

A REAFFIRMATION OF HOUSING NEEDS SURVEY FOR FISKERTON cum MORTON



Produced by Midlands Rural Housing

July 2020



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1. Introduction

- 1.1. In June 2020 Midlands Rural Housing conducted a follow-up survey relating to the housing needs of Fiskerton cum Morton in order to confirm the current level of need for affordable and open market housing that exists in the village.
- 1.2. This 'Reaffirmation of Needs Survey' was carried out at the request of Newark and Sherwood District Council in order to update the findings of a previous housing needs survey completed in July 2016.

2. House Price Data – Properties for Sale

- 2.1. By way of local context, the tables below show prices of properties that were for sale or private rent in the Fiskerton area in July 2020 (source: www.zoopla.com). These figures provide an up to date picture of housing affordability and choice in the village at the time the survey was conducted.
- 2.2. At the time of this report being written (July 2020) there were 7 properties for sale in, or near to Fiskerton cum Morton.
- 2.3. There were 0 homes for private rent in the village.

Current asking prices in Fiskerton, Nottinghamshire

Average: **£528,750**

Property type	1 bed	2 beds	3 beds	4 beds	5 beds
Houses	-	£145,000 (1)	£310,000 (2)	£420,000 (2)	£887,500 (2)
Flats	-	-	-	-	-
All	-	£145,000 (1)	£310,000 (2)	£420,000 (2)	£887,500 (2)

Current asking rents in Fiskerton, Nottinghamshire

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

Table 1: Current Sale & Rental Values

3. House Price Data – Properties Sold

3.1. There have been 3 sales in the past 12 months in the village, 2 detached houses and 1 semi-detached house. The average price for property in Fiskerton stood at £423,327 in July 2020. Values show a fall of 6.91% in the six months since January 2020 and fall of 7.95% in the 12 months since July 2019.

