



# **ELSTON**

# **HOUSING NEEDS**

# **SURVEY**

Midlands Rural Housing  
in partnership with  
Newark & Sherwood District Council  
and Elston Parish Council  
December 2012



Thank you to the residents of Elston parish for their help and support with this survey.



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## **Executive Summary**

Midlands Rural Housing completed a Housing Needs Survey in Elston during November 2012 to assess the housing need in the parish. As well as requesting specific housing information, the survey asks some general questions relating to the quality of life in the parish.

Midlands Rural Housing works with local authorities and other partners to increase the availability of affordable homes for local people. Affordable housing may be provided through both rental and shared ownership schemes and is for people with a strong connection to the parish.

Elston is a small rural village with few amenities, lying close to a major road network giving easy access to Newark, Nottingham and further afield. Housing stock consists largely of family sized properties, many of them detached; there are a low proportion of small properties. People remain in their properties for many years and 70% of respondents do not anticipate moving in the future. Availability of small properties on the open market is therefore severely restricted. There is a lack of suitable housing for first time buyers.

Owner-occupation is high and rental properties, particularly social rented, account for only a small proportion of Elston's housing stock. They are not readily available on the open market and rents are likely to be comparatively high. Overall, house prices are expensive and unaffordable to those on low incomes. Someone wanting to buy the lowest priced 2 bedroom property with a 10% deposit would require an income of £50,000 per annum.

Although the findings indicate that Elston should have a need for affordable housing, in fact, only two respondents have registered an interest. Neither are in immediate need, one is currently living in a Housing Association property and another is living with family.

The housing needs derived directly from the survey are:

- 1 x 2 bed house for Shared Ownership (New Build Homebuy).
- 1 x 3 bed house for Affordable Rent.

**At this time it is not a viable proposition to develop affordable housing in Elston. However, our recommendation is that, within the next five years the parish council should consider including a small mixed development of affordable dwellings in their future plans. A development will alleviate future housing needs in Elston and will help to ensure the sustainability of the village. Affordable housing is available to people on low incomes, with a local connection and will remain available to the parish in perpetuity.**



## **1. Introduction**

Midlands Rural Housing works with local authorities and other partners to increase the availability of affordable homes for local people in rural areas. In 2005 MRH established the Trent Valley Partnership to work closely with authorities in the East Midlands region.

Newark & Sherwood District Council (N&SDC) has identified the Trent Valley Partnership as their preferred partner, for the purpose of undertaking Housing Needs Studies in rural villages and identifying opportunities for the development of affordable housing within the district. Trent Valley Partnership is now undertaking the seventh year of a programme of studies on behalf of N&SDC.

Elston currently has a population of approx. 700 people in 300 households (N&SDC Council Tax records). Survey forms were distributed to households throughout the parish.

During October 2012, Midlands Rural Housing and N&SDC worked together to deliver a Housing Needs Survey form to every household in the village. The return date for the survey was the 23<sup>rd</sup> November 2012 and returns were made via a 'Freepost' envelope directly to Midlands Rural Housing.

## **2. Purpose of the Survey**

The aim of the survey was to assess the current and future housing needs in the parish of Elston in order to provide N&SDC with the information it requires to formulate plans and anticipate future housing requirements.

### 3. Housing Costs

#### Property Values: July – September 2012

	<b>Av Detached</b>	<b>Av Semi</b>	<b>Av Terrace</b>	<b>Av Flat</b>	<b>Av Overall Price</b>	<b>No. Of Sales</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	
<b>East Midlands</b>	232,619	136,734	117,374	103,165	<b>166,155</b>	13,630
<b>Nottinghamshire</b>	223,351	129,491	108,396	105,440	<b>160,428</b>	2,479
<b>Newark &amp; Sherwood</b>	242,632	131,785	105,365	81,299	<b>172,110</b>	339
Source: Land Registry						

The table above provides an indication of the property prices within the East Midlands Region, the county of Nottinghamshire and Newark & Sherwood District.

The table shows that, overall, property prices in Newark & Sherwood are still higher than elsewhere in the region. However, values have fallen substantially since 2009 and the prices for terraced properties and flats are currently lower than elsewhere in Nottinghamshire. A family wanting to purchase an average terrace house with a 10% deposit would need to be earning approximately £32,000 per annum to secure a mortgage.

Data available from Rightmove shows that there are currently seven properties for sale in Elston. Details are as follows:

- 1 x 3 bedroom detached character property at £525,000
- 1 x 4 bedroom detached house at £375,000
- 1 x 4 bedroom detached bungalow at £300,000
- 1 x 3 bedroom semi-detached cottage at £250,000
- 1 x 3 bedroom detached bungalow at £169,950
- 1 x 2 bedroom detached bungalow at £169,950
- 1 x 2 bedroom detached bungalow at £167,500

There are currently no details of properties available for rent in Elston.

The evidence above indicates that house prices in Elston are generally expensive and would be unaffordable to people on low incomes. There are no low cost properties available on the market. Obtaining a mortgage to purchase the lowest priced property would require an annual income of over £50,000.



#### **4. Availability of Affordable Housing in Newark & Sherwood**

Housing costs in Newark and Sherwood are amongst some of the highest in Nottinghamshire, reflecting the desirability and prosperity of the District. This creates problems of affordability, particularly for new entrants to the housing market.

House prices rose steadily for the ten years to 2007, declined slightly during 2008/09 but increased again by almost 3% during 2011 and there is a predicted a slight decline for 2012, but prices in the district still remain above the regional average.

The District's Housing Need, Market and Affordability Study 2009 shows, that not only is open market housing priced prohibitively highly, but that the levels of rented properties available from the District Council are limited due to the Right to Buy scheme and current demand. Registered Provider stock has only increased marginally in the district.

