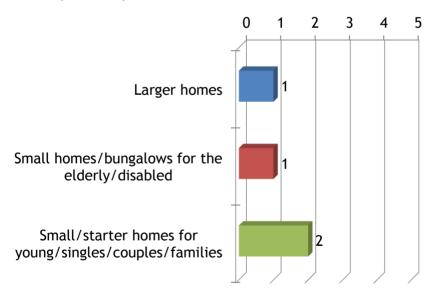
Some respondents provided further details around their thoughts on this question. These can be found on the following page.

Do you feel that the village suffers from a lack of facilities? Those that answered 'yes' and provided a comment can be summarised as:



Of the 7 responses (47%) who felt that the village lacked facilities the majority of these were focused around the requirements for local shops.

Do you feel that the village suffers from a lack of adequate housing? Those that answered 'yes' and provided a comment can be summarised as:



Of the 5 responses (33%) who felt that the village had a lack of adequate housing, responses were split between the perceived need for small, starter homes for the young as well as small homes for the elderly and some larger homes.

viii) Migration

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

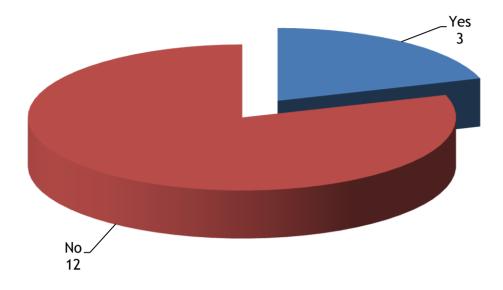


Fig 1.9 - Migration

Fig 1.9 shows that 20% of village residents who returned questionnaires were aware of others who have had to leave the village in the last 5 years due to a lack of suitable or affordable accommodation.

These 'leaving' people/families may 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.

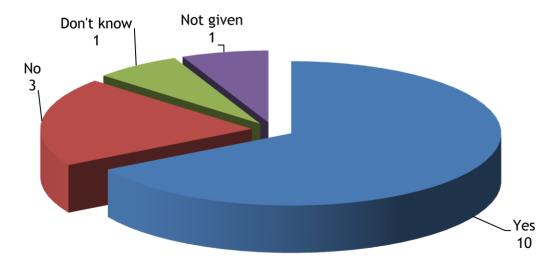


Fig 2.0 - Support for affordable homes for local people

Fig 2.0, above, shows that two thirds of respondents (67%) stated that they <u>are in favour</u> of an affordable housing scheme for local people and would support such development while 20% said that they <u>are not in favour</u>. 13% of respondents were not sure at this stage or did not provide an answer.

Appendix 3 - Contact information

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