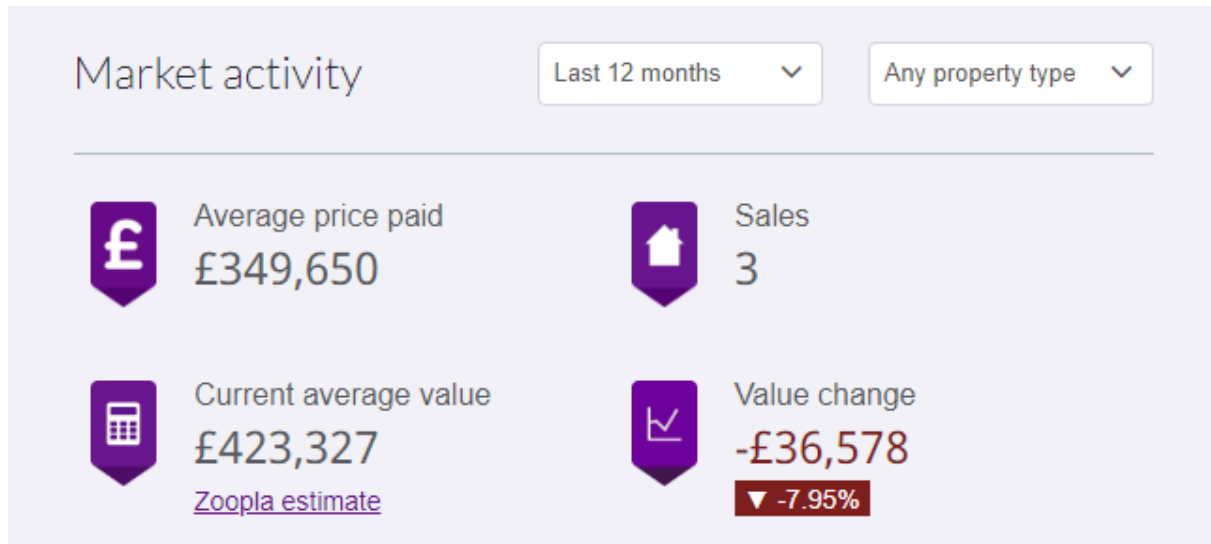
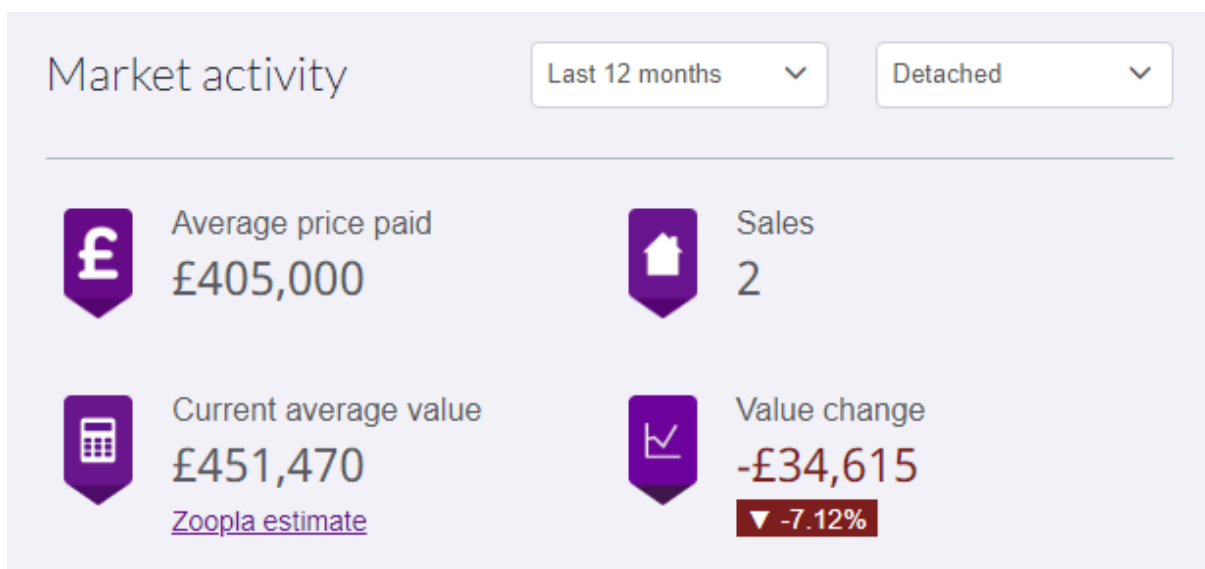
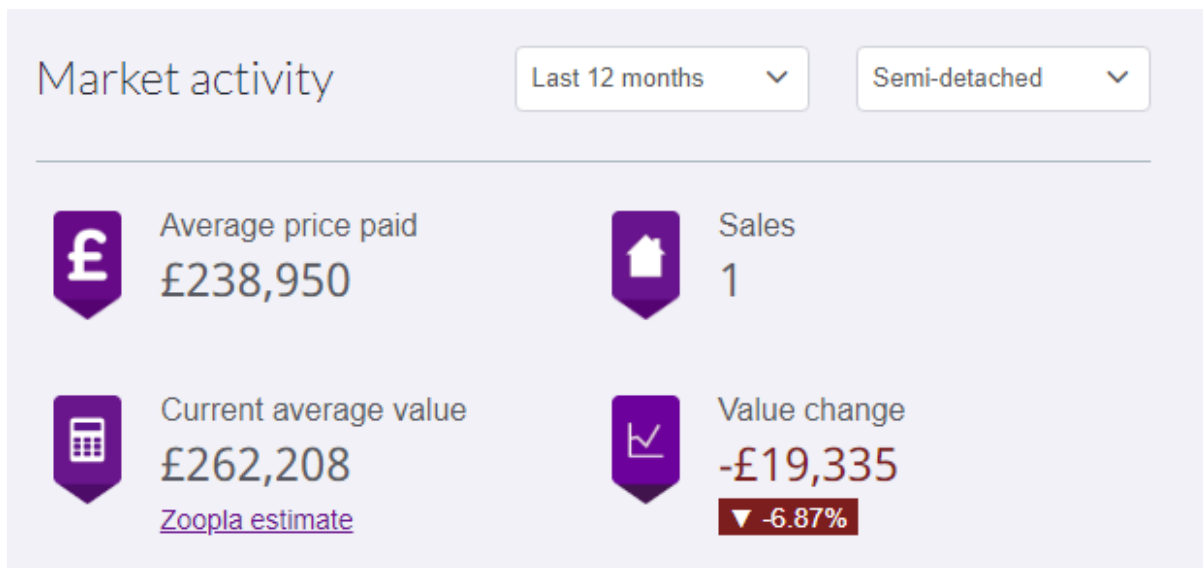