The District's Housing Need, Market and Affordability Study in 2009 further outlines the need for 553 affordable properties to be built each year throughout the district. The survey indicated that there will be an increase in demand for property to accommodate the needs of an ageing population, particularly in the over 65 age group, which is set to increase by 80% by 2031 and in the over 85 age group there will be an increase of 151%. These are very significant figures and housing an ageing population is a key priority for the District Council.

#### **5. Planning Context**

Planning policy at National and local levels impose restrictions on housing development in rural areas. However, it is possible to relax such constraints in exception circumstances e.g. where new housing would meet a specific, locally identified need.

Newark and Sherwood Core Strategy Development Plan Document (adopted March 2011) outlines the means by which the District Council can use the planning process to bring about developments that meet 'local' housing needs in rural areas.

The District Council in appropriate circumstances will allow Affordable Housing schemes on the edge of existing built up areas of settlements. These schemes are the exception to normal planning policy and only Affordable Housing units will be allowed on these sites. This will help facilitate the provision of local Affordable Housing in rural communities where the level of market housing is restricted to such a level that Affordable Housing cannot be achieved by any other means.



Core Policy 2 refers:-

## **Core Policy 2**

### **Rural Affordable Housing**

The District Council will pro-actively seek to secure the provision of affordable housing, in defined rural parts of the district on rural affordable housing 'exception sites'. Such sites should be or adjacent to, the main built up area of villages and meet the requirements set out in Spatial Policy 3 Rural Areas relating to Scale, Need, Impact and Character of Development. Within the Green Belt Settlements development must be in line with Spatial Policy 4 Green Belt.

The need for such housing must be demonstrated by an appropriately constituted Housing Needs Survey.

The Provision of any housing that may be provided as a result of this survey would be subject to a legal restriction (known as a S106 agreement) being placed on the development. This limits the occupation of the affordable properties to people who have a local connection to the area, e.g.

- A person or family currently living in the parish
- A person or family who has lived in the parish but moved away to find affordable or suitable housing
- A person or family with work commitments in the parish
- A household containing an individual who was born in the parish

## 6. Respondents' Details

The following sections of this report detail the responses from the questionnaires distributed and returned during November 2012 in Elston Parish.

Respondents individual details have been kept confidential and any identifiable attributes have not been included in the results. Any comments that have been made may also have been edited so as not to identify individual circumstances.

The following results are a snapshot in time and provide the village and N&SDC with an insight into the parish in terms of current housing need, the desirability of the village as a place to live, and the current level of facilities serving the local community.

A total of 82 survey forms were received giving a return rate of 27%. This is considered a low response but takes into consideration that only people who have a housing need, or those who are interested in commenting on local matters, are likely to respond.

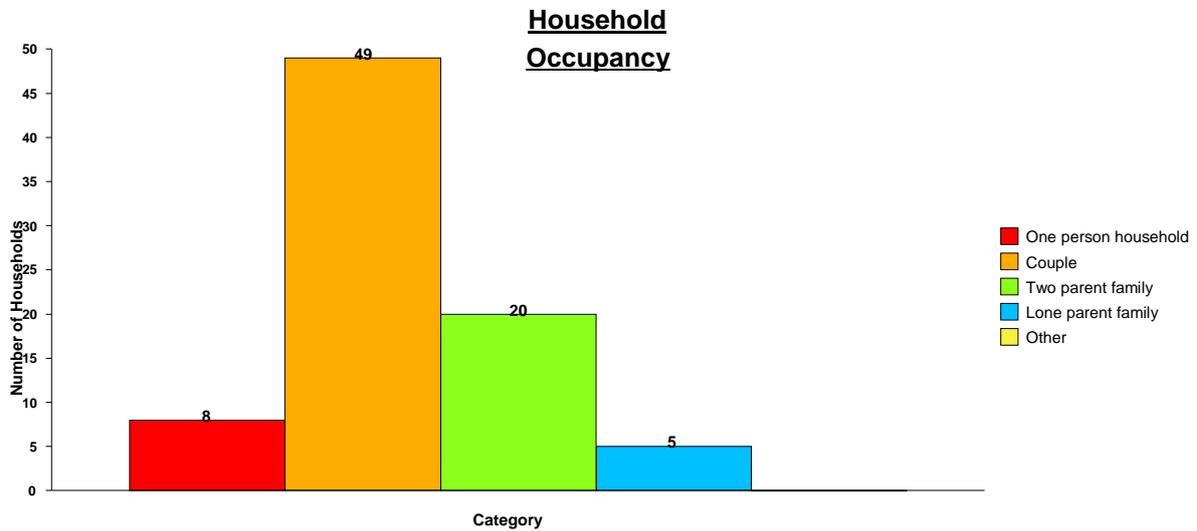
### 6.1 Age Profile

The chart below shows the age profile of the 193 people captured on the 82 survey forms returned. The responses show that the largest single group of the population in Elston, representing 46%, are adults of working age. 34% of respondents are over 65 years of age. Children under 16 represent just 12% of the population and young people a further 8%.



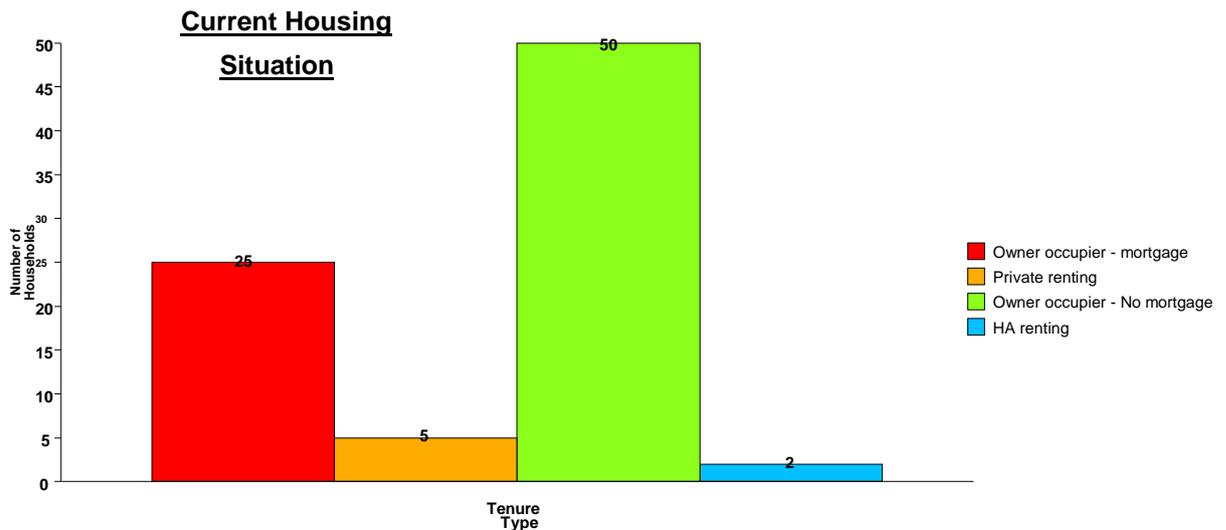
## 6.2 Household Size & Mix

The following chart shows the number of households in each size/mix category. Single people and couples accounted for almost 70% of total households. Households containing families with children accounted for 30% of the total.



## 6.3 Tenure of all Respondents

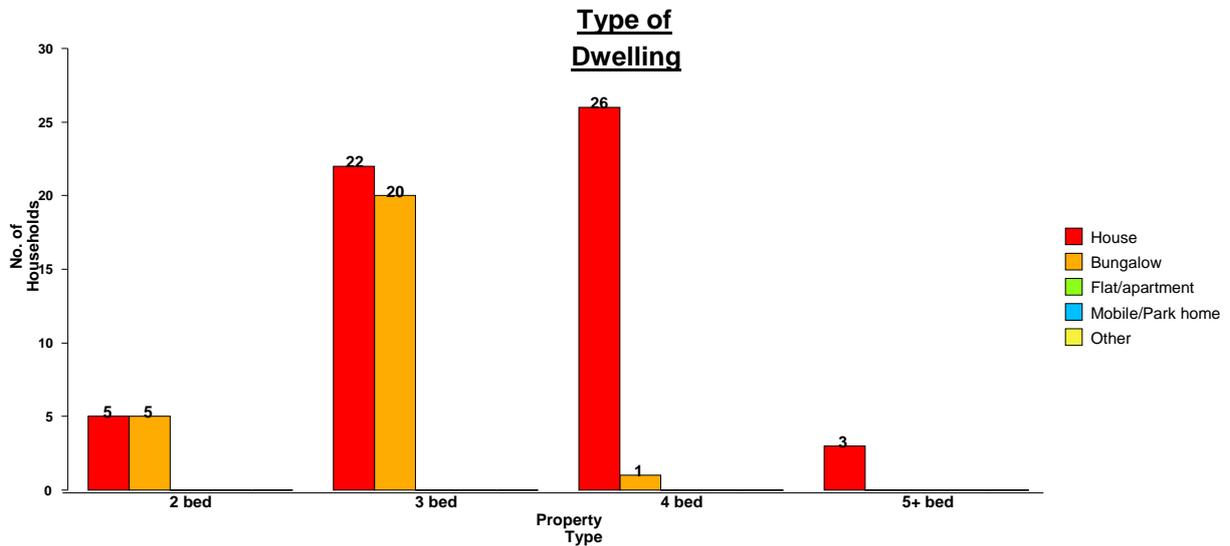
The following chart shows the current household tenure of all respondents. Owner-occupiers make up 92% of households. Private rentals account for 6% and social rented properties account for 2%.



## 6.4 Property Types

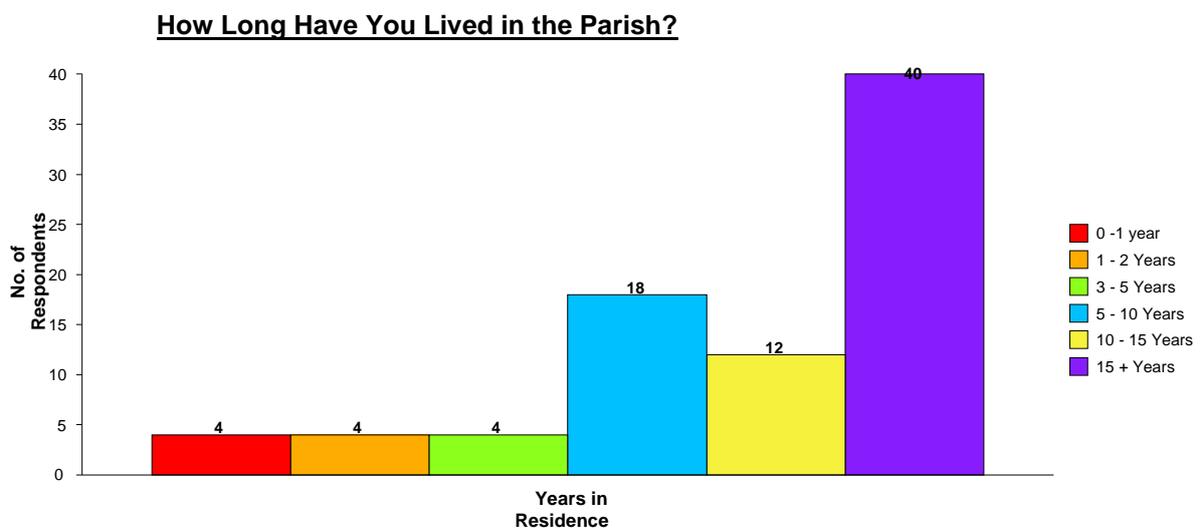
The following chart details the types of property that respondents currently live in. The largest group were occupants of 4 bedroom properties at 33%.