Table 2: Recent Market Activity

3.2. The average current value of properties can be seen in the left-hand column of the charts below. Based on lenders' affordability criteria (*Affordability is calculated using a mortgage multiplier of 3.5 times household income with a 10% deposit*), to purchase a semi-detached house at the average current value in Fiskerton (£262,208) would require a deposit of over £26,000 and an income of over £67,000 per annum. To purchase a detached property at the average current value in Fiskerton (£451,470) would require a deposit of over £45,000 and income of over £116,000 per annum.





3.3. House prices in Fiskerton are high and there is a limited range of property available either on the open market or on the private rental market. It is therefore difficult for local people who want to live in the village, particularly people on low incomes, to find suitable housing.

4. Results and Methodology

4.1. The original housing needs survey from 2016 generated 12 respondents who were found to need alternative open market housing in the village and two who were assessed as needing affordable housing.

4.2. The reaffirmation of needs survey questionnaires (see appendix 1) were sent out to 360 households in the village in June 2020. The closing date for replies was the 20th July 2020. Only those residents who considered themselves to be in need were asked to respond.

4.3. Three households responded to the survey and two of them responded on behalf of more than one person, making 5 responses in total. 2 were assessed as requiring alternative open market homes in the village and 3 were assessed as requiring affordable shared ownership properties.

4.4. The 2 respondents requiring open market housing have the following requirements:

- ✓ 1 x 3-bedroom house
- ✓ 1 x 3-bedroom house (self-build plot)

4.5. The 3 respondents assessed as needing affordable homes have the following requirements:

- ✓ 3 x 2-bedroom houses (25% Shared Ownership)

- 4.6. The findings from the survey were then cross referenced with the housing register information obtained from the Tenancy and Estates team at Newark and Sherwood District Council.
- 4.7. The 3 respondents claiming a need for affordable housing were checked against the Housing Register to eliminate any possibility of double counting. None were registered.
- 4.8. Fiskerton forms part of the allocation area that includes, Rolleston, Averham, Bleasby, Fiskerton, Staythorpe and Thurgarton. Information from the housing register in June 2020 confirms that 25 people have registered with Newark and Sherwood District Council with a preference for housing in the allocation area. Of these, 11 have specified Fiskerton although none of them currently reside in the village. (see below).
- 4.9. The 11 people on the housing register who have specified Fiskerton as a preference, have been assessed as follows:
- ✓ 6 x 1-bedroom property (general needs)
 - ✓ 2 x 2-bedroom houses (general needs)
 - ✓ 1 x 3-bedroom house (general needs)
 - ✓ 2 x Supported Housing
- 4.10. Newark & Sherwood District Council currently manages its own housing stock in-house. The units they manage in Fiskerton are made up of 1 x 3-bedroom house.

Survey Respondents who have a need for alternative Open Market Housing in the next 5 years.					
MRH Ref	Local connection	Household details	Reasons for need	Preferred home and tenure	Likely allocation / purchase
1	Live here now and work here.	Single adult living in own mortgaged home.	Present home too large and expensive. Looking to downsize.	3-bedroom house or bungalow.	3-bedroom house.
2	Born and grew up here. Live here now.	Family living in own mortgaged house.	Present home too large. Looking to downsize.	3-bedroom house. Self-build plot.	3-bedroom house. Self-build plot.
Survey Respondents who have been assessed with an Affordable Housing need in the next 5 years.					
MRH Ref	Local connection	Household details	Reasons for need	Preferred home and tenure	Likely allocation / purchase
1b	Live here and work here.	Single adult living in family home	Couple setting up home together. Need independent home.	3-bedroom house. Discounted market purchase.	2-bedroom house. Shared Ownership.
2b	Born and grew up here. Live here now.	Adult living in family home.	Couple setting up home together. Require independent home.	2-bedroom house or flat. Shared Ownership.	2-bedroom house. Shared Ownership.
3	Born and grew up here.	Adult living in property rented from Council/H.A.	Couple setting up home together.	2- or 3-bedroom house. Discounted market or Shared Ownership.	2-bedroom house. Shared Ownership.