The number of small properties with 1 or 2 bedrooms amounted to 12% of total respondents.



## 6.5 Residency

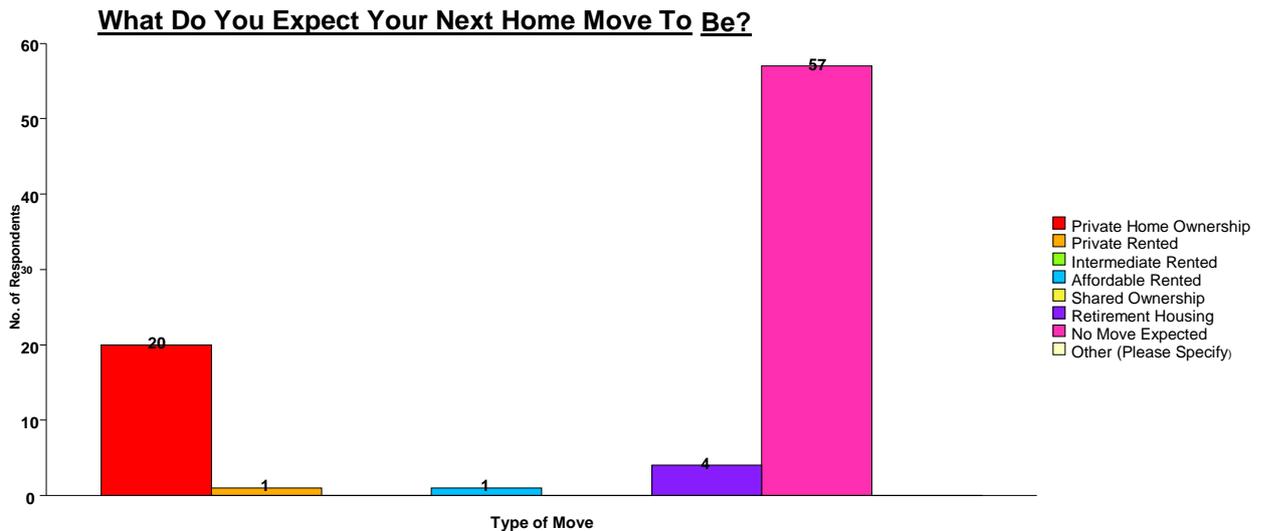
The chart below shows that 90% of respondents have lived in the parish for more than 3 years, with 49% having lived in Elston for over 15 years.



## 6.6 Migration

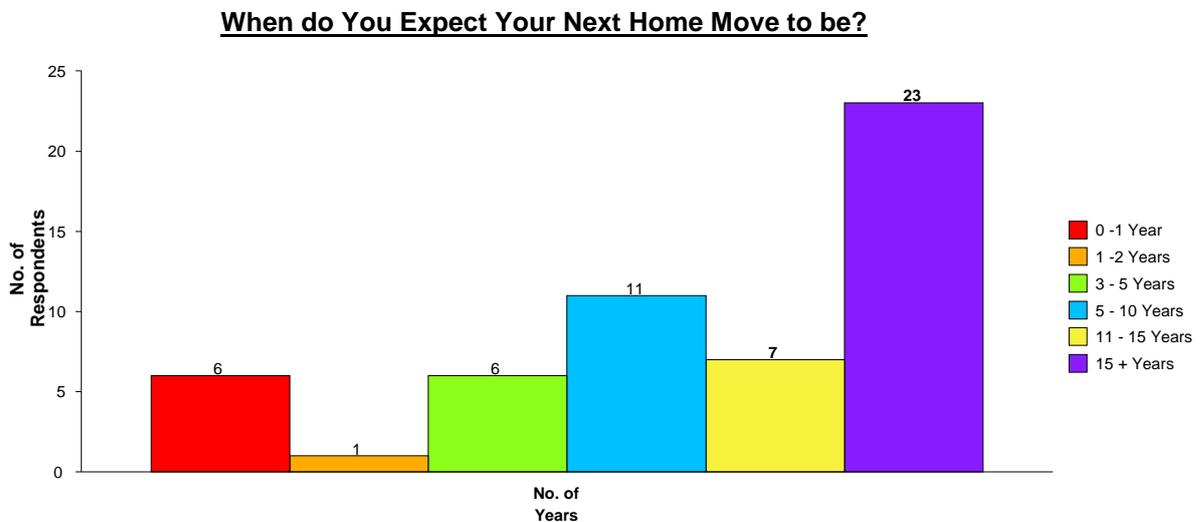
The chart below shows whether respondents are expecting to move house in the future, and if so, what they would prefer their next move to be. 69% of respondents do not expect to move from their present property.

25% of respondents would prefer to buy or rent on the open market. 5% of respondents expect their next move to be into retirement housing and 1% expect to move into social rented property.



## 6.7 Timescales

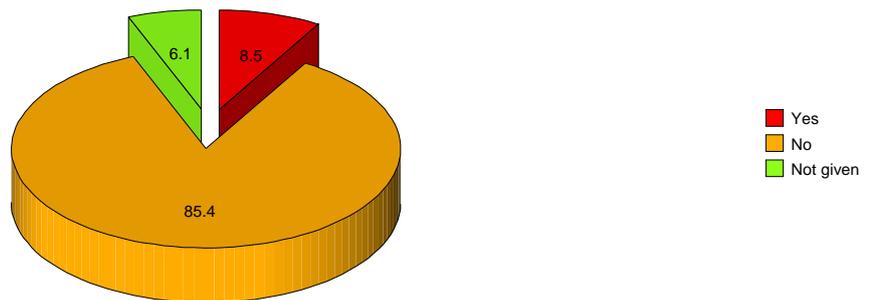
The chart below shows that, of those people expecting to move homes in the future, 24% are expecting to move within the next five years.



## 7.0 Local Support for Affordable Housing

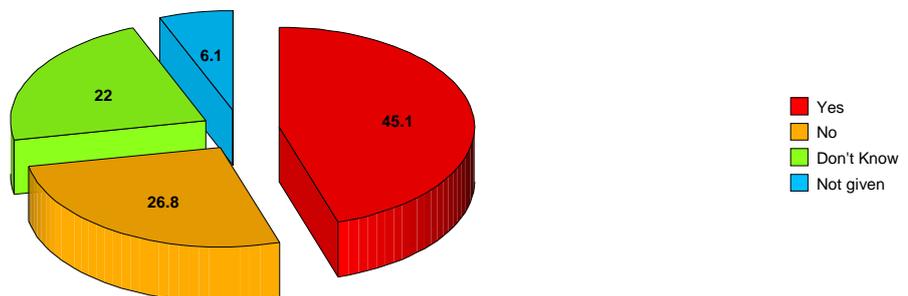
The chart below indicates that a number of local people have had to move out of the village in order to secure suitable housing. 8.5% of respondents were aware of somebody who needed to move out to find affordable or suitable accommodation.

**Migration - % Leavers in Last 5 Years**



The second chart, below, shows the level of support for a small development of affordable homes for local people, being built in the parish. 45% of respondents would be in favour and almost 27% were directly opposed to a development. 22% of people were undecided.

**% In Favour of a Small Scheme**



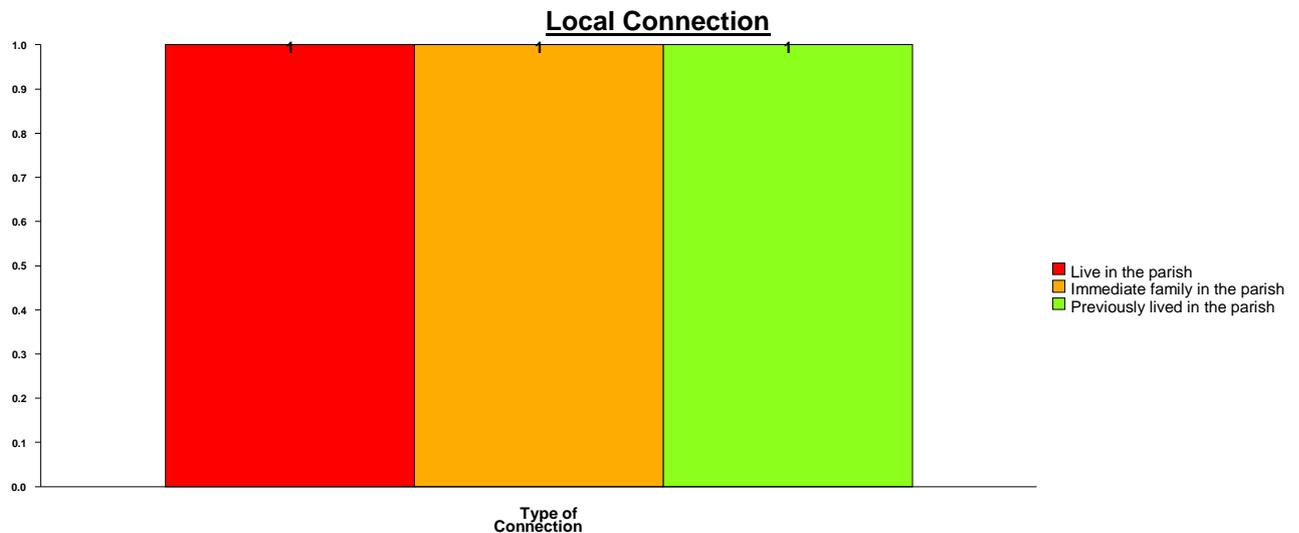
## 8.0 Housing Needs Analysis

Of the 82 returns, 80 were from people who would be considered as adequately housed and would not be looking to move to alternative accommodation within the next 5 years. These respondents completed a survey form primarily to offer their support or objection towards a 'local needs' housing development, as well as to give their comments regarding the sustainability of Elston and comment on its facilities. These were therefore discounted from the rest of the analysis.

Accordingly, as far as the requirement for affordable housing is concerned, there are two returns detailing a housing need.