Table 3: Analysis of Housing Need

Housing Register

1 bed General Need

ref no	band	household size	age	current tenure	bid since April 2019	Specific area of choice within Allocation Area	Current Address
53834	B2	single	57	owner occupier	no	Bleasby	Balderton
55204	B3	single	38	living with family	yes	Fiskerton	Farnsfield
56580	B3	single	37	private rent	yes	Averham, staythorpe	Newark
57125	B3	single	42	living with friends	yes	Fiskerton	Newark
56546	B4	single	37	private rent	yes	Averham, staythorpe	Newark
56261	B4	single	58	private rent	yes	Fiskerton, Thurgarton	Southwell
48307	B4	single	57	owner occupier	no	Bleasby	Newark
56747	B4	single	57	Council	yes	Bleasby, Fiskerton	Netherfield
56807	B4	couple	20/19	living with family	no	Averham, Fiskerton, Thurgarton	Southwell
56954	B4	single	20	living with family	no	Fiskerton, Rolleston	Collingham

2 Bed General Need

ref no	band	household size	age	current tenure	bid since April 2019	Specific area of choice within Allocation Area	Current Address
56639	B1	single & 2 children	36,13,7	hostel	yes	Fiskerton,Rolleston, Thurgarton	Wellow
54361	B2	Couple & child	34,34,2	private rent	no	Averham	Newrk
56532	B3	single & child	19,1	council tenant	yes	Fiskerton, Thurgarton	Gedling
56969	B4	single & child	25,2	HA tenant	no	Averham, Staythorpe	Rainworth
52729	B4	Couple & child	31,31,2	private rent	no	Rolleston	Rolleston
56820	B4	single & child	35,8	HA tenant	yes	Averham	Newrk

3 Bed General Need

ref no	band	household size	age	current tenure	bid since April 2019	Specific area of choice within Allocation Area	Current Address
56626	B4	Single & 3 children	30,12,7,2	private tenant	yes	Fiskerton	Eakring

Supported
Housing

ref no	band	household size	age	current tenure	bid since April 2019	Specific area of choice within Allocation Area	Current Address
53834	B2	single	57	owner occupier	no	Bleasby	Balderton
36975	B3	single	73	owner occupier	no	Bleasby, Thurgarton	Collingham
44812	B3	single	71	owner occupier	no	Bleasby	Blidworth
51829	B3	single	65	NFA	no	Bleasby, Rolleston	NFA
51603	B4	couple	63,57	private tenant	yes	Rolleston, Bleasby, Thurgarton	Rolleston
55290	B4	single	82	owner occupier	no	Thurgarton	Thurgarton
56888	B4	single	60	council	no	Fiskerton, Rolleston	Newark
44620	B4	couple	75,55	private tenant	no	Bleasby, Fiskerton	Halam

Table 4: Housing Needs Register - People Specifying Fiskerton

5. Conclusion

- 5.1. Midlands Rural Housing has conducted a Reaffirmation of Needs Survey into the current housing needs of Fiskerton which is valid until June 2025.
- 5.2. 80% of responses were from people living in their own home. 20% of responses were from people living in privately rented housing.
- 5.3. 40% of respondents said they needed alternative housing because their current home was too large or expensive and they wanted to downsize. 60% of respondents were couples setting up home and requiring independent housing.
- 5.4. All the respondents were looking for a 2- or 3-bedroom property in the village.
- 5.5. The 2016 HNS survey is still valid until July 2021. The conclusion of that survey was that there was a majority preference for open market housing for local people and a small need for affordable housing. The evidence of the reaffirmation survey shows that the requirement for affordable housing has increased slightly and the preference for open market housing has reduced considerably.
- 5.6. The results of the survey were combined with the information from the current housing needs register and, in total, a need has been identified for 13 affordable homes and for 2 open market homes in the village.
- 5.7. The type of affordable housing required in Fiskerton as of July 2020 is summarised below:

Type of Unit	Affordable rented	Shared Ownership (25%)	Totals
1-bedroom house or flat	6		6
2-bedroom house	2	3	5
3-bedroom house	1		1
1-bedroom bungalow			
Supported Housing	2		2
Total	11	3	14

- 5.8. The type of open market housing required in Fiskerton as of July 2020 is summarised below:

Type of Unit	Open Market	Totals
3-bedroom house	2	2
Total	2	2

6. Appendix 1

Fiskerton Housing Needs Survey update June 2020

If you wish to be considered for an alternative home in the village please answer the following questions and complete the contact details below.