### 8.1 Local Connection

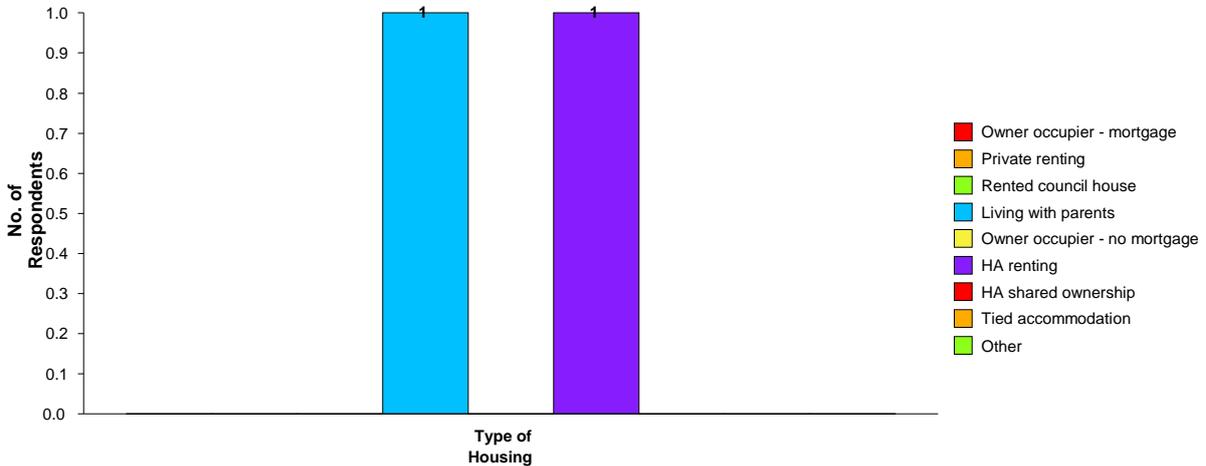
The graph below shows the type of local connection held by the two respondents with a specific housing need. One currently lives in the parish, whilst the second has previously lived in the parish and has immediate family living locally.



## 8.2 Current Housing Tenure

The chart below shows that one respondent is currently living with parents and the second is renting a Housing Association property.

### Current Housing Situation



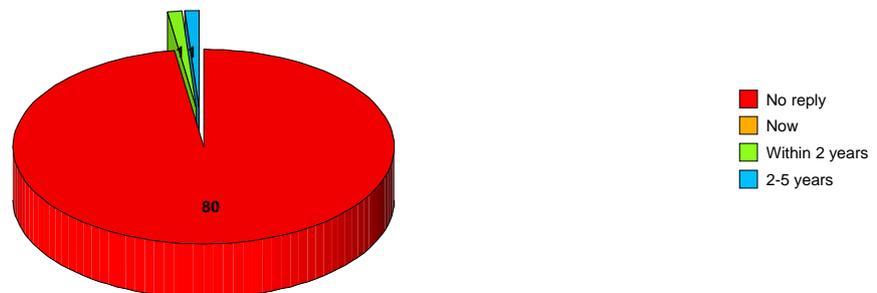
## 8.3 Registered for Housing?

Neither of the respondents are registered for housing with the local authority.

## 8.4 When is Housing Required?

The chart below indicates that one respondent will require alternative housing within the next two years and one within five years.

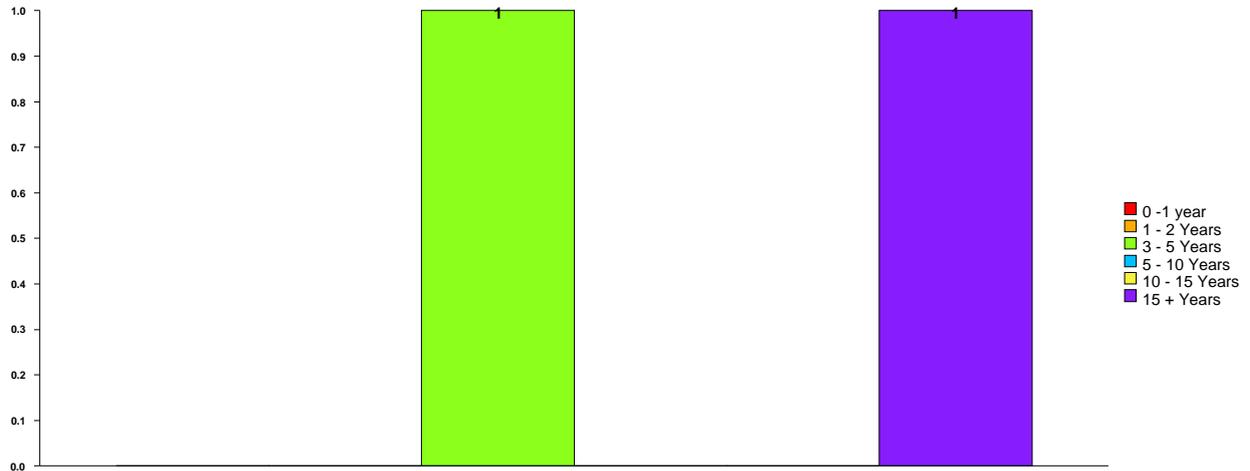
### When Will You Require Alternative Accommodation?



## 8.5 How Long Is It Needed For?

One respondent expects to require housing for a period of three to five years, with the second needing housing for over fifteen years.

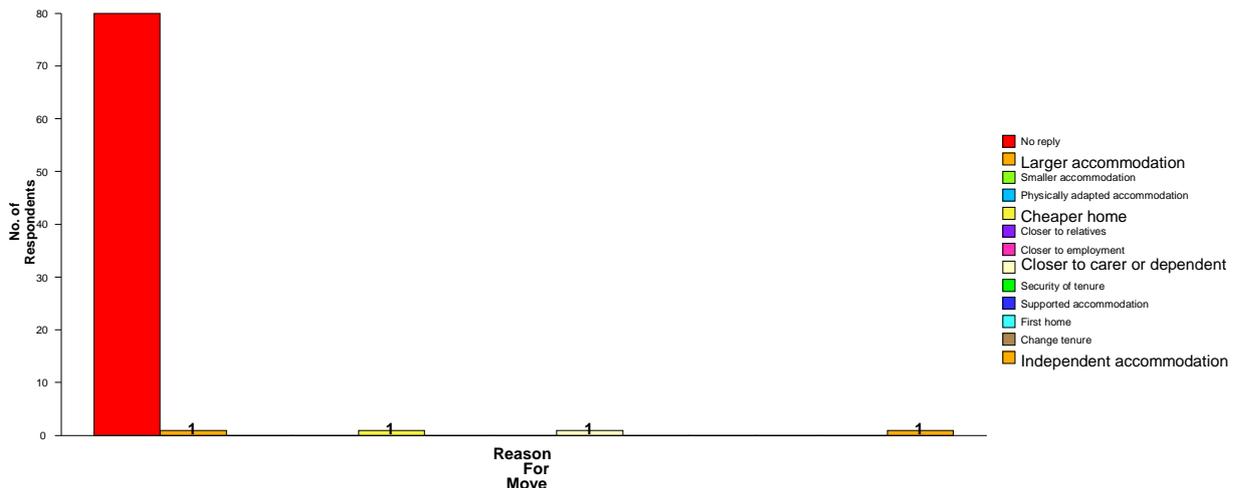
### How Long Will You Need The Accommodation For?



## 8.6 Reason for Needing Alternative Housing

The chart below shows peoples' reasons for requiring alternative housing. One respondent requires independent housing, while the second respondent requires a larger, cheaper home, close to family carers.

### Why do You Need Alternative Accommodation?

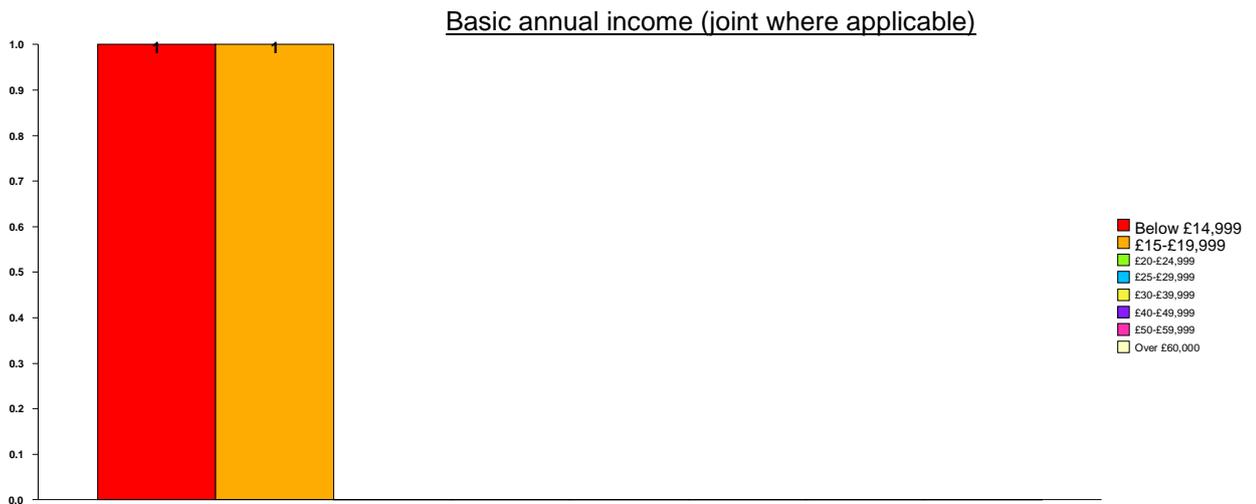


## 9.0 Financial Information

The charts below indicate the levels of household income, source of income and savings held by respondents claiming a need for housing.

### 9.1 Household Income

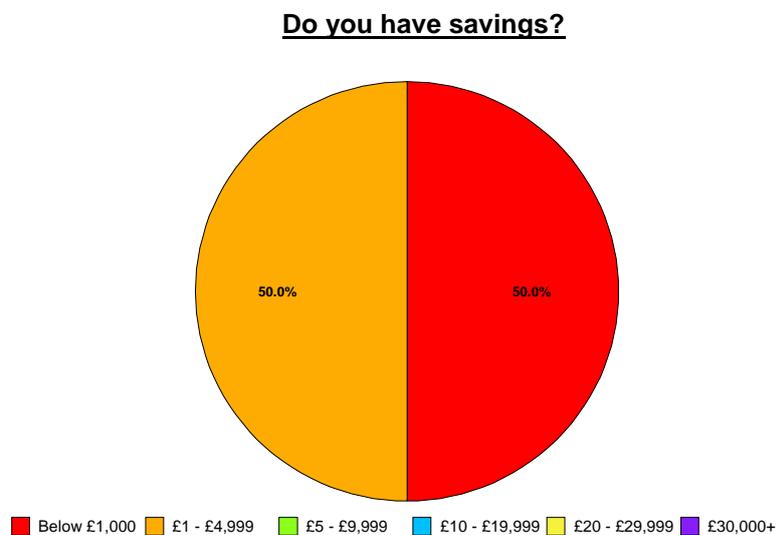
Government guidelines indicate that a household income of £60,000 or less is qualification for consideration for affordable housing.



### 9.2 Source of Income

One respondent receives their income from salary and the second from means tested benefits.

### 9.3 Level of Savings



## 10. Respondents in Need - Details

The following tables list the respondents who have expressed a housing need, what type of housing they would prefer, and our assessment of their need.

### Single

RESPONDENT	ACCOMMODATION REQUIRED	REALITY TENURE
Living with family in 4 bed property, needs independent accommodation within 2-5 years. Residency 2 years.	2 bed house. New Build Homebuy.	2 bed house. New Build Homebuy.

### Families

RESPONDENT	ACCOMMODATION REQUIRED	REALITY TENURE
2 adults, 2 children living in a H.A. property out of parish. Need larger, cheaper home, close to family carers, within 2 years. Previous residency 13 years and immediate family in the parish.	3 or 4 bed house. Social Rent.	3 bed house. Affordable Rent.

### 10.1 Results of Analysis

The results show that there are two respondents who wish to register a need for affordable housing. One is a young person who wishes to set up an independent home in the parish and the second is a young family who wish to return to the parish to be close to their family support network.