Please TICK HERE to give us permissions to use your personal details. All the information provided will be treated in accordance with current data protection legislation. The information you provide will be held in accordance with Midland Rural Housing's Privacy Policy which can be viewed online at: www.midlandsrural.org.uk/content/privacy-notice. Our full privacy notice can be found at the end of the survey.

Your name and address and other details will *only* be used to contact you in the future to inform you if housing that suits your requirements becomes available.

Name

Address

Postcode

Tel No

Email

1. How soon will you or your family be in need of a new home in the village / parish?

- Now
- Within 12 months
- Within 3 years
- Within 5 years

2. Do you/your family currently live?

- In your own home without a mortgage
- In your own home with a mortgage
- In a privately rented home
- In a home rented from the Council /Housing Association
- In the family home
- Other - please specify

3. What is your local connection to Fiskerton?

- I was born/grew up here
- I currently work here
- Close family live here
- I live here now
- I am starting a job here
- Other—please specify

4. Reason for housing need (please tick all that apply)

- Present home too small
- Present home too large (downsizing)
- Present home too expensive
- Cannot manage stairs / Health concerns
- Disabled, need specially adapted home
- Need to be closer to carer or dependent, to give or receive support
- To be closer to employment
- Require independent home
- Couple setting up home together
- Friends / siblings setting up home together
- Family break up
- Moved away but wish to return
- To be closer to parent or other family member
- Present home in poor condition
- Other—please specify _____

5. What type of home would best suit you / your family?

- Renting from the Council
- Renting from a Housing Association
- Shared ownership (part rent, part buy)
- Self build plot
- Buying on the open market
- Discounted market home

6. What type and size of home do you / your family require? (please tick).

Bedrooms	House	Bungalow	Flat
1 Bed			
2 Bed			
3 Bed			
4 Bed			
5+ Bed			

The answers to the following questions are essential to help us to assess what you could afford to pay for the home you require in the village /parish.

7. Your household income;

Please tick the annual income of the adults in the household wishing to move in the table below;

Total amount of annual income	Individual income	Joint income if moving as a couple/family
Below £14,999		
£15,000 - £19,000		
£20,000 - £29,999		
£30,000 - £39,999		
£40,000 - £49,999		
£50,000 - £59,000		
£60,000 - £69,999		
£70,000 - £79,999		
Over £80,000		

8. Your household savings

Do you have any savings which could be used towards the purchase of a home? Please use joint savings where applicable.

Total amount of savings available for a deposit	Savings if moving as an individual	Joint savings if moving as a couple/family
No Savings		
Under £4,999		
£5,000 - £9,999		
£10,000 - £19,999		
£20,000 - £29,000		
Over £30,000		

Thank you for taking the time to complete this survey. Your opinions are very much appreciated and will help us assess the need that exists within your village for new homes for local people.

Please return in the FREEPOST envelope by the 20th July 2020.

Midlands Rural Housing Privacy Policy.

For the purposes of the survey we may share your data:

- Internally within Midlands Rural Housing (MRH) in order to ensure our records are accurate, up-to-date, and to improve the standard of the services we deliver

MRH sometimes shares your data with the following:

- Externally with Council services in order to ensure their records are accurate, up-to-date, and to improve the standard of the services they deliver
- Externally with a Housing Association in regard to opportunities for new rural housing developments in the local area.

MRH uses your personal data to provide you with information about opportunities for rural housing.

It processes your personal data for the following purposes:

- To be able to inform you about opportunities for rural housing
- To keep you updated on progress of rural housing opportunities

All personal information you provide is held and shared securely. Midlands Rural Housing will not disclose your personal data to third parties for marketing purposes.

All information you provide is held in accordance with Midland Rural Housing's Privacy Policy. This can be viewed online at:

www.midlandsrural.org.uk/content/privacy-notice

7. Contact Information

Midlands Rural Housing
Whitwick Business Centre
Stenson Road
Coalville
Leicestershire
LE67 4JP

t: 0300 1234 009

e: miles.king@midlandsrural.org.uk

w: www.midlandsruralhousing.org

 @MidlandsRural