The housing needs derived directly from the survey are:

**1 x 2 bed house for shared ownership (New Build Homebuy).**

**1 x 3 bed house for Affordable Rent.**



## 11. Conclusions & Recommendations

Midlands Rural Housing, in partnership with Newark & Sherwood District Council and Elston Parish Council, has conducted a detailed study of the housing needs of the parish. This study has not only investigated the actual housing needs, but has also ascertained residents' views with regard to living in the village, and has identified the level of local support for a development to meet local needs.

Elston is a small, rural village of around 300 properties, lying close to the A46 approximately 5 miles south of Newark which is the nearest major town and provides local employment, shopping and leisure opportunities. There are regular public transport connections to Newark which is also the local centre for secondary education. Elston itself has few remaining amenities and no local employment. However, The A46 provides good road links to north and south, connecting to Newark, Nottingham, Lincoln, Leicester and further afield.

The response rate to the survey was lower than we would normally receive. This indicates that affordable housing is not a high priority for most people in the village, although 45% said they would be in favour and only 27% were directly opposed to the idea of a small development in the parish.

Property prices in Elston are expensive and would be unaffordable to people on low incomes. The majority of housing stock consists of family sized accommodation with three or more bedrooms. Less than 12% are two bedroomed properties and there is no evidence of one bedroomed properties being available. Evidence of properties currently on the market shows that almost all are detached family properties. The lowest priced 2 bedroom property would require an income of £50,000 per annum to obtain a mortgage. Opportunities for first time buyers or those wanting to downsize are therefore limited.

The age profile of respondents shows that the population is ageing and young adults and children under 16 are under-represented. 70% of properties are occupied by single people or couples, even though 88% of existing housing is designed for family occupation, indicating a high degree of under-occupation.

The level of owner-occupation is high at 92%. Private rentals account for just 6% of respondents and only 2% are living in social rented property. This indicates that rental properties are hard to come by and rents are likely to be high. There was no evidence of any rental properties currently being available on the open market.

The survey shows that, in general, people remain living in their properties for a long time. Almost 50% of respondents had lived in their home for over 15 years and almost 70% said they did not anticipate moving in the future. This will have the affect of restricting the supply of properties to the open market and is likely to affect small properties in particular, meaning that when they do come on the market, prices will be comparatively high.



Although all the indicators point to Elston having a restricted supply of small properties, particularly those suitable for first-time buyers, and a limited supply of low-cost family housing, making property prices comparatively expensive for those on low incomes, only two respondents have registered an interest in acquiring affordable housing in Elston. Neither respondent requires housing in the immediate future. One family is already living in a Housing Association property and may be able to resolve their housing issues by approaching their landlord. The other respondent is interested in acquiring a shared ownership property and making a first step on the housing ladder. Current market conditions mean it would not be viable to provide such housing at this time.

**In conclusion, at this time it is not a viable proposition to develop affordable housing in Elston. However, our recommendation is that, within the next five years the parish council should consider including a small mixed development of affordable dwellings in their future plans. A development will alleviate future housing needs in Elston and will help to ensure the sustainability of the village. The housing will be available to people on low incomes, with a local connection and will remain available to the parish in perpetuity.**



## 12. Acknowledgements

Midlands Rural Housing would like to thank Mr Alan Rabjohn, Chair of Elston Parish Council, and Mr Mike Elliott, Clerk to Elston Parish Council, for their time and help in carrying out this Housing Needs Survey.

## 13. Contact Details

Miles King  
Trent Valley Partnership Project Officer  
Midlands Rural Housing  
1<sup>st</sup> Floor  
10 Cromford Mill  
Mill Lane  
Cromford  
Derbyshire  
DE4 3RQ  
Tel: 01629 826040  
Email: [miles.king@midlandsrh.org.uk](mailto:miles.king@midlandsrh.org.uk)



## **Appendix A:** Comments Regarding a Small-Scale Development of Affordable Housing for Local People.

The following comments were received from respondents and give a general indication of their concerns for and against an affordable housing scheme. A random selection of comments has been reproduced.

- Affordable housing should be built for young people who want to stay in the village.
- This village is already used as a speed track and more traffic would only increase the problem.
- Affordable housing for local people should be advantageous but some schemes have no local connection and can be used to house anyone.
- This is a small village with no immediate economic activity, poor transport provision and an absence of amenities. It may not be popular with those seeking affordable housing.
- Traffic has become a major issue since the closure of Elston Lane. Off-Street parking on Top Street is very limited leading to traffic congestion. Any development would add extra pressure to our narrow roads.
- The village is adequately provided with housing. There are numerous small bungalows and low cost housing is available at Darwin Cottages.
- If this housing is guaranteed to go to working families, young professionals or the elderly, then I will support it, but not if it goes to those relying on benefits, single parents and problem families.
- Any new build affordable homes should be designed to fit in with the local environment. Some new builds seem odd or inappropriate, e.g. 3 storey town houses, flats and maisonettes in a rural setting.
- We believe there are sufficient affordable homes in Elston. Many are taken up by people who do not have a local connection. Modestly priced houses in the Central Drive area have taken a long time to sell. Rents in Elston are generally modest and the Alms houses have been difficult to let at times. There is a lack of demand by local people.
- I believe any proposals to build affordable housing are to be welcomed and should be supported.
- The destruction of villages is, in the main, due to hair brained schemes such as building houses etc... Elston has suffered enough already so, please, no more.



- Please do not consider Elston for social/affordable housing. We moved here looking for peace and tranquillity not a vast housing estate.
- I think affordable housing is a definite need. Council housing is rarely available and I have found private renting is currently the only way to live somewhere nice.
- Elston is predominantly a 'commuter' village. People have not been here for generations and most children will move away following secondary education. I don't see the need for social/affordable housing in this village.